

Passwords, Accounts & Digital Access Guide

A practical guide for finding, organizing, and protecting digital accounts after the death of a spouse.

Digital access can become one of the most frustrating parts of early grief. Email, phones, banking apps, subscriptions, social media, cloud storage, photos, password managers, and two-factor codes may all be tied to accounts you now need to understand, update, preserve, or close.

This guide is meant to help you make a clear list of what exists, what you can access, what needs attention soon, and what may require professional help or company-specific instructions. You may not have every password, device, or answer right now. Start with what you can find, write down what you learn, and avoid closing anything important until you know whether it is needed for records, photos, verification, or account access.



Email & Phone Access

Main email accounts, phone passcodes, two-factor authentication, voicemail, contacts, text messages, recovery email/phone numbers.



Financial & Household Accounts

Online banking, credit cards, mortgage, utilities, insurance, subscriptions, auto-pay accounts.



Photos & Cloud Storage

iCloud, Google Photos, Dropbox, OneDrive, external drives, shared albums, old phones, memory cards.



Social Media & Memorial Options

Facebook, Instagram, TikTok, LinkedIn, other profiles, memorialization or closure options.



Password Manager & Saved Passwords

Password manager, browser-saved passwords, written password lists, emergency access settings.



Track What You Find

Account name, website/app, username/email, access status, next step, notes.