Amanah Home

Muslim Family Continuity & Digital Legacy Workbook

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Prepare what your family may need before they need it.

Important note

This workbook is an organizational and educational tool. It is not:

- A legal will
- A faraid calculator
- A fatwa
- A substitute for a qualified Islamic scholar
- A substitute for a lawyer, estate planner, doctor or financial adviser
- A secure password manager

Islamic inheritance, guardianship, funeral arrangements, medical decisions and property transfer may depend on your country, state, family situation and school of legal interpretation. Use this workbook to prepare questions and organize information, then seek appropriate professional advice.

Do not place your master passwords, PINs, one-time codes or full identity-document scans directly in an unsecured copy of this workbook.

Introduction: Preparing is an act of amanah

Most families do not avoid planning because they do not care. They avoid it because the subject feels uncomfortable, complicated or premature.

But emergencies do not wait until a family feels ready.

A spouse may suddenly need to manage a household while grieving. An adult child may need to help an aging parent access documents. A business partner may need to understand outstanding obligations. A caregiver may need to know which doctor to call, where medication is kept or which bills cannot be missed.

Preparedness is not an invitation to expect the worst. It is a way of reducing unnecessary confusion when the worst, or simply an unexpected difficulty, occurs.

In Islam, amanah refers to a trust or responsibility placed in our care. That trust includes wealth, family responsibilities, promises, debts, private information and commitments to other people. Preparing a clear handover plan is one practical way to protect those responsibilities.

This workbook helps you create five things:

1. **A trusted-contact map**
2. **A household information vault**
3. **A financial and administrative continuity record**
4. **A digital legacy and account plan**
5. **An Islamic values and action plan**

You do not need to complete everything in one sitting. Begin with the sections most likely to help your household immediately.

Your first decision

Choose one person who should know that this workbook exists.

Name: _____

Relationship: _____

Where the current copy is stored: _____

Date you told them: _____

Section 1: Your Amanah Map

1.1 What this workbook is protecting

Before listing accounts and documents, identify the responsibilities that would be hardest for someone else to understand.

Complete these sentences:

- The people who depend on me most are:
  - _____
  - _____
  - _____
- The responsibilities only I currently understand are:
  - _____
  - _____
  - _____
- The information my family would struggle to locate is:
  - _____
  - _____
  - _____
- The decision I have postponed because it feels uncomfortable is:
  - _____
  - _____
- The person who could help my family navigate a difficult week is:
  - _____
  - _____

1.2 The three-level preparedness model

Do not try to create a perfect master file immediately. Use three levels.

Level 1: Immediate access

This is the information someone may need within the first few hours or days.

Examples:

- Emergency contacts
- Doctor and medication information
- Children’s school or childcare contacts
- Location of identity documents
- Location of keys
- Location of the current workbook
- Who should be called first

Level 2: Household continuity

This is the information needed during the first few weeks.

Examples:

- Rent or mortgage details

- Utility accounts
- Insurance or takaful
- Debt payments
- Employer or business contacts
- Important contracts
- Care arrangements
- Vehicle information

Level 3: Long-term decisions

This includes matters that require careful advice and conversation.

Examples:

- Wasiyyah or estate documents
- Faraid questions
- Guardianship discussions
- Property ownership
- Business succession
- Charitable commitments
- Digital account closure or memorialization

Reflection

Which level is currently weakest in your household?

- [ ] Immediate access
- [ ] Household continuity
- [ ] Long-term decisions

What is one action that would improve that level this week?

1.3 Your trusted circle

One person should not be expected to understand everything. Create a small circle with different roles.

Possible roles include:

- **Primary family contact:** coordinates immediate communication.

- **Document custodian:** knows where important records are stored.
- **Financial contact:** helps identify bills, accounts and obligations.
- **Religious adviser:** helps with Islamic questions.
- **Legal or estate adviser:** helps with local legal documents.
- **Medical or care contact:** understands health information.
- **Digital contact:** helps with devices and online accounts.
- **Business contact:** handles work or business continuity.

Trusted circle worksheet

Role	Name	Relationship	Phone/email	What they should know
Primary family contact				
Document custodian				
Financial contact				
Religious adviser				
Legal adviser				
Medical/care contact				
Digital contact				
Business contact				

Do not give everyone access to everything. Give each person only the information appropriate to their role.

Section 2: Build the Household Information Vault

2.1 Choose a safe storage system

A good system usually has three parts:

1. **A private digital folder**
2. **A printed emergency summary**
3. **A trusted person who knows how to access both**

Possible digital storage approaches:

- Encrypted cloud storage

- A reputable password manager’s secure notes
- An encrypted external drive
- A secure family document platform
- A combination of the above

Avoid keeping sensitive information in:

- An unprotected shared chat
- A public Notion page
- An unencrypted spreadsheet
- A document named “Passwords”
- A folder that every household member can edit without controls

Storage decision

My primary storage method is:

My backup storage method is:

The person who knows where it is:

The date I will review access:

2.2 The document inventory

Do not upload every document immediately. First create an index showing what exists and where it is kept.

Identity and family records

- [ ] Identity cards or passports
- [ ] Birth certificates
- [ ] Marriage certificate
- [ ] Divorce or custody documents, if relevant
- [ ]

- [ ] Immigration or residency documents
- [ ] Children’s records
- [ ] Emergency contact details
- [ ] Recent photographs for identification

Health and care

- [ ] Medication list
- [ ] Allergies
- [ ] Doctor and clinic details
- [ ] Health insurance or takaful
- [ ] Care instructions
- [ ] Disability or accessibility information
- [ ] Organ donation or medical preference documents, where applicable

Financial and property records

- [ ] Bank account list
- [ ] Investment accounts
- [ ] Takaful or insurance policies
- [ ] Property documents
- [ ] Vehicle documents
- [ ] Loan agreements
- [ ] Credit or financing accounts
- [ ]

- [ ] Tax records
- [ ] Zakat records
- [ ] Business ownership records

Religious and community records

- [ ] Mosque or community contact
- [ ] Religious adviser
- [ ] Funeral or burial preferences
- [ ] Sadaqah commitments
- [ ] Quran, book or charitable endowment intentions
- [ ] Existing wasiyyah or estate documents
- [ ] Outstanding religious obligations to discuss with a qualified adviser

Household operations

- [ ] Utility accounts
- [ ] Rent or mortgage
- [ ] School or childcare
- [ ] Domestic help or caregiver details
- [ ] Pet or animal care
- [ ] Vehicle maintenance
- [ ] Home security
- [ ] Important keys and access cards

2.3 Document index

For each important item, record the location without placing the entire document in this workbook.

Document or record	Where it is stored	Who can access it?	Last reviewed
Identity documents			
Marriage/family documents			
Property documents			
Takaful/insurance			
Bank and investment list			
Medical records			
Wasiyyah or estate documents			
Business documents			

Rule of usefulness

A document is not truly prepared if:

- Nobody knows it exists.
- Nobody knows where it is.
- The file cannot be opened.
- The information is outdated.
- The wrong person has access.
- The document contradicts another document.

Review the index every six months and after major life events.

Section 3: Financial and Administrative Continuity

3.1 The goal is visibility, not disclosure

Your family does not necessarily need a list of every transaction. They do need to know what exists, what is owed, what must be paid and whom to contact.

Create a high-level financial map.

Income sources

- Employer or business name: _____
- Salary or income payment date: _____
- Other income: _____
- Person to contact if income stops: _____

Regular obligations

Obligation	Provider	Due date	Payment method	What happens if missed?
Housing				
Electricity/water				
Internet/phone				
School/childcare				
Financing/loan				
Takaful/insurance				
Subscription				

3.2 Debts and obligations

Debt is one of the areas most likely to be forgotten or misunderstood during a crisis.

List obligations factually and without shame. This is an organizational record, not a moral judgment.

Include:

- Personal loans

- Family loans
- Credit facilities
- Buy-now-pay-later plans
- Business debts
- Unpaid invoices
- Money borrowed from or owed to friends
- Promised payments
- Unpaid wages
- Taxes or government obligations
- Religious obligations requiring professional guidance

Obligation	Person or institution	Approximate amount	Evidence location	Contact

If an amount is uncertain, write “to be confirmed” instead of inventing precision.

3.3 Sadaqah and recurring commitments

Recurring giving is a beautiful commitment, but it should be visible to the person who may need to maintain or stop it.

Record:

- Organization or recipient
- Frequency
- Amount
- Payment method
- Whether it should continue temporarily
- Whether it requires confirmation from a family member

Recipient	Frequency	Amount	Payment method	Contact or reference

This workbook does not determine whether a particular payment should be treated as sadaqah, wasiyyah, debt or another category. Ask a qualified adviser where classification matters.

3.4 Personal and small-business boundaries

If you freelance, sell online or operate a small business, separate household continuity from business continuity.

Record:

- Business registration location
- Main business bank or payment provider
- Bookkeeper or accountant
- Main customer or supplier contact
- Open invoices
- Upcoming delivery commitments
- Software subscriptions
- Domain and hosting provider
- Who can pause operations
- Who can communicate with customers

Business handover checklist

- [ ] List current projects.
- [ ] List outstanding invoices.
- [ ] List supplier obligations.
- [ ] Identify the person who can access business records.
- [ ] Document how to pause recurring software charges.
- [ ] Record where contracts are stored.
- [ ] Write a short customer communication plan.
- [ ] Separate business passwords from personal passwords.
- [ ] Identify what must not be disclosed publicly.

Section 4: Digital Legacy and Account Handover

4.1 Your digital life is part of your household

A modern person may have:

- Email accounts
- Cloud storage
- Photos and videos
- Social media
- Banking and payment apps
- Shopping accounts
- Streaming subscriptions
- Work platforms
- Domains and websites
- Digital products
- Cryptocurrency or investment accounts
- Private messages
- Devices containing sensitive information

The goal is not to hand every account to every person. The goal is to decide what should happen to each category.

4.2 Account categories

For each account, choose one instruction:

- **Transfer:** another person should take over.
- **Close:** the account should be cancelled.
- **Memorialize:** the account should remain as a memorial, where supported.
- **Archive:** data should be preserved privately.
- **Review:** a qualified person should decide.
- **No action:** the account is not important.

Account or service	Category	Desired action	Trusted person	Notes
Primary email				
Cloud photos				
Social media				
Banking/payment				
Work/business				
Domain/website				
Digital assets				

4.3 Do not put passwords in this workbook

Instead, record:

- The name of your password manager
- The location of your emergency access instructions
- The person authorized to request access
- The backup method
- The device or key needed for access
- What should happen if the primary contact is unavailable

Password manager or secure-access provider:

Emergency access instructions are stored at:

Primary authorized person:

Backup authorized person:

Digital safety checklist

- [ ] Enable two-factor authentication.
- [ ] Add a recovery email or phone number.
- [ ]

- [ ] Review legacy-contact settings where available.
- [ ] Review inactive-account settings where available.
- [ ] Remove obsolete recovery methods.
- [ ] Separate work and personal accounts.
- [ ] Record ownership of domains and websites.
- [ ] Review cryptocurrency or digital-asset access.
- [ ] Decide what should happen to private photos and messages.
- [ ] Tell your trusted contact how to begin the process without revealing your master password.

4.4 Devices and physical access

List the devices that may contain important information.

Device	Location	Purpose	Access instructions location	What should happen to it?
Phone				
Laptop				
Tablet				
External drive				

Do not write device PINs directly here. Store them using a secure method and document only where the instructions can be found.

Section 5: Islamic Values, Family Conversations and Professional Advice

5.1 Start with principles

Your plan should reflect your responsibilities without pretending that a workbook can decide every religious or legal question.

Use these prompts:

- What responsibilities do I want my family to understand?
- Which debts or promises must be clarified?
- Which documents should be reviewed by a qualified adviser?
- Which charitable commitments matter to me?
- What family conversations have I avoided?
- What should my family never have to guess about?

5.2 Faraid and estate planning

Use this section to prepare questions, not to calculate final shares.

Questions to take to a qualified adviser:

- Who are the potential heirs under my current family situation?
- Which assets are subject to which rules?
- How should jointly owned property be understood?
- How should debts be documented and settled?
- Are there gifts, trusts or nominations that require review?
- What is the role of a wasiyyah in my jurisdiction?
- Are there local legal forms that must be completed?
- How should minor children or dependents be protected?
- Which documents need witnesses, registration or periodic renewal?

Adviser's name:

Questions to discuss:

1.

2.
3.
4.

Date of last review:

5.3 Funeral and burial preferences

Local law, family circumstances and scholarly guidance may affect what is possible. Use this page to record preferences and contacts.

Preferred mosque or community contact:

Religious adviser or funeral coordinator:

Family member to notify:

Location of relevant documents:

Preferences or questions to discuss:

- [ ] Who should be contacted first?
- [ ] Which mosque or community should be called?
- [ ] Is there a preferred burial location?
- [ ] Are there family or cultural considerations?
- [ ] Are there documents or memberships that matter?
- [ ] Are there matters that require local legal confirmation?

Keep this section simple. The purpose is to reduce confusion, not to make a grieving family interpret a long document.

5.4 Guardianship and dependents

If children, elderly parents or other dependents rely on you, discuss care arrangements before an emergency.

Record:

- Who understands the dependents' daily routine?
- Who knows their medical needs?
- Who knows their school or care arrangements?
- Who could provide short-term support?
- What decisions require legal documentation?
- What values and routines should be preserved?
- Which adviser should review the arrangement?

Dependent-care worksheet

Dependent's name: _____

Daily needs:

Medical or accessibility needs:

School, work or care contact:

Short-term support person:

Long-term planning questions:

Professional adviser to consult:

Section 6: The First 72 Hours Plan

A good plan becomes useful when it is easy to follow under stress.

6.1 If I am hospitalized or incapacitated

The first person to contact is:

The second person to contact is:

My preferred hospital or doctor, if known:

My medication and allergy information is stored at:

The person who can care for children or dependents immediately:

The person who can handle urgent household payments:

The person who can pause business or work commitments:

6.2 If I die

This section is not a legal instruction. It is a practical communication map.

The family should first contact:

The religious or community contact is:

The location of the current document index is:

The location of estate or legal documents is:

The person who should contact the employer or business is:

The person who should review recurring payments is:

The person who should protect digital devices and accounts is:

6.3 First-72-hours checklist

First few hours

- [ ] Ensure immediate safety and medical care.
- [ ] Contact the primary family person.
- [ ] Contact the relevant doctor, hospital or emergency service.
- [ ] Secure children, dependents, pets and the home.
- [ ] Locate the emergency summary.
- [ ] Avoid publicly sharing sensitive details.

First day

- [ ] Contact the religious or community adviser if appropriate.
- [ ] Identify urgent financial or household payments.
- [ ] Contact the employer or business lead.
- [ ] Secure identity documents and devices.
- [ ] Make a short list of questions requiring professional advice.

First week

- [ ] Review debts and obligations.
- [ ] Review takaful, insurance and financial contacts.
- [ ] Review school, caregiving and housing arrangements.
- [ ] Begin formal legal or estate processes where needed.

- [ ] Avoid closing accounts or distributing property impulsively.
- [ ] Keep a record of decisions and documents submitted.

Section 7: The 30-Day Implementation Plan

You do not need a perfect system. You need a system that exists, is understandable and gets reviewed.

Week 1: Map

- [ ] Choose your trusted circle.
- [ ] Identify your storage method.
- [ ] List urgent contacts.
- [ ] Create the document index.
- [ ] Identify the most important household risk.

Week 2: Organize

- [ ] Gather identity and family documents.
- [ ] Create a high-level financial map.
- [ ] List debts and recurring payments.
- [ ] Separate personal and business information.
- [ ] Create the first-72-hours page.

Week 3: Secure

- [ ]

- [ ] Review password-manager access.
- [ ] Review account-recovery methods.
- [ ] Configure relevant digital legacy settings.
- [ ] Store a printed emergency summary safely.
- [ ] Remove unnecessary sensitive data from unsecured locations.

Week 4: Discuss and review

- [ ] Tell the primary contact that the system exists.
- [ ] Speak with a qualified religious adviser about open questions.
- [ ] Speak with a legal or estate professional where appropriate.
- [ ] Discuss care arrangements with family.
- [ ] Schedule the next six-month review.

Six-month review checklist

- [ ] Are the trusted contacts still correct?
- [ ] Have any children, dependents or care needs changed?
- [ ] Have any accounts, debts or subscriptions changed?
- [ ] Have you moved house or changed employers?
- [ ] Are the document locations still accurate?
- [ ] Are your digital recovery settings still current?
- [ ] Has your family situation changed?
- [ ] Do you need to revisit faraid, wasiyyah or guardianship questions?

- [ ] Is the printed emergency copy still readable and secure?

Closing reflection

Preparedness is not about controlling every future event. It is about making the next right action easier for the people entrusted with your care.

Complete the following:

The most important thing I organized was:

The conversation I still need to have is:

The person I will tell about this workbook is:

My next review date is:

Signature or personal note:

One-page Emergency Access Card

Keep this page separate from the full workbook and store it in a secure but accessible location.

Primary family contact: Name: _____ Phone: _____

Secondary contact: Name: _____ Phone: _____

Religious/community contact: Name: _____ Phone: _____

Medical emergency information is stored at: _____

Important documents are stored at: _____

Secure digital-access instructions are stored at: _____

Children/dependents contact: _____

Business/work contact: _____

Last reviewed: _____

Do not write master passwords, PINs or security answers on this card.