



The Executor's Digital To-Do List — First 30 Days

The Digital To-Do List A calm, ordered month for settling a loved one's online life
— one step at a time

————— An Extended Guide · No. 1809 —————

Tech Made Simple. Service Made Personal.

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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 first month as a short, calm checklist.

You have been handed the job of settling a loved one's affairs, and much of a life now lives behind logins. It can feel like a mountain. It is not. It is a handful of ordinary tasks, done in a sensible order, one at a time. This guide spreads the digital side across a calm first month so nothing important is missed and nothing has to be rushed.

- 1 First few days: secure the phone, find the password kit, order death certificates. Do not move any money yet.
- 2 Week one: get into the email, then look at banking and bills. Stop automatic payments.
- 3 Week one and two: notify the key companies, Social Security, and the phone carrier.
- 4 Week two: set up identity protection and start closing subscriptions.
- 5 Weeks three and four: handle social accounts, rescue the photos, and tidy the rest.
- 6 Keep a simple log of what you do, and lean on help when you need it.

GOOD TO KNOW

There is no prize for speed. Almost nothing here is a true emergency. The one early rule is simple: do not log in to move money. Everything else can be done gently, in order, over several weeks.

The rest of this guide walks each step slowly. Read only the pages you need, when you need them. You are doing a hard thing well, and you do not have to do it alone.

WHAT THIS IS

2. A Calm Timeline, Not a Race

This is a thirty-day plan for the digital part of settling an estate. It does not cover the funeral, the will, or the lawyer's work. It covers the phones, the email, the online banking, the social accounts, the photos, and the subscriptions, laid out in the order that causes the least trouble.

The reason for an order is simple. Some things, like stopping automatic payments, save money if done early. Some things, like the email, unlock everything else. And some things, like deciding what to do with a social account, are better handled once the urgent matters are settled and your head is clearer.

- The first few days: the handful of things worth doing right away.

- Week one and two: the money and the notifications that matter most.
- Weeks three and four: memories, accounts, and loose ends.
- A clear 'later' pile for everything that genuinely can wait.

WATCH OUT

You do not have to follow the days exactly. Think of them as a gentle rhythm. If grief slows you down one week, the list simply waits for you. It is not going anywhere.

BEFORE YOU START

3. One Thing at a Time

Before you touch a single account, take a breath and set your pace. The most common mistake is trying to do everything in one exhausting sitting. That is how passwords get locked, emails get missed, and small errors creep in. The work goes better in short, calm sessions.

Give yourself permission to stop. An hour a day is plenty. Some days you may do nothing at all, and that is fine. The companies you are dealing with are patient; their processes take weeks anyway. There is far more room than it feels like in the first raw days.

- Pick one task per sitting, finish it, and write it down.
- Keep the death certificates, the will, and your notes in one folder.
- If a task makes you anxious, set it aside and come back later.
- Ask another family member to sit with you for the harder ones.

GOOD TO KNOW

You are allowed to grieve while you do this. Nobody settles an estate with a clear heart. Doing a little, gently, is not failing — it is exactly how this is meant to be done.

DAY ONE

4. Secure the Phone First

The single most valuable object in the digital estate is usually the phone. It receives the security codes that unlock banks and email. It holds photos, messages, and apps. If the phone is lost, wiped, or locked forever, the whole job gets much harder. So the very first task is to find it and keep it safe and charged.

- 1 Find the phone and put it somewhere safe, with its charger.
- 2 Keep it plugged in and powered on if you can, so codes still arrive.

- 3 If you know the passcode, write it down in your private notes.
- 4 Do not try many wrong guesses — too many can lock the phone harder.
- 5 Do not factory reset it or wipe it, no matter what a prompt suggests.

WATCH OUT

Never wipe or reset the phone to 'clean it up.' A reset can erase photos and lock you out of accounts permanently. Leave it exactly as it is until you have rescued what you need.

On an iPhone, the passcode is often the only way into the device itself. On an Android phone, from Samsung, Google Pixel, or another maker, much of the data lives in the Google account instead. Either way, the physical phone is worth guarding from the first day.

THE KIT

5. Find the Password Kit, If There Is One

Your loved one may have left a password kit: a sealed envelope, a printed sheet, or a note that points to a password manager. If they did, your month just got far easier. This is the one key that can open almost everything, so it is worth a careful search early on.

- Look in a home safe, a desk drawer, or a binder of important papers.
- Check with the attorney, who may hold it alongside the will.
- Look for a sheet labeled 'Emergency Kit' or a password manager's name.
- Ask the spouse or closest family member if they know of one.

If you find a password manager kit, it usually lists the manager's name, the sign-in email, and the master password. That one password opens a vault holding all the others. If an emergency-access feature was set up for you instead, follow the manager's instructions to request access.

GOOD TO KNOW

If there is no kit at all, do not despair. There are official paths for every major account, covered later in this guide. They are slower, but they work. A missing kit means more patience, not a dead end.

CERTIFICATES

6. Order Certified Death Certificates Early

Almost every company, bank, and government office will ask for a certified copy of the death certificate before they will do anything. This is the master document of the whole process. Ordering enough copies early is one of the smartest first moves you can make, because waiting on them later stalls everything.

The funeral home usually helps order them, or you can request them from the county or state vital records office. Order more than you think you need. Many families underestimate and have to reorder, which adds weeks. A good rule is to have a healthy stack on hand before you start notifying companies.

- Ask the funeral director to help order certified copies.
- Order several extra, since each bank or office may want its own.
- Keep them together in your main folder, and note how many you have.
- Some companies accept a scan or photo; others require a mailed original.

TIP

Certified copies usually carry a small fee each, so there is a balance between too few and too many. A modest stack covers most estates without much waste.

THE ONE RULE

7. Do Not Log In to Move Money

Here is the most important rule in the whole month, and it is worth learning before you do anything with the accounts. Even if you have the passwords, do not log in to the deceased's bank, PayPal, or investment accounts to move, spend, or transfer money. It can look as though the person acted after death, and that can tangle the estate badly.

You are allowed to look, in most cases, to understand what is there. But moving funds is the job of the estate, handled through the proper legal channel once you are formally the executor. The bank has a bereavement process for exactly this. Using it keeps everything clean and keeps you protected.

WATCH OUT

Never pay bills or move money out of the deceased's own accounts by logging in as them. Work through the bank's estate process instead. This single caution saves families from real legal headaches later.

- Looking to take notes: usually fine.
- Moving, spending, or transferring money: not without the estate process.
- When in doubt, call the bank and ask for their bereavement department.
- Keep the attorney informed on anything involving money.

KEEP A LOG

8. Write Down What You Do

From the very first day, keep a simple log. A notebook or a single document is perfect. Every time you call a company, close an account, or send a death certificate, write the date, who you spoke to, and what happened. This small habit will save you enormous confusion over the coming weeks.

Settling an estate means dealing with dozens of companies, each with its own slow process. Without a log, you will forget which you have done and find yourself repeating calls or missing accounts entirely. With one, you always know exactly where you stand, and so does anyone who helps you.

- 1 Start a notebook or document labeled with your loved one's name.
- 2 For each account, note the company, the date, and the outcome.
- 3 Record reference numbers and the names of people you spoke with.
- 4 Note what you are still waiting on, so nothing slips through.
- 5 Keep it with your folder of certificates and papers.

GOOD TO KNOW

A log is also a comfort. On a hard day, looking back at what you have already handled reminds you that the mountain is smaller than it was. Progress you can see is progress that steadies you.

FIRST FEW DAYS

9. The First-Few-Days Checklist

Let us pause and gather the first group into one simple list. These are the things worth doing in the first several days, before the weeks that follow. None of them require moving money, and none of them have to be done all at once.

- 1 Find and safeguard the phone; keep it charged and unwiped.
- 2 Search for a password kit or emergency access note.
- 3 Order a healthy stack of certified death certificates.

- 4 Start your log, and keep all papers in one folder.
- 5 Resist the urge to log in and move any money.

That is the whole first stage. Notice how little of it is urgent in the dramatic sense. It is mostly gathering and safeguarding, not fixing. The fixing comes later, once you have the tools in hand and a clearer head.

TIP

If you do nothing else in the first week, secure the phone and order the certificates. Those two unlock and smooth everything that comes after.

WEEK ONE

10. Email First, and Why It Matters Most

Once the phone is safe and you have certificates, the first account to focus on is email. It may seem less important than the bank, but email is the master key to nearly everything else. Almost every other account resets its password by sending a link to the email inbox. Whoever can reach the email can, in time, reach most of the rest.

That is why email comes first. From the inbox, you can see which banks, bills, and subscriptions exist, because they all send statements and receipts there. It becomes a map of the whole digital life. Securing it early turns a guessing game into a simple reading exercise.

GOOD TO KNOW

The inbox is often the single best place to discover accounts you did not know about. Search it for words like 'statement,' 'receipt,' 'subscription,' and 'welcome' to find them.

If you have the password kit, the email login is usually right there. If not, the email provider has a process for a deceased user, which may take time and a death certificate. Either way, make the email your first real target once the groundwork is done.

INTO THE EMAIL

11. Getting Into the Inbox Safely

Getting into the email depends on what you have. If you have the password and the phone for any texted codes, it is straightforward. If you do not, you will use the provider's official bereavement or deceased-user process. Both are legitimate. Avoid guessing passwords many times, which can lock the account further.

- 1 If you have the password, sign in on a trusted computer.
- 2 If a code is texted, read it from the secured phone.
- 3 If a manager's emergency access was set up, request it and wait the set period.
- 4 If you have none of these, use the provider's deceased-user request form.
- 5 Once inside, search for statements and receipts to map the accounts.

WATCH OUT

Companies never hand out passwords, even with a death certificate. Anyone who promises to 'recover the password for a fee' is a scammer. Use only the provider's own official process.

For a Google account, there is a formal request process for a deceased person's account, and a plan called Inactive Account Manager may already be set up. For a Microsoft account, there is no next-of-kin form, and it closes on its own after about two years of no use. Knowing this early saves you chasing the impossible.

WEEK ONE

12. Banking and Bill-Pay: Look, Don't Drain

With the email mapped, you will know which banks and cards are in play. The task now is to understand them, not to empty them. Make a list of each account, its balance, and any automatic payments going out of it. This picture is what the estate will need, and what helps you stop the bleeding of recurring charges.

- List each bank, card, and loan, with the last four digits.
- Note the balances and any pending automatic payments.
- Call each bank's bereavement line to open their estate process.
- Send a death certificate where the bank requires one.
- Do not transfer or spend; just gather and notify.

Banks are used to this. Ask for the bereavement or estate department and they will guide you through their steps. They will often freeze the account to protect it, which is a good

thing. The estate's money is then settled properly, through probate or the account's own beneficiary setup.

GOOD TO KNOW

Some accounts are set up to pass directly to a named beneficiary and skip probate entirely. The bank can tell you which. This is a legal matter, so check with the attorney before assuming anything.

STOP THE CHARGES

13. Stopping Autopays and Recurring Bills

Automatic payments are the quiet drain on an estate. Streaming services, apps, memberships, and subscriptions keep charging a card long after someone has passed, and chasing refunds later is tedious. Catching them early is one of the few tasks that genuinely saves money, so it is worth doing in the first couple of weeks.

- 1 From the email and bank statements, list every recurring charge.
- 2 Separate the essentials, like insurance, from the extras, like streaming.
- 3 Cancel the extras through each service's own account page.
- 4 For anything you cannot reach, ask the bank to block the recurring charge.
- 5 Keep the essentials running until the estate decides otherwise.

WATCH OUT

Do not rush to cancel insurance, utilities, or anything tied to the home. Those may need to keep running while the estate is settled. Cancel the extras first and leave the essentials for a considered decision.

Work down the list over a few sittings. Each cancellation is a small win and a small saving. By the time you reach the end, the steady drip of charges will have stopped, and the estate's books will be far simpler.

NOTIFY

14. Telling the Key Companies

Beyond the banks, a handful of important companies need to be told. Utilities, insurance, and any mortgage or loan company all have bereavement processes. Notifying them keeps services running where they should and stops them where they should not, and it starts any benefits the estate may be owed.

- Electric, gas, water, and internet providers for the home.
- Home, auto, and life insurance companies.
- The mortgage or landlord, and any loan companies.
- The attorney and accountant, if there are any.

Call each one, ask for the bereavement or estate line, and have a death certificate ready.

Add each to your log as you go. Life insurance is worth attention early, since a payout may be needed to cover other costs, though the claim itself takes time.

GOOD TO KNOW

You do not have to notify everyone in one day. Spread these calls across the first two weeks. Start with anything tied to money owed to the estate, like life insurance, and work outward from there.

GOVERNMENT

15. Social Security and Any Pension

Government and pension offices need to know too. In most cases the funeral home reports the death to the Social Security Administration, but it is worth confirming rather than assuming. If benefits continue to arrive after death, they usually have to be returned, so this is one to handle promptly.

- 1 Confirm whether the funeral home has notified Social Security.
- 2 If not, contact the Social Security Administration directly.
- 3 Notify any pension provider or former employer with a pension.
- 4 Ask each about survivor benefits a spouse may be entitled to.
- 5 Keep copies of everything you send, and log the dates.

WATCH OUT

Payments that arrive after the date of death often must be paid back. Do not spend them. Set them aside and ask the agency how to return them, so the estate is not left owing money later.

A surviving spouse may be owed survivor benefits, and there are deadlines involved, so ask early. This is a government matter rather than a tech one, but it belongs in your timeline because it is easy to overlook in the fog of the first weeks.

THE PHONE BILL

16. The Carrier Account and the Number

The phone carrier account deserves its own moment, because the phone number itself can matter. Many security codes are texted to that number. If you cancel the line too soon, you may lock yourself out of accounts you still need to reach. So handle the phone carrier thoughtfully, not hastily.

The usual advice is to keep the line active until you have finished rescuing the email, the banking, and anything that sends codes to that number. Only then cancel or transfer it. A surviving family member can sometimes take over the number, which the carrier can explain.

- Keep the line active while you still need its texted codes.
- Note which accounts send codes to that number before cancelling.
- Call the carrier's bereavement line when you are ready to close it.
- Ask whether a family member can keep the number if they wish.

TIP

Treat the phone number like a key, not just a bill. Cancel it last among the urgent items, once nothing important still relies on the codes it receives.

THE MAIL

17. Forward or Hold the Mail

Paper mail still carries important things: bank statements, bills, tax documents, and sometimes checks. If the home will be empty, arrange to forward or hold the mail so nothing is lost or stolen. A full mailbox at an empty house is also a quiet signal to thieves that no one is home.

- 1 Decide where the mail should go, usually to the executor's address.
- 2 Set up mail forwarding or a hold with the postal service.
- 3 Watch for financial statements, bills, and tax forms.
- 4 Open and log anything that reveals an account you had not found.
- 5 Shred anything with sensitive details once you have recorded it.

WATCH OUT

Mail theft after a death is a real risk, and it feeds identity fraud. A full, unattended mailbox is exactly what thieves look for. Forwarding or holding the mail protects both the estate and the identity.

Forwarding the mail also catches the accounts that never email, only post. Many a forgotten magazine subscription, club membership, or small insurance policy surfaces this way. Treat each arriving envelope as another clue to add to your map.

WEEK TWO

18. Protecting the Identity

Sadly, the identity of someone who has died is a target for thieves, a crime sometimes called ghosting. They use the name to open new credit while the family is grieving. Setting up a little protection in the second week heads most of this off, and it is simpler than it sounds.

- Notify the three major credit bureaus and ask for a deceased flag.
- Request that the credit file be frozen against new accounts.
- Send the Social Security Administration the death notice.
- Watch the mail and email for any unexpected new accounts.

A deceased flag on the credit file tells lenders to stop, which blocks most fraudulent new accounts. The bureaus each have a process, and they will usually want a copy of the death certificate. This is important enough that Bill's Home Tech has a separate guide devoted entirely to it.

GOOD TO KNOW

Protecting a late loved one's identity is its own careful subject. If you want the full step-by-step, ask for the guide on protecting a late loved one's identity. This chapter is the short version to get you started.

WEEK TWO

19. Subscriptions and Streaming

By the second week, the urgent money matters are underway, and you can turn to the subscriptions. These are the streaming services, news sites, apps, cloud storage plans, and memberships that quietly renew. Most are small individually, but together they add up, and several hold things worth saving before you close them.

- 1 From your list of recurring charges, gather every subscription.
- 2 Before cancelling cloud storage, rescue any photos or files inside.
- 3 Cancel each service through its own account settings.
- 4 Watch for annual plans that renew only once a year.
- 5 Note each cancellation in your log as you go.

WATCH OUT

Do not cancel a cloud storage or photo subscription before you have saved what is inside. Cancelling can delete a lifetime of photos. Rescue first, cancel second — always in that order.

Some services make cancelling easy from a settings page; others bury it or require a phone call. Take them one at a time. There is no need to clear them all in one sitting, and rushing is how a precious photo library gets lost by mistake.

POINTS & MILES

20. Loyalty Points and Airline Miles

Airline miles, hotel points, and credit-card rewards are easy to forget, yet they can hold real value. The rules differ from program to program and change over time, so the honest answer is that it depends. Some programs let a family inherit points, some charge a fee to transfer them, and some simply close the account.

- Some airline programs do not transfer miles at death and close the account.
- Others may transfer at their discretion, with paperwork and sometimes a fee.
- Credit-card points follow the card issuer's own estate policy.
- Always check each program's current terms before assuming.

The practical move is to call each program's customer service, explain the situation, and ask what is possible. Have the account details and a death certificate ready. Because the rules vary so much, do not count on any particular outcome; treat anything you recover as a small bonus.

GOOD TO KNOW

Some programs waive transfer fees within a year of a death, while others never transfer at all. Asking costs nothing, so it is worth one phone call per program that held real value.

WEEKS 3-4

21. Social Accounts: Memorialize or Delete

With the money and the notifications settled, the third and fourth weeks are for the gentler, more personal work: the social accounts, the photos, and the loose ends. Social media is often the most emotional part, so it is good that it comes once the pressure has eased. There is no deadline here at all.

For most social accounts, you have two broad choices: memorialize the account, which turns it into a quiet place for friends to remember, or delete it entirely. Neither is wrong. It depends on what the family wants and on any wishes your loved one left. Take your time and talk it over.

- Memorializing keeps the profile as a place for tributes and memories.
- Deleting removes the account and its content for good.
- Companies never give out the login; they act on a request with proof.
- Discuss the choice with close family before acting.

TIP

If you are unsure, memorializing is the reversible, gentler first step for most platforms. You can often request deletion later, but you cannot undo a deletion. When in doubt, pause.

FACEBOOK

22. Handling the Facebook Account

Facebook has clear processes for a profile after death. It can be memorialized, which adds the word 'Remembering' beside the name and keeps it out of birthday reminders and friend suggestions. Or it can be deleted. If your loved one had chosen a legacy contact in advance, that person has some gentle control.

- 1 To memorialize, submit a request with the full name and date of death.
- 2 Provide proof, such as a link to the obituary or a death certificate.
- 3 A legacy contact, if named, can pin a tribute and update the profile photo.
- 4 To delete instead, an immediate family member submits more proof.

5 Deletion is permanent, so agree on it as a family first.

GOOD TO KNOW

A Facebook legacy contact cannot read private messages or log in. They can only tend the public profile. Even with one, the person's private conversations stay private, which is often a comfort to know.

Instagram, which shares Facebook's owner, works in much the same way. The settings live under the account's memorialization options. If the whole idea feels overwhelming, it is exactly the sort of thing a patient helper can sit with you and walk through.

INSTAGRAM

23. Handling the Instagram Account

Instagram follows the same gentle pattern as Facebook. You can ask to memorialize the account, which freezes it as it was, keeping the posts visible to the people who already followed them, and stopping it from appearing in the Explore feed. Or an immediate family member can request that it be removed entirely.

- Memorializing needs a valid request plus proof of death, such as an obituary or certificate.
- A memorialized account cannot be logged into, and its posts stay as they were.
- Removal is for immediate family or a lawful representative, with more proof.
- Instagram never shares the login details with anyone.

One small note: if the person had already asked Instagram to delete the account before they passed, a later request to memorialize it may be refused. The platform honors the earlier wish. That is rare, but it explains why an occasional request does not go as expected.

TIP

Gather a single clear proof of death, like a link to the online obituary, before you start. Having it ready makes the social-account requests go smoothly across every platform at once.

APPLE

24. The Apple Account and Legacy Contact

If your loved one used an iPhone, iPad, or Mac, their photos, messages, and files may live in an Apple account. The smoothest path in is an Apple Legacy Contact, which they could have set up in advance. A legacy contact can request access to the account's data with a special access key and a death certificate.

- 1 Look for an Apple Legacy Contact access key among the papers or kit.
- 2 If you have the key, request access at Apple's digital legacy page.
- 3 Supply the death certificate when asked; Apple reviews every request.
- 4 If no legacy contact exists, Apple Support may still help with proof.
- 5 Expect a review period; Apple is careful and deliberate by design.

GOOD TO KNOW

Once approved, a legacy contact has access for up to three years, after which the account and its data are permanently deleted. That is a generous window, but it is not forever, so do not leave the photos until the last moment.

A few things never transfer, such as purchased movies and music and the saved passwords in iCloud Keychain. That is simply how Apple is built. Focus on what can be saved, chiefly the photos and documents, and let go of the rest without worry.

GOOGLE

25. The Google Account and Inactive Account Manager

For an Android phone or anyone who used Gmail, Google Photos, or Google Drive, the Google account is the center of things. Your loved one may have set up Inactive Account Manager, a plan that, after a chosen stretch of no activity, shares chosen data with trusted contacts or deletes the account.

- If Inactive Account Manager was set up, named contacts get a data download.
- It does not give anyone the password or direct login.
- If no plan exists, use Google's request process for a deceased user.
- Google may help close the account or, in some cases, release content.
- Finish any contents request before asking Google to close the account.

If you ask Google to close the account first, you cannot later retrieve its contents, so do it in the right order: rescue first, close last. Google reviews these requests carefully and, like every provider, never hands over the password itself.

TIP

On an Android phone from Samsung, Pixel, or another maker, the Google account is usually the real key. If you can reach that, you can often reach the photos and contacts without ever unlocking the physical phone.

MICROSOFT

26. The Microsoft Account

If your loved one used Outlook.com email, a OneDrive, or a Windows computer sign-in, that is a Microsoft account. Microsoft takes a notably hands-off approach. It generally will not give account information to anyone but the account holder, and it does not need to be told about a death at all.

If you happen to know the credentials, you can sign in and close the account yourself, rescuing any files first. If you do not, the account simply closes on its own after about two years of no activity. Access to the contents without the password requires a court order, and even that is not guaranteed.

GOOD TO KNOW

There is no next-of-kin form and no legacy contact for a Microsoft account. If you have the password, use it gently to rescue files. If you do not, the account quietly closes itself in time, which is often good enough.

- With the credentials: sign in, save the files, then close it.
- Without them: it closes automatically after about two years idle.
- Contents without the password need a court order, which is rarely worth it.
- Rescue anything irreplaceable while you still have access.

PHOTOS

27. Rescuing a Lifetime of Memories

Of everything in this guide, the photos matter most to the heart. A lifetime of pictures may sit in a cloud account, and they are the one thing that, once lost, cannot be replaced by any process. So before you close any account that holds them, the task is to get the photos safely out and into the family's hands.

- 1 For iCloud Photos, sign in at the Apple website and download them in batches.
- 2 For Google Photos, use Google Takeout to export albums as archives.

- 3 Save everything onto a plain external hard drive or USB stick.
- 4 Make a second copy, so there is never just one.
- 5 Only then consider closing the account that held them.

WATCH OUT

Never close or delete a photo account until the pictures are safely downloaded and backed up somewhere else. This is the most common and most painful mistake families make. Rescue first, always.

Large libraries take time to download, so start early in the third week and let it run. Google Takeout exports whole albums rather than single pictures, and it can even send the export straight into iCloud if that is easier. The goal is simply that the memories end up safe.

BACK IT UP

28. Keeping the Photos Safe for Good

Once you have rescued the photos, protect them with a simple rule that professionals have trusted for years. It is called the three-two-one idea, and it means keeping three copies of anything precious, on two different kinds of storage, with one copy kept somewhere else. It sounds technical; it is really just common sense.

- Three copies: the original plus two backups.
- Two kinds of storage: for example a hard drive and a cloud account.
- One copy off-site: at another family member's home, say.
- A plain external hard drive is the best gift to hand the family.

The kindest version of this is a simple USB stick or hard drive for each child or close relative, holding the whole photo collection, with one copy also living safely in the cloud. That way no single accident, theft, or failed drive can ever wipe out the family's memories.

GOOD TO KNOW

You do not need fancy equipment. An inexpensive external drive from any electronics store holds tens of thousands of photos. The point is simply never to have only one copy of something irreplaceable.

SHOPPING

29. Amazon, PayPal, and Venmo

The shopping and payment accounts come near the end, once the urgent money and the memories are handled. Amazon, PayPal, and Venmo each have a process, and each needs to be closed with a little care, especially any that still hold a balance or a stored card.

- Amazon: contact customer service to close the account and supply what they ask.
- PayPal: the estate's authorized executor can close it with a death certificate and legal papers.
- PayPal usually pays any remaining balance to the estate by check.
- Venmo: contact them to locate and close the account; a balance cannot be signed over to someone else.

As always, work through each company's own process rather than logging in to move money yourself. PayPal and Venmo both have teams for exactly this situation. Have the death certificate and, where asked, the legal documents naming you as executor, ready before you call.

TIP

Check whether any of these accounts has subscriptions or stored payments feeding other services. Closing the payment account can quietly stop charges you had not managed to track down any other way.

WHAT CAN WAIT

30. The 'Later' Pile

Not everything needs doing in thirty days, and believing it does is a fast road to burnout. Plenty can sit safely in a 'later' pile, to be handled once the dust has settled and your energy returns. Knowing what can wait is as valuable as knowing what cannot.

- Low-value loyalty programs and dormant accounts with nothing in them.
- Old email newsletters and forums that cost nothing and do no harm.
- Deciding the long-term fate of a memorialized social account.
- Digital odds and ends that neither hold money nor memories.

The simple test is this: does the account cost money, hold money, hold memories, or pose a fraud risk? If it does, it belongs in the month. If it does not, it can wait as long as you like. Give yourself full permission to leave the harmless things for another season.

GOOD TO KNOW

An account that charges nothing and holds nothing is doing no harm sitting idle. There is no rush and no penalty for leaving it. Spend your limited energy where it actually matters.

GET HELP

31. When to Call in a Professional

You do not have to do all of this alone, and there is no shame in asking for help. Some parts are genuinely tricky, and some are simply too heavy to face in the first weeks of grief. Knowing when to hand a piece to someone else is wisdom, not weakness.

- An attorney for probate, the will, and anything involving money or property.
- An accountant for the final tax return and the estate's taxes.
- A patient tech helper for phones, accounts, photos, and passwords.
- The funeral director, who often guides the earliest steps.

The digital side, in particular, is where a steady, patient hand can lift a real weight.

Rescuing photos, getting into a locked phone the right way, closing accounts without tripping a scam: these are everyday work for someone who does them often, and a short visit can save you days of worry.

TIP

If one task has been sitting undone because it frightens you, that is exactly the one to hand to a helper. Clearing the scariest item often unsticks the whole process and lifts your spirits.

THE FAMILY

32. Keeping Everyone Informed

You may be the named executor, but you are rarely the only one who cares. Keeping the family gently informed heads off misunderstandings and spreads the emotional load. It also means someone can step in if you need a break, and that decisions about social accounts and photos are made together.

- 1 Agree early on who is doing what, so efforts do not overlap.
- 2 Share your log, or its highlights, so everyone sees the progress.
- 3 Decide the emotional choices, like social accounts, as a family.
- 4 Make sure the rescued photos reach every relative who wants them.
- 5 Keep money matters transparent to avoid hurt feelings later.

GOOD TO KNOW

Grief can strain even close families, and money and belongings can bring old tensions to the surface. Clear, calm communication is the best prevention. When in doubt, say more rather than less.

Dividing the photos among relatives is often the most healing task of all. Sitting together to choose and share pictures turns a chore into a gathering of memory. Let that part be slow and shared, not a box ticked off alone.

STAY SAFE

33. Scams That Follow a Death

It is an ugly truth, but scammers watch obituaries and target the newly bereaved. While you are settling the estate, stay alert to anyone who calls claiming a debt, demands a fee, or pressures you to pay quickly by gift card, wire, or a payment app. These are the hallmarks of fraud, every time.

- Be wary of callers claiming the deceased owed a sudden debt.
- No real company demands payment by gift card, wire, or a cash app.
- Urgency and secrecy are the biggest warning signs of a scam.
- Hang up and call the company back on a number you look up yourself.

The safe habit is simple: slow down and verify. A real company will wait while you check. A scammer will push you to act before you can think. When settling an estate, you are a target precisely because thieves assume you are overwhelmed. Taking your time is itself your best protection.

GOOD TO KNOW

Bill's Home Tech has full guides on scams that target the grieving and on protecting a loved one's identity. If anything feels off, pause, and ask for those before you act on a suspicious call.

COMMON WORRIES

34. Common Worries, Answered

The same questions come up again and again from people in your shoes. Here are plain, calm answers to the ones asked most often.

- Do I have to finish in thirty days? No. The timeline is a gentle guide, not a deadline. Take the time you need.
- What if I cannot get into an account? Use the company's official deceased-user process. It is slower but it works.
- Can I just use the passwords I found? You can look, but do not move money by logging in. Use the estate process.
- What if I miss an account? Keep watching the mail and email; most surface in time, and your log catches the rest.

TIP

If a worry is keeping you up at night, write it at the top of your log and tackle it first the next day. Named and faced, most of these fears shrink quickly.

And if a question here is not answered, that is exactly what a phone call is for. There is no silly question when you are doing something this hard for the first time.

TAKE CARE

35. Taking Care of Yourself

This guide is about accounts and timelines, but you are a grieving person first and an executor second. The work will still be there after you have rested. Pushing through exhaustion helps no one and leads to mistakes. Caring for yourself is part of doing this job well, not a distraction from it.

- Work in short sessions and stop when you are tired.
- Let someone bring you a meal or sit with you during a hard call.
- Mark the small victories; each closed account is real progress.
- Set the whole thing down entirely for a day when you need to.

GOOD TO KNOW

Grief comes in waves, and some days you will have nothing left to give the list. That is not falling behind. It is being human. The accounts will wait patiently for the next good hour.

You were trusted with this because someone believed in your steadiness and your heart. Honor that by being as gentle with yourself as you are being thorough with their affairs. Both matter, and you can hold both.

A SIMPLE START

36. If You Only Do Three Things

Perhaps the whole month feels like too much to face all at once. That is understandable, and it is fine. If you do nothing else in the first days, do these three things, and you will have protected the most important parts.

- 1 Secure the phone and keep it charged, and do not wipe it.
- 2 Order a healthy stack of certified death certificates.
- 3 Stop the automatic payments and leave the money itself alone.

Those three protect the key, the master document, and the estate's wallet, in that order. Everything else in this guide builds on them, and everything else can follow at whatever pace your heart allows. A strong start is most of the battle.

TIP

Done is better than perfect. Three small steps finished today beat a perfect plan you are too overwhelmed to begin. Start with the phone, and the rest will follow.

FINISH THE JOB

37. Finish the Job, Gently

You now have the whole first month laid out: secure the phone and papers, get into the email, handle the money without moving it yourself, notify the companies, protect the identity, rescue the photos, and tidy the rest. One step at a time, over several weeks, it all gets done.

If any part gives you pause, that is normal and expected. Getting into a locked phone the right way, rescuing a photo library before an account closes, closing accounts without tripping a scam: these are exactly the things I help neighbors with, calmly and without judgment. You do not have to figure the hard parts out alone.

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.

You are carrying something heavy with real grace. Take the month gently, lean on help where it lightens the load, and know that each small task finished is a kindness to the person you are honoring. One thing at a time. You are doing just fine.

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
Protect the phone Find it, keep it charged, write down the passcode, never wipe it Order
certificates Get a healthy stack of certified death certificates early Leave money alone Look
if you must, but never log in to move or spend it Start with email It maps every other
account and resets most logins Stop the autopays Cancel the extras; keep insurance and
utilities running Protect the identity Flag the credit file as deceased; watch for new accounts
Rescue the photos Download and back them up before closing any account Keep a log
Note every call and closure; lean on help when you need it Get help Call Bill: (330)
200-8042

AT A GLANCE

A Picture to Follow Along

One Month, One Step at a Time

You do not do it all at once. The work falls into four calm groups.

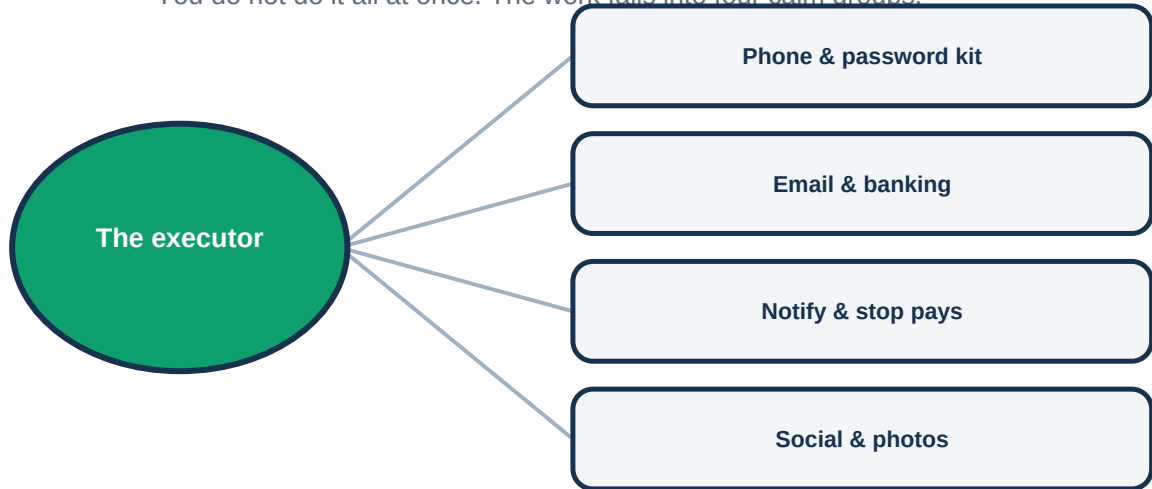


Illustration — a schematic. Set-up screens differ; each takes only a few minutes.

AT A GLANCE

A Second Look

The First Thirty Days

Work left to right. Each box is a few days, not a single hard afternoon.

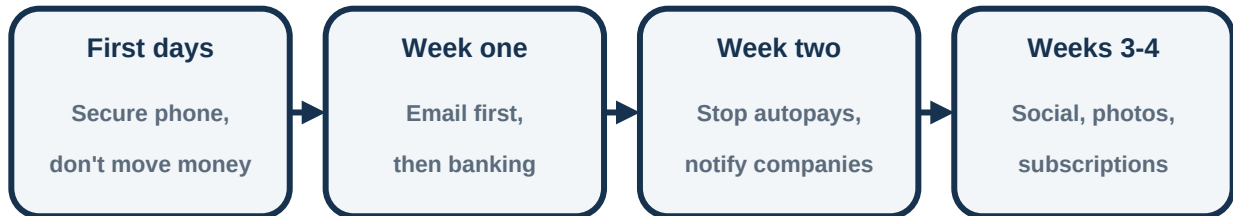


Illustration — a schematic. The order is a suggestion; do one box at a time.

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**

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