

You are here because someone you love has died, and there was no digital plan left behind. That is not unusual -- most people do not leave one. Right now, the most important thing is to take care of yourself and the people around you. The digital world will still be there when you are ready. This section covers only the things that are genuinely time-sensitive, and even among those, very few need to happen today.

## Secure the Devices

Locate all devices: phones, tablets, laptops, desktops, smart watches, e-readers

Plug in and charge every device immediately -- a dead battery can mean lost data

Do NOT wipe, reset, or update any device -- updates can trigger re-authentication and lock you out

If any device is unlocked, disable auto-lock right now before it locks itself

If you know the passcode for any device, unlock it and disable auto-lock

If you do not know the passcode, set the device aside safely -- do not guess randomly (some devices erase after 10 failed attempts)

Locate any physical security keys (YubiKey or similar USB/NFC devices) on keychains or near the computer

Write down the make, model, and status (locked/unlocked/powerd on/off) of every device you find

*Biometric login (Face ID, fingerprint) will stop working, but the backup PIN or passcode is what you need. Check if the device has a backup PIN set.*

Devices located and status:

### THIS CAN WAIT

Social media accounts do not need attention in the first few days. Profiles will remain as they are. Closing or memorializing any account can also wait -- doing it prematurely can lock you out of data you may want later.

## Secure the Email

Check if email is already accessible through an open browser session on any computer or tablet

If a browser session is open, do NOT sign out -- this access is fragile and may not survive a restart

Check for urgent messages: financial alerts, bills due, pending transactions, legal notices

Watch for password reset emails that might indicate someone else is trying to access accounts

Search the email for 'password' or 'sign in' -- people sometimes email themselves credentials

Do NOT delete any emails -- you will need them for account discovery and estate settlement

If you find email access, change the recovery phone/backup email to your own (if you are the legal executor)

Email access status:

## Preserve the Phone and SIM

Keep the phone charged and powered on -- it may be receiving 2FA verification codes you need

Do NOT cancel the phone plan yet -- you need the number active for account recovery

If the phone is unlocked, check for authenticator apps and photograph every entry

If the phone is unlocked, move the SIM card to a phone you control so you can receive SMS codes

If the phone uses eSIM (no physical SIM tray), note this -- you will need the carrier's help later

Keep the phone accessible, not stored away -- you may need it at any moment for verification codes

*If the phone number is disconnected or reassigned, you lose the ability to receive SMS verification codes for every account that uses text-based two-factor authentication.*

## Immediate Financial Triage

### CRITICAL WARNING

Determine whether each financial account is jointly owned, solely owned, or has a payable-on-death (POD) beneficiary designation BEFORE contacting any bank. Notifying a bank that an account holder has died can trigger an immediate freeze on sole accounts, locking a surviving spouse out of funds until probate completes. Check ownership first; consult an estate attorney for sole accounts.

For joint accounts: the surviving owner retains full access -- notify the bank to remove the deceased's name

For sole accounts: notification will trigger an immediate freeze -- ensure you have alternative funds first

For POD/TOD accounts: these transfer directly to the named beneficiary outside of probate

If unsure of account type, consult with an estate attorney before notifying the bank

Search email for 'receipt,' 'subscription,' 'renewal,' 'payment,' 'invoice' to identify recurring charges

Identify which autopay items are critical (mortgage, utilities, insurance) versus which to cancel

Financial account ownership and actions:

### THIS CAN WAIT

Non-essential subscriptions (streaming services, small recurring charges) do not need to be cancelled in the first few days. A few weeks of charges will not materially affect the estate. Focus only on large charges or accounts draining sole-owner funds.

## Smart Home Immediate Actions

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 cannot access them, unplug for privacy

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

Contact the security monitoring company to transfer or cancel service

Write down which smart home devices exist and their current status

Smart home actions taken: