



Pre-Planning Your Own Digital Estate — A Gentle Checklist

A Gentle Checklist for Your Own Affairs Set up the tools the companies built, write your wishes, and rest easy

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THE 60-SECOND VERSION

1. Your Whole Plan on One Page

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

Pre-planning your digital estate simply means getting your own online life in order, ahead of time, so the people you love are not left guessing. The lovely thing is that the big companies have built tools for exactly this — you turn them on yourself, once, while you are here and well. It is calm, private, and entirely in your hands.

- 1 Take stock of your main accounts — email, photos, money, social.
- 2 Choose the person or people you trust, and a backup.
- 3 Turn on Apple's Legacy Contact, Google's Inactive Account Manager, and Facebook's legacy contact.
- 4 Set up emergency access in your password manager.
- 5 Decide, for each social account, whether you would like it remembered or closed.
- 6 Write your wishes, store the plan safely, and review it once a year.

GOOD TO KNOW

This is not morbid — it is organizing, the same as a will or a tidy file drawer. You stay in full control the whole time, nothing is shared today, and you can change any of it whenever you like.

The rest of this guide walks down the checklist slowly, one calm step at a time. There is no rush and no wrong pace. By the end, you will have given your family one of the kindest, most practical gifts there is.

WHAT THIS IS

2. What 'Pre-Planning Your Digital Estate' Means

Your digital estate is everything of yours that lives online or on a device: your email, your photos, your accounts, your social media. Pre-planning it means deciding, while you are here, what should happen to each part, and setting up the official tools so your wishes can actually be carried out.

The difference between this and a will is important. A will says who inherits what. This is the practical layer underneath — the tools and instructions that let a trusted person actually reach your accounts. The two work together, but this part you can do yourself, at the kitchen table, without a lawyer, in a few calm sittings.

- What it is: setting up the companies' own tools and writing down your wishes.
- What it is not: a will — though it works alongside one.
- Who does it: you, for your own accounts, while you are well.

WATCH OUT

You do not have to do it all in one day. Treat this guide as a checklist you work down over a week or two. Each small step stands on its own and leaves you better off than before.

WHY NOW

3. Why Doing It Yourself, Early, Is a Gift

There is a world of difference between a family trying to reach accounts after a loss, and a family handed a plan the person made themselves. The first is a maze of locked doors, death certificates, and long waits. The second is a short, clear path that you laid down in advance. The gift is the difference between those two experiences.

Doing it yourself, early, also means you make the choices, not a company's default policy. You decide who gets what, which accounts are remembered and which are closed, and where your photos go. Wait too long, and those decisions fall to others, or to no one, and your wishes are simply guessed at.

GOOD TO KNOW

This is not only about death. If you were ever in the hospital for a long stretch, the same plan would let a trusted person keep your bills paid and your life running until you were home again.

Think of it as tidying a drawer that has quietly nagged at you for years. The work is modest, and the peace of mind afterward is real. Most people say the hardest part was deciding to begin.

THE MINDSET

4. Not Morbid, Just Organized

Many people put this off because it feels morbid, as if planning for a hard day somehow invites it. Let that feeling go. You already plan for things you hope never happen — you carry insurance, you keep a spare key, you have a smoke alarm. This is the same kind of quiet, loving preparation, no darker than any of those.

Reframe it as organizing rather than mourning. You are not dwelling on an ending; you are tidying your affairs so the people you love are spared confusion. The feeling people report when they finish is not sadness but relief — a weight set down, a worry turned into a finished, sensible thing.

GOOD TO KNOW

The families who struggle most are the ones left with no plan at all. By simply making one, you move your own family from that hard group to the fortunate one. That is a kind thing to do.

So approach the checklist the way you would approach organizing a closet: practically, a bit at a time, and with a small sense of satisfaction as each part falls into place. There is nothing to fear in getting organized.

STEP ONE: INVENTORY

5. Take Stock of Your Accounts

Every good plan starts with knowing what you have. Before you can decide what happens to your accounts, you need a simple list of them. Do not aim for perfection on the first pass; just jot down what comes to mind, and add to it over the next few days as you remember more. The list is for you, not a test.

A gentle way to do this is to think in groups, the same way you might walk through the rooms of your home. Start with the accounts you touch most, because those are also the most important, and work outward to the ones you rarely think about.

- Communication: your email accounts, and any texting or chat apps.
- Memories: where your photos and videos live.
- Money: online banking, investments, payment apps, any cryptocurrency.
- Presence: social media, and any website or domain you own.
- Everyday: shopping, streaming, subscriptions, loyalty programs.
- Devices: the phone, tablet, and computer that hold it all.

GOOD TO KNOW

A password manager, if you use one, is a wonderful shortcut here — it already holds a list of most of your accounts. Scrolling through it is an easy way to jog your memory.

SORTING

6. Sorting Accounts Into What Matters

Not every account deserves equal attention. Once you have your list, it helps to sort it, so your effort goes where it counts. A tired, grieving family cannot deal with everything at once, and they should not have to. Thinking in order of importance now saves them from drowning in detail later.

- Most important: email, because it unlocks the ability to reset most other accounts.
- Urgent: banking, bills, and anything with automatic payments going out.
- Precious: photos and memories, irreplaceable but not time-sensitive.
- Later: shopping, streaming, and social accounts, which can wait.

This simple ranking becomes a kind of map for whoever helps settle your affairs. You can even write the order into your wishes: start with email, then the bank, then save the photos. One line of guidance like that spares your person hours of wondering where to begin.

GOOD TO KNOW

Automatic payments cause the most trouble when ignored, because they keep charging. Flagging them high on your list spares the estate from chasing refunds later.

CHOOSE YOUR PERSON

7. Choosing Your Person, or People

At the heart of the plan is a person: the one you trust to carry out your wishes. This is usually a spouse, a grown child, or a close friend — someone steady and honest, likely to outlive you, and willing to take it on. Trustworthiness matters far more than technical skill, because help with the technology can always be found.

- Someone you trust with money and private matters, without hesitation.
- Someone organized and willing to do the work when the time comes.
- Ideally the same person named as executor in your will, to keep things simple.
- Someone you can talk to openly about these wishes while you are both here.

You can name the same person across all the tools — your Apple Legacy Contact, your Google contact, your Facebook legacy contact, your executor. Keeping it one person keeps the whole plan simple, and simple plans are the ones that actually work when they are needed.

GOOD TO KNOW

Ask the person before you name them. Most people are honored once they understand what it involves, and it spares them a surprise on an already hard day.

A BACKUP PERSON

8. Naming a Backup

As important as choosing your main person is naming a backup. Life is uncertain. Your first choice might be unavailable, unwell, or — if it is your spouse — affected by the same event as you. A single accident or illness can touch more than one person at once, and a plan that names only one person can leave a gap at the worst moment.

Most of the tools you will set up let you name more than one trusted contact. Apple's Legacy Contact lets you name several people; Google's plan lets you name up to ten. Take advantage of that. A second name costs you nothing and closes a gap you would never want your family to fall into.

GOOD TO KNOW

For couples especially, a backup beyond the two of you is essential. If you name only each other, a single hard day can leave both plans stranded. A grown child or sibling makes a natural backup.

- Name a backup wherever a tool allows it.
- Choose someone outside your immediate household for couples.
- Tell the backup too, so they are not caught unaware.
- Keep the backup's details current as the years pass.

APPLE

9. Set Up Your Apple Legacy Contact

If you use an iPhone, iPad, or Mac, Apple has a built-in tool called Legacy Contact. It lets you name people who can access your Apple account and its data after you are gone. This is the official, Apple-blessed path to your photos, messages, and files, and it is far smoother than anything your family could arrange after the fact.

Here is how it works. You name up to five trusted people. Each one receives a unique access key — a code they will need later. After you pass away, that person uses the access key together with a copy of your death certificate to request access, and Apple

reviews each request. Once approved, they can reach your data for up to three years before it is permanently deleted.

GOOD TO KNOW

The person you name does not need an Apple device or account themselves to be chosen. And a few things are never included — purchased movies and music, and the passwords stored in iCloud Keychain.

The single most important part is the access key. Share it with your person and also keep a printed copy with your important papers, because without it the whole tool cannot be used. The next page walks through the exact steps.

APPLE: STEP BY STEP

10. Apple Legacy Contact, Step by Step

This takes about ten minutes on your iPhone or iPad. You will want your trusted person's name handy. Menu names shift a little between versions, so if a word is slightly different on your device, look for anything close to it.

- 1 Open Settings and tap your name at the very top.
- 2 Tap Sign-In and Security. On an older device this may read Password and Security.
- 3 Tap Legacy Contact, then choose to add a Legacy Contact.
- 4 Pick your trusted person and follow the prompts to confirm.
- 5 Choose to share the access key, and also tap to view and print it.
- 6 Keep the printed access key with your important papers, and give a copy to your person.

WATCH OUT

The access key is everything. Without it, even the right person with a death certificate cannot get in. Print it, store it with your sealed kit, and make sure your person knows where it lives.

That is the whole job for Apple. Once the access key is shared and printed, you are done, and nothing is shared until the day it is genuinely needed.

GOOGLE

11. Set Up Google Inactive Account Manager

If you use Gmail, Google Photos, or an Android phone, Google has its own tool, called Inactive Account Manager. The idea is gentle: if your account goes untouched for a period you choose, Google reaches out to check on you, and only then shares what you have chosen with the people you named.

You pick a waiting period — commonly three, six, twelve, or eighteen months of inactivity. Before anything happens, Google warns you by text and by a backup email, giving you every chance to say you are still here. Only after that silence does it act. You can name up to ten trusted contacts and choose exactly which data each may download, and you can tell Google to delete the account afterward if you wish.

GOOD TO KNOW

This tool does not hand anyone your password or let them log in as you. Your named contacts simply receive a download of the data categories you chose. That keeps your account secure while still sharing what matters.

It is one of the tidiest tools of them all, because it runs on its own once set. The next page walks through turning it on.

GOOGLE: STEP BY STEP

12. Google Inactive Account Manager, Step by Step

This is easiest on a computer, though it works on a phone too. You will sign in to your Google account and find the setting under your data and privacy options. Have your trusted person's email and phone number ready.

- 1 On a computer, go to your Google Account and open Data and Privacy.
- 2 Scroll down to the section about making a plan for your account.
- 3 Open Inactive Account Manager and start the setup.
- 4 Choose how long of inactivity should pass before Google acts.
- 5 Add your trusted contacts and choose what data each may download.
- 6 Decide whether Google should delete the account afterward, then save.

TIP

Set the waiting period thoughtfully. Too short, and a long vacation off the grid could trigger it; too long, and your family waits. Many people find a few months to a year a comfortable middle.

Once saved, the tool quietly watches over your account and does nothing unless real inactivity, and Google's warnings to you, both pass unanswered. You are free to change it anytime.

FACEBOOK

13. Choose a Facebook Legacy Contact

If you are on Facebook, you can name a legacy contact — a trusted person who can look after your profile once it has been memorialized. This is set up in advance, by you, in Facebook's settings, and it gives your family a clear, gentle way to handle your account rather than leaving it frozen or guessing at your wishes.

It is worth understanding what a legacy contact can and cannot do, so there are no surprises. They can pin a tribute post at the top, respond to new friend requests, and update your profile and cover photo. They cannot log in as you, read your private messages, or remove things you already posted. It is a caretaker role, not a key to everything.

- A legacy contact looks after a memorialized profile, not a living one.
- They can pin a tribute, accept friend requests, and change the profile photo.
- They cannot log in, read your messages, or delete your old posts.
- You can also choose, in advance, to have the account deleted instead.

GOOD TO KNOW

A memorialized profile shows the word 'Remembering' by your name and stops appearing in birthday reminders and friend suggestions, which spares your family painful surprises.

FACEBOOK: STEP BY STEP

14. Facebook Legacy Contact, Step by Step

You set this up inside the Facebook app or website, in your account settings. It takes just a few minutes. Have in mind the one friend you would like to serve as your legacy contact.

- 1 Open your Facebook settings and look for Accounts Center or Memorialization Settings.
- 2 Find the option to choose a legacy contact.
- 3 Pick a trusted friend from your list and confirm.
- 4 Decide whether you would prefer the account be deleted after your death instead.
- 5 Save. Facebook offers to send your contact a short note letting them know.

TIP

Let your chosen friend know you have named them, rather than leaving it as a surprise notification. A quick word in person means they will understand the role when the time comes.

That is the whole task. Nothing changes on your account now; the role only comes to life if the account is ever memorialized. You can change your choice anytime.

INSTAGRAM & OTHERS

15. Instagram and Other Social Accounts

Instagram, which is run by the same company as Facebook, can also be memorialized after a death, keeping your posts visible to the people who already followed you while clearly marking the account as a remembrance. It does not offer a legacy contact in the same way, but your family can request memorialization or removal with proof.

For other platforms, the picture varies. Some offer memorial or inactive-account features; many do not, and simply leave the account to be closed by family with a death certificate. The practical move is to note, in your written wishes, what you would like done with each account, so your family is not left guessing.

- Instagram can be memorialized with proof, or removed at a close family member's request.
- Most platforms never hand over login details to anyone.
- For accounts with no special tool, write down your wish: keep, memorialize, or close.
- Note which accounts matter to you emotionally, so none is overlooked.

GOOD TO KNOW

Do not feel you must chase down a setting on every service. For the handful that offer a tool, use it. For the rest, a clear line in your written wishes does the job.

PASSWORD MANAGER

16. Emergency Access in Your Password Manager

A password manager is a locked app that remembers all your logins behind one master password. If you use one, it is the single most powerful piece of your plan, because it holds the keys to nearly everything. The task is to make sure your one trusted person can reach it when the time comes, safely.

There are two ways, depending on your manager. Some, like Bitwarden, have a built-in emergency-access feature: you name a trusted contact, and if they ever request access, a timer you set must run out — with no response from you — before they get in. Others, like 1Password, give you a printable emergency kit sheet instead, which you store with your sealed papers. Both are safe; both keep you in control while you are here.

- Built-in emergency access: name a contact, set a waiting period they must wait out.
- Printable emergency kit: a sheet you fill in and seal with your important papers.
- Either way, your master password is never left loose or typed into a message.
- The one who gains access reaches every login at once — so choose carefully.

GOOD TO KNOW

A companion guide covers setting up a password manager's emergency access in detail, for whichever manager you use. Pairing it with the tools in this checklist is the strongest plan of all.

MEMORIALIZE OR DELETE

17. Decide for Each Account

One of the most personal decisions in the whole plan is simple to state: for each account that holds your presence or memories, would you like it kept and remembered, or closed and deleted? There is no right answer. Some people want a lasting online memorial where friends can gather; others prefer a clean, quiet closing. It is entirely your choice.

It helps to go through your social and memory accounts one by one and simply note your wish beside each. Facebook remembered, Instagram closed, email account kept for a year

then shut. Writing it down spares your family an impossible guessing game about what you would have wanted, at a moment when they are least able to decide.

GOOD TO KNOW

Memorializing keeps an account visible as a remembrance; deleting removes it entirely. Many platforms let you choose your preference in advance, so your wish is carried out automatically.

Take your time with this one. It is less about technology than about how you would like to be remembered online, and that is worth a quiet, thoughtful hour.

SOCIAL DECISIONS

18. Walking Through Each Social Account

Let us make the memorialize-or-close decision concrete, since it is the one people find hardest. Picture each account in turn and ask yourself a few plain questions. Your honest answer is the right one, and you can always change it later.

- Would friends want a place to leave memories? Then lean toward memorializing.
- Is the account mostly private or little-used? Then closing it may feel cleaner.
- Are there photos or messages there you would want saved first? Note that before any closing.
- Would seeing it active be painful for your family? Memorializing hides birthday reminders.
- Do you simply not want it lingering online? Then choose deletion and say so clearly.

Write your decision for each account into your wishes, in one short line apiece. This small page becomes a quiet act of kindness: it tells your family exactly how to honor you online, so they can act with confidence instead of second-guessing.

TIP

If you cannot decide, memorializing is often the gentler default, because it is reversible — an account can be deleted later, but a deleted one cannot be brought back.

EMAIL & FINANCES

19. Email, Banking, and Bills

The practical heart of any digital estate is email and money, because these keep working — and keep costing — long after everything else. Email sits at the very top, because it is the master key to almost everything: nearly every other account resets its password by sending a link to your inbox.

For your finances, the plan is less about handing over logins and more about making sure your person can see what is happening and stop what needs stopping. Automatic payments keep going out. Statements arrive by email instead of in the mailbox. A clear note of where your accounts are, and which bills pay themselves, lets your person take the reins calmly.

- Flag your main email account as the first thing your person should secure.
- List your bank and any investment accounts, and where statements arrive.
- Note which bills pay automatically, so they can be stopped or kept as needed.
- Remind your person never to simply log in and move money as if they were you.

WATCH OUT

The proper way to handle a bank account after a death is to contact the bank with the death certificate and legal papers, not to log in and transfer funds. Logging in can tangle the estate.

PHOTOS

20. Your Photos and Memories

Of everything in your digital estate, your photos are what your family will treasure most and mourn to lose. They are worth nothing to a stranger and everything to the people who love you, and they are among the easiest things to lose, locked in a cloud account no one can reach. A little planning now keeps a lifetime of pictures in the family.

The surest protection is to make sure your photos exist in more than one place. The Apple Legacy Contact and Google tools already help your family reach the cloud copies. But a plain external drive or USB stick, with your photos on it and a second copy kept elsewhere, means your family holds your memories in their hands no matter what.

GOOD TO KNOW

A simple rule the professionals use is three copies, on two kinds of storage, with one kept somewhere else. Even just two copies — the cloud and a drive — puts you far ahead.

In your plan, give your photos a clear line of their own: where they live, and where any backup drive is kept. A companion guide walks through saving photos off the cloud, if you would like a hand with it.

SUBSCRIPTIONS

21. Subscriptions That Keep Charging

Subscriptions are the quiet troublemakers of a digital estate. Streaming services, apps, memberships, and automatic renewals keep charging a card month after month, long after anyone is using them. Left unnoticed, they can drain an estate slowly and are a nuisance to untangle later. A simple list solves it.

- List the subscriptions and memberships you pay for regularly.
- Note which card or account each one charges.
- Mark any you would want kept running for a while, and any to stop promptly.
- Include yearly renewals, which are easy to forget because they come around rarely.

This list does double duty. It helps your family stop needless charges later, and it often reveals subscriptions you forgot you were paying for — so making it can quietly save you money today, not just your estate tomorrow.

TIP

A companion guide on auditing your streaming and subscription bills can help you trim this list while you are at it. Fewer subscriptions now means fewer loose ends later.

DEVICES

22. Your Phone and Computer

Your devices — the phone especially — are the gateway to everything else, because so many accounts send a confirmation code to the phone before they will let anyone in. A phone no one can unlock can stall the whole plan at the very first step. So the devices deserve a clear place in your checklist.

The key piece is access: the passcode that unlocks each device. This belongs in your sealed kit, written by hand, never left loose. For an iPhone, the Apple Legacy Contact you

set up earlier is the official path to the data. For an Android phone, the data lives in the Google account, so the Google tool you set up is what matters most.

- Note each device's passcode in your sealed kit, not on any loose page.
- For iPhone, rely on the Apple Legacy Contact for the data.
- For Android, rely on the Google account and its Inactive Account Manager.
- Remember the phone passcode is separate from your password manager's master key.

GOOD TO KNOW

A locked phone with no known passcode is one of the hardest things for a family to get past. Writing the passcode in your sealed kit is one of the simplest, kindest steps in the whole plan.

WRITE YOUR WISHES

23. Putting Your Wishes in Writing

With the tools set up and the decisions made, the next step is to gather it all into a short written statement of your wishes. This is not a legal document and need not be fancy. It is simply you, telling your person in plain words what you would like done, so nothing rests on guesswork or memory.

- Start with where to begin: 'open my email first, then the bank.'
- Note your memorialize-or-close decision for each social account.
- Say where your photos live and where any backup drive is kept.
- List who to notify and which subscriptions to stop.
- Point to where the sealed keys and access keys are stored.

Keep it on a single page or two if you can. A short, clear statement is far more useful to a grieving person than a long, exhaustive one. You are leaving a map, not a manual, and the best maps are simple.

GOOD TO KNOW

If you would like this to be warm as well as practical, a companion guide on writing a legacy letter shows how to add a few human lines that comfort as well as guide.

THE SEALED KIT

24. Where the Keys Live

Throughout this plan, one rule has held: the practical secrets — passwords, passcodes, access keys, any crypto recovery phrase — never go in a will, an email, or a loose list. They live in one protected place, often called a sealed kit. The rest of your plan points to it; the kit alone holds the keys.

The kit is usually a single sealed envelope or a locked document. Into it go your password manager's master key or emergency sheet, your phone passcode, your Apple access key, any printed backup codes, and anything else that would open a door. Everything else in your plan — the wishes, the account list — can be far less secret, because it only points here.

- In the sealed kit: master key, phone passcode, Apple access key, backup codes.
- Written by hand or printed, sealed, and labeled plainly for your person.
- Never emailed, texted, or saved unprotected in the cloud.
- Kept with your important papers, where the right person can find it.

GOOD TO KNOW

A companion guide covers building this sealed kit around your password manager in detail. It is the vault at the center of the whole plan, and it deserves its own careful page.

STORE THE PLAN

25. Storing the Whole Plan

A plan no one can find is no plan at all. So where you keep everything matters. The ideal 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.
- With your attorney, alongside your will: very secure, though slower to reach.
- A bank safe-deposit box: secure, but can be sealed at death until probate, so it may be slow.

WATCH OUT

A safe-deposit box can be frozen when you pass away until the estate is settled — 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 where your family will think to look, and tell your person out loud. The plan and the knowledge of where it lives should always travel together.

TELL YOUR PEOPLE

26. Telling the People Who Need to Know

The most important step, after setting everything up, is to tell the people you chose. A perfect plan that no one knows about never gets used. The conversation does not have to be heavy. It can be as simple as, 'I've put my affairs in order, and if anything happens, there's a sealed envelope in the safe that explains it all. I wanted you to know.'

- Tell your main person and your backup that you chose them.
- Tell them where the plan and the sealed kit are kept, in plain words.
- Tell them, roughly, what it covers — 'everything, with a map to follow.'
- You need not share any secrets 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 deeply you trust them.

Many people find this conversation brings them closer. You are showing 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.

THE WILL

27. How This Fits Your Will

This plan and a will are partners, each doing a job the other cannot. The will is the legal document that says who inherits what and names your executor; it carries legal authority. This digital plan is the practical layer that lets that executor actually reach the accounts. You want both, and you want them to point at the same person.

The important link is to make sure they agree and reference each other. Name the same trusted person as your executor and as your digital contacts. In your will or your binder,

note that this digital plan exists and where the sealed kit is kept. And never write the actual passwords into the will, because a will can become a public record.

WATCH OUT

Keep passwords out of the will entirely. Once a will goes through probate it can become public. The will grants permission; the sealed kit holds the keys. A companion guide covers digital assets in a will in detail.

If you are creating or updating a will anyway, it is the perfect moment to fold in the digital side. Ask your attorney for language granting your executor lawful access to your digital accounts.

REVIEW YEARLY

28. A Once-a-Year Review

A digital life is not a still photograph; it changes. You open new accounts, close old ones, switch banks, get a new phone with a new passcode. A plan that is three years out of date can quietly send your person down the wrong path. The fix is a light yearly habit, not a chore.

- 1 Pick an easy date to remember — a birthday, New Year's Day, or a tax deadline.
- 2 Once a year, read through your plan and your sealed kit.
- 3 Add any new accounts and remove ones you have closed.
- 4 Confirm passwords, passcodes, and access keys are still current.
- 5 Check that your chosen people are still the right ones, then reseal and store it.

GOOD TO KNOW

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

The tools you set up — Apple, Google, Facebook — mostly look after themselves once on. The review is really about the sealed kit and your wishes, which drift with life. A yearly glance keeps everything aligned.

WHAT CHANGES

29. What to Check Each Year

To make the yearly review quick and painless, here is a short checklist of the things most likely to have changed. Run down it once a year, fix anything that has drifted, and you are done for another year.

- A new phone? Update the passcode in your sealed kit and confirm the Apple or Google setup moved over.
- A changed master password? Update your password manager's sealed key.
- A new bank or closed account? Update your account list and wishes.
- A new important person, or one who has moved away or passed? Update your chosen contacts.
- A new subscription or a canceled one? Keep the subscription list current.

TIP

A new phone is the single most common thing that quietly breaks a plan, because the old passcode no longer works and two-factor codes now land on a device no one has the key to. Always update after a phone change.

Most years, little will have changed, and the review takes minutes. The point is simply to catch the one or two things that did, before they can turn into a locked door for your family.

COMPANION GUIDES

30. Where to Go Deeper

This guide is the calm overview — the checklist that ties everything together. For several of the steps, Bill's Home Tech has a companion guide that goes deeper, if you would like to take one part further. You do not need all of them; think of this page as a friendly map of what else is available.

- For the sealed kit around your password manager: a guide on leaving your one master key safely.
- For the warm, human side: a guide on writing a legacy letter and a simple password list.
- For the legal side: a guide on naming your digital assets in your will.
- For a quick wallet or fridge reference: a guide on making a family tech emergency card.

Each stands on its own, and each points back to this checklist. Together they cover the whole landscape of a digital estate, from the legal document down to the single card on the refrigerator. Start wherever feels most useful to you.

GOOD TO KNOW

You can always ask for the companion guide that fits your next step. There is no need to tackle everything at once — each piece leaves you better off than before.

FOR COUPLES

31. Planning Together

For married couples and longtime partners, working through this checklist together is both easier and wiser than doing it alone. In most households one person quietly handles the technology, and the other would be lost without a map. Sitting down together closes that gap and turns a chore into a shared, caring project.

- Each partner sets up their own tools, naming the other as a trusted contact.
- Name a backup beyond the two of you, in case you are affected together.
- Keep both plans and sealed kits in the same known, secure place.
- Walk through each other's accounts once, so neither is a stranger to them.

Doing it side by side often surfaces useful surprises — an account one of you forgot, a bill in only one name, a subscription no one remembers. An afternoon of it frequently tidies your shared finances as much as it prepares for a hard day.

GOOD TO KNOW

A single event can affect both partners at once, which is why the backup beyond the couple matters so much. A grown child or sibling makes a natural second name for both of you.

STAY SAFE

32. Protecting Yourself While You Plan

Setting up a plan means handling your most sensitive information, so a little caution keeps it safe. The biggest risks are not clever hackers; they are simple mistakes and pushy strangers. A few plain rules keep you protected while you organize.

- Set up every tool yourself, inside the official app or website — never from a link in a message.
- Never type your master password or an access key into an email or text.
- No real company will ever call and ask for your password or a code. Hang up.
- Keep the sealed kit sealed; do not store your only copy of secrets loose in the cloud.

WATCH OUT

If anyone calls claiming to be from Apple, Google, or your bank and asks you to 'verify' a password or read out a code, it is a scam. The real companies never need it. Hang up and call back on a number you trust.

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

COMMON WORRIES

33. Questions People Ask

People tend to hesitate over the same few questions before they begin. Here are plain answers to the ones that come up most.

- 'Will anyone see my accounts now?' No. Every tool stays dormant until it is genuinely needed.
- 'Is this instead of a will?' No — it works alongside one. You want both.
- 'What if I change my mind?' You can change any setting or wish anytime, as often as you like.
- 'Do I need to be good with computers?' No. The steps are simple, and help is a phone call away.
- 'What if I don't have much online?' Even one email account and a phone of photos is worth a plan.

GOOD TO KNOW

There is no wrong way to start. Even just setting up your Apple or Google tool today, and telling one person, puts you far ahead of most families. Small steps count.

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

THE PEACE IT BRINGS

34. The Quiet Reward

It is worth saying plainly what you get for this afternoon of work: peace of mind. Not a grim, dutiful feeling, but a genuine lightness. The vague worry that has sat at the back of your mind — what would happen to all of this? — is answered, handled, and set gently aside.

You have also given your family something they may not fully appreciate until the day they need it: a clear path instead of a locked maze, your wishes instead of their guesswork, your photos kept instead of lost. That is a quiet, lasting kindness, offered in advance, asking nothing in return.

GOOD TO KNOW

People who finish this almost never describe regret or sadness. They describe relief — the same feeling as finally organizing a drawer that nagged at them for years. The reward is real and immediate.

So if any part of this felt heavy going in, let the ending be light. You have done a loving, sensible thing. Now you can put it out of your mind, knowing it is handled.

A SIMPLE START

35. If You Only Do Three Things

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

- 1 Set up your Apple Legacy Contact or your Google Inactive Account Manager — whichever you use.
- 2 Write your master password or phone passcode on one sheet and seal it in a labeled envelope.
- 3 Tell one trusted person that your plan exists and where to find it.

That is a complete, working foundation. Everything else in this guide — the other tools, the written wishes, the yearly review — makes it stronger. But those three steps alone will spare your family the worst of the trouble and point them in the right direction.

WATCH OUT

Done is better than perfect. A simple plan you actually finish beats an elaborate one you never start. Pick the one tool you use most, and set it up today.

FINISH THE JOB

36. Finish the Job Soon

You now know the whole checklist. Take stock of your accounts. Choose your person and a backup. Turn on Apple, Google, and Facebook's built-in tools, and set up your password manager's emergency access. Decide what to remember and what to close. Write your wishes, seal the keys, store the plan, and tell your person. Then review it once a year. The best time to begin is soon, while it is fresh.

If any step gives you pause — if you cannot find a setting, are not sure which tool you need, or want a hand getting your photos safely off the cloud — 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.

Pre-planning your digital estate is one of the most thoughtful things you can do for the people you love. Work down the checklist at your own pace. Finish the job. Then set it gently aside, knowing it is handled.

CHEAT SHEET

Everyday Cheat Sheet

Keep this page handy. It points you straight to what to do for each task. I want to... Do this
Take stock List email, photos, money, social, subscriptions, and devices Choose your
people One trusted person and a backup beyond your household Set up Apple Settings,
your name, Sign-In and Security, Legacy Contact — print the access key Set up Google
Account, Data and Privacy, Inactive Account Manager — pick contacts and a waiting
period Set up Facebook Settings, Memorialization, choose a legacy contact — or choose
deletion Decide each account Memorialize or delete — write your wish for each one Seal
the keys Master key, phone passcode, access keys — sealed, never loose or emailed
Review yearly Read the plan once a year; update after any new phone or password Get
help Call Bill: (330) 200-8042

AT A GLANCE

A Picture to Follow Along

Set It Up While You Can

Each company has a built-in tool you turn on yourself, ~~once~~, ahead of time.

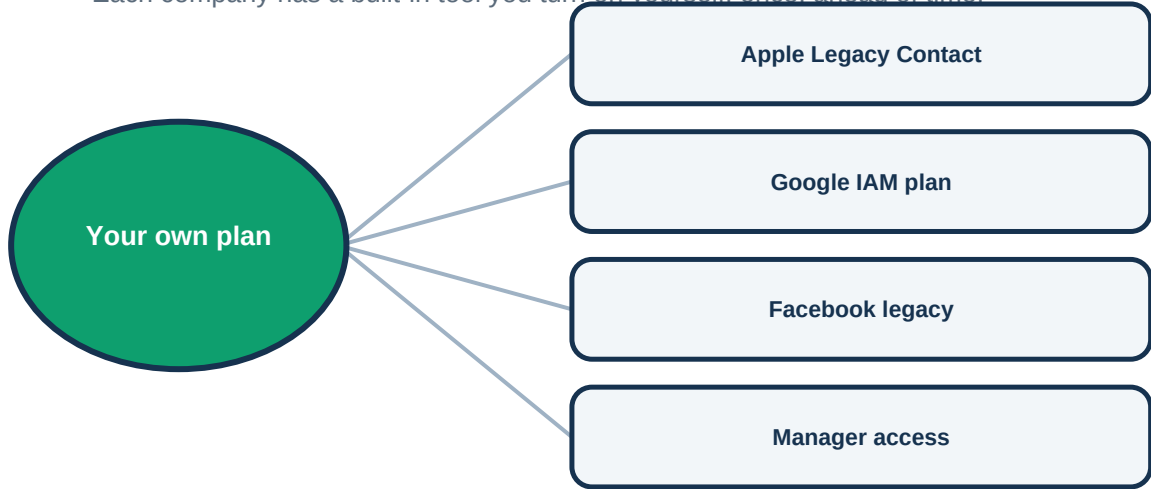


Illustration — a schematic. Set-up screens differ; each takes only a few minutes.

AT A GLANCE

A Second Look

A Calm Checklist

Work down it at your own pace — one box an evening is plenty.

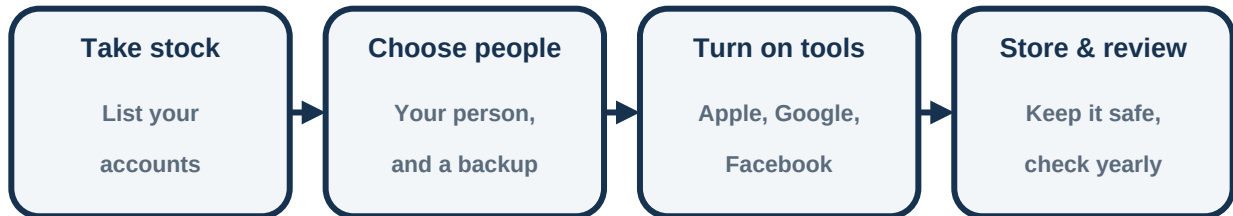


Illustration — a schematic. The order is a suggestion; do one box at a time.

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.