

If you are reading this section, you may be in the middle of one of the hardest experiences of your life. Not everything needs to happen at once. Prioritize based on urgency -- security and financial accounts first, sentimental and social media accounts later.

7.1 -- Secure the Devices

- Locate all devices: phones, tablets, laptops, desktops, smart watches
- Do NOT wipe, reset, or update any device. Keep them charged and powered on
- If you know the passcode, unlock and disable auto-lock temporarily
- If you don't know the passcode, set the device aside safely for later
- Check if the phone has biometric login -- the backup PIN is what you need
- Plug in and charge all devices to prevent data loss from dead batteries
- Locate any physical security keys (YubiKey, Titan) and keep them safe

Devices located and status:

7.2 -- Secure the Email

- Access the deceased's primary email as soon as possible
- Check for urgent messages (financial alerts, bills due, pending transactions)
- Watch for password reset emails indicating someone else is trying to access accounts
- Do NOT delete any emails -- you may need them for estate settlement

Email access status:

7.3 -- Stop the Financial Bleeding

Important: Do NOT notify banks or financial institutions of the death until you know whether each account is joint or solely held. Notifying a bank can freeze the account immediately, locking a surviving spouse out of funds until probate completes. Check account ownership first; consult an estate attorney for sole accounts.

- Search email for 'receipt,' 'subscription,' 'renewal,' 'payment,' 'invoice'
- Review bank and credit card statements for recurring charges
- Cancel or pause subscriptions actively draining funds
- Check joint vs. sole ownership on every financial account before contacting the institution
- For joint accounts: contact the bank to update account ownership
- For sole accounts: consult estate attorney before notifying the bank
- Determine which autopay bills are critical (mortgage, utilities, insurance) vs. cancel

Recurring charges found and actions taken:

7.4 -- Smart Home Immediate Actions

If you live in the home and cannot control smart devices:

If locked out of smart locks, use physical backup keys

If unable to control thermostat, look for manual override on the device itself

If security cameras are recording and you can't access them, unplug for now

If Alexa/Google Home has purchasing settings, unplug until you can reconfigure

Contact the security monitoring company to transfer or cancel service

Smart home actions taken: