



A Legacy Letter & Password List You Leave Behind

The Warm, Human Document You Leave Behind A few honest lines that say
'start here,' and a simple map of where things live

————— **An Extended Guide · No. 1813** —————

Tech Made Simple. Service Made Personal.

Bill Davis — Bill's Home Tech

(330) 200-8042 · bill@billshometech.com · Atwater, Ohio

Book a visit — billshometech.com/book

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THE 60-SECOND VERSION

1. The Whole Idea on One Page

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

A legacy letter is a warm, human thing you leave behind: a few handwritten lines that say 'start here,' tucked in with a simple list of where your important things live. It is not a legal document and it does not have to be perfect. It is you, speaking kindly to the people you love, on a day you will not be there for.

- 1 Write a short letter by hand — where to begin, and a word of comfort.
- 2 Make a simple list of your main accounts and where things live.
- 3 Add your wishes for social accounts: keep, remember, or close.
- 4 Note who should be told, and who can help.
- 5 Seal it all in an envelope and keep it somewhere safe and findable.
- 6 Tell one trusted person that it exists and where to look.

GOOD TO KNOW

You are not sharing anything today. The letter sits sealed and private, mattering only later. You stay in full control the whole time you are here, and you can change a single word of it whenever you like.

The rest of this guide walks through each piece gently, with a template you can simply copy in your own handwriting. Take it slowly. There is no wrong pace, and no wrong words.

WHAT THIS IS

2. What a Legacy Letter Really Is

The phrase sounds grand, but the thing itself is humble and old-fashioned. For generations, people left a note in a desk drawer telling a loved one where the important papers were and sharing a last word of love. A legacy letter is exactly that, brought up to date for a life that now lives partly online.

It has two gentle halves. The first is the letter — a few honest sentences in your own hand, guiding and comforting the person who opens it. The second is a simple inventory — a plain list of your accounts and where things live. Together they turn a confusing, painful moment into a soft landing for someone you love.

- The letter: warm, personal, a 'start here' and a word of love.
- The list: plain and practical — accounts, and where to find things.
- Both together: sealed in one envelope, private until it is needed.

WATCH OUT

Do not let the word 'legacy' make this feel like a monument. It is a letter to one person you love. Write it the way you would speak to them across the kitchen table.

WHY IT MATTERS

3. Why a Letter Beats a Spreadsheet

You could leave your family a cold spreadsheet of logins, and it would technically do the job. But a letter does something a spreadsheet never can. It meets a grieving person where they are. It says, in your own voice, you are not alone in this, here is where to start, take your time. That small kindness can carry someone through a very hard first week.

There is a practical side too. A grieving person is not thinking clearly. They do not need a wall of data; they need a gentle hand pointing to the one or two things that matter first. A few warm, well-ordered lines help far more than a long, perfect list that overwhelms.

GOOD TO KNOW

Many families say the letter itself became a treasured keepsake, long after the practical details were handled. You are leaving both help and a small piece of your heart.

This is not only about death, either. If you were ever in the hospital for a long spell, the same letter would let a trusted person keep things running until you were home. It is a gift that works in more than one kind of hard day.

LETTER VS LIST

4. Two Documents, One Envelope

It helps to keep the two halves clear in your mind, because they do different jobs. The letter is for the heart; the list is for the hands. Keeping them as two pages in one envelope lets each be what it needs to be, without the warmth getting lost among the account names.

- The letter is short, personal, and rarely needs changing once written.
- The list is practical and does need updating as passwords and accounts change.
- Keeping them separate means you can refresh the list without rewriting the letter.
- Both live in the same sealed envelope, so they are never parted.

Think of the letter as the front door and a welcoming voice, and the list as the map of the rooms inside. You want both, but you do not want to confuse one for the other. The voice

stays the same; the map gets updated now and then.

TIP

Date the list each time you update it, so your person knows it is current. The letter needs no date — it is timeless, and it is you.

THE 'START HERE' LETTER

5. Writing the Letter Itself

The letter is the heart of this, and it is also the part people fear most. Let that fear go. There are no rules and no grades. A few honest sentences in your own hand are worth more than any polished paragraph. The person reading it already knows your voice; they just need to hear it one more time.

A good letter does three quiet things. It tells the reader where to begin, so they are not lost. It reassures them that there is no rush and no wrong move. And it says something only you would say — a thank-you, a bit of love, a small instruction that is pure you. That is the whole letter.

- Point to where to start: 'Open the list, and begin with my email.'
- Reassure: 'Take your time. Nothing here is urgent. You are doing beautifully.'
- Say your piece: a word of love, thanks, or a wish, in your own words.

GOOD TO KNOW

You do not have to be a writer. 'Thank you for doing this. I trust you completely. Start with my email, and don't rush' is a perfect letter. Short and true beats long and labored.

FINDING THE WORDS

6. When You Are Not Sure What to Say

If you sit down to write and the words will not come, that is normal. It is an emotional thing to write a letter for a day you will not see. Be patient with yourself. You do not have to write it all at once, and you do not have to get it right the first time. Many people write it in pieces over a few quiet evenings.

A simple trick is to imagine the person opening the envelope and picture what you would most want them to feel. Not panic, but calm. Not alone, but held. Write toward that feeling, and the words tend to follow. Keep the sentences plain; plainness reads as sincerity on a

hard day.

TIP

If you get stuck, start with 'Dear ____, if you are reading this...' and just keep going without stopping to judge it. You can always smooth it later. The first honest draft is usually the truest.

And if writing by hand is hard for you, that is all right too. A typed letter signed at the bottom in your own hand carries the same love. What matters is that it is yours, not how neat it is.

WHAT TO INCLUDE

7. What Goes in the Letter

While the letter is personal, a few things are worth including in almost every one. These are not rules, just gentle suggestions that have comforted many families. Pick the ones that feel right to you and leave the rest.

- A warm opening that names the reader and sets a calm tone.
- A clear 'start here' — which part of the list to open first.
- A reassurance that there is no rush and no wrong step.
- A word about who else can help, so they do not feel alone.
- A personal line or two — love, thanks, or a memory — that only you could write.
- A simple sign-off in your own name and hand.

Notice what is not on this list: passwords. The letter never holds the actual logins. It is the warm voice that points to the practical list, which itself points to where the keys are kept. Keeping the secrets out of the letter keeps the letter safe to be read aloud.

WATCH OUT

Resist the urge to pour every account detail into the letter. The letter is the voice; the list is the map. Mixing them buries the warmth and makes the secrets harder to protect.

THE INVENTORY

8. Building a Simple Inventory

The second half is the practical list, and the golden rule is: keep it simple. You are not writing a manual. You are leaving a map that a tired, grieving person can follow. A single page, clearly laid out, beats five pages of everything. Start small and add only what truly helps.

The most useful list answers three questions for each important thing: what it is, where it lives, and how to reach the key. The 'how to reach the key' part almost never means writing the password on the list. It usually means pointing to where the sealed key is kept, or noting that a password manager holds everything.

- What it is: 'my email,' 'our bank,' 'the family photos.'
- Where it lives: the app, the website, or the device it is on.
- How to reach it: 'the password manager holds this,' or 'see the sealed key in the safe.'

GOOD TO KNOW

If you use a password manager, your list can be gloriously short. One line — 'everything is in my password manager; the key to it is in the sealed envelope in the safe' — can cover almost your whole digital life.

ACCOUNTS

9. Listing Accounts Without the Risk

The accounts are the backbone of the list, but they are also where people make the one dangerous mistake: writing out passwords loosely. There is a safer way that still gives your person everything they need. The idea is to name the account and point to the key, rather than writing the key beside it.

So instead of 'Bank login: smith123 / Password: Spring2024,' you write 'Our bank is First National; the login is saved in my password manager, and the key to that is in the sealed envelope.' Your person can still get in, but a wandering eye, a lost page, or a curious visitor learns nothing useful.

- Name the account and the company, not the password.
- Point to where the real key lives — a password manager or a sealed key.
- Put the sensitive keys in one sealed place, referenced by the list.
- This way the list itself is safe even if someone glimpses it.

WATCH OUT

Never leave a list of plain passwords lying in a drawer or taped to a monitor. If the list is lost, so is everything. Keep the keys sealed, and let the list only point to them.

WHERE THINGS LIVE

10. Mapping Where Things Live

Half of what makes an estate confusing is simply not knowing where things are. Your family may not realize the photos are in the cloud, the bills are in an inbox, or the safe-deposit box exists. A short 'where things live' section on your list clears that fog in a few lines.

- Where the photos are: iCloud, Google Photos, a computer, or a drive.
- Where the bills arrive: which email inbox, and which pay automatically.
- Where the important papers are: a home safe, a binder, a file drawer, the attorney's office.
- Where the password manager and its sealed key are kept.
- Where the phone is, and a note that its passcode is in the sealed key.

You do not need to explain how to use any of it. You just need to point. 'The photos are in iCloud' tells your person exactly where to go; a tech helper can do the rest if needed. The map is the gift, not the manual.

TIP

Walk through your own home in your mind, room by room, and note where anything important lives. Then do the same for your 'digital home.' The list almost writes itself.

YOUR WISHES

11. Your Wishes for Social Accounts

Your social accounts — Facebook, Instagram, and the rest — carry memories and a public face. Your family will wonder what you would have wanted done with them, and a few lines in your letter or list can spare them that uncertainty. There is no right answer; it is simply your preference, gently stated.

The usual choices are to keep the account as a quiet memorial, to turn it into a formal remembrance page that the platform marks clearly, or to close it entirely. You can also say whether you would like a favorite photo set as the final picture, or a particular message pinned. These are small things that mean a great deal to the people left behind.

- For each account, note a simple wish: remember it, keep it quiet, or close it.
- Mention any photo or message you would like left as a goodbye.
- Say who, if anyone, you would like to look after it.

- Keep it gentle — these are wishes, not instructions carved in stone.

GOOD TO KNOW

Several platforms let you choose a 'legacy contact' in advance, in the settings, who can carry out these wishes. A companion guide on pre-planning walks through setting those up — a lovely next step after the letter.

WHO TO NOTIFY

12. People and Places to Tell

In the first days, your family will be asking themselves who needs to be told. A short list of people and places to notify is one of the most practical gifts in the whole letter, because it is the kind of thing that is obvious to you and invisible to everyone else.

- Close friends and relatives who should hear from the family, not from the internet.
- Your employer or any groups and clubs you belong to.
- Your attorney, accountant, financial advisor, and insurance contacts.
- The bank, and anywhere automatic payments are set up.
- Any subscriptions or services that should be stopped so they stop charging.

You do not need phone numbers for everyone — a name and a relationship is often enough for your family to find the rest. The point is to make sure no one important is forgotten in the fog of grief, and that the quiet charges get stopped before they add up.

TIP

Put the one or two most important people right at the top, clearly marked. In the first hour, your person needs to know who to lean on before anything else.

HAND OR MANAGER

13. Handwriting or a Password Manager

A natural question is whether to write everything by hand or to use a password manager — a locked app that remembers all your logins behind one master password. The good news is that these are not rivals. The warmest plan often uses both: the handwritten letter for the heart, and the password manager for the many logins.

If you use a password manager, your handwritten list becomes short and simple. It can point to the manager and say the one master key is in the sealed envelope. If you do not use one, your list will hold a few more 'where to find the key' notes, and that is perfectly fine

too. Either way, the keys themselves stay sealed, never loose on the list.

- Handwritten letter: always, for the warmth and the 'start here.'
- Password manager: wonderful for holding dozens of logins behind one key.
- Either way: the one master key is written by hand and sealed, never typed loosely.
- No manager? The list points to a sealed key for each important account instead.

GOOD TO KNOW

A companion guide covers setting up a password manager and leaving its one key safely. Pairing that with this letter is the gentlest, strongest plan of all.

WHAT NOT TO INCLUDE

14. What to Leave Out, and Keep Safe

Just as important as what you include is what you keep off the loose pages. The letter and the open list should be safe enough to read aloud or to survive being glimpsed. The truly sensitive items belong only in the one sealed, protected place the list points to.

- Keep off the loose list: actual passwords, PINs, and the phone passcode.
- Keep off: any cryptocurrency recovery phrase — the single most sensitive thing you own.
- Keep off: full card numbers and online-banking passwords.
- Keep off: answers to security questions, which are passwords in disguise.

All of those live in the sealed key — a single page kept in a home safe or locked with your important papers. The list simply says 'the key for this is sealed in the safe.' That way, the parts that travel and get read stay harmless, and the dangerous parts stay locked down.

WATCH OUT

A legacy letter that quietly becomes a list of plain passwords is a thief's dream if it is ever lost or seen. Keep the secrets sealed; let the letter and list only point the way.

THE TEMPLATE

15. A Template You Can Copy

Sometimes the hardest part is the blank page. So here is a simple shape you can copy in your own handwriting and fill in with your own details. Treat it as a starting frame, not a script. Change any word that does not sound like you, because it is your voice that makes it a gift.

The template has four short parts, and we will walk through each one on the next pages: the opening lines, the account section, the wishes section, and the closing. None is long. The whole thing fits comfortably on a page or two, and most people finish it in an evening once they begin.

- Part one: the warm opening and 'start here.'
- Part two: the simple account and 'where things live' list.
- Part three: your wishes for social accounts and memories.
- Part four: the closing — who can help, and a word of love.

TIP

Write a rough draft in pencil first, with no pressure to be perfect. When it feels right, copy it out cleanly in pen. The rough draft takes the fear out of the final one.

TEMPLATE: OPENING

16. The Opening Lines

The opening sets the whole tone. You want the reader to feel calm and held from the very first line. Name them, steady them, and point them gently toward where to begin. Here is the shape; fill it with your own words.

- 'Dear __,' — name the person directly.
- 'If you are reading this, I am no longer here to help in person — so let me help this way.'
- 'There is no rush with any of this. Take all the time you need.'
- 'Start with the list on the next page, and begin with my email.'

That is enough for an opening. Notice how it does two things at once: it comforts, and it points to the first practical step. A grieving person who reads those four lines knows they are loved and knows exactly where to begin. That is the whole job of the opening.

GOOD TO KNOW

Starting with email is sound advice to pass on, because email is the key to resetting most other accounts. Your opening can gently steer your person there first without any technical explanation.

TEMPLATE: ACCOUNTS

17. The Account and 'Where Things Live' Section

This is the practical map. Keep each line short and plain. Remember the safe pattern: name the thing, say where it lives, and point to the sealed key rather than writing the password. Here is the shape to follow for each important item.

- 'My email: it is ____ with _____. The password is in my password manager.'
- 'The password manager: its one key is in the sealed envelope in the safe.'
- 'Our bank: _____. Statements come by email; the mortgage pays automatically.'
- 'Our photos: they are in _____. There is also a copy on the drive in the desk.'
- 'My phone: it is usually on the nightstand; its passcode is in the sealed envelope.'

You can add a line for anything else that matters — investments, a domain name, a subscription to cancel. But resist the urge to list everything. A short, clear map that covers email, money, photos, and the phone handles the great majority of what your person will need in the first weeks.

TIP

Date this section each time you update it. A line like 'Updated at the start of the year' tells your person it is current and can be trusted.

TEMPLATE: WISHES

18. The Wishes Section

This short section is where you say what you would like done with the accounts that hold your memories and your public face. It is purely your preference, offered gently. There is no wrong choice, and your family will be grateful simply to know what you would have wanted.

- 'For my Facebook: I would like it turned into a remembrance page, not closed.'
- 'For my Instagram: please close it after a little while.'
- 'My favorite photo of all of us is in the album called ____; I would love that left as my picture.'
- 'My photos are the thing I most want kept — please save them for the family first.'

Keep the tone soft. These are wishes, not commands, and circumstances may make some of them hard to carry out exactly. Saying 'I would like' rather than 'you must' frees your family to do their best without guilt if a platform makes something difficult.

GOOD TO KNOW

If you set up a legacy contact on a platform ahead of time, mention it here: 'I have made ____ my legacy contact on Facebook.' That tells your family the official path is already in place.

TEMPLATE: CLOSING

19. The Closing Lines

The closing is where the letter becomes most truly yours. After the practical parts, you return to the heart. Point your person to who can help, so they do not feel alone, and then say the thing that only you can say. This is the part they will reread for years.

- 'If you get stuck, ____ can help, and so can a tech helper — there is no shame in asking.'
- 'Thank you for taking care of this. I trusted you with it because I trust you with everything.'
- 'A few honest words of love, in your own voice.'
- 'With all my love, ____' — sign it in your own hand.

And then you are done. It is shorter than you feared, and kinder than you expected. Fold it with the list, seal it, and the hardest, most loving part of the whole plan is finished. What remains is simply keeping it safe, which comes next.

TIP

Read the finished letter aloud once, softly, to yourself. If it sounds like you talking to them, it is right. If it sounds like a form, warm it up with one more honest line.

KEEPING IT SAFE

20. Sealing and Protecting It

Once the letter and list are written, the envelope itself matters. A good sealed packet is clear enough that the right person knows what it is, but private enough that a casual glance tells a stranger nothing. A plain envelope, sealed, with a simple label is perfect.

- 1 Fold the letter and list together so the writing is not visible through the paper.
- 2 Seal them in an envelope with the sealed key, or keep the key in its own inner envelope.
- 3 On the outside, write only: 'For ____ — please open if something happens to me.'
- 4 Never write a password on the outside, or anywhere a glance would catch it.
- 5 If you like, sign across the seal, so it is obvious if the envelope was ever opened.

GOOD TO KNOW

Signing across the seal is an old touch that brings real peace of mind. It does not lock anything, but it quietly shows the envelope has stayed private until the right moment.

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 truly keeps it safe, and that is the next page.

WHERE TO KEEP IT

21. Home Safe, Binder, or With the Will

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 the time comes. There is no single right answer; here are the common choices and what to weigh for each.

- A home safe: good, if your 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 the estate is settled, so it may be slow.

WATCH OUT

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

Wherever you choose, make a note of it somewhere your family will think to look — in your will, or simply by telling your person out loud. The letter and the knowledge of where it lives should always travel together.

TELL ONE PERSON

22. Telling One Person It Exists

A letter no one knows about is a letter that never gets found. The single most important step, after writing it, 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 explains everything. 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 envelope is kept, in plain words.

- Tell them what it contains — 'a letter and a simple list to help you.'
- You do not need to share the contents now; just the where and the what.

TIP

Have this talk when things are calm, over coffee, not in a crisis. It is often a relief for both of you, and it quietly tells your person how much you trust them.

Many people find this conversation brings them closer, not further apart. You are showing deep trust, and you are sparing someone you love a great deal of worry down the road. That is a loving thing to do while you are both still here.

KEEP IT CURRENT

23. Keeping It Fresh

The letter rarely needs changing — your love and your 'start here' stay true. But the list does drift, because life moves. You switch banks, get a new phone, change a password. A list that is three years out of date can send your person down the wrong path, so a light yearly habit keeps it trustworthy.

- 1 Pick an easy date to remember — a birthday, New Year's Day, or a tax deadline.
- 2 Once a year, open the envelope and read the list.
- 3 Update anything that has changed, and date it.
- 4 Confirm the sealed key still matches your current passwords and phone passcode.
- 5 Reseal the envelope and return it to its spot.

GOOD TO KNOW

This is also a quiet, tender ritual for some people — a once-a-year moment to think of the person you wrote to, and to feel glad the letter is ready. It need not be sad.

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

THE PHONE

24. The Phone and Its Passcode

For most people the phone is the real gatekeeper of their digital life. It receives the security codes that other accounts send before they will let anyone in. If the phone is locked and no one knows the passcode, even a perfect letter can stall at the first account that texts a code.

So the phone's passcode — the four or six digits you tap to unlock it — belongs in the sealed key, written by hand, never loose on the open list. Your letter can simply say 'my phone is usually on the nightstand, and its passcode is in the sealed envelope.' That one line saves your person hours of frustration.

GOOD TO KNOW

On an iPhone, you can also set up an Apple Legacy Contact ahead of time — the official path to the phone's data. On Android, the Google account is the key. A companion guide covers setting these up.

You do not need to understand every link in the chain. You just need to make sure the one person you trust can reach each one when the time comes, and the phone is the link people most often forget.

THE SECOND STEP

25. Two-Factor Codes and the Letter

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 lands on a phone that may itself be locked.

This is why the phone and its passcode matter so much, and why some services let you print a short list of backup codes for exactly this situation. Those backup codes belong in your sealed key, alongside the phone passcode. Your open list need only mention, gently, that they are there.

TIP

Keep two-factor turned on — it protects you now. The sealed key simply makes sure your one chosen person can get past it, and no one else can.

- Note the phone passcode in the sealed key if codes arrive by text.
- Print any backup or recovery codes your accounts offer, and seal them too.
- Keep all of it in the same protected place the letter points to.

ABOUT PHOTOS

26. A Few Words About Photos

Of everything your letter protects, the photos are usually what your family will treasure most. They hold no value to a stranger and every value to the people who love you. Yet they are also among the easiest things to lose, locked in a cloud account no one can reach. Your letter can make sure they are the first thing saved, not the last thing remembered.

A kind thing you can do, even now, is to make sure your photos exist in more than one place. A copy on a plain external drive, kept in the desk or the safe, means your family holds your memories in their hands no matter what happens to any account. Your list can simply point to where that drive lives.

GOOD TO KNOW

The gentlest gift of all is a drive or a USB stick of your photos, labeled simply, left with the letter. A companion guide walks through saving photos off the cloud, if you would like help doing it.

When you write your list, give the photos a clear line of their own. Of all the inheritances in the envelope, they are the one that cannot be bought back.

FOR COUPLES

27. Writing Letters to Each Other

For married couples and longtime partners, writing these letters to each other is a tender thing to do side by side. It is also wise, because in most households one person quietly handles the technology, and the other would be lost without a map. Doing it together closes that gap and is far easier than doing it alone.

- Each partner writes their own letter and list, addressed to the other.
- Name a backup person too — a grown child or sibling — in case you are gone together.
- Keep both envelopes in the same known, secure place.
- Walk through each other's accounts once, so neither is a stranger to them.

Doing this together often surfaces gentle surprises — an account one of you forgot, a subscription no one remembers starting. An afternoon of it frequently tidies your shared life as much as it prepares for a hard day. And it is a quiet way of promising to look after each other, come what may.

GOOD TO KNOW

Name a backup beyond the two of you. A single hard day can affect both partners at once, and a plan that names only each other can leave a gap. One more name closes it.

FOR AGING PARENTS

28. Helping a Parent Write Theirs

If you are a grown child helping an aging parent, this can be one of the most loving conversations you ever have — and one of the most awkward to start. The key is to make it about care, not about taking over. You are not asking for their passwords; you are helping them leave a map, in their own words, for whoever will need it.

- Open gently: 'I want to make sure your wishes are followed and nothing gets lost.'
- Let them hold the pen — it is their letter, their voice, their choices.
- Help with the practical list if the technology confuses them.
- Reassure them nothing is shared now; the envelope stays sealed and theirs.

Go at their pace. Some parents will want to do it all in one sitting; others will need a few gentle nudges over weeks. Either is fine. What matters is that the map exists and that they felt respected and in control while making it.

TIP

If the conversation feels too hard within the family, a trusted, patient outsider can help. Sometimes a parent will accept a neighbor's steady hand more easily than a child's worry.

FOR THE READER

29. If You Are the One Who Opened It

Perhaps you are reading this guide because you have just opened someone's letter, and you are not sure what to do next. First, take a breath. The letter was written precisely so you would not have to figure it all out alone. You do not have to do everything at once, and you do not have to be good with technology.

- 1 Read the whole letter first, slowly. Let the warmth land before the work begins.
- 2 Start where it tells you to — usually with the email account.
- 3 Use the sealed key for any passwords, passcodes, or backup codes you need.
- 4 Move next to money and any automatic payments; save the photos early.
- 5 Take the rest one account at a time, over days, not hours.

GOOD TO KNOW

The person who wrote this trusted you deeply, enough to hand you the keys to their whole life. That trust is a gift, even now. Go gently, and lean on help where you need it.

And if you reach something you cannot work out — a locked phone, an account that will not open — you do not have to struggle alone. A phone call to someone who does this kindly, for a living, can turn a wall into an afternoon's work.

STAY SAFE

30. Keeping the Letter From the Wrong Hands

Because the letter and its sealed key hold the keys to your life, a little care keeps them out of the wrong hands. The risks here are rarely clever hackers; they are simple mistakes and, sadly, the scammers who prey on grieving families. A few plain rules keep everything safe.

- Keep the real passwords and keys sealed and protected, never loose on the open list.
- Store the envelope somewhere locked, not in an obvious unlocked drawer.
- After a death, be wary of callers claiming debts or demanding quick payment.
- Never let anyone pressure you into paying by gift card, wire, or a payment app.

WATCH OUT

Scammers read obituaries and target the newly bereaved with urgent, frightening calls. Nothing is ever truly urgent. Hang up, breathe, and verify any claim independently before paying a cent.

The same discipline that keeps your letter warm but harmless — secrets sealed, list only pointing the way — is what keeps it safe if it is ever glimpsed or misplaced. Keep the heart on the page and the keys under lock.

COMMON WORRIES

31. Gentle Answers to Common Worries

People often hesitate over the same few worries before they begin. Here are soft, honest answers to the ones that come up most.

- 'I'm not a writer.' You do not need to be. A few plain, honest lines are perfect.
- 'It feels morbid.' It is the opposite — it is a gift of love and calm for a hard day.
- 'What if things change?' Just update the list; the letter stays as it is.

- 'What if I don't have much online?' Even one email and a phone of photos is worth a letter.
- 'What if we fall out?' You can rewrite or re-address the letter anytime. It is always yours.

GOOD TO KNOW

There is no wrong way to start. Even a single page — 'start with my email, the key is in the safe, I love you' — sealed and known to one person, puts you far ahead of most families.

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

THE HEART OF IT

32. Why This Is a Gift, Not a Sad Task

It is easy to put this off because it feels morbid, as if writing it invites the very thing it prepares for. But the people who finish a legacy letter almost always describe the opposite feeling: relief, and even a kind of lightness. They have turned a vague worry into a loving, finished thing, and set it gently aside.

Think of what you are really doing. You are reaching forward to a day you will not be present for, and leaving a steady hand on a loved one's shoulder. You are saying, across time, you are not alone, here is where to start, take your time, I trusted you. That is not a sad task. That is love, made practical.

GOOD TO KNOW

Many people say the hardest part was deciding to begin, and that once started, it felt good — like tidying a drawer that had nagged at them for years. The relief is real.

When it is done, you can put it out of your mind, knowing the hardest day for someone you love will be a little softer because you cared enough to write it down. Few gifts are quieter, or kinder.

SMALL MISTAKES

33. Small Mistakes to Avoid

Most problems with a legacy letter come from a few small, avoidable slips. Knowing them in advance is the easiest way to keep your letter both warm and useful. Here are the ones to watch for.

- Writing passwords loosely into the letter or list, instead of sealing them separately.
- Making the list so long and detailed it overwhelms a grieving reader.
- Writing it, then never telling anyone it exists or where it is.
- Letting the list go years out of date so it points the wrong way.
- Forgetting the phone passcode, which blocks the codes other accounts rely on.

WATCH OUT

Run a simple test: if your chosen person opened the envelope tomorrow, would they feel helped and calm, or confused and exposed? Aim for helped and calm, and you will avoid every mistake above.

None of these is hard to fix. Each is just a thing to check, and checking now is far easier and kinder than leaving it for someone to untangle on the worst day of their year.

A SIMPLE START

34. If You Only Write Three Lines

Maybe the whole guide feels like a lot. That is all right. If you do nothing else, write these three lines by hand today, and you will have done the most important part of the whole thing.

- 1 'Dear ___, start with my email. The key to everything is in the sealed envelope in the safe.'
- 2 'Take your time — nothing here is urgent. Ask ___ or a tech helper if you get stuck.'
- 3 'Thank you for doing this. I love you.' — and sign it.

Seal that with a sealed key for your main passwords and phone passcode, put it somewhere safe, and tell one person it is there. That is a complete, working legacy letter. Everything else in this guide simply makes it richer. But those three lines alone will carry someone you love through the hardest week.

WATCH OUT

Done is better than perfect. A short, honest letter you actually finish beats a beautiful one you never start. Write the three lines today; add to them whenever you like.

MAKE IT YOURS

35. Little Touches That Mean a Lot

Once the practical work is done, you may want to add a few touches that make the letter unmistakably yours. These are not necessary, but they are often what a family cherishes most, long after the accounts are settled and forgotten.

- A favorite saying of yours, or a small joke only your family would understand.
- A line about a cherished memory, or what you hope they will remember.
- A note naming a keepsake and who you would like to have it.
- A simple blessing or wish for the years ahead of them.

These touches cost nothing and weigh nothing, yet they turn a helpful document into a lasting piece of you. Years from now, the account list will be long out of date and forgotten, but a loving line in your own hand will still be read and treasured.

GOOD TO KNOW

Some people write a separate, purely personal letter to go alongside the practical one — all heart, no logistics. If that calls to you, follow it. There is no limit on love.

FINISH THE JOB

36. Finish the Letter Soon

You now know the whole gentle shape of it. A warm letter that says 'start here,' a simple list of where things live, the secrets kept sealed and separate, and one trusted person who knows it is there. The best time to write it is soon, while it is on your mind — one quiet evening is usually enough to begin.

If any part gives you pause — if you are not sure where your photos live, how to set up a password manager, or how to seal the key safely — that is exactly the kind of thing I help neighbors with. There is no such thing as a silly question here, and nothing about your private life leaves the room.

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.

Writing this letter is one of the most loving things you can leave behind. Take the quiet evening. Write the lines. Seal them, and tell one person. Then set it gently aside, knowing

that the hardest day for someone you love will be a little softer because of it.

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
Write the letter A few honest lines by hand — where to start, and a word of love Make the
list Name each account, say where it lives, point to the sealed key Keep secrets sealed
Passwords, PINs, phone passcode, crypto phrase — in a sealed key, never loose Add your
wishes For social accounts: keep, remember, or close — gently stated Note who to tell
People and places to notify; stop charges that keep running Seal and store it Home safe or
papers binder; a second copy if using a bank box Tell one person Say it exists and where
to find it — over coffee, not in a crisis Keep it current Read and update the list once a year
on an easy date Get help Call Bill: (330) 200-8042

AT A GLANCE

A Picture to Follow Along

One Warm Envelope

A few handwritten lines, and a simple list of where things live.

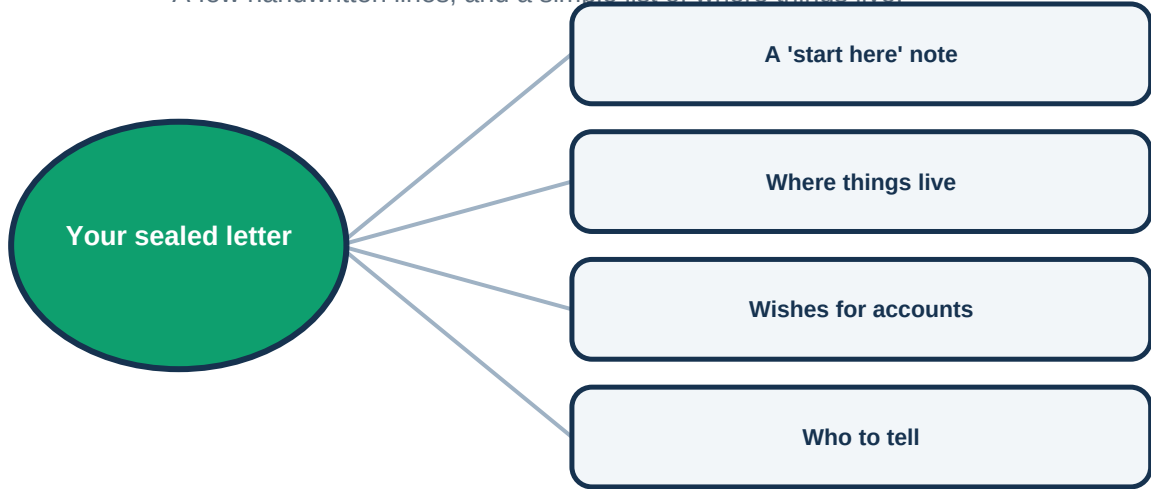


Illustration — a schematic. Set-up screens differ; each takes only a few minutes.

AT A GLANCE

A Second Look

Writing It, Gently

No rush, no perfect words — just honest ones, in your own hand.



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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