LEGACY ARCHITECT RVA / FREE GUIDE

How to Organize Accounts and Paperwork After a Death

A practical checklist for locating records, tracking bills, contacting providers, and keeping family follow-ups organized.

ORDER IN YOUR ABSENCE

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By Legacy Architect RVA, Richmond, Virginia. Updated October 16, 2026.

After someone dies, start by creating a record of their accounts, important documents, recurring bills, and professional contacts. Confirm who is authorized to act, then follow each institution's process. This checklist helps you organize the work; account ownership, transfers, and estate decisions need the relevant provider or qualified professional.

1. Find the person handling the estate

Locate the will if there is one and the contact details for the person's attorney or estate

representative. If authority is unclear, ask a qualified attorney or the relevant probate office about the next step. Knowing where documents are stored can help even when you are not the person authorized to make decisions.

2. Make an inventory from records you are entitled to review

- Bank, investment, and retirement providers.
- Insurance policies, including any employer-related coverage.
- Mortgage or lease information, utility providers, and property records.
- Credit cards, loans, subscriptions, and regular payments.
- Important email, phone, cloud storage, and other digital accounts. • Business contacts and records if the person owned or ran a company.

For each item, note where the evidence came from, such as a statement, policy document, or existing family guide. Mark missing information as unknown so it can be checked instead of guessed. Do not treat a saved login as permission to enter an account.

3. Contact each provider through its official process

Use a verified number from a statement or the provider's own website. Explain your role and ask which team handles a deceased customer's account, who may submit the request, which documents are required, and how to submit them securely. Requirements depend on the account and the situation.

You can start with: “I'm helping organize the records after a family member's death. Can you

explain your notification process and what the authorized representative needs to provide?”

4. Identify bills that need attention

Record the due date, payment source, whether payment is automatic, and who relies on the service. Flag housing, utilities, insurance, care arrangements, and business commitments for the authorized person to review. Ask the provider about continuity or transfer arrangements before assuming that everything should be canceled.

Keep questions about debts separate from household scheduling. The FTC explains that relatives usually do not owe a deceased person's debts personally, although exceptions apply. Ask a qualified professional before accepting personal responsibility or deciding how estate funds should be used.

5. Preserve digital information before closing accounts

Photos, records, and shared files may need attention before a deletion request. Different providers have different routes for data access, account closure, and legacy contacts. Use our Google, Apple, and online account guide to find the official starting points.

6. Keep one follow-up list

For every contact, record the date, organization, staff member or reference number, documents requested, next action, and the person responsible. Store supporting documents securely and share only what the recipient needs.

A simple entry might read: “Utility provider; called October 16; awaiting transfer

instructions; follow up Tuesday." Clear notes let someone else help without starting the conversation over.

What can you prepare for your own family now?

Write down the information you had to hunt for, then check whether your own family could find the equivalent details. Start with your account list, recurring payments, document locations, professional contacts, and household instructions. Our end-of-life planning checklist also applies to preparing for illness or an unexpected absence.

Legacy Architect RVA helps you turn those details into a Life Manual through structured working sessions and a walkthrough with your successor. You can look through sample pages and the service process or take the free

Readiness Check. The aim is to give your family instructions they can follow, with clear routes to the professionals who handle legal and financial decisions.

Would they know where to look?

Take the Free Readiness Check. Rather start on your own? The Just-In-Case Plan walks you through it for $29.

Order in Your Absence.

NEXT STEPS

Your first step can be small. Start with the free Readiness Check, or explore what a Life Manual can put in order for your family.

Take the free Readiness Check

Explore services and the Life Manual

REFERENCES & LINKS

Resource 1: consumer.ftc.gov

Resource 2: legacyarchitectrva.com

Resource 4: jicplan.legacyarchitectrva.com

Resource 5: legacyarchitectrva.com

Resource 7: legacyarchitectrva.com

About this guide

Prepared by Legacy Architect RVA, Richmond, Virginia. This guide is educational and helps families organize practical information. It does not provide legal, financial, tax, or medical advice. Consult qualified professionals about decisions and legal authority.

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