

Digital Life After Someone Dies

Phones, passwords, emails, photographs - and all the things you suddenly realise you can't get into.

You don't necessarily think about somebody's digital life until they're not there to unlock the phone, tell you the password or explain which email address they used for something.

DON'T START DELETING THINGS.

An email account, phone, computer or cloud account may contain photographs, contacts, bills, account information, messages or clues to other things you still need to find. Work out what exists before deciding what eventually happens to it.

Their Phone

- ☐ What phone did they use?
- ☐ Do I know the PIN or passcode?
- ☐ Do I know the mobile network?
- ☐ Is the account in their name?
- ☐ Is the phone used for two-factor authentication codes?
- ☐ Are important photographs or videos stored on it?
- ☐ Are there contacts I may need?
- ☐ Are there notes, calendar entries or reminders that may matter?

Phone / model

Mobile provider

Anything I need to find out

Computer, Laptop or Tablet

- ☐ Computer or laptop
- ☐ Tablet
- ☐ Do I know the login or PIN?
- ☐ Are documents stored locally?
- ☐ Are photographs stored locally?
- ☐ Is there a password manager?
- ☐ Does the device automatically log into important accounts?
- ☐ Is there anything I should preserve before changing or resetting anything?

Device / where it is

What I know about access

Anything I need to preserve or check first

Email Accounts

Email may show which banks, insurers, subscriptions, shops, services or other accounts the person used.

- ☐ Personal email
- ☐ Work email, where relevant
- ☐ Older email addresses
- ☐ Email used for bills or household accounts
- ☐ Email used for online shopping or subscriptions
- ☐ Recovery email address, if known

Account / service	Email / username	What I know	Done
			☐
			☐
			☐
			☐
			☐
			☐

Passwords and Two-Factor Authentication

- ☐ Did they use a password manager?
- ☐ Did they keep passwords written anywhere?
- ☐ Did their browser save passwords?
- ☐ Are verification codes sent to their phone?
- ☐ Are verification codes sent to an email account?
- ☐ Did they use an authenticator app?
- ☐ Are there backup or recovery codes anywhere?

Be careful about resetting passwords or devices simply to see if you can get in. You may lose access to saved information or make another account harder to recover.

Photographs, Videos and Files

- ☐ Phone photographs
- ☐ Computer or laptop photographs
- ☐ Google, Apple or other cloud photo storage
- ☐ External hard drives
- ☐ USB drives
- ☐ Memory cards
- ☐ Shared family storage
- ☐ Work or creative files that may matter

Where photographs or files may be stored

Who might know more about this?

Social Media

- ☐ Facebook
- ☐ Instagram
- ☐ X / Twitter
- ☐ LinkedIn
- ☐ TikTok
- ☐ Other social accounts

You can leave social media alone while you work out what you want to do.

Account / service	Email / username	What I know	Done
			☐
			☐
			☐
			☐
			☐
			☐
			☐

Subscriptions and Online Services

- ☐ Streaming services
- ☐ Music subscriptions
- ☐ News or magazine subscriptions
- ☐ Cloud storage
- ☐ Software subscriptions
- ☐ Shopping memberships
- ☐ Gaming accounts
- ☐ Apps with recurring payments
- ☐ Other paid online services

Account / service	Email / username	What I know	Done
			☐
			☐
			☐
			☐
			☐
			☐

Online Banking and Financial Accounts

You may discover banking, savings, investment or other financial services through emails, apps or statements. Record what you find, but don't assume that having access means you are entitled to move money or operate the account.

- ☐ Banking apps
- ☐ Savings or investment apps
- ☐ Payment services
- ☐ Digital statements
- ☐ Finance or credit accounts

Account / service	Email / username	What I know	Done
			☐
			☐
			☐
			☐
			☐
			☐
			☐

Household Accounts They Managed Online

- ☐ Electricity, gas or heating
- ☐ Broadband
- ☐ Mobile phones
- ☐ Home insurance
- ☐ Car insurance
- ☐ Rates or household payments
- ☐ TV or entertainment
- ☐ Other household accounts

Account / service	Email / username	What I know	Done
			☐
			☐
			☐
			☐
			☐

Anything else I have found

Things I Cannot Access

Don't let this become another list you think you have to solve immediately. Write down what you can't access and what you think might be in there.

Before I Delete, Cancel or Reset Anything

- ☐ Have I checked whether there are photographs or files I want to keep?
- ☐ Could this account help me identify another account or bill?
- ☐ Is this email or phone needed for verification codes?
- ☐ Could cancelling this affect another household service?
- ☐ Have I recorded any useful account or reference information?
- ☐ Do I actually need to deal with this now?
- ☐ If money, estate information or ownership is involved, do I need advice first?

Find first. Record second. Decide what to do with it later.

Things I've Remembered Later

Use this page for anything that comes back to you later. Writing it down does not mean you have to deal with it today.

About this resource: This worksheet comes from my own experience of suddenly realising how much of Darren's digital life I couldn't access. It is a practical prompt, not legal, financial or technical advice. Access rights, account rules and what happens to digital accounts after a death vary between providers and circumstances. If you're unsure whether you are entitled to access, change or close something, check with the provider or get appropriate advice first.