Who Gets Your Passwords?

TheSeniorTechie Guide To Digital Estate Planning

EMAIL | BANK ACCOUNTS | PHOTOS & FILES | SOCIAL MEDIA | SUBSCRIPTIONS & MORE

PLAN TODAY. PROTECT TOMORROW.

Give Your Loved Ones the Access They Need.

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CHAPTER ONE

WHAT IS YOUR DIGITAL ESTATE AND WHY IT MATTERS

The part of your life that lives on a screen, and what happens to it when you can't protect it yourself

Carol didn't think of herself as someone who couldn't handle things. She had handled plenty. She had buried her mother, settled her father's estate, raised three kids mostly on her own after her divorce, and built a small accounting practice from scratch. When her husband Richard died on a morning in March, she was heartbroken, but she was not helpless.

Except when it came to the iPad.

Richard had kept everything on that iPad. Recipes he'd collected for twenty years. Fishing logs going back to the 1990s. Thousands of photographs, including almost every picture taken at their grandchildren's birthdays. He had also used it to manage a small brokerage account he'd set up on his own, the kind of thing he was proud of and slightly secretive about in the way men of his generation sometimes were with money.

Carol knew the iPad existed. She did not know the passcode. She called Apple. They were polite and sorry for her loss and absolutely unable to help without documentation she didn't have and a legal process she hadn't started. Eight months later, she had recovered the brokerage account through the firm's own procedures. The photographs are still on that iPad. The iPad still sits in the drawer of Richard's nightstand. She can't bring herself to throw it away, and she can't get into it, and that particular kind of loss, she told me, is different from the other kinds. It sits there every night, three feet from where she sleeps, and she can't reach it.

That's what this book is about.

I wrote this so you could pick it up anywhere. Some topics come up in more than one chapter because the issues overlap in real life, and I didn't want any chapter to leave you stranded if you skipped the one before it. If something feels familiar, that's intentional, not an accident.

The Part of Your Estate That's Completely Unprotected

When most people hear the word "estate," they think of a will. Maybe a trust. A list of who gets the furniture and who gets the grandmother's china. If they're thorough, they've named beneficiaries on their retirement accounts and life insurance policies. That's the traditional infrastructure of leaving your life in order, and it matters enormously.

But there's a second layer now, one that didn't exist a generation ago, and most estate plans don't touch it at all. It's the part of your life that lives on a screen. Your email. Your bank's website. Your photos in the cloud. Your subscriptions. Your social media. Your passwords. Your devices.

All of that is your digital estate, and for most people reading this book, it's completely unprotected.

Not unprotected in a legal sense, necessarily. Unprotected in the practical sense. Unprotected in the sense that if something happens to you tomorrow, the people you love most would have almost no way to access any of it without enormous effort, legal intervention, or plain luck. And some of it they might never reach at all.

That's not a scare tactic. That's just how these systems were designed. They were designed to protect you while you're alive. Nobody thought very hard, at least not until recently, about what happens when you're not.

What Counts as a Digital Asset

Before you can plan for something, you have to know what you're planning for. So let's get specific.

A digital asset is any account, file, or piece of data that exists online or on a device. That definition sounds simple until you start making a real list, at which point most people discover they have significantly more than they realized.

Start with email. It's a digital asset, and often the master key to every other account you own online.

Online banking comes next. Almost every bank now has a web portal, and most people use it at least occasionally to check balances or pay bills. If you bank with more than one institution, you may have two or three of these. Investment accounts are the same. So are accounts at credit unions, online-only banks, or apps like Venmo or PayPal that you might use to send money to grandchildren.

Social media is next, and people are often surprised by how many platforms they're on. Facebook is the obvious one for this age group, but there's also Instagram if you've been talked into it, YouTube if you watch it regularly enough to have created an account, LinkedIn if you're still professionally active or ever were, and Pinterest if you've spent any time collecting recipes or garden ideas. Each of those is a separate account with a separate password.

Then there are photo libraries. This is the category that tends to hit people hardest emotionally. If you have an iPhone or iPad, your photos are almost certainly backed up to iCloud whether you set that up intentionally or not. Android users are probably backed up to Google Photos. Amazon offers its own photo storage to Prime members. Some people have their photos spread across two or three of these services without realizing it. The pictures of your children as babies, your parents who are gone, your wedding, your grandchildren's first steps, every birthday party and holiday and unremarkable afternoon that someone thought to photograph, all of it lives in these services. And without the right credentials and a plan, your family may have real trouble reaching any of it.

Subscriptions round out the obvious picture. Netflix, Hulu, Amazon Prime. The newspaper you read online. The magazine app. The music service. None of these are sentimental, but they are financial. If a subscription is charged to a credit card that your family doesn't know about, and the card stays active after you're gone, those charges keep coming. It's not catastrophic, but it's one more unnecessary complication in an already complicated time.

The Assets You're Probably Not Thinking About

Then there are the ones people almost never think about until someone points them out.

Airline miles, hotel points, and credit card rewards balances can represent real money, and Chapter Two covers how to make sure they're included in your account inventory.

Digital purchases are another category worth naming. If you've bought movies or books through Amazon, Apple, or Google, you have a library that lives in those accounts. Strictly speaking, you don't own most of that content the way you own a physical book or DVD. You've purchased a license to watch or read it, and what happens to that license when you die is governed by each company's terms of service, not by your will. It's worth being honest with your family about what those libraries are, even if the legal question of who inherits them is murky.

And finally, your devices themselves. Your phone, your tablet, your laptop, your desktop computer. This is the physical gateway to almost everything else. Every app you use, every account you stay logged into, every saved password that fills in automatically when you visit a website, all of it runs through your devices. If your family can't unlock your phone, they lose access not just to what's on the phone but to the easiest path into everything connected to it. The device isn't just a tool. It's the front door.

Add it up honestly and most people are looking at more accounts than they'd guess. The average person now manages well over a hundred passwords, according to recent research, and while not every password represents a separate account that matters, the sheer volume surprises almost everyone who actually sits down to count.

If you have already set up online banking, named a beneficiary on a retirement account, or made sure a family member knows your phone passcode, you are further along than most people who open this book, and that matters. Those are not small things. That is a foundation.

What follows is not a mandate to rebuild everything from scratch. It is a way to see what you have, find the gaps, and close them one at a time. Nobody does all of this in a weekend, and nobody needs to. The goal is a plan that is good enough to protect the people you love, not a perfect document that required six months of your life to produce. Good enough, built steadily, is exactly what this book is designed to help you reach.

Dorothy's Inbox

Dorothy had been widowed for three years when her daughter Karen finally convinced her to sit down and make a list of her own accounts. They did it at the kitchen table on a Saturday afternoon, which is how these conversations tend to happen, informally and a little reluctantly, over coffee.

They got to twenty-six accounts before Dorothy started feeling tired and they agreed to take a break. What surprised them both wasn't the number. It was how many accounts Dorothy used regularly but couldn't quite remember the passwords for, relying instead on her browser to fill them in automatically. She knew her email password. She knew her bank password. For at least a dozen other accounts, she said, she honestly had no idea. The browser just does it.

That's not unusual. It's actually the norm. The convenience features built into modern browsers and phones are so good at remembering passwords that most people stop remembering them personally. Which is completely fine while you're alive and using your own devices. It becomes a serious problem when someone else needs access.

Karen's concern wasn't morbid, and she said so. "Mom, I'm not planning for you to die tomorrow. I just want to know where things are." That's the right framing, and it's worth holding onto as you read this book. This isn't planning for death. It's planning for continuity, for the reasonable likelihood that at some point, someone you trust is going to need to know what you have and how to reach it.

What Actually Happens Without a Plan

The honest answer is: it depends, and most of the outcomes aren't good.

When someone dies, their family typically has two problems. The first is access. They need to get into accounts to manage, close, or transfer them. The second is knowledge. They need to know the accounts exist in the first place.

Access is the problem most people think about, but knowledge is often harder. A forgotten savings account at an online bank, a small investment portfolio managed through an app, a PayPal balance that never got moved to a checking account, a digital gift card balance, a rewards program worth real money. None of these appear in a traditional estate inventory because none of them were on the traditional estate planning radar. They just sit there, undiscovered, until eventually the institution turns the unclaimed funds over to the state.

The scale of this problem is larger than most people realize. State treasurers across the country are currently holding an estimated seventy billion dollars in unclaimed property, according to the National Association of Unclaimed Property Administrators, with roughly one in seven Americans owed some portion of it. Much of that represents accounts people simply forgot to tell their families about, or accounts their families couldn't find because there was no record of them.

The access problem is more immediately frustrating. Each platform handles death differently, and none of them make it particularly easy.

This Isn't Only About Dying

Most people, when they hear the phrase "digital estate planning," picture a will. They picture death. That's understandable, because that's what the word "estate" usually signals. But a significant number of the situations that send families scrambling for digital access have nothing to do with dying. They involve incapacity, and in some ways those situations are harder.

A stroke. A cancer diagnosis that requires weeks of treatment and recovery. A bad fall that sends someone to a rehabilitation facility for two months. A serious infection that puts an otherwise healthy person in the hospital for three weeks. These are the events that arrive without warning and hand the people who love you an immediate, practical problem: the accounts still exist, the bills are still running, and you cannot manage any of it yourself right now.

Consider what happened to a retired teacher named Miriam. She had a minor stroke in her mid-seventies, spent three weeks in the hospital and another five weeks in a short-term rehabilitation facility before coming home. Her daughter moved in to help during recovery. At some point in that first week back, they discovered that two automatic bill payments had missed because the linked checking account had been frozen after Miriam's bank flagged the absence of activity. A streaming subscription had quietly lapsed. And one account, a longtime email address Miriam used to stay in touch with a book club, had been locked out entirely after a family member tried three times with wrong passwords trying to be helpful. The account recovery process required a verification code sent to a backup phone number that was no longer in service.

Miriam recovered. Which meant she got to deal with the cleanup herself once she was back on her feet. But the experience shook her, because she realized that the disorganization she had always planned to address "eventually" had just caused real problems during the eight weeks she needed her accounts to simply keep running without her.

The incapacity scenario is harder than the death scenario in at least one specific way. When someone has died, there is a clear legal status and a clear direction of travel. When someone is incapacitated but alive, the rules get murkier. The person still owns the accounts. They may be capable of approving decisions but unable to execute them. A family member acting in good faith to keep the lights on can end up inadvertently triggering security flags, locking accounts further, or doing things the account holder, once recovered, wishes had been done differently.

Everything this book describes, the inventory, the access plan, the family conversation, works equally well for incapacity as it does for death. Think of it not as preparation for a final event, but as preparation for any moment when someone you trust needs to step in. That framing changes nothing about what you actually do. It changes how it feels to do it.

The Gap Nobody Mentions

Most people who have done any estate planning at all have a will. Some have a trust, a durable power of attorney, a healthcare directive. They worked with an attorney, or used an online service, or updated documents after a major life event. They feel reasonably confident that they have taken care of things.

Those documents almost certainly do not address digital accounts. Not because the attorney made a mistake, and not because you forgot to ask. It's because this category of asset either didn't exist when many of these documents were written, or because neither party thought to raise it. Estate planning as a profession developed over decades when the assets that needed transferring were physical: real property, financial accounts held at institutions, jewelry, vehicles, personal belongings. The frameworks that attorneys use, the language that powers of attorney traditionally employ, the categories that wills move through, were built for that world.

The result, for most families, is a plan that covers the house and the bank accounts and the grandmother's china, but leaves the family with no legal authority and no practical guidance for the email account, the photo library, the social media profiles, the streaming subscriptions, and the password-protected devices that now hold the practical keys to almost everything else.

The gap exists on both sides of the conversation. Most clients don't raise digital accounts because it doesn't occur to them that estate planning should cover those things. Most attorneys don't raise it proactively because they are following their clients' lead, focused on the issues the clients bring in, and digital assets remain, for many practices, a specialty concern rather than a standard part of every engagement. The subject simply falls through the space between.

Here is the practical consequence: even if you have a perfectly valid durable power of attorney that authorizes someone to manage your financial affairs while you're alive and incapacitated, that document may not give your agent the authority to access your digital accounts. Most platform terms of service do not recognize powers of attorney. The legal authority that works at your bank does not automatically translate to authority recognized by the company that runs your email or your photo storage. Whether and how a power of attorney covers digital accounts depends on how it's written and what it specifically addresses. It's worth asking an attorney about, particularly if your documents are more than a few years old.

None of this is a reason to panic or to redo your entire estate plan. It is a reason to understand the gap, and to take practical steps that don't require an attorney at all: the account inventory, the access plan, the conversation with your family about where things are. Those steps do more to protect your family than any legal document, because they work at the practical level, where most of the problems actually happen.

If you have an attorney you trust, add digital accounts to your next conversation with them. But don't wait for that conversation to start the rest of this book.

You Don't Own What You Think You Own

Here is something most people find genuinely surprising when they first hear it: the email account you've had for twenty years is not yours in the way your car is yours. Neither is your Facebook profile. Neither is the digital library of movies you've bought through Amazon, or the collection of albums in your Apple Music account, or the books in your Kindle library. You have not purchased those things. You have purchased a license to use them, under terms set by each company, and those terms can restrict what happens to the account when the license holder dies.

The terms of service agreements you clicked through when you created these accounts, the ones that are thousands of words long and that essentially nobody reads, typically specify that the account belongs to the individual who created it and cannot be transferred. The account does not become part of your estate in the traditional sense. It continues to exist as a separate legal entity, governed by the platform's policies, and those policies were not written with your heirs in mind.

This is not a legal technicality designed to frustrate families.

It's the architecture of how the internet was built, by companies whose primary concern was protecting the privacy of their living users, who reasonably enough didn't want their email read by strangers. The same security that protects you from hackers makes it genuinely difficult for your family to access your accounts after you're gone, even when their motives are entirely legitimate.

The practical implication is this: the fact that you spent years building a digital library, maintaining an account, accumulating content, does not create a right your family can simply step into. What creates that right is the tools the platforms themselves offer, the designated contacts, the legacy settings, the inactive account managers, all of which you have to set up while you are alive and able to do so. Once you're gone, that window closes. The platform's terms of service, whatever they say, are what your family is left with.

This is not a reason for despair, and it's not a reason to stop using these services. It is a specific, practical argument for using the tools the platforms already provide, before you need them. Apple's Legacy Contact feature. Google's Inactive Account Manager. The emergency access features built into password managers. Facebook's memorialization settings. These are not complicated. They take minutes to set up. And they are the difference between your family having a clear path to what you've left behind and your family spending months trying to get a company's customer service to recognize a situation those policies weren't designed to handle. The chapters that follow are going to walk you through exactly how to use them.

How the Big Platforms Handle It

Apple is strict: without a passcode or Apple ID credentials, a family faces months of legal documentation to recover an account, and sometimes the process fails entirely. Apple does offer a Legacy Contact feature that lets you designate someone in advance, and Chapter Three walks through exactly how to set it up.

Google offers a similar tool called Inactive Account Manager, which lets you designate trusted contacts who can access your data if your account goes dormant. Chapter Three covers that setup as well.

Facebook lets you designate a Legacy Contact to manage your profile in a limited way after you die; without one, Facebook's default is to memorialize the account. Chapter Five covers what that means and how to set your own preferences before it becomes someone else's problem.

Each platform has its own policies, its own processes, and its own gaps. And the policies change. What's true today may be different in two years. The only thing that stays constant is this: planning ahead while you're alive puts you in control. Leaving it to chance puts your family at the mercy of whatever each company's current policy happens to be.

The Things You've Created That Nobody Knows About

There's a category of digital assets that's harder to describe but just as important, and it's the one that tends to make people feel something when they think about it honestly.

It's everything you've written, collected, or created.

The emails you've sent over twenty years. Not the utility notices and the promotional offers, but the real ones, the messages to your children during hard times, the correspondence with friends who are gone, the thread with your sister that stretches back to whenever you both first got email. Most of us have written things in email that we'd never write on paper, things that are frank and funny and real, and they exist somewhere in a server farm in a data center, and most families never get to them.

The journals some people keep in apps like Day One or even in Google Docs. The genealogy research that took years and lives in an Ancestry.com account. The creative projects, the novel someone has been working on quietly, the photography portfolio, the collection of recipes in a digital file that was meant to become a family cookbook someday.

Barbara had kept a journal for thirty-one years.

Not a diary in the teenage sense, nothing with a lock and a ribbon. It was more like a running record of her life, observations about her garden, notes from the books she was reading, letters she wrote to her mother after her mother developed dementia and could no longer really receive them. She kept it in a private blog she'd started sometime around 2005, back when blogs were something people did. It wasn't public. Nobody read it. It was just hers.

When Barbara had a stroke at seventy-eight, her daughter Ellen came to stay with her during recovery. At some point Ellen asked about the journal, which Barbara had mentioned over the years in the vague way people mention things they consider private. Barbara could remember the name of the site. She could not remember the password. She could not remember the email address she'd used to create the account, which had been a work address from a job she'd left fifteen years earlier.

Barbara recovered well enough to manage on her own again. But she and Ellen spent three weeks trying to get back into that account, and they never did. Thirty-one years of writing. Gone, as far as either of them could reach it, not because Barbara died, but because she got sick for six weeks and couldn't manage her own login.

That's the part people don't always think about. This isn't only a plan for dying. It's a plan for the moment when something happens and someone you love needs to find what matters to you.

None of this has obvious financial value. All of it has meaning. And right now, for most people, all of it is at risk of simply disappearing.

That's not melodrama. Platforms shut down. Accounts get deleted when they're considered inactive. Google has stated outright that it reserves the right to delete accounts that have been dormant for two years. If nobody knows something exists, nobody can fight to preserve it. Planning for your digital estate isn't just about money and accounts. It's about deciding what matters and making sure it can be found.

Gerald's Project

Gerald spent eleven years building a genealogy record for his family. He started because his mother had mentioned, once, that there might be some Cherokee ancestry on her father's side, and he wanted to know if it was true. Eleven years later he had documentation going back five generations on three branches of the family, had connected with cousins he'd never known existed, and had put together a record that his children and grandchildren would genuinely want to have someday.

The whole thing lived in his Ancestry.com account. His subscription auto-renewed every year on a credit card. He had mentioned it to his wife in passing but never shown her how to access it, where the account was, or what the login information was. He had a folder on his computer labeled "Family History" but it hadn't been updated in two years, and his wife wasn't sure if the current version of the research was on the computer or only online.

Gerald isn't gone. He's seventy-three, healthy, and still adding to the project. But his daughter, who read an earlier version of this chapter, pointed it out to him directly. "Dad, if something happened to you tomorrow, I wouldn't know where any of this was." He hadn't thought about it that way. He thought of the project as something he was doing, not something he was leaving behind.

Most of us are the same way. We're in the middle of our lives. We're not thinking about the ending. But the things we're creating and collecting and corresponding about are accumulating every day, and at some point someone else is going to need to know they exist.

Why "My Family Will Figure It Out" Doesn't Work

This is the most common alternative plan, and it's worth taking apart briefly because it sounds more reasonable than it is.

The logic goes like this: my kids are smart, they know I bank online, they'll find the accounts, they'll call customer service, they'll sort it out. And it's true that families do sometimes sort it out. But sorting it out in the absence of any preparation typically means months of work, significant stress during an already difficult time, and real losses along the way.

Customer service at most financial institutions requires account verification that only the account holder can typically provide. Calling to say "my father had an account here, can you tell me what's in it" produces a polite refusal in most cases. The legal mechanisms exist to eventually compel disclosure, but they require probate proceedings, legal documentation, and time that most families don't want to spend in the months after losing someone.

Passwords are a particular problem. Modern security is designed to prevent unauthorized access, which is exactly what a grieving family member looks like to a computer system. Wrong password too many times and accounts lock. Account recovery processes route through email and phone numbers that may no longer be accessible. Two-factor authentication sends codes to a phone the family can't unlock.

None of this is the platform's fault. They built these systems to protect you. The problem is that protection doesn't automatically transfer to the people you trust most. You have to set that up yourself.

The good news, and there is substantial good news, is that setting it up is genuinely not complicated. The rest of this book is going to walk you through exactly what to do, in plain language, at a pace that won't overwhelm you. You don't need technical expertise. You don't need a lawyer to get started. You need a willingness to spend a few hours over the coming weeks doing something that your family will be quietly grateful for for the rest of their lives, even if they never quite say so.

What This Book Will Cover

Each chapter covers a distinct piece of the picture—inventory, passwords and access, photos, social media, financial accounts, the family conversation, and bringing it all together. The chapters build on each other, but you don't have to read them in order. If you know exactly what you're worried about, start there. Each chapter is designed to stand on its own.

The Real Reason to Do This

Carol eventually got the brokerage account sorted out. The financial piece resolved itself through official channels, which is how financial accounts usually go, slowly and with paperwork, but they get there. It was the photographs she couldn't get back.

She knew what was on that iPad. She could list the pictures she remembered, the ones she'd watched Richard take, the ones she'd been in. Knowing they existed but being unable to reach them turned out to be worse, in some ways, than if they'd been lost in a fire. Something lost in a fire is gone. Something locked in a drawer three feet from where you sleep every night is a different kind of absence.

Planning your digital estate is not a legal exercise, though it touches legal questions. It is not primarily a financial exercise, though it has real financial consequences. At its core, it's an act of consideration. It's saying to the people who will outlive you: I thought about what you'd need, and I made it as easy as I could.

That's worth a few hours of your time. Let's get started.

What To Do This Week

The first task is simply to make a list. Not a complete inventory, not yet. Just sit down for fifteen minutes and write down every online account you can think of off the top of your head. Your email. Your bank. Your social media. Your photo storage. Your streaming services. Don't worry about passwords or what to do with the list. Just get it on paper. Most people are surprised by how many things surface even in a quick pass, and the act of writing them down is the beginning of having a plan.

The second task is to check whether you have a Legacy Contact set up with Apple or a similar designation with Google, if you use either of those platforms. You don't need to configure anything this week. Just confirm whether it's been done. Chapter Three will walk you through the full setup when you're ready.

The third task is to tell one person that you're working on this. It doesn't have to be a formal conversation. It can be as simple as mentioning to your spouse, your adult child, or a close friend that you've been thinking about getting your digital accounts organized. That small acknowledgment makes you more likely to follow through, and it opens the door to a conversation that most families need to have but rarely start.

The fourth task is to find the passcode for one device you use regularly, confirm that someone you trust knows it, or make a note of it somewhere that person could find. Not a sticky note on the device, but somewhere considered, a piece of paper in an envelope, a note in a file you'll show them. One device. One passcode. That's a week's worth of progress, and it's more than most people have done.