



Microsoft & Windows Accounts After a Death

Windows, OneDrive, Outlook & Xbox After a Loss An honest guide to what you can reach, what you cannot, and the password that opens it all

————— **An Extended Guide · No. 1804** —————

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

What's Inside

Everything in this guide, with page numbers. Skip to whichever chapter answers your question right now.

1. The Whole Plan on One Page	4
2. What This Guide Covers	4
3. Microsoft's Limits, Stated Plainly	5
4. Microsoft Needn't Be Notified	6
5. Who Can Close the Account	6
6. The Two-Year Automatic Close	7
7. Why Contents Require a Court Order	7
8. No Legacy Contact — a Contrast	8
9. The First Thing to Try	9
10. Local Account vs Microsoft Account Sign-In	9
11. Getting Into the PC — Microsoft Account	10
12. Getting Into the PC — Local Account	10
13. Recovering a Local-Account PC	11
14. BitLocker — What It Is	12
15. Finding the BitLocker Recovery Key	12
16. If You Cannot Find the Key	13
17. OneDrive Files	14
18. Downloading OneDrive Before Closing	14
19. Outlook.com Mail	15
20. Canceling a Microsoft 365 Subscription	15
21. The Xbox Account and Purchases	16

22. The Files on the PC Itself	16
23. Closing the Account Properly	17
24. The Path When You Cannot Get In	18
25. What a Court Order Involves	18
26. Trying a Password Reset	19
27. When Two-Factor Blocks You	19
28. Privacy and What's Stored	20
29. Scams Targeting the Bereaved	20
30. Common Worries, Answered	21
31. The Order of Operations	22
32. The Simplest Case — a Local Account Only	22
33. If You Only Do Three Things	23
34. When a Step Will Not Work	23
35. Finish the Job Soon	24
Everyday Cheat Sheet	25
A Picture to Follow Along	26
A Second Look	27
A Note From Bill	27
Your Visit — and My Promise	28

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.

Microsoft accounts are the one that most surprises families, because Microsoft is honest and firm: it generally will not hand a loved one's account or its contents to anyone else, and it does not even need to be told of a death. The good news is that if you have the password, you can do almost everything. This guide walks the realistic paths, plainly.

- 1 First, find out if you have the sign-in email and password — that opens nearly every door.
- 2 Get into the PC: learn whether it uses a local sign-in or a Microsoft account.
- 3 Save what matters: the OneDrive files, the local files, and the Outlook.com mail.
- 4 Cancel any Microsoft 365 subscription so it stops renewing.
- 5 Settle the Xbox and anything else tied to the account.
- 6 Close the account yourself, or let it close on its own after about two years of no use.

WATCH OUT

Without the password, Microsoft will not give you the account's contents except by a court order — and even that is not guaranteed. There is no next-of-kin form and no legacy contact. Finding the password is the whole game.

The rest of this guide is honest about what you can and cannot do, and walks each realistic step slowly. Where a door is truly closed, it says so plainly, so you do not waste precious energy on a path that leads nowhere.

WHAT THIS IS

2. What This Guide Covers

This guide is about a loved one's Microsoft world after they have passed away: the Windows PC, the Microsoft account that signs into it, OneDrive files in the cloud, Outlook.com email, an Office or Microsoft 365 subscription, and an Xbox. These are all tied together by one account, and settling them calls for a clear head and realistic expectations.

It is an honest guide, because Microsoft's rules are stricter than Apple's or Google's. Where those companies offer a legacy contact or a formal request process, Microsoft largely does not. So this guide spends as much time on what is possible as on what is not, to spare you chasing doors that will not open.

- What this covers: the Windows PC, the Microsoft account, OneDrive, Outlook.com, Office, and Xbox.
- What is realistic: nearly everything, if you have the password; much less, if you do not.
- Who it is for: an executor or family member settling a loved one's Microsoft affairs.

GOOD TO KNOW

Unlike Apple and Google, Microsoft offers no legacy contact to set up in advance. For a Microsoft account, the single thing that matters most is that someone trusted knows the password.

THE HONEST TRUTH

3. Microsoft's Limits, Stated Plainly

It is kindest to be honest up front about what Microsoft will and will not do, so you can plan around the real rules rather than hope against them. Microsoft's position is firm, and knowing it saves weeks of frustration.

- Microsoft is generally unable to give account information to anyone but the account holder.
- There is no next-of-kin form and no legacy contact, unlike Apple and Google.
- Access to the account's contents requires a valid court order or subpoena — and even that is not guaranteed.
- Whoever knows the credentials, though, can sign in and do nearly anything.

This sounds harsh, but it flows from Microsoft's effort to protect accounts from thieves. The practical upshot is simple and worth repeating: if you have the password, you are in good shape. If you do not, prepare for a hard road, and focus your energy on what the PC itself may still let you do.

WATCH OUT

Do not spend weeks waiting for Microsoft to 'release' an account to next of kin. That process does not exist the way it does elsewhere. Put your energy into the password and the PC instead.

NO NOTICE NEEDED

4. Microsoft Needn't Be Notified

One thing that eases the load: unlike banks or some other services, Microsoft does not need to be formally notified of a death. There is no bereavement department waiting for a death certificate, and nothing bad happens if you simply never tell Microsoft at all.

- You are not required to notify Microsoft that the account holder has died.
- Nothing is triggered by informing them, because there is no next-of-kin process to begin.
- The account will, on its own, close after a long period of no use.
- Your effort is better spent on reaching the files and mail than on notifying Microsoft.

GOOD TO KNOW

Because no notification is needed, you can take your time. There is no clock started by a death certificate, and no form that must be filed. The account simply waits quietly until used or until it lapses.

This is actually a small mercy. With no bereavement process to navigate, you can focus entirely on the practical matters — saving the files, canceling the subscription — in whatever order and at whatever pace suits the family.

WHO CAN CLOSE IT

5. Who Can Close the Account

The question of who can close a Microsoft account has a simple answer: whoever knows the credentials. Microsoft does not vet who is signing in; it only checks that the password and any verification step are correct. So if the family holds the sign-in details, closing the account is entirely within reach.

- Anyone with the sign-in email and password can close the account.
- Microsoft does not require proof of who you are beyond the credentials themselves.
- Before closing, be sure you have saved everything you want from it.
- Closing is deliberate and has a waiting period, which we cover later in the guide.

WATCH OUT

Closing the account deletes its contents — OneDrive files, Outlook.com mail, and more. Never close it until you have downloaded and backed up everything the family wants to keep.

Because closing is so firmly tied to knowing the password, finding that password is the key to the whole settlement. The next pages help you figure out what you have and how to use it, starting with the PC itself.

AUTO-CLOSE

6. The Two-Year Automatic Close

If no one ever signs in to the account, Microsoft eventually closes it on its own. This automatic close happens after a long stretch of no sign-ins — about two years. Knowing this means you are never forced to act quickly: if you cannot get in, the account will simply lapse in time.

- A Microsoft account closes automatically after about two years with no sign-in activity.
- When it closes, its contents — files, mail, and more — are deleted.
- Signing in, even once, resets that clock and keeps the account alive.
- If you cannot access the account and do not need its contents, you can simply let it lapse.

GOOD TO KNOW

The automatic close is a quiet safety net. A loved one's account will not linger forever running up charges or risk. If there is nothing you need inside and no subscription attached, doing nothing lets it close itself.

The one thing to watch is a subscription attached to the account, which could keep charging in the meantime. If there is a Microsoft 365 or other subscription, you will want to cancel that even if you let the account itself lapse — covered on a later page.

CONTENTS & COURTS

7. Why Contents Require a Court Order

If you do not have the password and genuinely need the account's contents — important files, emails needed to settle the estate — the only formal path Microsoft offers is a court order. This is honest, if hard, and worth understanding so you know what you would be taking on.

- Microsoft requires a valid court order or subpoena to release account contents to someone other than the holder.
- Even with a court order, Microsoft says release is not guaranteed.

- Obtaining a court order means working through the probate court, usually with an attorney.
- This is a serious, slow, and sometimes costly step, reserved for contents the estate truly needs.

WATCH OUT

A court order is a real legal undertaking, not a form you fill out online. Before going this route, weigh carefully whether the account's contents are worth it, and talk with the estate's attorney.

For most families, a court order is more than the situation warrants. Often what the family really needs — the photos, the files — is on the PC itself or in a OneDrive you can reach another way. Exhaust those gentler paths first, and reserve the court order for genuine necessity, on your attorney's advice.

NO LEGACY CONTACT

8. No Legacy Contact — a Contrast

It helps to see clearly how Microsoft differs from Apple and Google, because families often expect the same kind of help and are surprised. Apple lets you name a Legacy Contact; Google offers an Inactive Account Manager and a deceased-user request. Microsoft offers neither of these.

- Apple: a Legacy Contact can be named in advance, with an access key and a death certificate.
- Google: an Inactive Account Manager plan, or an official deceased-user request, can release data.
- Microsoft: no legacy contact, no next-of-kin form — only the credentials, or a court order for contents.
- The lesson: for Microsoft, sharing the password in advance is the only real plan.

GOOD TO KNOW

If a loved one is still living and uses a Microsoft account, the kindest preparation is simply to record the password in a safe place a trusted person can reach — there is no built-in legacy tool to rely on.

This contrast is not a criticism of Microsoft; it is just how their service works. Knowing it lets you set realistic expectations and, for your own account, make the one preparation that actually helps: leaving the password where a trusted person will find it.

TRY FIRST

9. The First Thing to Try

Before anything else, take stock of what you already have, because the whole path forks on one question: do you have the password? Most families have more than they realize once they look. A few minutes of searching can save weeks of difficulty.

- Look for the sign-in email and password — in a notebook, a password manager, or a note by the computer.
- Check whether the PC is still logged in, so you can reach files without signing in fresh.
- See if the person's phone, which may receive verification codes, is accessible.
- Note which email address the account uses — often an outlook.com, hotmail.com, or live.com address.

TIP

Many people keep passwords written near the computer or in a drawer. It feels too simple, but look there first. The answer to weeks of difficulty is often on a sticky note.

If you find the password, most of this guide becomes easy, and you can skip straight to saving the files and settling the subscription. If you do not, the next pages focus on the PC itself, which can still give you a great deal even without the account password.

LOCAL VS ACCOUNT

10. Local Account vs Microsoft Account Sign-In

A crucial fork on a Windows PC is whether the person signed in with a Microsoft account or a local account. These behave very differently when it comes to getting in, and knowing which you face shapes everything that follows.

- A Microsoft account sign-in uses an email address and the same password as the online account.
- A local account is tied only to that one PC, with a password that lives on the machine alone.
- A local account has nothing to do with Microsoft's servers, OneDrive, or online mail.
- You can usually tell at the sign-in screen: a Microsoft account shows an email address under the name.

GOOD TO KNOW

A local account is often easier to deal with after a death, because it does not depend on Microsoft at all. Everything about it lives on the PC in front of you.

If you are not sure which kind it is, look at the sign-in screen for an email address, or check the account settings once you are in. The next pages cover getting into each kind, because the methods differ.

INTO THE PC: MS

11. Getting Into the PC — Microsoft Account

If the PC signs in with a Microsoft account and you have that account's password, you are in luck: the same email and password that work online also unlock the computer. If the account uses a verification step, you may need the person's phone to receive a code.

- 1 At the Windows sign-in screen, enter the Microsoft account password.
- 2 If prompted for a verification code, it may be sent to the person's phone or backup email.
- 3 Once in, you have the desktop, the local files, and anything synced from OneDrive.
- 4 If the password fails, you can try resetting it online at Microsoft's account recovery page — but only if you can receive the verification.

WATCH OUT

Resetting a Microsoft account password requires passing a verification step, which usually needs the person's phone or backup email. Without one of those, the reset may not be possible.

If you can get in this way, you can reach almost everything the person had. Save the files first, as later pages describe, before you make any changes or consider closing the account.

INTO THE PC: LOCAL

12. Getting Into the PC — Local Account

If the PC uses a local account, getting in depends only on knowing that local password — Microsoft is not involved at all. If you know it, simply type it in. If you do not, there are still a few gentler options before anything drastic.

- If you know the local password, type it in at the sign-in screen — that is all.

- Windows local accounts often have password hints or security questions set up; look for those.
- If there is another account on the same PC with administrator rights, it may be able to reset the first one.
- A local account's files all live on the PC, so getting in is the whole task — there is no cloud to reach separately.

GOOD TO KNOW

A local account is self-contained. Once you are into the PC, everything the person kept on that computer is right there. There is no separate online account to wrestle with.

If you cannot get past a local password, the next page covers recovery options. And remember: because the files live on the PC's hard drive, even a locked account's data can sometimes be reached by a helper removing or reading the drive — though that depends on whether the drive is encrypted, which we cover shortly.

RECOVER LOCAL

13. Recovering a Local-Account PC

When a local account's password is unknown, there are recovery paths, though they vary by how the PC was set up. Some are simple; others are best left to a helper. The goal is always the same: to reach the files on the PC's own drive.

- Try any password hint shown on the sign-in screen, or answer the security questions if set.
- If another administrator account exists on the PC, sign into that and reset the locked one.
- A tech helper can sometimes reset a local Windows password with proper tools.
- As a last resort, the hard drive can be read by a helper on another computer — unless it is encrypted.

WATCH OUT

Before trying any drive-reading or password-reset tool, find out whether the drive is encrypted with BitLocker. If it is, none of those shortcuts work without the recovery key, covered next.

For a non-encrypted local PC, reaching the files is usually achievable with patience or a helper's tools. The one thing that changes everything is encryption, so the next pages turn to BitLocker — what it is, and how to find its key.

BITLOCKER

14. BitLocker — What It Is

BitLocker is Windows' way of scrambling everything on a PC's drive so that, without the right key, the files cannot be read even by removing the drive. It protects against a stolen laptop — but it can also lock out a grieving family. Many newer Windows PCs turn it on automatically, so it is worth knowing about even if the person never mentioned it.

- BitLocker encrypts the whole drive, so the files are unreadable without the key.
- It is on by default on many newer Windows PCs, often without the owner realizing.
- If you see a blue screen asking for a 'recovery key' at startup, that is BitLocker.
- Without the recovery key, an encrypted drive's files cannot be reached by any shortcut.

WATCH OUT

If a PC asks for a BitLocker recovery key and you do not have it, do not keep guessing or reset the machine. Removing or wiping the drive will lose the files for good. Find the key first.

BitLocker is the single biggest obstacle families hit on a Windows PC, precisely because it is so often on without anyone knowing. The good news is that the recovery key is usually saved somewhere findable — which is exactly what the next page is about.

FIND THE KEY

15. Finding the BitLocker Recovery Key

If BitLocker is asking for a recovery key, the key was almost certainly saved somewhere when encryption was turned on — most often to the person's Microsoft account online. If you can sign in to that account, you can look the key up from any computer and type it in.

- 1 From another computer, go to Microsoft's recovery-key page and sign in to the person's Microsoft account.
- 2 Or go to the account site, open Devices, pick the device, and choose to manage or view recovery keys.
- 3 Match the first several digits of the key ID shown on the locked PC to the one in the account.
- 4 Type the matching recovery key into the locked PC's blue screen to unlock the drive.

TIP

The locked screen shows a key ID — a short string of characters. When the account lists more than one key, match that ID to pick the right one. On newer Windows, the screen even hints which account the key belongs to.

This is why having the Microsoft account password matters so much: it is where the recovery key usually lives. If you can reach the account, a BitLocker lock that looked hopeless often turns out to be a few typed characters away from solved.

NO KEY

16. If You Cannot Find the Key

If BitLocker is on and the recovery key is nowhere to be found — not in the Microsoft account, not printed, not on a USB stick — then the encrypted files are, honestly, likely beyond reach. This is hard to hear, so it is worth laying out plainly what to check before accepting it.

- Check the person's Microsoft account thoroughly, if you can sign in — the key is usually there.
- Look for a printed copy or a USB stick from when the PC was set up; some people save it that way.
- Check whether the key was saved to a work or school account, if the person used the PC for work.
- Ask whoever set up the PC — a relative or a shop — whether they saved the key anywhere.

WATCH OUT

If the key is truly lost, no shortcut, tool, or shop can decrypt the drive — that is the whole point of encryption. Be wary of any service claiming it can, as that is often a scam.

This is the one place where a Windows PC can genuinely defeat a family, and it is why writing down the BitLocker key matters as much as the password. If you hit this wall, the files on that drive may be lost, but the online OneDrive, mail, and other services may still be reachable through the account.

ONEDRIVE

17. OneDrive Files

OneDrive is Microsoft's cloud storage, where documents, photos, and files are kept online and synced to the PC. Much of what a family wants — the documents and pictures — often lives here. If you can sign in to the Microsoft account, OneDrive is fully reachable from any web browser.

- OneDrive holds files and photos online, tied to the Microsoft account.
- Sign in at the OneDrive website with the account password to see everything stored there.
- Files that were synced also sit in a OneDrive folder on the PC itself.
- You can download files individually or in bulk to save them elsewhere.

GOOD TO KNOW

Because OneDrive is tied to the Microsoft account, its files are reachable from any computer with the password — you do not need the person's own PC to get to them.

If the account password is in hand, OneDrive is one of the easiest parts of this whole task. The important thing is to download its contents before closing the account or letting it lapse, which the next page covers.

SAVE ONEDRIVE

18. Downloading OneDrive Before Closing

Just as with photos in any cloud, the rule for OneDrive is to pull everything out before you close the account. Once the account closes, OneDrive's contents are deleted with it. Downloading them to your own computer and a backup secures them for good.

- 1 Sign in at the OneDrive website with the Microsoft account password.
- 2 Select the files and folders you want — you can select all to grab everything.
- 3 Choose Download; OneDrive packages multiple files into a ZIP to save to your computer.
- 4 Open the ZIP, move the files into one folder, and check they all came through.
- 5 Back that folder up to an external drive and a second place before closing the account.

WATCH OUT

A very large OneDrive may need downloading in batches rather than all at once, like any big cloud library. Do not assume one download grabbed everything — check the count and open a few files.

Once the OneDrive files are safely on your own computer and backed up, that part of the account is secured. You can then turn to the mail, the subscription, and the rest, knowing the documents and photos are safe whatever happens to the account.

OUTLOOK MAIL

19. Outlook.com Mail

If the person used an outlook.com, hotmail.com, or live.com email address, their mail lives in Outlook.com, tied to the same Microsoft account. The email can matter a great deal for settling an estate, because it often holds statements, bills, and the keys to resetting other accounts.

- With the account password, sign in at the Outlook.com website to read the mail.
- The email often holds financial statements and clues to other accounts the person held.
- You can save important emails by printing them or forwarding them to your own address.
- Email is frequently the thread that leads to other accounts, so review it before closing anything.

TIP

Before closing the account, skim the email for statements and notices from banks, utilities, and subscriptions. The inbox is often a map of everything else that needs settling.

As with everything Microsoft, the mail is reachable with the password and closed to you without it. If the email is vital to the estate and you lack the password, that is one of the few cases where the court-order path may be worth discussing with an attorney.

MICROSOFT 365

20. Canceling a Microsoft 365 Subscription

If the person paid for Microsoft 365 — the subscription for Word, Excel, and the rest, along with extra OneDrive storage — that subscription keeps renewing and charging until someone cancels it. Stopping it is one of the more urgent practical tasks, because it is money going out.

- 1 Sign in to the Microsoft account and open the Services and subscriptions section.
- 2 Find the Microsoft 365 subscription and choose to turn off recurring billing or cancel it.
- 3 Note the date the current period ends; the apps may keep working until then.
- 4 Remember that canceling 365 also reduces the OneDrive storage, so save files first.

WATCH OUT

Canceling Microsoft 365 shrinks the account's OneDrive storage back to the small free amount. Download the OneDrive files before you cancel, or over-the-limit files could be lost.

Canceling the subscription stops the recurring charge, which the family will be grateful for. Just mind the order: save the OneDrive files first, then cancel, so reducing the storage does not strand anything you meant to keep.

XBOX

21. The Xbox Account and Purchases

If the person played on an Xbox, their games, subscriptions, and account are also tied to the Microsoft account. Xbox purchases, like most digital purchases, generally cannot be transferred to someone else, but there are still practical steps worth taking.

- The Xbox account is the same Microsoft account; signing in there uses the same credentials.
- Digital games and purchases usually cannot be transferred to another person's account.
- Cancel any Xbox subscription — such as Game Pass — so it stops charging.
- The console itself can be reset and given to family, though the purchased games stay with the account.

GOOD TO KNOW

Like most digital purchases, Xbox games are licensed to the account, not owned outright, so they cannot usually be passed on. The console is a physical thing the family can keep or pass along; the games generally are not.

The main thing to settle with Xbox is any recurring subscription, so it stops charging. Beyond that, a grandchild may keep playing by signing into the console with the account, as long as it stays open — but the digital library ultimately rests with that account.

LOCAL FILES

22. The Files on the PC Itself

Beyond anything in the cloud, a loved one's PC holds files right on its own hard drive — documents, downloaded photos, saved projects. Once you are into the PC, saving these is simple and does not depend on any account staying open. These local files are often the real treasure.

- 1 Once signed into the PC, open the Documents, Pictures, Desktop, and Downloads folders.
- 2 Also check the OneDrive folder on the PC, which may hold synced copies.
- 3 Copy everything you want onto an external drive or USB stick.
- 4 Back it up to a second place as well, following the usual three-copy habit.

TIP

Copy the whole of the Documents, Pictures, Desktop, and Downloads folders rather than hunting file by file. It is faster and makes sure nothing important is left behind in a forgotten corner.

These local files survive whatever happens to the online account, as long as you copy them off the PC. A companion guide on handing over photos and videos can help you share and preserve any pictures you find here.

CLOSE IT

23. Closing the Account Properly

Once everything the family wants has been saved and backed up, and any subscriptions canceled, you may choose to close the account. Microsoft makes this deliberate, with a waiting period, so that an account is never closed hastily or in error.

- 1 Make certain every file, photo, and important email has been downloaded and backed up.
- 2 Cancel any subscriptions and spend any balance, as closing forfeits some things.
- 3 Sign in and use the 'close your account' option in the account settings.
- 4 Microsoft marks the account for closure with a waiting period — often around sixty days — before it is permanent.
- 5 If you change your mind within that window, signing back in cancels the closure.

WATCH OUT

Closing is final once the waiting period passes: OneDrive files, Outlook.com mail, and the rest are deleted for good. The waiting period is your last chance to retrieve anything forgotten.

Many families do not bother to close the account at all, and simply let it lapse on its own after two years. Closing is cleaner and stops the account sooner, but it is optional. Either way, the key is that everything valuable is already saved first.

CANNOT GET IN

24. The Path When You Cannot Get In

If you have no password, cannot pass the verification, and face an encrypted drive with no key, it is important to know your realistic options, limited as they are. Being honest about this spares you from chasing false hopes.

- Let the account lapse: with no sign-ins, it closes on its own after about two years.
- Cancel subscriptions through other means: check the person's bank or card statements for the charge and stop it there.
- Pursue a court order, with an attorney, only if the contents are genuinely essential to the estate.
- Accept that some digital contents may simply be unreachable, as painful as that is.

TIP

If your only worry is a recurring charge you cannot cancel from inside the account, your bank or card issuer can often stop the payment from their side. That solves the money problem even with no account access.

This is the hardest path, and it underlines the guide's central lesson: for a Microsoft account, the password is everything. If you are reading this for your own planning, let it move you to write your password down somewhere a trusted person can find it.

COURT ORDER

25. What a Court Order Involves

If the estate truly needs the account's contents and there is no password, a court order is the only formal route Microsoft offers. It is a serious legal step, and this page is only a plain sketch — your attorney is the right guide for the specifics.

- A court order typically comes through the probate process that settles the estate.
- An attorney petitions the court, and the order directs Microsoft to release the contents.
- Even with an order, Microsoft states that release is not guaranteed.
- The process takes time and usually involves legal costs.

WATCH OUT

This guide offers no legal advice. Whether a court order is worth pursuing is a decision for the family and the estate's attorney, weighing the cost and the odds against what the contents are worth.

For the great majority of families, a court order is more than the situation calls for, and the files they truly need turn out to be reachable on the PC or through a found password. Reserve this step for genuine necessity, guided by your attorney.

PASSWORD RESET

26. Trying a Password Reset

If you lack the password but can reach the person's phone or backup email, a password reset may let you in. Microsoft's recovery works by sending a code to a trusted phone or email, so success depends on whether the family can receive that code.

- 1 Go to Microsoft's account recovery page and enter the person's sign-in email.
- 2 Microsoft offers to send a verification code to the phone or backup email on file.
- 3 If you can receive that code, enter it and set a new password.
- 4 If you cannot receive any verification, the reset cannot be completed.

WATCH OUT

Do not attempt a reset many times over or guess repeatedly, as too many failed attempts can lock the account further. Try the legitimate recovery once, with the phone or backup email ready.

A password reset is the single most hopeful path when the password itself is missing, because it hinges on something families often do have: the person's phone. Keeping that phone charged and accessible can make all the difference.

TWO-FACTOR

27. When Two-Factor Blocks You

Microsoft, like the others, often uses a second step after the password: a code from the phone or an authenticator app. This two-factor protection can block even someone with the right password, because the second step depends on the person's own device.

- After the password, Microsoft may ask for a code sent to the phone or from an authenticator app.
- If the phone is accessible, you can read the code and proceed.
- If the phone is locked or lost, the second step may be impossible to complete.
- Backup codes, if the person saved any, can substitute for the second step.

GOOD TO KNOW

Keeping the person's phone charged and unlocked, if you can, solves most two-factor problems at once, because the codes arrive there. The phone is often the most valuable key the family holds.

Two-factor is a wonderful protection in life and a frequent obstacle after a death. There is no way around it except the person's own device or their saved backup codes — another reminder of how much the phone and written-down details matter.

PRIVACY

28. Privacy and What's Stored

A Microsoft account and PC can hold private things — saved passwords in the browser, financial documents, personal photos. As you settle the account, a little care protects the person's dignity and the family's safety, especially with anything that could be misused.

- The browser may have saved passwords and card details; handle these as carefully as the physical cards.
- Documents may include tax papers and financial records; keep them secure.
- Delete or securely store sensitive files once the estate no longer needs them.
- Be mindful that email holds a great deal of private correspondence.

GOOD TO KNOW

Saved browser passwords are a quiet treasure trove and a risk. They can help you reach other accounts the estate needs, but must be guarded closely, as they open doors to everything the person used.

None of this should cause alarm. Most of what you find will be ordinary. A gentle eye for the few sensitive items, handled with the same care you would give physical documents, is all that is needed.

SCAMS

29. Scams Targeting the Bereaved

As with any account settlement after a death, be alert for scams that prey on grief and confusion. A couple are especially relevant to a Microsoft PC, where fake 'tech support' is a common trap. A companion guide covers these in depth.

- Fake tech-support calls or pop-ups claiming the PC is infected and demanding payment to 'fix' it.
- Emails posing as Microsoft warning the account will close unless you sign in through their link.
- Services claiming they can decrypt a BitLocker drive or recover a password for a fee.
- Anyone demanding payment by gift card, wire, or a money app is a scammer, without exception.

WATCH OUT

Microsoft does not call you about a virus, and no legitimate service can decrypt a BitLocker drive without the key. Both are classic scams that target people settling a loved one's PC. Hang up and close the window.

If a message or call about the PC or account creates urgency or fear, that feeling is the warning sign. Slow down, close it, and reach Microsoft or a trusted helper yourself. Pressure is the scammer's only real tool.

COMMON WORRIES

30. Common Worries, Answered

Families settling a Microsoft account tend to share the same few questions. Here are plain answers to steady you.

- Do I have to tell Microsoft about the death? No. There is no required notification and no form to file.
- Will the account charge forever? No — it closes itself after about two years of no use, but cancel any subscription.
- Can Microsoft just give me the account? No, not without a court order. The password is the realistic key.
- Is a local-account PC easier? Usually yes, because it does not depend on Microsoft at all.

GOOD TO KNOW

The most useful thing to know is also the simplest: with the password, nearly everything is doable; without it, focus on the PC and let the account lapse. That one distinction answers most worries.

If a worry is holding you back, it is often smaller than it feels, and you do not have to face the PC alone. A patient helper can sit with you and work through the realistic steps together.

FOR THE EXECUTOR

31. The Order of Operations

If you are the executor or the family member leading this, a clear order keeps the task manageable. Doing the steps in sequence ensures nothing valuable is lost before the account is closed or left to lapse.

- 1 Find out if you have the password, and whether the PC uses a local or Microsoft account.
- 2 Get into the PC, clearing any BitLocker prompt with the recovery key if needed.
- 3 Save the local files, the OneDrive files, and any important Outlook.com mail.
- 4 Cancel the Microsoft 365 and any Xbox subscription so charges stop.
- 5 Back everything up, then close the account or let it lapse.

TIP

Keep a written checklist of what you have saved and settled. In the fog of grief, a plain list is far more reliable than trying to hold every account and task in your head.

Go gently on yourself. The Microsoft account is one of the stricter ones, and hitting its limits is not a failure on your part — it is simply how Microsoft works. Do what the password allows, settle the charges, and let the rest lapse in peace.

LOCAL-ONLY CASE

32. The Simplest Case — a Local Account Only

The easiest situation of all is a PC that uses only a local account, with no Microsoft account, no OneDrive, and no subscription. Many older users have exactly this: a Windows computer signed in with a simple local password and nothing tied to the cloud. If that is your case, the whole task shrinks.

- There is no online account to wrestle with — everything lives on the PC.
- If you know or can recover the local password, you reach everything in one step.
- There are no subscriptions billing through a Microsoft account to cancel.
- Once you have the files, the PC can be kept, wiped, or passed on freely.

GOOD TO KNOW

A local-account-only PC is the gentlest version of this whole task. With the local password in hand, there is no Microsoft process to navigate at all — just copy the files and you are done.

If you are helping a living loved one prepare, and they use only a local account, the single thing to record is that local password. It is all anyone will ever need to reach their computer and its files.

A SIMPLE START

33. If You Only Do Three Things

If the whole Microsoft world feels like a lot, start with the three things that matter most. They secure what the family wants and stop any money leaking out, and the rest can follow or simply be left to lapse.

- 1 Get into the PC and copy the local files and any OneDrive files onto an external drive.
- 2 Cancel any Microsoft 365 or Xbox subscription so it stops charging.
- 3 Back up what you saved, then close the account or let it lapse on its own.

That is a complete, sensible settlement. The files are safe, the charges are stopped, and the account will either close by your hand or close itself in time. Everything else in this guide simply helps when a particular door proves difficult.

GOOD TO KNOW

If you remember only one thing, remember that the password is the key to the whole Microsoft world. Find it, and nearly everything is easy. For your own account, write it down for a trusted person now.

TROUBLESHOOTING

34. When a Step Will Not Work

Settling a Microsoft account can hit a few predictable snags. Most have a calm answer, and knowing them in advance keeps a stuck step from feeling like a dead end.

- The PC asks for a BitLocker key: look it up in the person's Microsoft account online, matching the key ID.
- A verification code will not arrive: the phone it is sent to may be off or locked; try the backup email.
- The password is rejected: try a reset once, with the phone or backup email ready — do not guess repeatedly.
- A subscription keeps charging and you cannot get in: ask the bank or card issuer to stop the payment.

- OneDrive download seems incomplete: download in smaller batches and check the file count.

WATCH OUT

When a step truly will not budge — especially a BitLocker prompt with no key — do not resort to wiping or forcing the PC. That destroys the very files you are trying to save. Pause and get help instead.

A stuck step on a Windows PC is usually a job for a patient helper rather than brute force. The files are safest when you stop and ask, rather than push a locked door that pushing will only damage.

FINISH THE JOB

35. Finish the Job Soon

You now know the honest path through a loved one's Microsoft world: find the password if you can, get into the PC, save the files and mail, cancel the subscriptions, and then close the account or let it lapse. Start with the one question that decides everything — do you have the password? — and go from there.

If you hit the walls this guide describes — a BitLocker key you cannot find, a verification code you cannot receive, a PC that will not let you in — that is exactly the sort of thing I help neighbors with. We can sit down together and work out what is reachable, honestly and patiently, without risking the files along the way.

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.

Microsoft's rules are strict, but with a clear head and the right order, most families reach what truly matters. Take it one step at a time, save what you can, and let the rest lapse in peace, knowing you did it right.

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
Find the password With it, nearly everything is doable; without it, focus on the PC Know the
sign-in type A local account lives on the PC; a Microsoft account ties to the cloud Clear a
BitLocker prompt Look up the recovery key in the person's Microsoft account online Save
OneDrive files Sign in at OneDrive.com, select all, download before closing Read
Outlook.com mail Often holds statements and clues to other accounts — review first Stop
the charges Cancel Microsoft 365 and Xbox subscriptions; save files before 365 ends
Close or let it lapse Close it yourself, or it auto-closes after about two years unused Know
the limit No next-of-kin form; contents need a court order without the password Get help
Call Bill: (330) 200-8042

AT A GLANCE

A Picture to Follow Along

What a Microsoft Account Holds

One sign-in ties together the PC, the files, the mail, and more.

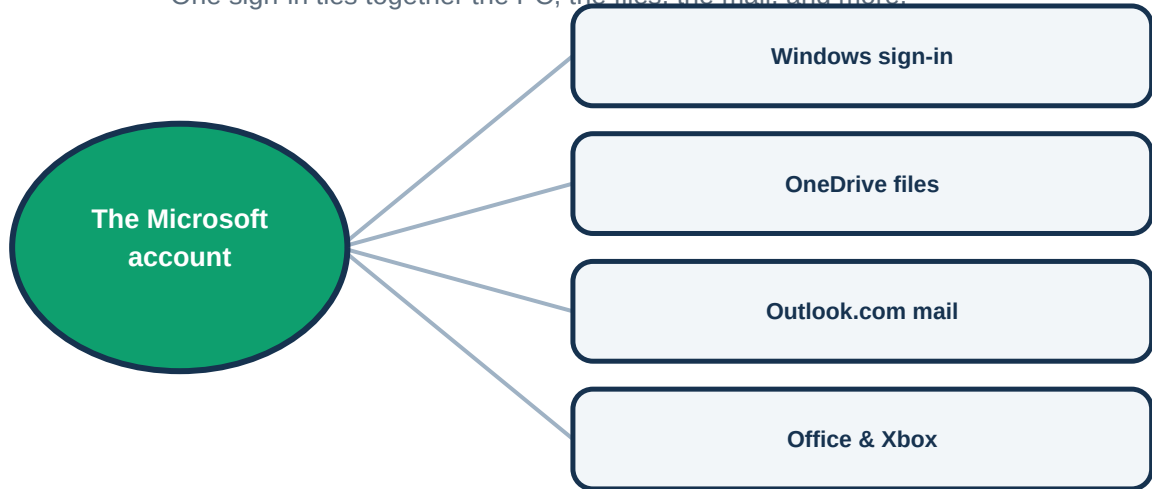


Illustration — a schematic. Set-up screens differ; each takes only a few minutes.

AT A GLANCE

A Second Look

The Honest Path

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

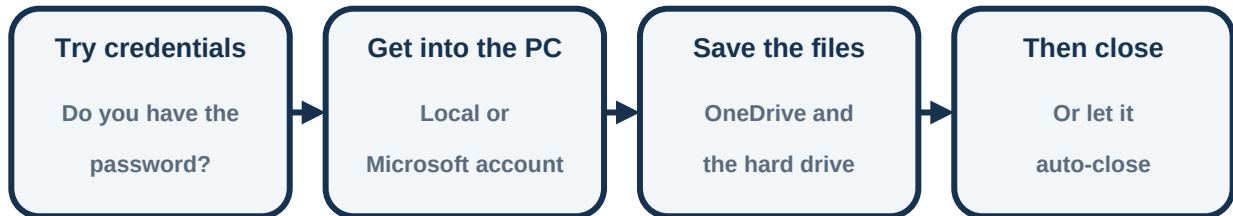


Illustration — a schematic. The order is a suggestion; do one box at a time.

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.