



**Yikes, who wants to think about preparing for their digital afterlife?** . . . a topic involving both death and extra administrative tasks?! None

of us, really. But when we consider how much of our lives is stored out of sight on our computers and online, we can imagine how difficult it would be for loved ones to find and process the important information when we are gone.

**Visualize someone trying to navigate the details of your life when you're not around to draw the map:**

- **For things you store on your computer or in the Internet cloud,** would they know which documents have implications to taxes and other financial matters? Would they know how you would like personal items

such as pictures and other memorabilia to be shared with family and friends? And would they know the passwords used to access the computer and the files, and where everything is stored?

- **For your social media activity** on Facebook, Instagram, Snapchat, LinkedIn or other online communities, would they know how you would like to be memorialized, or simply that you want the accounts to be shut down?
- **For other online interests** such as genealogy research or participation in fantasy football leagues, would they know your wishes to transfer ownership to somebody else?
- Similarly, **for the financial activity you perform online**, would they have the details plus usernames and passwords required to satisfy outstanding bills, resolve credit balances, stop automatic payments, close accounts, etc.?
- And finally, if this is something you want to happen, can they **access your email accounts and contacts** for clues into your complete financial picture and for a means to reach out to your family and friends?



**Do yourself and your loved ones a big favor and make some plans for your digital afterlife.**

Historically we would have been in good shape if we had a will with an executor and a health-care proxy - and I certainly want to encourage you to complete these tasks if you haven't already done so. But now, in this highly technological era, we need to make sure that someone can access our digital assets and know how we want them to be handled, should we die or become temporarily incapacitated.

**The good news is that the steps I am suggesting may not be all that hard – especially if you already have a system for password management in place.** (Password management can be: a paper list of your online accounts, with usernames, passwords and security questions; the same information stored in a password protected document on your computer; or preferably a software utility such as LastPass or 1Password that generates strong passwords you don't know or

need to remember, and enters them on web pages automatically.) If you don't have a system for password management, create one. Your life will run more smoothly in the present if you have this information recorded and up to date.



**Here are those steps to take regarding your digital afterlife:**

1. **Start the conversation with your loved ones about your digital assets** and the importance of someone knowing what yours are and how to access them. And talk to your loved ones about theirs, too.
2. **Make a list of all of your digital assets and indicate how to access them.** For online accounts, include web addresses, usernames and passwords, and security questions; or, if you use password management software, you only need to indicate what you are using and its master password. For assets on your computer, indicate what they are and how to find them. **On this list, indicate how you want each of your accounts/assets to be dealt with** - e.g. shut down my Facebook account, check for a credit balance in my eBay account, make sure cousin Sue gets the genealogy research. The list should be separate from your will and easily accessible by you for additions and changes. It can be on paper (and kept in a safe, hidden place), in a password-protected digital document, or you can store the information in an end-of-life document storage site such as Everplans.
3. **Choose a person to carry out your wishes**, someone who is trustworthy and computer savvy and may or may not be the Executor of your will. Let them know where your list is, and if need be, the password to access it. You may even be able to designate them as an "authorized representative" with your email provider and on some of your social media sites.



**Your digital afterlife is a complex topic that varies based on your unique financial situation,** and any issue that involves assets and

authorized representatives will benefit from the expertise of your legal and financial advisors. In fact, some of these advisors are now recommending that you have an official "Digital Executor" named in your will, a designated person in charge of carrying out your wishes about your digital assets. **But completing the tasks listed above will be a good start** – it will save your loved ones time and money, and reduce their confusion and stress at an already difficult time. Furthermore, it will afford you peace of mind and, if you so choose, some control over how you are remembered.

Thanks for sticking with me through to the end. While important, I know that this is a difficult topic.

*Karen*

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P.S. I am grateful to these professional organizers for bringing this important topic to my attention: Heather Ahearn, *The FUNctional Home*; Judith Kolberg, *FileHeads Professional Organizers*; and Hazel Thornton, *Organized 4 Life*.