

Managing Your Digital Estate

This is one of a series of articles provided by the Oakmont Technology Learning Center on the use of technology by seniors.

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Because Oakmont is a 55+ community, it's safe to assume most of us have our affairs in order with end-of-life paperwork as appropriate for each of our circumstances: wills, trusts, power of attorney paperwork, and medical directives. No one likes to talk about death, but many of us have been through settling our parents' estates and all the minutiae and stress involved with death certificates, funeral planning, credit cards, pets, bank accounts, belongings, and so much more. But now there's a new twist: have you thought of your digital estate?

Digital assets. Getting our lives in order in this digital age has become more complicated. We all have an "online life" and assets that aren't "physical", such as e-mail, electronic documents, Cloud data, social media (Facebook, Nextdoor, Instagram, TikTok, Twitter, WhatsApp, etc.), online retail logins, texts, smartphone data, software licenses, and photographs, to name a few. And then there are the many usernames and passwords that go with that online presence.

Please think about how you manage your passwords if someone has to deal with your digital assets after your death. You can use one of the many password management tools available on the internet and/or use a notebook to keep a written list. Make sure to take the written passwords with you in an evacuation. A future Oakmont News article will cover passwords and password management options in more detail.

To learn more about recent laws about digital assets, Google "California law about digital estate". Also, www.nolo.com, a legal website, has good free articles (search on "Topic", such as "digital assets", then click on "Articles"). Next time you meet with your estate planning professional, ask about how digital assets fit into your plan.

Apps/checklists. There are new apps available that could help with the logistics of death by providing resources and checklists. A recent Washington Post article covered websites that are out there to help navigate the logistics: Cake (www.joincake.com), Lantern (www.lantern.co), and Empathy (www.empathy.com). Lantern appears to sell services, with a free consultation. Empathy and Cake have free resources and articles as do AARP (www.aarp.com) and Nolo (www.nolo.com).

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