



The Family Tech Emergency Card

One Small Card for the Wallet or Fridge Who to call, where the keys are kept, and
vague enough to be safe if lost

————— **An Extended Guide · No. 1805** —————

Tech Made Simple. Service Made Personal.

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THE 60-SECOND VERSION

1. The Card on One Page

If you read only one page, read this. Here is the whole idea as a short checklist.

A family tech emergency card is a single small card — for a wallet, a purse, or the refrigerator — that points a trusted person to everything they would need in a hurry. It does not hold any passwords. It is a signpost, not a vault: it says who to call and where to find the real keys, in words vague enough to be harmless if the card is ever lost.

- 1 Write a few pointing lines: who to call, and where the sealed kit lives.
- 2 Note where the phone passcode is kept — not the passcode itself.
- 3 Name the password manager, and give gentle hints, not logins.
- 4 Add the attorney and one or two key contacts.
- 5 Make it by hand or print it; keep copies in a wallet, on the fridge, in the glovebox.
- 6 Keep it vague enough to be safe, and update it after any big change.

GOOD TO KNOW

The whole trick is this: the card points to help without being help to a thief. Nothing on it should open a single account on its own. That is what makes it safe to carry and safe to leave on the fridge.

The rest of this guide walks through exactly what goes on the card, what must never go on it, and how to make one. It is the most practical, concrete piece of a whole digital-estate plan, and the quickest to finish.

WHAT THIS IS

2. What a Family Tech Emergency Card Is

Think of the little card people keep in their wallet with an emergency contact and a doctor's number. A family tech emergency card is the same idea, aimed at the digital side of life. It is a quick-reference card that, in a crisis, tells a loved one where to turn and who to call to reach your accounts and devices.

Crucially, it is a pointer, not a container. It does not hold your passwords, your PINs, or your phone passcode. Instead it holds the harmless information that connects a trusted person to where those secrets are safely kept. It turns a moment of panic — 'I don't even know where to start' — into a clear first step.

- What it is: a small card that points to help in an emergency.

- What it is not: a list of passwords or anything that opens an account by itself.
- What it does: connects your person to the sealed kit, the right people, and the next step.

GOOD TO KNOW

If you already keep a medical info card in your wallet, think of this as its digital cousin. The same instinct that makes the medical card wise makes this one wise too.

WHY IT MATTERS

3. Why One Small Card Helps So Much

In an emergency — a sudden illness, an accident, a loss — the people around you are not thinking clearly. They are frightened and overwhelmed. In that fog, even a well-organized plan can be hard to find, because no one remembers where to look. A card in a known, obvious place is a lighthouse in that fog.

The card's power is its immediacy. A sealed kit in a safe is wonderful, but only if someone knows it exists and where it is. The card is the thing that tells them, right there in the wallet or on the fridge, at the exact moment they need it. It bridges the gap between the crisis and the carefully made plan.

GOOD TO KNOW

The card is especially valuable for the first hours and days, when a hospital stay or a sudden loss means someone else must step in quickly. It answers the panicked first question: where do I even begin?

It also works for smaller moments. A spouse who needs to pay a bill while you are traveling, a caregiver who needs to reach your doctor — the same card helps in everyday pinches, not just the grave ones.

CARD VS KIT

4. The Card Is a Signpost, Not a Vault

It is worth being very clear about the difference between the card and the sealed kit, because mixing them up is the one dangerous mistake. The sealed kit is the vault: it holds the actual passwords, passcodes, and keys, locked away in a safe or a binder. The card is only the signpost that points to that vault.

Because the card travels — in a wallet, on a fridge, in a glovebox — it must never hold anything a thief could use. Because the kit stays locked and private, it can hold the real secrets. Keeping these two apart is the whole safety strategy. The card can be lost with no harm done; the kit never leaves its locked home.

- The kit: locked away, holds the real passwords and keys, never carried around.
- The card: carried and visible, holds only harmless pointers to the kit.
- The link: the card tells your person the kit exists and where to find it.
- The safety: losing the card exposes nothing; the secrets stay in the vault.

WATCH OUT

If you ever feel tempted to write a password on the card 'just to be safe,' stop. That single act turns a safe signpost into a dangerous key. The card points; the kit holds. Always.

WHO IT IS FOR

5. Aging Parents and Their Caregivers

This card is useful for anyone, but it shines for aging parents and the family members who care for them. As a parent ages, a grown child or caregiver often steps in to help with bills, appointments, and technology. A well-made card gives that helper a clear, respectful way to assist without the parent ever handing over raw passwords.

It also respects the parent's independence and dignity. The card does not say 'I can't manage my own affairs.' It says 'here is how to help me if I ever need it.' That framing makes the whole conversation easier, and it keeps the parent in control of where the real secrets live.

- For a parent: a dignified way to accept help without surrendering control.
- For a caregiver: a clear starting point in a confusing moment.
- For both: a shared understanding of who to call and where things are.
- For the family: fewer frantic phone calls when something goes wrong.

GOOD TO KNOW

A caregiver does not need your passwords to be helpful. With the card, they can reach the right people and find the sealed kit when the time truly calls for it — and not a moment before.

THE GOLDEN RULE

6. Vague Enough to Be Safe if Lost

Every line on the card must pass one test: if a stranger found this card on the sidewalk, could they use it to break into anything? If the answer is yes, the line is too revealing and must be softened. This is the golden rule, and it is what lets you carry the card without fear.

The art is in writing hints that mean everything to your trusted person and nothing to a stranger. 'Password manager: the green one' means plenty to a spouse who has watched you use it, and nothing to a thief. 'Kit is where we keep the important papers' guides your child to the safe without naming it for a burglar.

- Write pointers, not secrets: 'the manager is the green one,' not its master password.
- Use family shorthand your person knows but a stranger could not guess.
- Never name the exact safe combination, passcode, or account number.
- Picture the card found by a stranger — if it opens anything, rewrite that line.

TIP

A good test line is: 'Would this help the person who loves me, while still baffling a thief?' If yes, keep it. If it helps the thief too, make it vaguer.

WHAT GOES ON IT

7. The Short List on the Card

A card has very little room, which is a blessing — it forces you to include only what matters most. Here is the short list of what belongs on a family tech emergency card. We will walk through each line in detail on the pages that follow, but this is the whole shape of it.

- Who to call first — the one trusted person, by name and number.
- Where the sealed kit lives — in a hint, not an address.
- Where the phone passcode is kept — not the passcode itself.
- The name of the password manager — a hint, not a login.
- Gentle hints for a key account or two.
- The attorney's name and number, and one or two other key contacts.

That is enough to point a loved one to everything they need. Notice that not one of those lines is a secret on its own. Each one is a doorway to help, and the real keys stay behind the locked door of the kit.

GOOD TO KNOW

If it will not all fit, keep the first three — who to call, where the kit is, where the passcode is kept. Those alone carry a family through the hardest first hours.

WHO TO CALL

8. The 'Who to Call' Line

The most important line on the card is the first one: who to call. In a crisis, the single most useful thing is knowing there is one steady person who understands the plan and can take the lead. This is usually your chosen person — the same one named in your sealed kit and, ideally, your will.

Write their name and phone number plainly. If they live far away or might be hard to reach, add a backup name and number too. This line turns a scattered, panicked family into one with a clear leader, which is often the difference between chaos and calm in those first hours.

- Name your main trusted person, with a phone number.
- Add a backup person in case the first cannot be reached.
- Note briefly who they are: 'my daughter,' 'our neighbor Tom.'
- Make sure both people know they are on the card.

TIP

If the card is for an aging parent, the 'who to call' person is often the caregiver or the nearest child. Put the one who can actually show up at the top.

WHERE THE KIT LIVES

9. Pointing to the Sealed Kit

The second key line points to the sealed kit — the vault that holds the real passwords and keys. The card does not open the kit; it simply tells your person it exists and roughly where to find it. This is where the golden rule matters most: name the location in a way your family understands but a stranger could not use.

So rather than 'combination 12-24-36 on the safe in the bedroom closet,' you write something like 'the sealed envelope is with our important papers — ask ____ if you can't find it.' Your person knows where the important papers live; a thief learns nothing useful and does not even know a safe exists.

- Point to the kit with a hint, not an address or combination.
- Lean on family knowledge: 'with the important papers,' 'where we keep the deeds.'
- Name a person who also knows, as a fallback.
- Never write the safe combination or the kit's exact hiding spot.

WATCH OUT

Do not write the safe combination on a card you carry. If the card and the safe are ever found together, the combination hands over everything. Keep the combination only in your person's memory or in a separate, secure place.

THE PHONE PASSCODE

10. Where the Passcode Is Kept

The phone is the gateway to much of modern life, because so many accounts send a confirmation code to it. So your person will need to get into the phone — but the passcode is far too sensitive to write on a card that travels. The solution is to point to where the passcode is kept, never to write the passcode itself.

A line like 'my phone passcode is in the sealed kit' does the job perfectly. It tells your person that the passcode exists and is written down, and exactly where to find it, without exposing the digits to anyone who might glance at or pocket the card. The passcode lives only in the locked kit.

WATCH OUT

Never write the actual phone passcode on the card. A card plus a phone is all a stranger needs if the passcode is on it. Point to where it is kept, and keep the digits locked in the kit.

- Write 'phone passcode is in the sealed kit,' not the digits.
- Note where the phone usually is, if that helps: 'on the nightstand.'
- Remember the phone passcode and the manager's master key are different things.
- Keep both sets of digits in the locked kit, never on the card.

PASSWORD MANAGER

11. Naming the Password Manager

If you use a password manager — the locked app that remembers all your logins — it is the master key to your digital life, and your person will want to know it exists. But naming it is a delicate balance. You want your person to recognize it, without handing a thief a target. A gentle hint strikes that balance.

You might write 'our passwords are all in the password manager — the green app on my phone; the key to it is in the sealed kit.' That tells your person which app to open and where the master key is, while a stranger learns only that an app exists, which is useless without the key that stays locked away.

- Name or hint at the manager: 'the password app,' 'the green one.'
- Point to where its master key is kept — the sealed kit.
- Never write the master password itself on the card.
- If you do not use a manager, point instead to where the account list is kept.

GOOD TO KNOW

A companion guide covers setting up a password manager and leaving its one key safely in a sealed kit. The card simply points to that kit; the guide shows how to build it.

ACCOUNT HINTS

12. Key Account Hints, Done Safely

You may want to give your person a head start on the one or two accounts that matter most, usually email and the bank. The card can offer gentle hints that orient them, without listing anything a stranger could use. The goal is direction, not access — pointing at the door, not handing over the key.

For email, a line like 'start with my email — it's the one that ends in ____, and the login is in the manager' tells your person where to begin. For the bank, 'our main bank is ____' is usually safe, because knowing the bank's name alone does not let anyone in. Keep hints to the name and location, never the login.

- Email: name the provider and point to the manager for the login.
- Bank: the bank's name alone is a safe, useful hint.
- Order of priority: 'start with email, then the bank.'
- Never the account numbers, usernames paired with passwords, or security answers.

TIP

Telling your person to start with email is sound: email is the key to resetting most other accounts. One line of order-of-priority guidance saves them hours of wondering where to begin.

THE ATTORNEY

13. The Attorney and Important Contacts

Beyond the digital keys, your person may quickly need the professionals who know your affairs. A short list of key contacts on the card saves them from hunting through papers at a frantic moment. The attorney usually comes first, because they hold the will and can guide the legal steps.

- Your attorney's name and number — they hold the will and guide the legal steps.
- Your accountant or financial advisor, if you have one.
- Your insurance agent, for life or health matters.
- A trusted tech helper, for getting into devices and accounts.
- The primary doctor, if the card doubles as a medical reference.

These names are safe to include, because knowing your attorney's name does not let anyone into your accounts. They are pure help — the people your family would otherwise have to track down in a hurry, now gathered in one place on a single card.

GOOD TO KNOW

If space is tight, the attorney is the one professional contact to keep, because they can point your family to everyone else and to the legal process that follows.

A MEDICAL LINE

14. A Medical and Emergency Line

Because the card lives in a wallet or on the fridge, it can do double duty as a quick medical reference — a genuinely useful thing in a true emergency, when first responders or a hospital need to know who to call. This is optional, but it costs little room and can matter enormously.

A medical line might note an emergency contact, a primary doctor, and perhaps a reminder of where a fuller medical directive or list of medications is kept. As always, keep it to pointers and contacts, not sensitive detail. The aim is to connect a responder to the people and papers that have the full picture.

- An emergency contact, which may be the same as 'who to call.'
- The primary doctor's name and number.
- Where a fuller medical directive or medication list is kept.
- Any critical allergy, only if you are comfortable noting it.

TIP

For an aging parent, a card that serves both tech and medical emergencies is doubly valuable, because it covers the two kinds of crisis a caregiver is most likely to face.

MAKE ONE: BY HAND

15. Making One by Hand

The simplest card is a handwritten one, and there is nothing second-rate about it. A neat index card or a piece of stiff paper cut to wallet size, written in clear ink, does the job beautifully. Handwriting has a quiet advantage too: there is no file on a computer for anyone to find, and it is easy to redo when something changes.

- 1 Take a stiff index card or cut a piece of card stock to wallet or fridge size.
- 2 Write the pointing lines in clear, legible ink — print, do not scrawl.
- 3 Follow the golden rule: pointers and contacts only, no secrets.
- 4 Keep it to the essentials so it stays readable at a glance.
- 5 If you like, slip it into a small clear sleeve to protect it.

TIP

Write a rough version in pencil first, check every line against the golden rule, then copy it out in ink. The rough draft catches any secret that slipped in before it becomes permanent.

A handwritten card can be made in fifteen minutes at the kitchen table, with nothing more than a card and a pen. For many people, that is the whole project, done in one sitting.

MAKE ONE: PRINTED

16. Making a Printed Card

If you prefer a tidier, more durable card, you can print one. A printed card is easy to read, easy to copy, and simple to reprint when details change. The trade-off is that you must handle the file carefully, because a document full of pointers to your accounts should not sit unprotected on a shared computer.

- 1 Type the card's lines into a simple document, following the golden rule.
- 2 Keep the layout plain and the text large enough to read at a glance.
- 3 Print as many copies as you need on stiff paper or card stock.
- 4 Delete or password-protect the file afterward so it is not left lying around.
- 5 Consider laminating a copy or two for the fridge and the glovebox.

WATCH OUT

Do not leave the card's file sitting on a desktop or in an email draft. Even though it holds only pointers, it names your contacts and habits. Print it, then tuck the file away safely or delete it.

Laminating a printed card makes it last for years on a refrigerator or in a glovebox, where moisture and handling would otherwise wear it out. A small home laminator or a copy shop can do it for a modest cost.

SIZE & FORMAT

17. Wallet Card or Fridge Card

The card comes in two natural sizes, and many families make both. A wallet-sized card, about the size of a credit card, travels with you everywhere and is there if something happens away from home. A larger fridge card, more like an index card or a sheet, stays put in an obvious place where any family member or caregiver can find it.

- Wallet card: credit-card size, always with you, found if something happens out and about.
- Fridge card: larger, in a fixed, obvious spot everyone knows.
- Glovebox card: a copy in the car, useful for travelers and road emergencies.
- Both sizes carry the same pointing lines — only the size differs.

The fridge is a time-honored spot for emergency information, and first responders are even trained to look there in some communities. A tech emergency card on the fridge, beside the medical one, fits that tradition perfectly and is the first place a family member will think to look.

GOOD TO KNOW

The wallet card helps when you are away; the fridge card helps when you are home. Having both means the pointer is always within reach, wherever a crisis happens to find you.

THE TEMPLATE

18. A Fill-In Template

Here is a simple template you can copy onto your card, filling in your own details. Treat it as a frame, not a script — change any wording to match how your family actually talks. The point is a card that your person understands instantly and a stranger cannot use at all.

- 'If I need help with my accounts, call ___ at ___ (my ___).'

- 'Backup person: ____ at ____.'
- 'The sealed kit with my passwords is ____ (where the important papers are).'
- 'My phone passcode is in that sealed kit. The phone is usually ____.'
- 'Passwords are in the ____ app; its key is in the kit. Start with my email, then the bank.'
- 'Attorney: ____ at ____'. Tech helper: ____ at ____.'

That is a complete card. Every line points to help, and not one line opens anything by itself. Fill in the blanks with your own names and hints, check each line against the golden rule, and you have a finished family tech emergency card.

TIP

Read each filled-in line and ask: 'could a stranger use this?' If a line opens a door on its own, soften it into a hint before you commit it to the card.

TEMPLATE WALKTHROUGH

19. Filling In Each Line

Let us walk through the template line by line, so you can see how each one stays safe while still being useful. The pattern is always the same: name the help, point to the secret, never write the secret.

- The 'call' line: a real name and number — safe, because a contact is not a key.
- The 'kit' line: a family hint for the location — safe, because it names no safe or combination.
- The 'passcode' line: points to the kit — safe, because the digits stay locked away.
- The 'passwords' line: names the app and points to the key — safe, because the app is useless without the key.
- The 'attorney' line: a professional's name — safe, because it opens nothing.

Notice how every single line passes the golden rule. That is not an accident; it is the whole design. A well-made card is a chain of harmless pointers that, together, lead your trusted person straight to the help they need, while leading a stranger precisely nowhere.

GOOD TO KNOW

If a line cannot be made safe as a pointer — if it only works by revealing a secret — then it does not belong on the card at all. It belongs in the sealed kit instead.

WHAT TO LEAVE OFF

20. What Never Goes on the Card

Just as important as what you include is what you must never write on a card that travels or sits in the open. These are the lines that would turn a safe signpost into a dangerous key. Keep every one of them in the sealed kit, never on the card.

- No actual passwords or usernames paired with passwords.
- No phone passcode, tablet, or computer PIN.
- No safe combination or the kit's exact hiding spot.
- No bank account or card numbers.
- No answers to security questions, which are passwords in disguise.
- No cryptocurrency recovery phrase — the single most sensitive thing to protect.

If you find yourself wanting to add any of these 'to be helpful,' remember the card's whole purpose is to be safe if lost. The sealed kit is where helpfulness and secrecy can live together, because it is locked away. The card trades a little detail for the freedom to be carried without fear.

WATCH OUT

A single password on a carried card can undo an entire careful plan. The discipline of keeping secrets off the card is not fussiness — it is the one thing that makes the card safe to use at all.

WHERE TO KEEP COPIES

21. Wallet, Fridge, Glovebox, Binder

A card only helps if it is where someone looks in a crisis. Because the card holds no secrets, you can make several copies and place them where they will be found, without the worry that comes with copying something sensitive. Spread them across the places a family member or responder would naturally check.

- In your wallet or purse, for emergencies away from home.
- On or near the refrigerator, the classic spot responders are trained to check.
- In the glovebox of the car, for road emergencies and travelers.
- With your important papers or binder, alongside the sealed kit's location.
- A copy held by your main trusted person, so they have it in advance.

GOOD TO KNOW

Because the card is harmless if found, you can be generous with copies in a way you never could with passwords. More copies in sensible places means the pointer is always within reach.

The one place a copy does not belong is anywhere truly public or shared with people outside your circle of trust. Harmless does not mean careless — keep the copies within the family and the few professionals who serve you.

HOW MANY COPIES

22. Who Gets a Copy

Deciding who holds a copy is a small but thoughtful choice. The card is safe to share, but it still names your habits and contacts, so you want it in trusted hands. A good rule is: your chosen person, your backup, and the places in your own home and car. That covers nearly every scenario.

- Your main trusted person, so they have it ready in advance.
- Your backup person, in case the first is unreachable.
- The fixed spots at home and in the car, for when you cannot be asked.
- For an aging parent: the primary caregiver and the nearest family member.

Resist the urge to give it to everyone, though. A card in too many hands loses the quiet control that makes it safe. Trusted people and sensible places — that is the circle. Keep a short mental note of who holds a copy, so you can update them all when something changes.

TIP

When you make copies, jot down privately who has one. Then, on your yearly review, you know exactly who needs the fresh version when details change.

THE FRIDGE CARD

23. A Card for the Fridge

The refrigerator card deserves its own moment, because the fridge is such a natural home for emergency information. It is a place every family member knows, a place that stays put, and in many communities a place first responders are trained to check for medical and contact details. A tech emergency card fits right in beside the medical one.

A fridge card can be a little larger and easier to read than a wallet card, which suits older eyes and the rush of a crisis. Keep it in a clear sleeve or laminated so it survives kitchen life, and put it somewhere obvious — the front of the fridge, or inside a cabinet door the family knows to open.

GOOD TO KNOW

Some communities use a program where emergency information is kept in a marked container on the fridge for responders. If yours has one, a tech card can live right alongside the medical form.

For a household with an aging parent, the fridge card is often the single most useful copy, because it is exactly where a visiting caregiver or neighbor will look when something seems wrong and the parent cannot explain.

THE WALLET CARD

24. A Card for the Wallet

The wallet card is the one that travels with you, and it earns its place in true emergencies away from home. If you are taken ill while out, or in an accident, the people who help you — and later your family — may first reach your wallet. A small card there can connect them to your circle of trust far faster than anything else.

Keep it credit-card sized so it slips in beside your license and insurance card. Because it rides in your wallet where a thief might also look, the golden rule is at its strictest here: pointers and contacts only, nothing that opens an account. A lost wallet should cost you a card, never your digital life.

- Credit-card size, kept beside your license and insurance card.
- Strictly pointers and contacts — a lost wallet must expose nothing.
- Consider a small clear sleeve to keep it from wearing out.
- Pair it with the fridge card, so home and away are both covered.

WATCH OUT

The wallet is the most likely place for the card to be lost or stolen, so it is the place where the no-secrets rule matters most. Double-check the wallet card against the golden rule before you carry it.

FOR CAREGIVERS

25. If You Care for a Parent

If you are the one caring for an aging parent, making this card together is one of the most practical steps you can take. It gives you a clear way to help in a pinch without ever asking your parent to hand over raw passwords, which preserves their dignity and keeps the real secrets safely in their control.

- Make the card with your parent, not for them — let them choose the hints.
- Keep a copy yourself, and leave one on their fridge.
- Use it to reach their doctor, attorney, or the sealed kit when truly needed.
- Revisit it together each year, which doubles as a gentle check-in.

The card also protects you as a caregiver. By keeping to pointers and official channels rather than logging in as your parent, you avoid the tangles that can arise when someone handles another person's accounts directly. The card points you to the right, proper way to help.

GOOD TO KNOW

Making the card together is often a comfortable way to open the larger conversation about a parent's wishes and plans — a small, concrete task that leads naturally to the bigger ones.

THE CONVERSATION

26. Making the Card Together

Whether with a spouse, a parent, or a grown child, making the card is best done together and talked through out loud. The conversation is where the real value lies, because it makes sure everyone understands what the hints mean and where the kit is kept. A card no one has discussed is only half a plan.

Keep the tone light and practical. This is organizing, not mourning. Sit down over coffee, fill in the lines together, and check each one against the golden rule as you go. By the end, the people who matter will know the card exists, where the copies are, and how to use them if the day ever comes.

TIP

Have the talk when things are calm, not in a crisis. Ten minutes over coffee now saves hours of frantic searching later, and it is often a relief for everyone to have it settled.

Many families find this small, concrete task opens the door to the bigger conversations — about wishes, about the will, about the sealed kit — more easily than trying to tackle those head-on. The card is a gentle place to start.

IF THE CARD IS LOST

27. What to Do if It Goes Missing

Here is the quiet reassurance at the heart of the whole design: if you follow the golden rule, a lost card is an inconvenience, not a crisis. Because every line is a harmless pointer, a stranger who finds it cannot open a single account. They hold a map with no keys, which leads them nowhere.

Still, a lost card is a good prompt to take a couple of sensible steps. Make a fresh copy to replace it, and take a moment to glance at whether anything on the card has drifted out of date. If you ever worry a line was more revealing than it should have been, that is the moment to soften it on the new version.

- Breathe — a card made by the rules exposes nothing on its own.
- Make a replacement copy for the spot it went missing from.
- Review the lines in case anything should be made vaguer.
- If a secret ever did slip onto the card, change that secret promptly.

GOOD TO KNOW

The fact that losing the card does so little harm is exactly why it can be carried and copied freely. That freedom is the reward for keeping the secrets in the sealed kit, where they belong.

KEEP IT CURRENT

28. Updating the Card

Life changes, and a card that is years out of date can point your family down the wrong path. A new phone, a new password manager, a person who has moved away — any of these can quietly make a line on the card wrong. A light yearly habit keeps every copy trustworthy.

- 1 Pick an easy date to remember — a birthday or the start of the year.
- 2 Read the card and check each line is still true.
- 3 Update anything that changed: a new app, a new number, a new person.

- 4 Make fresh copies and replace all the old ones you can reach.
- 5 Collect or destroy the outdated copies so no stale card misleads anyone.

TIP

Because there may be several copies, updating means replacing all of them. This is where keeping a quiet note of who holds a copy pays off — you know exactly who needs the new version.

A new phone is the change most likely to break a card, because the old passcode no longer works and codes now land on a device no one has the key to. Always refresh the card, and the sealed kit, after a phone change.

PHONE & 2FA

29. The Phone, Codes, and the Card

Much of why the card matters comes back to the phone. Many accounts now ask for a second step after the password — a code texted to the phone or shown in an app. This is called two-factor, and it is a fine protection while you are here. But it means that getting into the phone is often the key to getting into everything else.

The card handles this by pointing to where the phone passcode is kept — in the sealed kit — rather than carrying the passcode itself. The kit also holds any printed backup codes, the short one-time codes that work when a texted code cannot be reached. The card is the signpost; the kit holds the actual codes and passcode.

- The card points to the phone passcode's location; the kit holds the digits.
- Backup two-factor codes live in the kit, never on the card.
- Keep two-factor turned on — it protects you now.
- The card simply ensures your person can find the path past it when needed.

GOOD TO KNOW

A companion guide on the sealed kit explains two-factor and backup codes in detail. The card's only job here is to point your person to that kit at the right moment.

CARD AND KIT

30. How the Card and Kit Work Together

It helps to see the whole picture: the card and the sealed kit are a matched pair, each useless without the other in a thief's hands, but together a complete, safe plan for your person. The card is the fast, findable signpost. The kit is the slow, locked vault. One points; the other holds.

In a real emergency, the sequence is simple. Your person finds the card — in the wallet, on the fridge — and it tells them who to call and where the kit is. They go to the kit, which holds the master key, the passcode, and the codes. From there, they are inside, and the careful plan you made quietly does its work.

GOOD TO KNOW

If you have not yet built the sealed kit, the card still helps — it can point to where your account list or password manager lives. But the card and kit together are the strongest, calmest plan of all.

Think of the card as the key to the room where the keys are kept. On its own it opens nothing. Together with the kit, it opens everything, but only for the person who was meant to have it.

STAY SAFE

31. Why a Vague Card Foils Thieves

A death or a hospital stay, sadly, can draw out scammers and thieves who prey on vulnerable families. A card made by the golden rule is one small defense among several, precisely because it reveals nothing useful. But it is worth knowing the wider traps so the card is part of a larger caution.

- Keep the card vague, so a lost or stolen one hands a thief nothing.
- Be wary of callers claiming a debt or demanding urgent payment after a loss.
- Never pay an unexpected demand by gift card, wire, or a payment app.
- Verify any caller independently, on a number you look up yourself.
- Keep obituaries short, leaving out the full birth date and home address.

WATCH OUT

Scammers rush you on purpose. Nothing is ever so urgent that you cannot hang up and verify. The same slow, careful instinct that keeps the card vague keeps you safe from a pushy caller.

The card's design and your own caution work the same way: give away as little as possible to anyone who has not earned your trust. Keep the keys in the vault, keep the pointers vague, and keep your calm when someone tries to rush you.

FOR TRAVEL

32. A Card for Travel and Snowbirds

The card earns its keep on the road. If you travel, spend winters away, or simply drive a good deal, a copy in the glovebox and in your wallet means that if something happens far from home, the people helping you can still reach your circle of trust and your important contacts quickly.

For snowbirds especially — those who split the year between two homes — the card bridges the gap when family may be hundreds of miles away. It points a local caregiver, a neighbor, or a hospital to the distant relative who holds the fuller picture, and to the sealed kit back home.

- Keep a copy in the glovebox for road emergencies.
- Carry the wallet copy whenever you travel.
- Make sure a distant family member knows the card exists and what it points to.
- Note, in a safe hint, where the sealed kit is kept back home.

GOOD TO KNOW

A companion guide on a snowbird tech checklist covers more of what to arrange before a long trip. The emergency card is a natural part of that packing list.

COMMON WORRIES

33. Questions People Ask

People tend to hesitate over the same few questions before making a card. Here are plain answers to the ones that come up most.

- 'Isn't it dangerous to carry this?' Not if you follow the golden rule — it holds no secrets, only pointers.

- 'What if I lose it?' A card made by the rules exposes nothing. Just make a fresh copy.
- 'Do I need the sealed kit too?' The card is best paired with a kit, but it still helps on its own.
- 'Isn't this morbid?' No more than a smoke alarm. It is simple, practical preparation.
- 'What if I'm not good with technology?' The card is pen and paper. Anyone can make one.

GOOD TO KNOW

There is no wrong way to start. Even a single handwritten card with 'who to call' and 'where the kit is' puts a family far ahead of one with nothing at all.

If a worry is holding you back, that is normal. The answer is almost always simpler than the fear. And you can always talk it through with someone before you begin.

A SIMPLE START

34. If You Only Make One Card

Maybe the whole guide feels like a lot. That is fine. If you do nothing else, make one simple card with these three lines, and you will have done the most important part of the job.

- 1 'If I need help with my accounts, call ____ at ____.'
- 2 'The sealed kit with my passwords is ____ (where the important papers are).'
- 3 'My phone passcode is in that kit; start with my email.'

Put that card on the fridge and a copy in your wallet, tell your person it is there, and you have a working family tech emergency card. Everything else in this guide — the extra lines, the glovebox copy, the yearly review — makes it better. But those three lines alone carry a family through the hardest first hours.

WATCH OUT

Done is better than perfect. A simple card you actually make beats an elaborate one you never start. Grab an index card and a pen, and write those three lines today.

A WORKED EXAMPLE

35. What a Finished Card Looks Like

To bring it all together, here is what a finished card might read like, with everything kept safely vague. The names and hints are only examples; yours would use your own family's shorthand. Read it and notice how every line points to help, yet not one line opens anything on its own.

- 'Need help with my accounts? Call my daughter Ann at her number — she knows the plan.'
- 'Backup: our neighbor Tom, at his number.'
- 'The sealed envelope with my passwords is with our important papers; Ann knows where.'
- 'My phone passcode is in that envelope. Phone is usually on the kitchen counter.'
- 'Passwords are in the password app; its key is in the envelope. Start with my email, then the bank.'
- 'Attorney: ____ at _____. Tech helper: Bill at (330) 200-8042.'

That is a complete, safe, genuinely useful card. Anyone who loves you could follow it straight to the help they need. A stranger who found it would hold nothing but a list of first names and a reminder that some envelope exists somewhere — which is exactly the point.

GOOD TO KNOW

Use your own family's words and shorthand. The more the hints lean on what only your people would know, the safer and more useful the card becomes.

FINISH THE JOB

36. Finish the Card Soon

You now know the whole idea. A family tech emergency card is a single small card that points a trusted person to help — who to call, where the sealed kit lives, where the passcode is kept — all in words vague enough to be harmless if the card is ever lost. It is the quickest, most concrete piece of a whole digital plan, and you can finish it today.

If any part gives you pause — if you are not sure how to word a hint safely, how to build the sealed kit the card points to, or how to get into a parent's phone — that is exactly the kind of thing I help neighbors with. There is no such thing as a silly question here, and nothing about your private life leaves the room.

GOOD TO KNOW

You do not have to remember all of it. You just have to remember you can call. Friendly, in-home help, and I come to you — (330) 200-8042.

Making this card is one of the most practical, loving things you can do for the people you care for. Grab a card and a pen, write the few safe lines, put it on the fridge and in your wallet, and tell your person it is there. Then set it aside, knowing the first hard hour will be a little easier because of it.

CHEAT SHEET

Everyday Cheat Sheet

Keep this page handy. It points you straight to what to do for each task. I want to... Do this
Know its job A signpost, not a vault — it points to help, never holds the secrets Follow the
golden rule Every line must be harmless if a stranger finds the card Who to call Your main
person and a backup, by name and number Point to the kit A family hint for where the
sealed kit lives — no combination Point to the passcode 'In the sealed kit' — never the
digits themselves Name the manager A hint like 'the green app'; its key stays in the kit
Keep copies handy Wallet, fridge, glovebox, and with your trusted person Keep it current
Review yearly and after any new phone or password Get help Call Bill: (330) 200-8042

AT A GLANCE

A Picture to Follow Along

One Small Card, Big Help

A signpost, not a vault — it points to help, never holds the secrets.

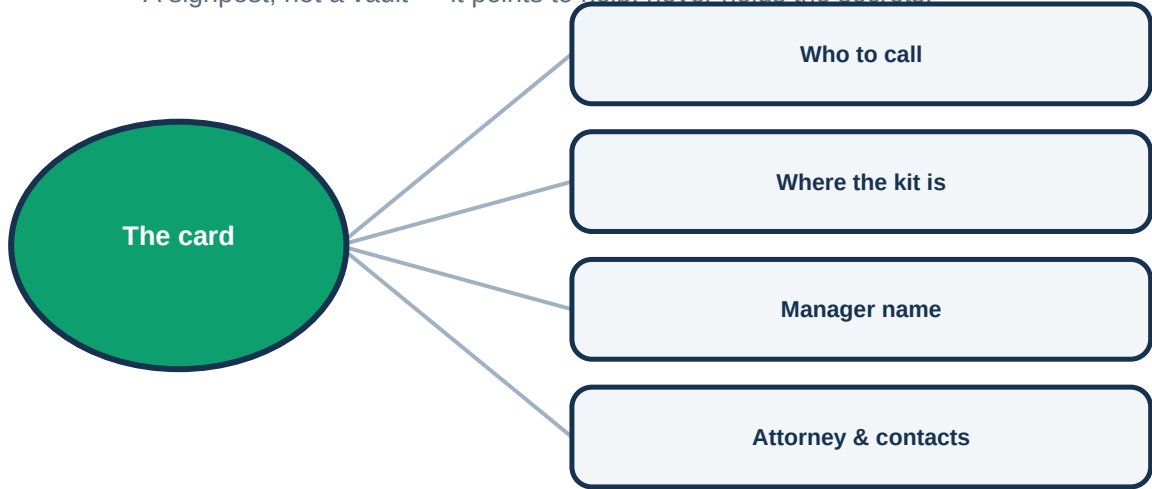


Illustration — a schematic. Set-up screens differ; each takes only a few minutes.

AT A GLANCE

A Second Look

Making the Card

A few lines, written safely, kept where it will be found in a pinch.

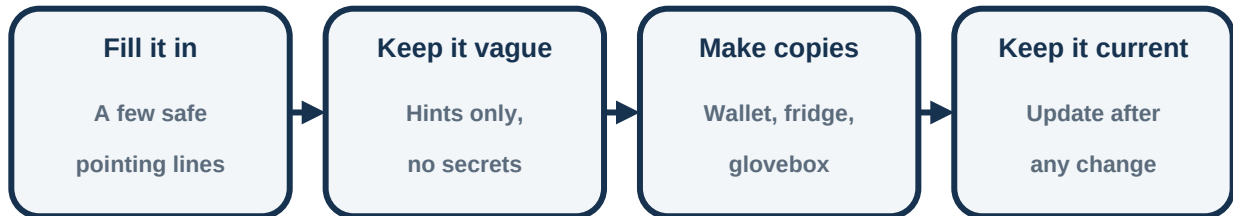


Illustration — a schematic. The order is a suggestion; do one box at a time.

A schematic of the plan — company steps vary; the order does not have to.

BEFORE YOU GO

A Note From Bill

A quick note from Bill. I write these guides to make home tech a little less frustrating, and I do my best to keep every step accurate and up to date. Still, every home, device, and setup is a bit different, so I can't promise a guide will match yours exactly or fix your particular problem. These guides are for general information only — they're not professional, legal, or financial advice, and they don't replace your device's own manual or the manufacturer's instructions. Please go slow, use your own good judgment, and use everything here at your own risk. If a step involves electrical wiring, a gas appliance, a water heater, plumbing, or climbing a ladder — or if anything just doesn't feel safe — please stop and call a licensed professional (or give me a call at 330-200-8042). Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results.



HOW I CAN HELP

Your Visit — and My Promise

In-home visit — \$99 flat for your first visit. No contracts and no surprise charges, and a 30-day follow-up is included.

Remote Support — \$49 for a screen-share session. I only connect with your permission, you watch the whole time, and you can end anytime. If I can't fix it over the screen-share, I refund the \$49 — and if it turns out you need me in person, that \$49 goes toward your visit. It's included free for Support Plan members (\$39/mo).

GOOD TO KNOW

My promise — If you're not 100% satisfied with your visit, I'll come back at no charge, or refund the full \$99. No questions, no awkwardness. That's how I'd want to be treated.

Call or text **(330) 200-8042** · Book a visit: **billshometech.com/book** · **bill@billshometech.com**

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