



Password Manager Emergency Kit for Your Executor

A Safe Way to Hand Over Your Passwords Leave one trusted person the key to every account — sealed until it's needed

————— **An Extended Guide · No. 1791** —————

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THE 60-SECOND VERSION

1. The Whole Plan on One Page

If you read only one page, read this. Here is the whole idea as a short checklist.

A password manager is a locked app that remembers all your passwords, so you only have to remember one. That is wonderful while you are here. But if something happens to you, the person settling your affairs — often called your executor — has to get into that one locked app, or every account stays locked forever. An emergency kit is simply the plan for handing over that one key, safely, to the right person.

- 1 Choose the one trusted person who would settle your affairs.
- 2 Turn on your password manager's emergency access, or fill out its emergency kit.
- 3 Write your master password down once, by hand, and seal it away.
- 4 Store the sealed key where it will be found — a home safe, a binder, or with your attorney.
- 5 Tell your person it exists and where to look.
- 6 Check it once a year, on an easy-to-remember date.

GOOD TO KNOW

You are not giving anyone your passwords today. You are leaving a sealed set of instructions that only matters later. You stay in full control the whole time you are here.

The rest of this guide walks through each step slowly, for whichever password manager you use. Take it one page at a time. There is no rush, and there is no wrong pace.

WHAT THIS IS

2. What an Emergency Kit Really Means

The phrase sounds technical, but the idea is old-fashioned. For generations, families kept a spare house key with a trusted neighbor and told one person where the important papers lived. An emergency kit for your password manager is the same thing, moved into the digital world. It is a small, sealed packet of instructions that lets one trusted person get into your accounts when you no longer can.

It usually holds three things: the name of your password manager, the email address you sign in with, and your master password. Some managers add one more item, a long printed code they call a secret key or a recovery code. That is the whole kit. It fits on a single sheet of paper inside an envelope.

- What it is not: a list of every password written out. The manager already holds those.
- What it is: the one key that unlocks the manager, plus a note on where to find it.
- Who it is for: the person who will settle your affairs, not the whole family.

TIP

Keep the kit short. One page is easier to store safely, easier to update, and far less likely to fall into the wrong hands than a thick stack of logins.

WHY IT MATTERS

3. Why One Password Now Opens Every Door Later

Years ago, a family could find everything in a desk drawer: the checkbook, the bills, the insurance papers. Today much of that lives behind logins. The electric bill arrives by email. The bank statement is online. The photos are in the cloud. If no one can get past the front door — the password manager — all of it stays locked.

Companies are careful, and for good reason. Most will not simply hand over an account because someone has passed away. Email providers, banks, and photo services each have their own slow process, and some require a court order. A single well-kept kit saves your family weeks of letters, phone calls, and frustration at a time when they are already grieving.

GOOD TO KNOW

This is not only about death. If you were ever in the hospital for a long stretch, the same kit lets a trusted person pay your bills and keep things running until you are back on your feet.

Think of it as a gift to the people you love. It is one of the kindest, most practical things you can leave behind, and it takes an afternoon to set up.

CHOOSE YOUR PERSON

4. Picking Your Executor or Trusted Helper

The first decision is who. This should be the person who would handle your affairs anyway — often the executor named in your will, a spouse, or a grown child you trust completely. Pick someone steady, honest, and likely to outlive you. It does not have to be the most tech-savvy person in the family; it has to be the most trustworthy.

- Someone you trust with money and private matters, without hesitation.

- Someone organized enough to keep a sealed envelope safe for years.
- Someone who would actually be willing to do the work when the time comes.
- Ideally, the same person named as executor in your will, so there is no confusion.

It is perfectly fine to name the same person here that you have chosen elsewhere — your Apple Legacy Contact, your Google trusted contact, your executor. Keeping it one person keeps the whole plan simple, and simple plans are the ones that work.

WATCH OUT

Choose a person, not a group. If you leave the kit 'to the kids,' no one feels responsible for it and no one keeps it current. One name, clearly chosen.

PICK A MANAGER

5. Choosing a Password Manager

If you already use a password manager, you can skip ahead — just use the one you have. If you do not yet, it is worth setting one up, because it makes your life easier today and the handover simpler later. The well-known ones include Bitwarden, 1Password, Dashlane, NordPass, Proton Pass, and the one built into Apple's or Google's own systems.

For leaving a kit behind, there are two styles. Some managers have a built-in feature, often called emergency access, where you name a trusted contact inside the app itself. Others do not, and instead give you a printable emergency kit sheet you fill out and store yourself. Both work. The built-in kind means you never write your master password on paper; the printable kind means your helper does not need their own account.

- Has a built-in emergency-access feature: Bitwarden, Dashlane, and several others.
- Uses a printable emergency kit instead: 1Password.
- Either way, the goal is the same — one safe path to the one key.

WATCH OUT

Do not switch managers just for this feature. The best password manager is the one you will actually use every day. Any of them can be handed over safely with a little planning.

BITWARDEN

6. Bitwarden's Built-In Emergency Access

Bitwarden has a feature made for exactly this, and it is one of the tidiest. It is called Emergency Access, and it lets you name a trusted person who can ask to get into your vault later. The clever part is the waiting period. When your person requests access, Bitwarden sends you a notice and starts a timer you set in advance — a few days, a week, however long you choose.

While that timer runs, you can decline the request with one tap if you are still here and well. Only if the timer runs all the way out, with no response from you, does your person gain access. That built-in delay is what makes it safe: no one can quietly peek into your vault while you are alive and able to say no.

- You name the trusted contact inside Bitwarden's settings.
- They must have their own Bitwarden account, which is free.
- You choose the waiting period before access is granted.
- You can cancel any request during that waiting period.

GOOD TO KNOW

Because the handover happens inside the app, you never have to write your master password on paper. That is a real advantage for anyone nervous about a key sitting in a drawer.

BITWARDEN: STEP BY STEP

7. Turn On Emergency Access, Step by Step

You set this up on a computer, in the Bitwarden website, rather than the phone app, because the setting lives in the web vault. Have your trusted person's email address ready, and make sure they are willing to create a free Bitwarden account if they do not have one.

- 1 On a computer, sign in at the Bitwarden website and open your vault.
- 2 Find the Emergency Access section in the menu on the left.
- 3 Choose to add a new emergency contact and type in your person's email address.
- 4 Set the waiting period — the number of days Bitwarden waits before granting access.
- 5 Save. Your person gets an email inviting them to accept the role.
- 6 Ask them to accept it, so the link is active before it is ever needed.

WATCH OUT

The invitation is not finished until your person accepts it. Follow up and confirm they clicked the link in their email. An unaccepted invite does nothing later.

Once accepted, you are done. You do not need to do anything else, and your person cannot get in unless they request access and the full waiting period passes with no response from you.

1PASSWORD

8. 1Password's Emergency Kit

1Password takes a different approach. It does not offer a built-in emergency contact the way Bitwarden does. Instead, it gives every member a one-page document it calls the Emergency Kit. This is a sheet you can print that already has most of your sign-in details filled in, with one blank line left for you.

The kit holds your sign-in address, the email you use, and a long string 1Password calls your Secret Key. The one thing it does not print, on purpose, is your master password — that one you write in by hand. Once it is complete, that single sheet is everything a trusted person needs to get into your account.

- The Emergency Kit is a printable page inside your 1Password account.
- It lists your sign-in address, your email, and your Secret Key.
- You write your master password on it by hand.
- The finished sheet, stored safely, is your whole kit.

GOOD TO KNOW

The Secret Key is a safety feature, not a nuisance. It means even someone who guessed your master password still could not get in without this printed sheet. Keep the two together only in a place you trust completely.

1PASSWORD: STEP BY STEP

9. Fill Out and Store the Emergency Kit

This takes about ten minutes, and a printer. If you do not have a printer, a trusted family member or a tech helper can print the sheet for you, but write in your master password yourself, in private, afterward.

- 1 On a computer, sign in to your 1Password account on the website.

- 2 Open your account settings and look for the Emergency Kit or 'Save Emergency Kit' option.
- 3 Save or print the kit. Most of it is already filled in for you.
- 4 In the blank space, write your master password neatly by hand.
- 5 Put the finished sheet in a sealed envelope.
- 6 Store it where it will be found but stays private — a home safe or your binder of important papers.

WATCH OUT

If you print the kit and decide not to use that copy, shred it. A spare copy of the Emergency Kit lying around is the one thing you do not want floating loose.

That is the whole job for 1Password. The hard part was never the steps — it was knowing the kit existed and where to keep it. Now you do.

OTHER MANAGERS

10. Dashlane, NordPass, Proton Pass, and LastPass

The two examples above cover most people, but you may use a different manager. The good news is that the idea is the same everywhere; only the menu names change. Here is roughly where to look in the other common ones. Menus shift over time, so if a name is slightly different in your version, look for anything with the words 'emergency,' 'trusted contact,' or 'recovery.'

- Dashlane: has an emergency-contact style feature; look under account or security settings.
- NordPass and Proton Pass: check their help pages for an emergency or recovery option.
- LastPass: has long offered an emergency-access feature in its account settings.
- Apple Passwords or Google Password Manager: these ride on your Apple or Google account, so the right move is an Apple Legacy Contact or Google Inactive Account Manager instead.

TIP

If your manager has no emergency feature at all, fall back to the paper method: write the one master password down by hand and seal it away, exactly as in the 1Password steps.

Whichever you use, the test is simple. Ask yourself: if I were gone tomorrow, is there one safe path for my trusted person to get in? If yes, your kit is doing its job.

THE MASTER PASSWORD

11. Where to Keep the One Key

Everything in a password manager comes down to one thing: the master password. It is the single key that opens the whole box. That is its strength and its risk. If you use a built-in feature like Bitwarden's, you never have to write it down. If you use the paper method, this one password is what you are protecting above all else.

The rule is to write it down once, by hand, and never type it into an email, a text message, or a note on your phone. Handwriting on paper, sealed and stored, is both old-fashioned and remarkably safe, because a burglar across the world cannot reach a sheet in your home safe.

WATCH OUT

Never send your master password by email or text, even to the person you trust most. Anything sent that way can sit in an inbox for years and be seen by anyone who later gets into that account.

- Write it by hand, clearly, so there is no guessing between a 1 and an l.
- Seal it in an envelope and label the outside plainly.
- Keep it somewhere locked, not taped under the keyboard.

THE PAPER COPY

12. A Sealed Envelope Done Right

If you are using the paper method, the envelope itself matters. A good sealed kit is clear enough that the right person knows what it is, but private enough that a casual glance tells a stranger nothing useful. A plain envelope, sealed, with a simple label is perfect.

- 1 Write the one sheet: manager name, sign-in email, master password, and any secret key.
- 2 Fold it so the writing is not visible through the paper.
- 3 Seal it in an envelope.
- 4 On the outside, write only: 'For (your executor's name) — password manager key.'
- 5 Do not write the password on the outside, ever.

GOOD TO KNOW

Some people sign across the seal, the way wax seals were once used, so it is obvious if the envelope was opened. It is a small touch that brings real peace of mind.

The envelope is not meant to be a vault. It is meant to be found by the right person and ignored by everyone else. Where you store it is what keeps it safe, and that is the next page.

WHAT TO INCLUDE

13. The Short List Your Executor Needs

A kit can be as short as one line or as full as a page. The goal is to include everything needed to get in, and nothing that is just clutter. Here is the short list that covers almost everyone.

- The name of your password manager (so they know which app to open).
 - The email address you sign in with.
 - Your master password, or a note that emergency access is already set up for them.
 - Any secret key or recovery code the manager requires.
 - A one-line note on where your phone is and its passcode, if that is part of signing in.
- That is it. You do not need to list your individual accounts — the manager already holds them, and once your person is inside, they can see everything. A shorter kit is a safer kit, because there is less to keep current and less to go wrong.

TIP

Add one friendly line at the top: 'Start here — this gets you into everything else.' A grieving person is not thinking clearly, and that small signpost helps more than you would expect.

TWO-FACTOR

14. Don't Forget the Second Step

Many accounts now ask for a second step after the password: a code texted to your phone, or a code from an app. This is called two-factor, and it is a wonderful protection while you are here. But it can lock out even the right person later, because the code goes to your phone, and your phone may be locked too.

That is why the phone, and its passcode, often belong in the kit. If your password manager itself uses a second step to sign in, your trusted person will need a way past it. Most managers let you print backup recovery codes for exactly this situation, and those codes belong in your sealed kit.

GOOD TO KNOW

Two-factor is not the enemy. Keep it turned on. The kit simply makes sure the one person you chose can get past it, and no one else.

- Note your phone's passcode in the sealed kit if codes arrive by text.
- Print any backup or recovery codes your manager offers.
- Keep those codes in the same sealed envelope as the master key.

RECOVERY CODES

15. Printing and Storing Backup Codes

Backup codes, sometimes called recovery codes, are a short list of one-time codes a service gives you when you turn on two-factor. Each one works once, in place of a texted code. They exist precisely for the day the phone is lost, broken, or locked — which is exactly the situation your executor may face.

- 1 In your password manager's security settings, look for two-step or two-factor login.
- 2 Find the option to view or download backup codes.
- 3 Print them, or write them by hand onto your kit sheet.
- 4 Store them in the sealed envelope with the rest of the kit.
- 5 If you ever use one, generate a fresh set and update the kit.

WATCH OUT

Do not save backup codes in a note on your phone or in your email. That defeats the purpose — those are the very places a locked-out person cannot reach.

A handful of printed codes is a small thing, but it can be the difference between a smooth afternoon and weeks of calls to a help line. They are worth the five minutes.

THE PHONE

16. Why the Phone Is Part of the Kit

It is easy to think of the password manager as living on the computer, but for most people the phone is the real gatekeeper. It receives the text codes. It holds the manager's app. It is often the device the whole digital life revolves around. If the phone is locked and no one knows the passcode, even a perfect password kit can stall.

So the phone's passcode — the four or six digits you tap to unlock it — deserves a place in your sealed kit. On an iPhone, you may also want to set up an Apple Legacy Contact,

covered in its own guide, which is the official path to the phone's data. On Android, the Google account is the key, so a Google plan matters too.

GOOD TO KNOW

The phone passcode is not the same as the password manager's master password. Both may be needed. Writing down both, clearly labeled, saves a great deal of confusion later.

You do not have to understand every link in the chain. You just have to make sure the one person you trust can reach each one when the time comes.

TELL YOUR PERSON

17. The Conversation to Have

A kit that no one knows about is a kit that never gets used. The single most important step, after setting it up, is to tell the person you chose. The conversation does not have to be heavy or sad. It can be as simple as, 'If anything ever happens to me, there's a sealed envelope in the safe that gets you into all my accounts. I wanted you to know it's there.'

- Tell them they are your chosen person, so it is not a surprise later.
- Tell them where the kit is kept, in plain words.
- Tell them what it opens — 'everything, through one app.'
- You do not need to reveal the password itself. Just the where and the what.

TIP

Have this talk when things are calm, not in a crisis. A quiet afternoon over coffee is the right setting. It is often a relief for both of you.

Many people find this conversation brings them closer, not further apart. You are showing trust, and you are sparing someone you love a great deal of worry down the road.

WHERE TO STORE IT

18. Safe, Binder, Attorney, or Box

The envelope is only as safe as the place you keep it. The best spot is secure enough to keep out casual eyes, but reachable by the right person when needed. There is no single right answer; here are the common choices and what to weigh for each.

- A home safe: good, if your trusted person knows the combination or where the key is.
- A binder of important papers: convenient, best kept in a locked drawer or cabinet.

- With your attorney, alongside your will: very secure, though slower to reach.
- A bank safe-deposit box: secure, but can be sealed at death until probate, so it may be slow.

WATCH OUT

A safe-deposit box can be frozen when you pass away until the estate is settled, which may be the very moment your family needs in. If you use one, keep a second sealed copy at home.

Whatever you choose, write it down in your will or your binder so there is a clear trail. The kit and the knowledge of where it lives should travel together.

KEEP IT CURRENT

19. A Yearly Check-In

Passwords change. You might switch managers, update your master password, or get a new phone with a new passcode. A kit that is three years out of date can be worse than none at all, because it sends your person down the wrong path. The fix is a simple yearly habit.

- 1 Pick an easy date to remember — a birthday, New Year's Day, or a tax deadline.
- 2 Once a year on that date, open the kit and read it.
- 3 Confirm the master password still works and the phone passcode is current.
- 4 If anything changed, write a fresh sheet and shred the old one.
- 5 Reseal and return it to its storage spot.

GOOD TO KNOW

If you use a built-in feature like Bitwarden's emergency access, there is less to update — but it is still worth confirming once a year that your chosen contact is still the right person.

Fifteen minutes a year keeps the whole plan trustworthy. Tie it to a date you already remember and it will never slip your mind.

STAY SAFE

20. Scams and Mistakes to Avoid

Setting up a kit means handling your most sensitive information, so it is worth knowing the traps. The biggest risks are not clever hackers; they are simple mistakes and pushy strangers. A few plain rules keep you safe.

- Never type your master password into an email, text, or phone note.
- No real company will ever call and ask for your master password. Hang up.
- Set up emergency features yourself, inside the official app, never from a link in a message.
- Do not store the only copy of your kit in the cloud unprotected.

WATCH OUT

If anyone calls claiming to be from your password manager and asks you to 'verify' your master password or read out a code, it is a scam. The real company never needs it.

When in doubt, slow down. Nothing about a kit is ever urgent in the moment. A scammer's whole game is to rush you. Taking your time is itself a form of protection.

COMMON WORRIES

21. Common Worries, Answered

People often hesitate over the same few questions. Here are plain answers to the ones that come up most.

- Will my person see my accounts now? No. With a kit, nothing is shared until the day it is needed.
- What if we fall out? You can change your chosen person or redo the sealed kit anytime.
- What if I forget my own master password? Your kit helps you too — it is your backup.
- Is paper really safe? A sealed sheet in a home safe is beyond the reach of any online thief.

GOOD TO KNOW

There is no wrong way to start. Even just writing your master password on a sealed sheet today, and telling one person where it is, puts you ahead of most families.

If a worry is holding you back, that is normal. The answer is almost always simpler than the fear. And you can always call and talk it through before you begin.

FOR THE EXECUTOR

22. Using the Kit When the Time Comes

If you are the person who has been handed this responsibility, first, take a breath. You do not have to do everything at once. The kit was made so you would have a calm, clear starting point. Here is how to use it well.

- 1 Find the sealed kit in the place you were told it would be.
- 2 Open the password manager named on the sheet and sign in with the email and master password.
- 3 If a code is requested, use the phone passcode or a printed backup code from the kit.
- 4 Once inside, you can see the accounts and begin settling them in order of urgency.
- 5 Change nothing you do not need to; just gather what the estate requires.

TIP

Start with the essentials: email first, because it is the key to resetting most other accounts, then banking and bills. The rest can wait.

Go gently on yourself. This is hard work done at a hard time. The person who left you this kit did so precisely to make your load a little lighter.

FOR COUPLES

23. Doing This Together

For married couples and longtime partners, it is natural to assume the other person already knows how to get into everything. Often they do not, because one person tends to handle the technology. Setting up kits together, each for the other, closes that gap and is far easier than doing it alone.

- Each partner sets up their own kit, naming the other as the trusted person.
- Also name a backup — a grown child or sibling — in case you are gone at the same time.
- Keep both kits in the same known, secure place.
- Walk through each other's manager once, so neither is a stranger to it.

GOOD TO KNOW

Doing it together also surfaces surprises — an account one of you forgot, a bill in only one name. An afternoon of this often simplifies your shared finances, too.

It can be a tender thing to do side by side. You are each promising to make the hardest day a little easier for the other. Few gifts are quieter or kinder.

A SIMPLE START

24. If You Only Do Three Things

Maybe the whole guide feels like a lot. That is fine. If you do nothing else, do these three small things, and you will have done the most important part.

- 1 Write your master password on one sheet and seal it in a labeled envelope.
- 2 Put the envelope somewhere secure and findable, like a home safe or your papers binder.
- 3 Tell one trusted person it exists and where to look.

That is a complete, working kit. Everything else in this guide — the built-in features, the backup codes, the yearly check-in — makes it better. But those three steps alone will spare your family the worst of the trouble.

WATCH OUT

Done is better than perfect. A simple kit you actually finish beats an elaborate plan you never start. Begin small, today.

WHAT A MANAGER IS

25. How a Password Manager Works, Simply

If the whole idea of a password manager is new to you, here is the plain version. It is a locked app that stores every username and password you have, all behind one master password. When you visit a website, it fills in the right login for you. You no longer have to remember dozens of passwords or reuse the same weak one everywhere.

Because it keeps everything in one locked place, it is both the safest way to handle passwords and the single point your family must be able to reach. That is the whole reason this guide exists: the manager is a wonderful vault, and every vault needs a plan for its key.

- One master password opens the vault; the vault holds all the rest.
- It fills in logins for you, so you never retype them.
- It can also store secure notes, like account numbers, if you wish.

GOOD TO KNOW

A password manager also makes your accounts safer today, because it lets every login be long and different. The kit simply makes sure that strength does not lock your family out tomorrow.

EMAIL FIRST

26. Why Email Is the Master Key to Everything

Among all the accounts your kit protects, one stands above the rest: email. Email is the master key to nearly everything else, because almost every other account resets its password by sending a link to your email. Whoever controls the email inbox can, in time, reach most of the other accounts.

That is why, when your trusted person gets into your password manager, the very first thing they should secure is the email account. It is also why protecting your email with a strong password and two-factor is so important while you are here. The kit should make the email login easy to find — it is the thread that unravels everything else.

TIP

If you do nothing else fancy, make sure your kit clearly points to your main email account and how to get in. From there, almost everything else can be recovered.

Think of email as the front hallway of a house. Once you are standing in the hallway, every other room is reachable. The password manager is how your person finds the hallway key.

ACCOUNTS THAT MATTER

27. Where to Point Your Person First

Not every account needs urgent attention. When the time comes, your person will not have the energy to deal with all of them at once, and they do not need to. It helps to think in order of what matters most, so the first days are spent on what counts.

- First: email, because it unlocks the ability to reset most other logins.
- Next: banking, bill-pay, and anything with automatic payments going out.
- Then: photos and memories, which are irreplaceable but not time-sensitive.
- Later: shopping, streaming, and social accounts, which can wait.

You can even write this order right onto your kit: a simple note that says 'start with email, then the bank.' It costs you one line and saves your person hours of wondering where to begin.

GOOD TO KNOW

Automatic payments are the ones that cause trouble if ignored, because they keep charging. Flagging them early spares the estate from chasing refunds later.

NO KIT LEFT BEHIND

28. When a Loved One Left No Kit

Perhaps you are reading this not to make your own kit, but because someone has passed away and left none. This is the harder road, but it is not hopeless. There are official paths, they simply take patience and paperwork.

- For an iPhone, Apple's digital legacy process may help if you have a death certificate and proof you are the rightful person.
- For a Google account, Google has a formal request process for a deceased person's account.
- For email and banks, each has its own bereavement process; expect to send a death certificate.
- A probate court order may be needed for some accounts, especially email contents.

WATCH OUT

Companies will not simply give out passwords, and trying to guess your way in can lock accounts further. Use the official bereavement channels, slow as they are.

It is slower without a kit, which is the whole argument for making one. If you are facing this now, take it one account at a time, and lean on help where you can.

A SHORT LETTER

29. A Few Lines to Go With the Kit

Many people like to tuck a short handwritten note in with the kit. It is not a legal document; it is a human one. A few plain sentences can guide and comfort the person who opens it, far more than a bare password sheet alone.

You might write where to start, which accounts matter most, and a line about any wishes — whether you would like a social account memorialized or closed, for instance. Keep it simple and warm. This is a letter, not a form.

WATCH OUT

A sentence like 'Thank you for doing this — start with my email, and don't rush' can mean the world to someone opening the envelope on a hard day.

You do not have to be a writer. The person reading it already knows your voice. A few honest lines in your own hand are worth more than any polished paragraph.

THE KIT AND THE WILL

30. How the Kit Fits Your Estate Plan

A password kit is not a substitute for a will, and a will is not a substitute for a kit. They do different jobs. The will says who inherits what and names your executor. The kit gives that executor the practical ability to get into the accounts and carry out the will. They work best as partners.

- Name the same person as executor in your will and as your trusted contact in the kit.
- In your will or binder, note that a password kit exists and where it is kept.
- Do not write the actual passwords into the will — a will can become a public record.
- If you have an attorney, let them know the kit exists.

WATCH OUT

Never write a password inside your will itself. Once a will goes through probate it can become public, and your passwords would go with it. Keep the key in the sealed kit only.

If you are updating your will, it is the perfect moment to set up the kit too. The two together give your family both the authority and the ability to act.

BUSINESS LOGINS

31. If You Run a Small Business

If you own a small business, a shop, or a practice, the stakes are higher, because employees, customers, and suppliers may all depend on accounts only you can reach. Payroll, the business bank, the website, and the point-of-sale system can all grind to a halt if no one else holds the keys.

- Keep business logins in a separate shared vault, not mixed with personal ones.
- Name a trusted colleague or your business partner for the business kit.
- List the few accounts that would stop the business cold if locked.
- Note who your bookkeeper, attorney, and bank contact are.

GOOD TO KNOW

Most password managers offer a business or family plan that lets you share a vault with chosen people safely, which is cleaner than a single sealed envelope for a whole company.

A business kit is really a continuity plan. Even a one-page version means the people who rely on you are not left stranded if you step away suddenly.

WITHOUT A PLAN

32. What Happens When There Is No Plan

It helps to picture the alternative, plainly. When someone passes away with no kit and no shared access, the family faces a maze. Each company has its own process. Many require a death certificate mailed in, and weeks of waiting. Some require a court order. A few simply will not open the account at all, and the contents are lost.

Meanwhile, bills may go unpaid, subscriptions keep charging, and precious photos sit locked in a cloud no one can reach. None of this is anyone's fault; it is just how the digital world is built. A single sealed kit sidesteps almost all of it.

GOOD TO KNOW

The most common heartbreak is lost photos — a lifetime of pictures locked behind a password no one wrote down. A kit is the surest way to keep those memories in the family.

You cannot control everything about the future. But you can control this one thing, and it is one of the few that genuinely spares your family pain. That is worth an afternoon.

FINISH THE JOB

33. Finish the Job Soon

You now know the whole plan. The only thing left is to do it, and the best time is soon, while it is fresh. Pick one quiet hour. Decide your person. Turn on your manager's emergency feature, or write and seal your one sheet. Tell your person where it lives. That is the entire job.

If any step gives you pause — if you are not sure which manager you use, or how to find the emergency setting, or where to safely store the envelope — that is exactly the kind of thing I help neighbors with every week. There is no such thing as a silly question here.

GOOD TO KNOW

You do not have to remember all of it. You just have to remember you can call. Friendly, in-home help, and I come to you — (330) 200-8042.

Setting this up is one of the most thoughtful things you can do for the people you love. Take the hour. Finish the job. Then put it out of your mind, knowing it is handled.

CHEAT SHEET

Everyday Cheat Sheet

Keep this page handy. It points you straight to what to do for each task. I want to... Do this

Name my trusted person Choose the one person who'll settle your affairs — ideally your executor Use Bitwarden's feature Web vault, Emergency Access, add their email, set a waiting period Use 1Password Account settings, save the Emergency Kit, write your master password by hand Protect the master key Write it once by hand; never email or text it Handle two-factor Print backup codes; note your phone passcode in the sealed kit Store the kit Home safe or papers binder; keep a second copy if using a bank box Keep it current Read and update it once a year on an easy date Avoid a scam No real company ever asks for your master password — hang up Get help Call Bill: (330) 200-8042

AT A GLANCE

A Picture to Follow Along

One Kit, Every Account

Your password manager holds the keys — the kit hands them over safely.

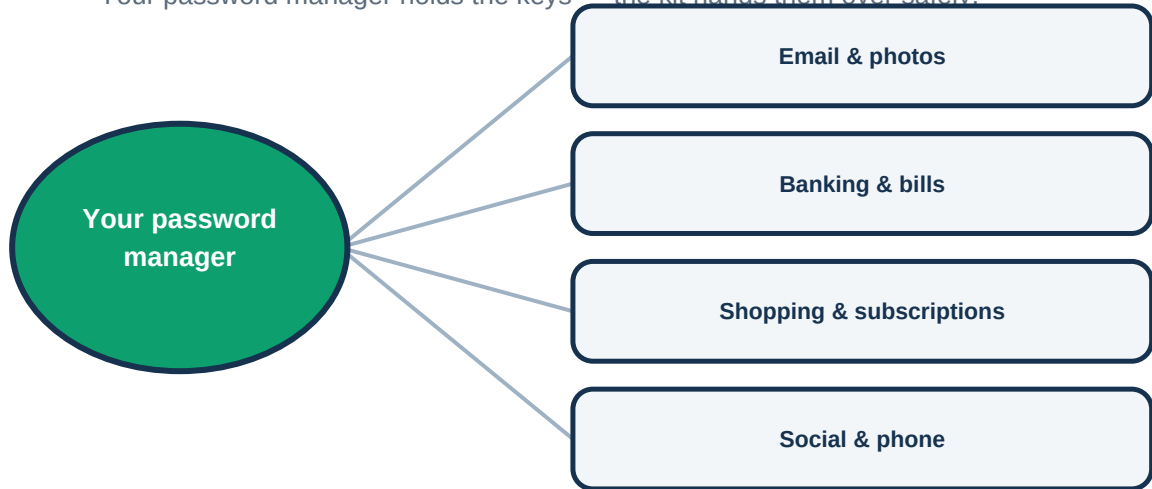


Illustration — a schematic. Set-up screens differ; each takes only a few minutes.

AT A GLANCE

A Second Look

The Kit, Step by Step

Do one box at a time — this guide walks each one slowly.

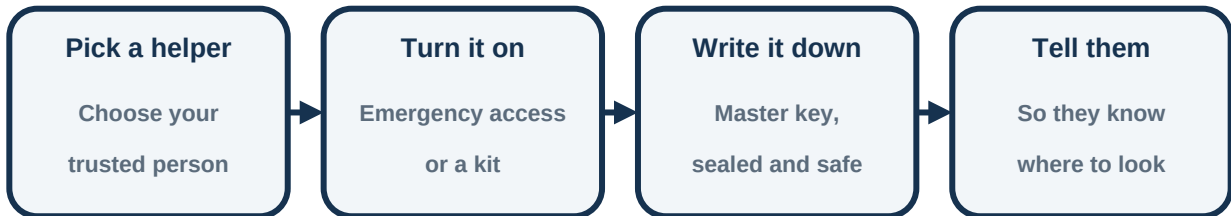


Illustration — a schematic. The order is a suggestion; do one box at a time.

A schematic of the plan — company steps vary; the order does not have to.

BEFORE YOU GO

A Note From Bill

A quick note from Bill. I write these guides to make home tech a little less frustrating, and I do my best to keep every step accurate and up to date. Still, every home, device, and setup is a bit different, so I can't promise a guide will match yours exactly or fix your particular problem. These guides are for general information only — they're not professional, legal, or financial advice, and they don't replace your device's own manual or the manufacturer's instructions. Please go slow, use your own good judgment, and use everything here at your own risk. If a step involves electrical wiring, a gas appliance, a water heater, plumbing, or climbing a ladder — or if anything just doesn't feel safe — please stop and call a licensed professional (or give me a call at 330-200-8042). Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results.



HOW I CAN HELP

Your Visit — and My Promise

In-home visit — \$99 flat for your first visit. No contracts and no surprise charges, and a 30-day follow-up is included.

Remote Support — \$49 for a screen-share session. I only connect with your permission, you watch the whole time, and you can end anytime. If I can't fix it over the screen-share, I refund the \$49 — and if it turns out you need me in person, that \$49 goes toward your visit. It's included free for Support Plan members (\$39/mo).

GOOD TO KNOW

My promise — If you're not 100% satisfied with your visit, I'll come back at no charge, or refund the full \$99. No questions, no awkwardness. That's how I'd want to be treated.

Call or text **(330) 200-8042** · Book a visit: **billshometech.com/book** · **bill@billshometech.com**

This free guide is for general information only — not professional advice, and no substitute for your device's own manual. Any prices or outside products mentioned can change; please confirm current details before you buy. Please use your own good judgment and follow it at your own risk — for anything involving electricity, gas, water, or heights, stop and call a licensed professional. Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results. © 2026 Bill's Home Tech, LLC.