

SEE  
INSIDE

# MemoryBanc<sup>®</sup>

YOUR WORKBOOK FOR ORGANIZING LIFE



*The Award-Winning System to*  
manage your documents, accounts, and assets

KAY H. BRANSFORD

*Praise for*

# **MemoryBanc<sup>®</sup>**

## **YOUR WORKBOOK FOR ORGANIZING LIFE**

“If only we had Kay Bransford’s comprehensive MemoryBanc workbook when my wife and I were caring for our aging parents. We’ll be using it to make sure our kids have everything they need to know in one place.”

—**Bart Astor**, author of the best-selling *AARP Roadmap for the Rest of Your Life*

“MemoryBanc is an indispensable tool for insuring that the critical information we need to pass on to our family, friends, and others is organized, easily accessible, and clear. Kay Bransford has meticulously created a way to keep all those passwords, bank account data, legal information, and all that other stuff we never remember to share in one simple place. I tell all my clients to get it and fill it out—someone will definitely thank you for doing it!”

—**Cynthia R. Green, Ph.D.**, founder and lead trainer, Total Brain Health

“Everybody in the world needs to own a copy of this book. MemoryBanc provides an incredibly comprehensive approach to making sure all the important details of your life are compiled and available if you need them. It’s great for your aging parents; it’s great for anyone. As I went through it page by page, I realized how much this book would help me to organize my life. And to help someone else in the event they needed to step in and help me. The caregiver’s personal assistant!”

—**Gary McClain, Ph.D.**, founder, Just Got Diagnosed

“What a great resource! This workbook provides useful forms, strategies, and tips for organizing important information for all generations. This process can be overwhelming, but MemoryBanc streamlines the gathering of all the pieces.”

—**Barbara McVicker**, eldercare expert and host of the PBS TV special *Stuck in the Middle: Caring for Mom and Dad*

Book excerpt compliments of



**MemoryBanc®**

The Award-Winning  
System for Organizing Life



## **Chapter 4: Taming the Internet**

This excerpt contains one sample of each  
workbook page in Chapter 4 from  
*MemoryBanc: Your Workbook for Organizing Life*



## **Taming the Internet: Keeping Track of Online Passcodes**

We manage, on average, more than two dozen accounts and passcodes, according to the credit scoring firm Experian. Documenting and updating usernames and passcodes in one secure place will make managing information easier and will save you time.

According to the Pew Research Center, 61 percent of Internet users in the United States bank online, 72 percent use social media, and 80 percent have shopped online. Those accounts make up your digital assets and include email accounts, social media, digital photos, music, movies, and e-books you've purchased.

Most of us immediately click "agree" when faced with terms of usage agreements, and with most online agreements, you will find that upon death, account rights cease and the account is not transferrable.

A *Wall Street Journal* story from 2013 titled "Life and Death Online: Who Controls a Digital Legacy?" brings light to this complicated issue. In this case, parents were unable to get access to their deceased 16-year-old daughter's online pictures and poetry. Most parents are unaware that they don't have rights to access their minors' accounts. The user agreements state that as a user, you agree to the conditions that the provider has defined.

We recommend that those of you with children under 18 have them document their usernames and passcodes. While my youngest and I sat together to set up her accounts so I could record her usernames and passcodes, I asked my son to just document and store his in a sealed envelope that I hope I never have to open.

Today, with many people using "the cloud" to store personal documents and photographs, it's even more important that you make available the keys to access these accounts with family and loved ones. Some of the most crucial data to record include your usernames, passcodes, PINs, and security questions.

Online access goes beyond email and social media. From your health insurance provider and online banking to your utility accounts, you will find that you can document those access codes with each of those records within this workbook.

To learn about creating secure passcodes, you should read AARP's *Protecting Yourself Online for Dummies* by Nancy Muir and Ryan Williams.

In addition to listing pertinent websites, URLs, usernames, passcodes, PINs, and security questions and answers, you should also list any linked credit cards. If a credit card is lost, compromised, or expires, you have an easy way to update payment methods for those accounts.

## Are Online Assets Safe?

In August 2014, the *New York Times* reported that a Russian crime ring had stolen over 1.2 billion username and passcode combos and more than 500 million email addresses from some 420,000 websites. Add to that the increasing number of data breaches recently (Target, Michaels, and Nordstrom to name just a few), you should be wary of putting any of your sensitive personal information in a cloud-based storage application without at least encrypting the file first. The encryption, however, may make it impossible for even you to retrieve. If you want to store this information digitally, my recommendation is to store your personal accounts, papers, and details on a removable storage device—and keep it in a secure location.

## Why Online Access Is Essential

Online access saved me hours of time when I needed to step in and manage my parents' affairs. Even mundane situations can arise that would require you to know the basics of your accounts. For example, if your spouse or partner were unavailable, would you be able to make changes to your mobile account or request service for an item under warranty? Many of these accounts include PINs or security questions.

Documenting the PINs, passcodes, and even security questions is essential so that your partner could use them to manage your shared lives, even if for only a temporary basis.

According to the FBI, the average burglar spends between eight and twelve minutes in your home and is looking for items that are easy to sell at a pawn shop such as electronics, gold, guns, jewelry, and silver, not a list of accounts and passcodes. You need to find the solution that will work for you and your loved ones.

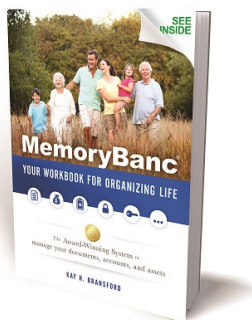
For additional worksheets to manage all of your online assets and identify associated credit cards and details, you can purchase *MemoryBanc: Your Workbook for Organizing Life*. Select the retailer and shipping/pick-up options that are best for you.



To learn more about MemoryBanc and our suite of award-winning systems to manage documents, accounts, and assets, visit [MemoryBanc.com](http://MemoryBanc.com)

MemoryBanc  
4601 N. Fairfax Drive #1200  
Arlington, VA 22203  
703.436.2827

## ***MemoryBanc: Your Workbook for Organizing Life***



Secure your financial and online assets with *MemoryBanc: Your Workbook for Organizing Life*. Today, more than \$58 billion is sitting with state and federal treasurers representing bank accounts, insurance, tax returns, and retirement accounts that were lost in the shuffle of a move, personal crisis, or death. Nearly half of adults over forty can expect to face a disability before they reach sixty-five, and 70 percent of Americans over sixty-five will need three years of care and support.

MemoryBanc makes it easy to document accounts, usernames, and medical history so they can be easily found or shared should they ever be needed by a spouse or loved one. It also helps couples that divide and conquer stay on the same page and gives individuals a way to easily hand over important information should it ever be needed. With the help of MemoryBanc, readers no longer have to store their information in their heads, on their phones, in a file, or under a keyboard—they now have one place that captures it all.

Find out how easy it is to secure your assets with *MemoryBanc: Your Workbook for Organizing Life*. MemoryBanc won the 2013 AARP Foundation Prize for Older-Adult Focused Innovation. This 7x10 inch workbook includes more than 130 worksheets to guide you the collection and organization of your documents, accounts, and assets. \$19.95

### **Additional products in the award-winning MemoryBanc family include:**

#### **MemoryBanc Register™ Flash Drive Edition**



For individuals desiring a more portable and paperless organization system, our 2 GB flash drive comes preloaded with the MemoryBanc workbook pages in an editable PDF format so you can add, edit, and store your information digitally. Use the 2 GB of space to include estate papers, personal documents, photos—any files you would like to secure. \$39.95

#### **MemoryBanc Register Binder Edition**



Delivered in a three-ring vegan-leather binder with preprinted MemoryBanc workbook pages in an 8.5 x 11 inch format and Personal, Financial, Medical, Online, Household, and Other section tabs, this edition makes adding pages and updates easy as your information changes, assets grow, and medical and online accounts accumulate. Users can tailor this edition to meet specific needs by adding section tabs and all registered owners qualify for FREE page refills for life. \$54.95

You can order any of these products or learn more at [www.MemoryBanc.com](http://www.MemoryBanc.com)

Name \_\_\_\_\_



## Security Questions

What is your mother's maiden name? \_\_\_\_\_

What is your father's first name? \_\_\_\_\_

What is your grandmother's maiden name? \_\_\_\_\_

What is your favorite

food? \_\_\_\_\_

movie? \_\_\_\_\_

book? \_\_\_\_\_

What is the name of the town where you were born? \_\_\_\_\_

What is the name of your first pet? \_\_\_\_\_

What is the name of your favorite pet? \_\_\_\_\_

What is the make of your first car? \_\_\_\_\_

What was your childhood nickname? \_\_\_\_\_

What is the name of the town where your parents met? \_\_\_\_\_

What is the name of the city in which you met your spouse or partner?

\_\_\_\_\_

Use these to document additional security questions (Q) and answers (A):

Q: \_\_\_\_\_

A: \_\_\_\_\_

Q: \_\_\_\_\_

A: \_\_\_\_\_

Q: \_\_\_\_\_

A: \_\_\_\_\_

Q: \_\_\_\_\_

A: \_\_\_\_\_

# Account Cheat Sheet

[illegible]

Name \_\_\_\_\_



## Email

**Account** \_\_\_\_\_ Circle one: Free or Paid

Website \_\_\_\_\_ PIN \_\_\_\_\_

Username \_\_\_\_\_ Passcode \_\_\_\_\_

Billing information \_\_\_\_\_

Notes \_\_\_\_\_

**Account** \_\_\_\_\_ Circle one: Free or Paid

Website \_\_\_\_\_ PIN \_\_\_\_\_

Username \_\_\_\_\_ Passcode \_\_\_\_\_

Billing information \_\_\_\_\_

Notes \_\_\_\_\_

**Account** \_\_\_\_\_ Circle one: Free or Paid

Website \_\_\_\_\_ PIN \_\_\_\_\_

Username \_\_\_\_\_ Passcode \_\_\_\_\_

Billing information \_\_\_\_\_

Notes \_\_\_\_\_

**Account** \_\_\_\_\_ Circle one: Free or Paid

Website \_\_\_\_\_ PIN \_\_\_\_\_

Username \_\_\_\_\_ Passcode \_\_\_\_\_

Billing information \_\_\_\_\_

Notes \_\_\_\_\_

**Account** \_\_\_\_\_ Circle one: Free or Paid

Website \_\_\_\_\_ PIN \_\_\_\_\_

Username \_\_\_\_\_ Passcode \_\_\_\_\_

Billing information \_\_\_\_\_

Notes \_\_\_\_\_



## Email (cont.)

**Account** \_\_\_\_\_ Circle one: Free or Paid

Website \_\_\_\_\_ PIN \_\_\_\_\_

Username \_\_\_\_\_ Passcode \_\_\_\_\_

Billing information \_\_\_\_\_

Notes \_\_\_\_\_

**Account** \_\_\_\_\_ Circle one: Free or Paid

Website \_\_\_\_\_ PIN \_\_\_\_\_

Username \_\_\_\_\_ Passcode \_\_\_\_\_

Billing information \_\_\_\_\_

Notes \_\_\_\_\_

**Account** \_\_\_\_\_ Circle one: Free or Paid

Website \_\_\_\_\_ PIN \_\_\_\_\_

Username \_\_\_\_\_ Passcode \_\_\_\_\_

Billing information \_\_\_\_\_

Notes \_\_\_\_\_

**Account** \_\_\_\_\_ Circle one: Free or Paid

Website \_\_\_\_\_ PIN \_\_\_\_\_

Username \_\_\_\_\_ Passcode \_\_\_\_\_

Billing information \_\_\_\_\_

Notes \_\_\_\_\_

**Account** \_\_\_\_\_ Circle one: Free or Paid

Website \_\_\_\_\_ PIN \_\_\_\_\_

Username \_\_\_\_\_ Passcode \_\_\_\_\_

Billing information \_\_\_\_\_

Notes \_\_\_\_\_

Name \_\_\_\_\_



## Social Media

(Services like Facebook, Twitter & Pinterest)

**Account** \_\_\_\_\_ Circle one: Free or Paid

Website \_\_\_\_\_ PIN \_\_\_\_\_

Username \_\_\_\_\_ Passcode \_\_\_\_\_

Billing information \_\_\_\_\_

Notes \_\_\_\_\_

**Account** \_\_\_\_\_ Circle one: Free or Paid

Website \_\_\_\_\_ PIN \_\_\_\_\_

Username \_\_\_\_\_ Passcode \_\_\_\_\_

Billing information \_\_\_\_\_

Notes \_\_\_\_\_

**Account** \_\_\_\_\_ Circle one: Free or Paid

Website \_\_\_\_\_ PIN \_\_\_\_\_

Username \_\_\_\_\_ Passcode \_\_\_\_\_

Billing information \_\_\_\_\_

Notes \_\_\_\_\_

**Account** \_\_\_\_\_ Circle one: Free or Paid

Website \_\_\_\_\_ PIN \_\_\_\_\_

Username \_\_\_\_\_ Passcode \_\_\_\_\_

Billing information \_\_\_\_\_

Notes \_\_\_\_\_



# Social Media (cont.)

**Account** \_\_\_\_\_ Circle one: Free or Paid

Website \_\_\_\_\_ PIN \_\_\_\_\_

Username \_\_\_\_\_ Passcode \_\_\_\_\_

Billing information \_\_\_\_\_

Notes \_\_\_\_\_

**Account** \_\_\_\_\_ Circle one: Free or Paid

Website \_\_\_\_\_ PIN \_\_\_\_\_

Username \_\_\_\_\_ Passcode \_\_\_\_\_

Billing information \_\_\_\_\_

Notes \_\_\_\_\_

**Account** \_\_\_\_\_ Circle one: Free or Paid

Website \_\_\_\_\_ PIN \_\_\_\_\_

Username \_\_\_\_\_ Passcode \_\_\_\_\_

Billing information \_\_\_\_\_

Notes \_\_\_\_\_

**Account** \_\_\_\_\_ Circle one: Free or Paid

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Username \_\_\_\_\_ Passcode \_\_\_\_\_

Billing information \_\_\_\_\_

Notes \_\_\_\_\_

**Account** \_\_\_\_\_ Circle one: Free or Paid

Website \_\_\_\_\_ PIN \_\_\_\_\_

Username \_\_\_\_\_ Passcode \_\_\_\_\_

Billing information \_\_\_\_\_

Name \_\_\_\_\_



## Online Services

(Services like Shutterfly, Amazon & iTunes)

**Account** \_\_\_\_\_ Circle one: Free or Paid

Website \_\_\_\_\_ PIN \_\_\_\_\_

Username \_\_\_\_\_ Passcode \_\_\_\_\_

Billing information \_\_\_\_\_

Notes \_\_\_\_\_

**Account** \_\_\_\_\_ Circle one: Free or Paid

Website \_\_\_\_\_ PIN \_\_\_\_\_

Username \_\_\_\_\_ Passcode \_\_\_\_\_

Billing information \_\_\_\_\_

Notes \_\_\_\_\_

**Account** \_\_\_\_\_ Circle one: Free or Paid

Website \_\_\_\_\_ PIN \_\_\_\_\_

Username \_\_\_\_\_ Passcode \_\_\_\_\_

Billing information \_\_\_\_\_

Notes \_\_\_\_\_

**Account** \_\_\_\_\_ Circle one: Free or Paid

Website \_\_\_\_\_ PIN \_\_\_\_\_

Username \_\_\_\_\_ Passcode \_\_\_\_\_

Billing information \_\_\_\_\_

Notes \_\_\_\_\_



## Online Services (cont.)

**Account** \_\_\_\_\_ Circle one: Free or Paid

Website \_\_\_\_\_ PIN \_\_\_\_\_

Username \_\_\_\_\_ Passcode \_\_\_\_\_

Billing information \_\_\_\_\_

Notes \_\_\_\_\_

**Account** \_\_\_\_\_ Circle one: Free or Paid

Website \_\_\_\_\_ PIN \_\_\_\_\_

Username \_\_\_\_\_ Passcode \_\_\_\_\_

Billing information \_\_\_\_\_

Notes \_\_\_\_\_

**Account** \_\_\_\_\_ Circle one: Free or Paid

Website \_\_\_\_\_ PIN \_\_\_\_\_

Username \_\_\_\_\_ Passcode \_\_\_\_\_

Billing information \_\_\_\_\_

Notes \_\_\_\_\_

**Account** \_\_\_\_\_ Circle one: Free or Paid

Website \_\_\_\_\_ PIN \_\_\_\_\_

Username \_\_\_\_\_ Passcode \_\_\_\_\_

Billing information \_\_\_\_\_

Notes \_\_\_\_\_

## Frequently Asked Questions about Online Passcodes and Access

Q: All my passcodes are stored in a passcode app on my phone. Do I still need to document them?

A: Absolutely. Unfortunately, if you are unable to access your passcode keeper, no one will be able to access your accounts. Most “user agreements” preclude others from getting access to your account. The only real way to ensure this information is shared is for you to document it. Some apps allow you to set up access for others as well as print out a cheat sheet. Find out if your app has these features and include a copy with your completed workbook.

Q: I have read that you should never write down your passcodes. Why are you suggesting I document them?

A: Most of the guidance you receive relates to professionals employed within a business. At home, you don’t have an IT department that can override and reset your passcodes. I have yet to hear of a thief entering a home and stealing a list of passcodes, but I have heard stories of sorrow over lost pictures and emails as well as frustration over a Facebook or LinkedIn profile that survives past the life of a loved one. For those reasons, I urge you to consider documenting your passcodes.

Remember, I’m not suggesting you walk around with the passcodes in your wallet. The sheet should be kept in a safe place in your home where your loved ones can get to it if necessary.

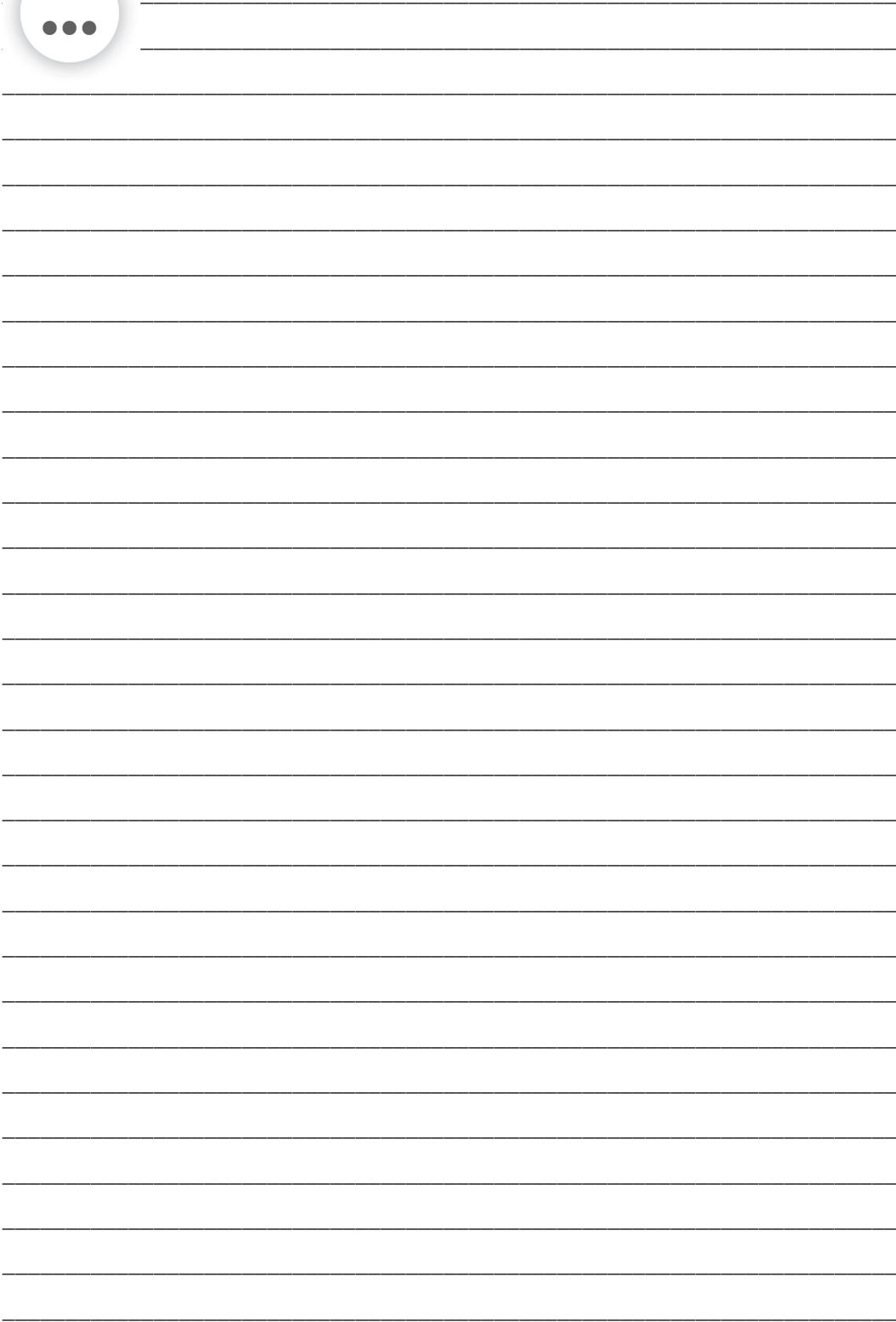
Q: My estate planning included the designation for a “digital executor,” who I understand will provide the legal rights to access my accounts. Is it OK for me to skip this step?

A: Having a “digital executor” is becoming more popular, but most of the online services and account access you have established are governed by the “user terms and agreement” you accepted. If you took the time to read them, you would find that most of the services do not allow you to share access or grant rights to your access to someone else. For this reason, we recommend you write passcodes down.

Q: My passcodes change all the time—how am I supposed to keep up with them?

A: Exactly! This is a major challenge for us all. Once you document your usernames and passcodes, you will find that they really don’t change that frequently—unless you are constantly resetting them because you forgot the original passcode. I keep a printout of my list next to my computer, and with more than 80 online accounts and passcodes, I refer to it frequently.

There are several apps that can store your passcodes. I have tried *Password Manager* and *Dashlane*; both require a passcode to access the information so it will only be useful to those who know you use it and who know your login passcode. I recommend you document your most important passcodes in writing because the requirement of a passcode may prove to be a barrier to those you are expecting to step in and assist you. I found having a written list next to my workspace was faster than trying to look up access codes online. I hope you find the solution that works best for you.



# About the Author

Kay Bransford is a recognized expert in how to collect, manage, and organize personal information. *Forbes*, *The Dr. Oz Show*, and *Huffington Post* are a few of the media outlets that have turned to Kay to understand, and educate families, caregivers, and retirees on, this issue.

Both of Kay's parents were diagnosed with moderate stages of dementia in 2012. While she held their durable power of attorney, not every institution recognized it, and in some cases, it took weeks to months to have it recognized so she could help her parents pay their bills, manage their household, and serve as their medical advocate. Kay was raising two children, and both she and her husband held full-time jobs. Managing tasks for her parents was overwhelming, so she created a binder-based system to document, organize, and support them. Many friends and colleagues knew what Kay was going through, and when they started to face similar situations and asked her for a copy of her workbook, MemoryBanc was born.

Kay expected that caregivers would be her biggest clients but instead found that most of her clients were between 40 and 60 years old and purchased the workbook to organize themselves. Today, the tool is primarily used by couples as a way to share information about the tasks they have been dividing and conquering for years. Not only does it offer a simple way to track and organize a household, but it also allows couples to work together in managing shared lives.

AARP Foundation named MemoryBanc an "Older-Adult Focused Innovation."



## MemoryBanc® Order Form

Complete this form to receive free refills, downloads, and to opt in to our reminder service.

PRODUCT	MSRP
♦ MemoryBanc: Your Workbook for Organizing Life	\$19.95
♦ MemoryBanc Register Flash Drive Edition	\$39.95
♦ MemoryBanc Register Binder Edition	\$54.95

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- 1) Fax this form to our toll-free fax: 888.841.5234
- 2) Mail this form with payment to:  
MemoryBanc  
4601 N. Fairfax Drive #1200  
Arlington, VA 22203
- 3) Call our office at 703.436.2827



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Address

Phone

Email

☐ Yes, I opt in to receive free downloads, updates, and reminders.

### Shipping Address (if different)

Address



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System for Organizing Life

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Workbook	<input type="checkbox"/> x	\$19.95	
Flash Drive Edition	<input type="checkbox"/> x	\$39.95	
Binder Edition	<input type="checkbox"/> x	\$54.95	

Subtotal: \_\_\_\_\_

VA Tax (6%): \_\_\_\_\_

Shipping & Handling: **\$6.50**

ORDER TOTAL \_\_\_\_\_

### PAYMENT

☐ Credit Card (Visa/MC/Discover)

Credit Card #

Exp. date

Security Code/CCV

**Charge the listed ORDER TOTAL to this credit card.**

Signature