

Digital Estate Planning Checklist

A starting point for organizing your digital life, whether you're planning on your own or working with an attorney or financial advisor

Most estate and financial plans cover wills, trusts, beneficiary designations, and powers of attorney. Very few address the digital accounts, devices, and online assets that now make up a real part of most people's lives. This checklist helps you see what needs attention, so nothing important gets left out of the bigger picture.

Step 1: Take Inventory

- List all email addresses, including old or rarely used ones
- Document online banking, investment, and retirement accounts
- Note subscription and recurring-charge accounts
- Identify cloud storage and photo backup services
- List social media and online community accounts
- Record payment app balances and rewards programs
- List devices used regularly: phone, tablet, laptop, desktop

Step 2: Identify Access Gaps

- Determine who currently has access to your accounts and devices
- Note which accounts rely on your phone number for verification codes
- Identify which accounts your family would struggle to find or access without help

Step 3: Coordinate With Your Legal and Financial Plan

- Confirm beneficiary designations are current on retirement and investment accounts
- If you work with an attorney, ask whether your power of attorney and estate documents address digital assets
- If you work with a financial advisor, ask whether digital assets should be part of your financial plan
- Avoid storing passwords or account numbers in your will, since wills can become public record

Step 4: Prepare for Continuity

- Identify one trusted person who would need to step in if you became unable to manage your accounts
- Decide where your account inventory and instructions will be kept
- Set a reminder to review this checklist once a year or after major life changes

*This checklist is a starting point. **Who Gets Your Passwords? TheSeniorTechie Guide To Digital Estate Planning** goes further, walking through secure ways to store and share passwords, how to set up legacy access on Apple, Google, and Facebook, how to protect financial accounts, and how to have this conversation with the people you trust. Available on Amazon.*