

I have downloaded the Footprint Finder, and have it installed, what next? Tips for Finding Passwords, Deleting Accounts & Ensuring a Secure Digital Footprint

The key thing is to install and run Aspen Digital Life as soon as possible , especially in the case of running it on the computer of a deceased or incapacitated loved one. DO NOT open any web browsers if possible. Browsers can be set up to delete information after a certain time has passed so you may lose valuable insight if you do. Once you have run the Footprint Finder, save both hard and softcopy of the results so that you have them for the long term.

Wow, there are a lot of accounts here, where do I begin?

Every person uses the Footprint Finder a bit differently. The following covers the major use categories and then gives you a few tips on how to use the data.

Four Major Categories of accounts

Logins that we categorize – Within this category, many of the most important accounts will be found. These are online accounts that are in the top 20,000 online services in the US and Canada. Any site that has been logged into has a password and information that may make the account vulnerable in the long term. Resolving, deleting and/or scrubbing these accounts will be the highest priority.

Logins that we don't categorize – These can still be very important, but the likelihood is lower. The account has been logged into, so there is personal information such as a username and password if not more. On the other hand, it is a less popular overall site. Many times, this is where you find credit cards on file or online keepsakes and documentation.

Accounts with no logins that are recognized. – This still may be logged into, but we just cannot tell if there was a login. In many cases you can look at the site and recognize that it won't have assets or anything beyond some user data. There are also many sites that we have noted as not having a way to even login. These sites are priority three. Look for sites with a lot of visits, in multiple browsers and more recent. These may be the most important.

Finally, there are sites without logins and are unrecognized. Again, you are sure to find something important in this category, but fewer than any of the above categories. Look to the accounts with the most logins and most recent use.

Use for Estate and financial Planning

Typically, the goal in estate planning use is to give you a head start on your list of assets or ensure you are not missing anything. The following process is recommended for each of the categories above

1. Identify and note any financial accounts to be passed to your planner
2. Identify non-financial accounts that you want to be included in you plan (important docs, photos, business related, social media, mileage and loyalty programs).
3. Identify accounts that you no longer use and SHUT THEM DOWN. They are a risk for potential ID theft for you and your loved ones.
4. Pass information over to you planner.

Use during ID theft or preventing ID theft.

If you have recently had your ID stolen or compromised, every open account is a risk and is at risk. You want to quickly change passwords AND usernames.

1. Find anything with a login and either change username and password or shut it down. Focus on major financial accounts first, where you have assets or expenses could be charged against you.
2. Go through accounts where we did not find a login and be sure there is not a login for that account. Change Usernames and passwords or shut it down.
3. If you have not had your ID stolen and are trying to prevent it then make an assessment and shut down unwanted accounts going through each of the above categories. Update passwords and usernames. Ideally move to a password manager that will randomize your passwords.

Use during Divorce

Generally, divorce is a difficult and stressful time making forgetting things easy. We can help with your legally required financial disclosures as well as name changes.

1. Work with your lawyer to understand the legal requirements for your state around disclosures that must be made.
2. Go through the results of the footprint manager and ensure you have each of the required accounts in your disclosures. Work with your legal representative if you are unsure. Encourage your spouse to do the same. Full and transparent disclosures can lower stress and increase trust
3. Working with guidance from your legal representative, remove your spouse from joint accounts that are yours
4. Change all usernames and passwords for accounts that are cleared by your legal representative.
5. Close all unwanted and unused accounts

6. If a name change is desired or required, use the output of the tool to find everywhere it needs to be done. (*This can also be used if you are recently married and need to update your name across accounts.*)

Use in Hospice or Memory Care

In these situations, you generally doing this for someone else which means you don't always understand what the accounts are. It makes it a lot harder. On the other hand, you may still be able to get relevant information from the account owner to help take action.

1. Go through the listing and ID everything with a login or a lot of visits.
2. Where you can find the time, try to talk with the account owner about anything that is unclear. You can also ask about usernames and passwords and their wishes. Get as much information as you can from the account owner. This will be a challenge in many cases, but you may be able to get a lot of key information a few minutes at a time. Personally, I did this with my mother while she was in hospice and she dictated small bits of a will as well as online information in 3-5-minute bites over 4 days.
3. Pro Tip: If you are able to at least get the password to emails associated with accounts and/or have access to their mobile device, you can many times reset unknown passwords for loved ones who have granted you permission.
4. Shut off ongoing expenses that are no longer needed. Subscriptions to online services, magazines, prescriptions, and so much more. The sooner you turn these off the more money and time you save later.
5. Shut down, close and delete all unneeded accounts.

Using the tool postmortem

These are the hardest cases because you have very little context. You might be doing it for a relative that lived 1,000+ miles away.

1. While most people initially think about where the assets are, the first thing to do is shut down ongoing expenses that are not needed. This preserves as much of the assets as possible.
2. Identify and set aside obvious financial and non-financial assets and online docs and keepsakes. With the help of legal representation, start transferring assets.
3. Go through the rest of the results and really examine if the online account has anything of value. Shut down unwanted accounts.
4. Change ownership and username/password of remaining accounts. This is the hardest problem of all. Many people use a common username or email for every account, so you may be able to request a password change if you have access to the email account. Many people also use a common password for non-financial accounts, so if you have one you may have "most". If you can't figure it out, you need to have your power of attorney forms and other docs in order. These requirements vary by state. The for

anything with a physical presence such as a bank, call to confirm the requirements and then visit. For online accounts, most sites will have good instructions for you to follow. You can find them by searching for “death of account owner” or similar.