

Digital Death Cleaning

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By Nanci Hellmich

Swedes have a term, dÃ¶stÃ¤dning or *death cleaning*, for the practice of decluttering late in life.

Death cleaning is about making decisions ahead of timeâ??what to keep, what to toss, and what others will need to find quicklyâ??so your heirs arenâ??t stuck with the burden of sorting things after youâ??re gone.

Digital death cleaning applies the same idea to the invisible stuff we accumulate on computers, phones, cameras, and the internet: everything from bank accounts, financial statements, and tax returns to passwords, emails, insurance policies, social media profiles, family photos and videos, music and movie libraries, and even wills and trusts.

A 2024 NordPass survey found the average person manages 168 personal passwords, and Apple reported in 2025 that the average iPhone user keeps almost 3,000 photos on their phone, plus more in cloud storage.

As you consider what youâ??ll leave behind, itâ??s important to organize, trim down, and make these digital assets accessible. This can help your heirs manage your affairs without spending weeks searching for what they need. â??Digital preparedness is an important part of estate planning,â?• says Nick DeCenso, CAPTRUST senior director of wealth solutions.

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CAPTRUST Financial Advisor Bri Smith agrees. â??If you are grieving for someone, you donâ??t want to be dealing with the logistics of tracking down various accounts and passwords.â?•

Decluttering your digital life requires both time and effort, Smith says, but itâ??s worth the investment. â??Digital clutter and documents build up gradually over time,â?• she says. â??But they can usually be organized in a few focused sessions.â?•

Creating a Digital Road Map

Digital clutter can accumulate faster than physical clutter, and it can feel more intimidating to tackle, says Productivity and Organizing Consultant Julie Morgenstern, author of *Shed Your Stuff, Change Your Life.*

> *I recommend you organize before you declutter. One efficient way to approach it is to create a digital road map on paper, which serves as a digital estate overview. The road map is a flashlight into your digital storage.*
>
> Julie Morgenstern, author of *Shed Your Stuff, Change Your Life*

Morgenstern says to start by asking yourself two questions. What would people need to find if something happened to me? And how can I give them an accessible guide on where to look?

â??You want to give your heirs a simple guide that shows what they need to find, where to find it, and how to access it,â?• she says.

To do that, Morgenstern recommends compiling a one-page printed document that can serve as an inventory of your digital world. The document should include information about your password manager or password list, email and social media accounts, recurring subscriptions, photo libraries, online banking institutions, and any digital repositories that house important documents such as appraisals, wills, and trusts.

It should also list direct contact information for your financial advisors, attorneys, accountants, insurance agents, and any other trusted individuals with access to your passwords or who can help manage your estate. Keep this document in a safe place or with someone you trust, Morgenstern says.

Taking Out the Trash



Once youâ??ve created your digital road map, review each digital account in your inventory and remove any unnecessary or outdated items, Morgenstern says. For instance, you might want to discard your digital diary (if you donâ??t want anyone to read it), outdated documents, and folders of old emails, she says.

Smith agrees. She recommends reviewing your digital files thoroughly to identify which versions are up to date, which documents are worth keeping, and which can be removed. â??This process can be time-consuming, so you should plan to tackle it gradually,â?• she says.

Reducing outdated or unnecessary documents clears the path for your heirs, making it easier for them to discern which documents and logins matter.

Managing Your Passwords

Passwords can pose a particular challenge. According to NordPass, the average American manages 168 individual logins. â??People have passwords for their bank accounts, financial records, shopping and travel websites, subscriptions, and streaming services,â?• DeCenso says.

Some people hide their passwords in books, an office binder, or on sticky notes in a cabinet drawer, he says.

To simplify, others rely on password managers such as 1Password, Bitwarden, Dashlane, LastPass, or NordPass. These can be especially helpful in digital death cleaning. With a password manager, the executor of your will can gain access to all your accounts simply by knowing a single password, DeCenso says.

Morgenstern has seen the value of password management firsthand. Two of her friends shared their passwords with each other for access if one of them passed away. However, when the first friend died, the other was so overwhelmed by grief that he couldnâ??t remember the code he had memorized. Although he eventually recovered it, with help, the process would have been far easier if the information had been written down and stored securely, Morgenstern says.

Storing Important Documents

Document storage and organization is another critical component of death cleaning, DeCenso says.

People are increasingly choosing digital vaults to store their important documents. These are secure, centralized platforms, and there are many options available. For example, CAPTRUST clients have access to WealthView, an online portal that tracks bank accounts, investments, and lines of credit. It also provides a digital vault for essential documents such as wills and trusts, insurance policies, passports, and property deeds.

DeCenso says using a digital vault such as WealthView benefits people when theyâ??re alive by making things easy to find and benefits their family after the person passes away. â??Itâ??s one of our best practices,â?• he says. â??Itâ??s a secure way to share documents with your financial advisor, and your heirs, so itâ??s a tool we strongly encourage our clients to use.â?•

Another tip: â??If you have physical wills and trusts, you should digitize them and store them in a digital vault,â?• he says.

Smith adds that while some people prefer a physical estate-planning binder, she encourages them to store the information in a digital vault as well. â??Consider it a backup in case the binder is lost or damaged,â?• she says.

Smith makes it a point to meet with her clients and their heirs or executors to ensure everyone knows exactly where digital information is stored.

DeCenso does too. â??As financial advisors, weâ??re strong advocates for clients during this process,â?• he says. â??We have experience guiding families through these situations, but also, it helps us sleep better when we know our clients are taken care of. Theyâ??re thinking about their digital lives as part of their legacy.â?•

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Many books offer strategies for decluttering, including:

- *Decluttering at the Speed of Life: Winning Your Never-Ending Battle with Stuff* by Dana K. White
- *The Gentle Art of Swedish Death Cleaning: How to Free Yourself and Your Family from a Lifetime of Clutter* by Margareta Magnusson
- *The Joy of Less: A Minimalist Guide to Declutter, Organize, and Simplify* by Francine Jay
- *The Life-Changing Magic of Tidying Up: The Japanese Art of Decluttering and Organizing* by Marie Kondo
- *Shed Your Stuff, Change Your Life* by Julie Morgenstern
- *Tame the Digital Chaos: Declutter, Organize, and Thrive in a Data-Driven World* by Lee Simon

About the Author

Nanci Hellmich, an award-winning multimedia reporter, covered myriad topics for USA TODAY for more than 30 years, and now she writes for AARP and other organizations. Sheâ??s been named a top online influencer on weight loss and nutrition and has appeared on numerous television shows, including NBCâ??s TODAY. Hellmich wrote for VESTED for more for more than a decade and is now defining her own retirement.

Have questions? Need help? Call the CAPTRUST at Work Desk at 800.967.9948, or schedule an appointment with a retirement counselor today.

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