DIGITAL · RESONANCE



For what no one prepares you to manage.

A practical guide to help bring structure and clarity to digital accounts after a loss.

It's normal to feel *overwhelmed.*

Managing someone's digital life after a loss can feel overwhelming, confusing, and difficult to navigate while you are already processing so much emotionally.

You do not need to do everything at once.

This guide is designed to help create structure, clarity, and a practical place to begin.

Most people don't know where to begin.

Digital accounts can be scattered across:

- phones
- email accounts
- bank statements
- cloud services
- subscriptions

This guide is designed to help you:

- slow the process down
- identify what matters first
- uncover important accounts progressively
- create structure during a difficult time

Digital accounts are rarely organised in one place.

Many are discovered gradually over time.

Three things that help first

1.

Start with access, not closure

In many cases, understanding what exists is more important than immediately closing accounts.

Access to a phone, email account, or password manager can often help uncover many other connected services.

2.

Email accounts often unlock other services

Receipts, password resets, subscriptions, verification emails, and billing notices are commonly stored in email accounts.

Searching an email account can often reveal:

- active subscriptions
- connected services
- payment confirmations
- cloud accounts
- online platforms

3.

Mobile phones can be extremely important

Phone numbers are often connected to:

- verification codes
- password resets
- banking alerts
- two-factor authentication

Keeping access to a phone number temporarily can make other accounts easier to manage.

Start with the highest-impact accounts

Identity & access

- ☐ Primary email accounts
- ☐ Mobile phone providers
- ☐ Apple ID
- ☐ Google account
- ☐ Password managers

These services are often connected to many other accounts.

Financial services

- ☐ Bank accounts
- ☐ Credit cards
- ☐ PayPal or digital wallets
- ☐ Investment platforms
- ☐ Buy Now Pay Later services
- ☐ Superannuation accounts

These accounts may reveal recurring payments, active subscriptions, or important financial activity.

Household services

- ☐ Utilities
- ☐ Insurance
- ☐ Internet providers
- ☐ Streaming services
- ☐ Shared family subscriptions

Some services may still involve ongoing payments, access, or account changes.

Where accounts are commonly found

Bank statements

Look for:

- recurring charges
- direct debits
- subscription payments
- App store purchases
- merchant names you do not recognise

Recurring transactions can help identify active services and ongoing payments.

Email accounts

Search for terms like:

- “receipt”
- “invoice”
- “subscription”
- “verification”
- “welcome”
- “payment successful”

Email accounts often contain evidence of connected services.

Phones & devices

Check for:

- installed apps
- saved passwords
- browser autofill
- App store subscriptions
- cloud storage apps
- authentication apps

Devices often reveal accounts and services that may not appear in bank statements or email accounts.

Accounts people often miss

Identity & access

- secondary email accounts
- authenticator apps
- old mobile numbers connected to verification
- domain names or website hosting

These services may still be connected to account recovery, verification, or ongoing ownership.

Financial & subscriptions

- business software subscriptions
- marketplace accounts
- shared streaming services
- loyalty or rewards programs
- cryptocurrency wallets

Some services may still involve recurring payments, stored value, or shared access.

Storage & personal data

- cloud storage services
- photo backup accounts
- online gaming accounts
- shared family cloud accounts

These accounts may contain important files, purchases, memories, or personal information.

Not everything needs immediate attention right away.

Some things can wait.

More urgent first

- mobile phone access
- email access
- banking and financial services
- ongoing bills and subscriptions
- shared household accounts

These services are often connected to identity, access, or ongoing payments.

Can usually wait:

- social media accounts
- entertainment subscriptions
- shopping accounts
- archived devices
- old apps or inactive accounts
- older online forums or profiles

These accounts can usually be reviewed later if needed.

Account tracking checklist

Accounts	Identified	Access	Next step
Primary email		☐	
Mobile provider		☐	
Bank accounts		☐	
Apple / Google		☐	
Government services		☐	
Cloud storage		☐	
Streaming & subscriptions		☐	
Social media		☐	

Examples: Review later, keep active temporarily, check recurring payments, recover access, contact provider, download important files.

Common Australian digital accounts

Banking & finance

CommBank
ANZ
Westpac
NAB
ING
Macquarie
PayPal
Afterpay
Zip Pay

Phone & internet

Telstra
Optus
Vodafone
TPG
Aussie Broadband
iiNet
Belong

Identity & government

MyGov
Medicare
ATO
Centrelink
Service NSW / Service Victoria

Subscriptions & entertainment

Netflix
Spotify
Disney+
Amazon Prime
Stan
Binge
Kayo
Sportsbet
TAB

Shopping & marketplaces

Amazon
eBay
Uber
Airbnb
DoorDash
Menulog

Cloud & devices

Apple ID
Google Account
Microsoft
iCloud
Dropbox
OneDrive

One step at a time.

Digital accounts are now part of everyday life:
banking, communication, photos, subscriptions, identity, memories, and practical responsibilities.

Most people are not prepared to manage them during difficult life events.

This guide was designed to make the process feel calmer, clearer, and more manageable.

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