BILL'S HOME TECH
Home & Small Business Tech Solutions

BILL'S COMPLETE MANUALS

Apple Passwords & iCloud Keychain

Saving, finding, sharing and protecting your passwords — explained in plain English, one step at a time

A plain-English guide for seniors and families

Take your time — you can't break it

Written for you by Bill — Bill's Home Tech

(330) 200-8042 · BillsHomeTech.com

For the Passwords app on iOS 26, iPadOS 26, macOS Tahoe 26 & Windows · facts current November 2026

What's Inside

This is your guide to the password manager that's already on your iPhone, iPad and Mac: Apple's Passwords app and iCloud Keychain, the service that keeps your passwords in step across your devices. Read it in any order and at your own pace. Each feature comes with what it actually does *for you*, plus slow, step-by-step directions. Apple adjusts its screens from time to time, so if a button name is slightly different on your device, look for the closest match — the ideas stay the same.

Part 1 — Getting Started

1 A Note from Bill
2 What the Passwords App and iCloud Keychain Are
3 What You Need Before You Start
4 Turning On iCloud Keychain Sync
5 A Tour of the Passwords App

Part 2 — Everyday Use

6 AutoFill: Let Your iPhone Fill In Passwords
7 Strong Suggested Passwords for New Accounts
8 Finding a Saved Password
9 Adding and Changing a Saved Password
10 Deleting a Password, and Getting One Back

Part 3 — Codes, Passkeys and Wi-Fi

11 Verification Codes: The Built-In Authenticator
12 Passkeys: Signing In Without a Password
13 Your Saved Wi-Fi Passwords

Part 4 — Sharing with Family

14 Shared Password Groups
15 Sharing One Password with AirDrop
16 Helping a Parent or Partner with Passwords

Part 5 — Keeping Your Accounts Safe

17 Security Recommendations: Your Password Check-Up
18 Fixing a Weak, Reused or Leaked Password
19 Protecting the Key to It All: Passcode and Apple Account

Part 6 — On Your Mac and Windows PC

20 Passwords on Your Mac
21 Using Your Passwords on a Windows PC

22 Moving Passwords In and Out

Part 7 — When Things Go Wrong

23 Passwords Missing, Not Syncing, or Not Filling In
24 Lost Your iPhone, or Got a New One
25 Locked Out of Your Apple Account
26 Scams That Go After Your Passwords

Part 8 — When to Call Bill & Your Cheat-Sheet

27 When to Call Bill
28 Your Passwords Cheat-Sheet

PART 1

Getting Started

What the Passwords app and iCloud Keychain are, what you need, and how to switch on syncing so your passwords follow you from device to device.

CHAPTER 1

A Note from Bill

Hello, and welcome. If you've ever stood at the kitchen counter trying to remember which password goes with the bank, which one goes with the pharmacy, and whether you used a capital letter, this guide is for **you**. It's also for the son, daughter or grandchild who has been asked to "sort out Mom's passwords."

I'm Bill. I've spent more than 30 years working with technology, and these days I help folks here in Portage County feel at home with theirs. Here's the good news I share most often: if you have an iPhone, iPad or Mac, you already own a very good password manager. It's called **Passwords**, it's built in, and it costs nothing extra. Most people simply don't know it's there.

What this guide will do for you

- Explain what the Passwords app and iCloud Keychain are, in plain words.
- Turn on syncing, so a password saved on your iPhone shows up on your iPad and Mac too.
- Let your iPhone fill in passwords for you, and make strong new ones you never have to type.
- Find, change, delete and even recover a password you deleted by mistake.
- Use the built-in verification codes, passkeys and your saved Wi-Fi passwords.
- Share a few household passwords safely with family.
- Use your passwords on a Windows PC, and move passwords in from Chrome or another app.
- Know exactly what to do if you lose your iPhone, and how to spot the scams that go after passwords.

The big promise: you can't break it

Looking around the Passwords app can't hurt anything. Even if you delete a password by accident, the app keeps it for 30 days so you can get it back (Chapter 10). The only things that call for real care are your device passcode and your Apple Account password, and I'll mark those clearly.

WHAT THIS DOES FOR YOU

Why this matters

A password manager means you only have to remember one thing — the passcode that unlocks your iPhone. Everything else is remembered for you, filled in for you, and checked for you. That's less stress, fewer locked-out mornings, and much better protection against thieves.

GOOD TO KNOW

Apple ID is now Apple Account

Apple renamed the **Apple ID** to **Apple Account**. It's the same sign-in with the same email and password — only the name changed. This guide uses the new name throughout.

And I'm only a phone call away

If anything here leaves you unsure, call me at **(330) 200-8042**. There's no such thing as a silly question, especially when it's about the keys to your accounts.

Let's start with what these two names — Passwords and iCloud Keychain — actually mean.

— Bill

CHAPTER 2

What the Passwords App and iCloud Keychain Are

Think of a **password manager** as a locked notebook that lives inside your phone. It holds the user names and passwords for your websites and apps, and it opens only for you — with your face, your fingerprint or your passcode. Apple's version has two parts that work together.

Name	What it is
Passwords app	The app where you see and manage everything you've saved: passwords, passkeys, verification codes and Wi-Fi passwords. It arrived with iOS 18, iPadOS 18 and macOS Sequoia, and it's on iOS 26 today.
iCloud Keychain	The behind-the-scenes service that keeps the Passwords app the same on all your Apple devices, using your Apple Account. Save on the iPhone, and it appears on the iPad and Mac.
AutoFill	The feature that offers your saved password right above the keyboard when a sign-in box appears, so you don't type it.
Passkey	A newer, safer way to sign in that uses your face, fingerprint or passcode instead of a password (Chapter 12).

Where your passwords lived before

Before iOS 18, saved passwords were tucked away in **Settings** > **Passwords**. If someone showed you that a few years ago, don't worry — nothing was lost. The same passwords moved into the new Passwords app when your iPhone updated. On a Mac, they used to live in System Settings and Safari; on macOS Sequoia and later they're in the Passwords app.

Is it safe?

Apple says iCloud Keychain is **end-to-end encrypted**. That means your passwords are scrambled on your own device before they travel, and the keys to unscramble them aren't known to Apple. A stranger who somehow got hold of Apple's servers would see gibberish.

WHAT THIS DOES FOR YOU

What this does for you

You get the main benefits of a paid password manager without installing anything or paying a subscription. If your household is all Apple, it's the simplest good choice.

TIP

What if some of the family use Android?

Apple Passwords works best when your devices are Apple, plus a Windows PC if you have one (Chapter 21). It doesn't run on Android phones. Families with a mix may prefer a manager that works everywhere. My separate guide to passwords and password managers compares the choices.

CHAPTER 3

What You Need Before You Start

Nearly every iPhone, iPad and Mac from recent years can use the Passwords app. Here's the short checklist.

Device	What it needs	Where passwords live
iPhone	iOS 18 or later (iOS 26 is current)	The Passwords app
iPad	iPadOS 18 or later	The Passwords app
Mac	macOS Sequoia (15) or later; Tahoe 26 is current	The Passwords app
Older iPhone or iPad (iOS 17 or earlier)	Still works	Settings > Passwords
Windows PC	iCloud for Windows from the Microsoft Store	The iCloud Passwords app and a browser extension

Also have these ready

- **Your Apple Account** email and password. Everything here hangs off it.
- **Two-factor authentication** turned on for your Apple Account. Apple requires it for iCloud Keychain. Most accounts already have it; if yours doesn't, your iPhone will walk you through it.
- **A passcode on your iPhone**, ideally six digits. It's the key that unlocks your passwords if Face ID or Touch ID can't.
- **The latest software**. Go to **Settings** > **General** > **Software Update**.

HEADS UP

Your passcode matters more than ever

Anyone who knows your iPhone passcode and holds your phone can open your passwords. Don't use 123456 or your birthday, and don't share your passcode with anyone you wouldn't hand your wallet to.

WHAT THIS DOES FOR YOU

What this does for you

Ten minutes of checking now means everything else in this guide just works, and your passwords are backed up safely in iCloud instead of living on one phone.

CHAPTER 4

Turning On iCloud Keychain Sync

This is the switch that makes your passwords follow you. When it's on, a password saved on your iPhone appears on your iPad and Mac, and an encrypted copy is kept in iCloud in case you lose a device. Do this on each Apple device you own.

On iPhone or iPad (iOS 26)

1. Open **Settings**.
2. Tap **your name** at the top.
3. Tap **iCloud**.
4. Next to **Saved to iCloud**, tap **See All**.
5. Tap **Passwords & Keychain**.
6. Turn on **Sync this iPhone** (on an iPad, it says Sync this iPad), then follow the prompts. You may be asked for your passcode or Apple Account password.

On iOS 17 or earlier, the switch was simply called **Passwords and Keychain** on the iCloud screen.

On a Mac

1. Choose the **Apple menu** > **System Settings**.
2. Click **your name** at the top of the sidebar, then click **iCloud**.
3. Find **Passwords** (or Passwords & Keychain) and turn on syncing for this Mac.

> TIP
> **If the Mac wording differs**
> Apple sometimes moves the iCloud items into a **See All** list on the Mac too. Look for the word "Passwords" — that's the one.

What happens if you turn it off

If you turn syncing off on one device, you can choose to keep its passwords on that device, and your other devices carry on syncing. But Apple warns that if you turn iCloud Keychain off on **every** device, the copy in iCloud goes away and you'd have to start over. So keep it on for at least one device — ideally all of them.

WHAT THIS DOES FOR YOU

What this does for you

Save a password once and it's everywhere you are. If your iPhone is lost, broken or replaced, your passwords aren't lost with it — they come back on your next device (Chapter 24).

HEADS UP

If it won't turn on

The most common reasons are an out-of-date device or two-factor authentication not being on. Update the software first, then try again. If it still won't budge, Apple has a help article called "If iCloud Keychain won't turn on or sync" at support.apple.com.

CHAPTER 5

A Tour of the Passwords App

Let's open the app and look around. Nothing you tap here changes anything until you choose Edit.

Opening it

1. On the Home Screen, find the **Passwords** app — its icon is a white key on a colored background. If you can't see it, swipe down in the middle of the Home Screen and type **Passwords**.
2. Tap it. Your iPhone checks it's you with **Face ID**, **Touch ID** or your **passcode**.
3. You'll see a set of categories near the top and a search box.

What the categories mean

Category	What you'll find
All	Every website and app account you've saved, in alphabetical order. When in doubt, start here.
Passkeys	Accounts where you sign in with a passkey instead of a password.
Codes	Accounts that have a verification code set up in the app (Chapter 11).
Wi-Fi	Every Wi-Fi network your devices have joined, with its password (Chapter 13).
Security	Warnings about passwords that are weak, reused or have shown up in a data leak (Chapter 17).
Deleted	Things you deleted in the last 30 days, ready to recover (Chapter 10).
Shared groups	Any groups you share with family appear below the categories (Chapter 14).

TIP

It locks itself

The Passwords app locks again when you leave it. That's on purpose. If a grandchild picks up your unlocked phone, they still can't wander into your passwords without your face or passcode.

WHAT THIS DOES FOR YOU

What this does for you

Everything to do with signing in lives in one tidy place. No more sticky notes on the monitor or a notebook in the kitchen drawer that anyone could read.

PART 2

Everyday Use

Letting your iPhone fill in passwords, making strong new ones, and finding, changing, deleting or recovering the ones you've saved.

CHAPTER 6

AutoFill: Let Your iPhone Fill In Passwords

AutoFill is the part you'll use every day. When you visit a sign-in screen in Safari or an app, your iPhone notices and offers the saved user name and password just above the keyboard. One tap, a glance for Face ID, and you're in.

Make sure AutoFill is on

1. Open **Settings**.
2. Tap **General**, then **AutoFill & Passwords**.
3. Turn on **AutoFill Passwords and Passkeys**.
4. Below that, make sure **Passwords** is selected as a place to fill from. If you also use another password manager, you can select it here too.

Signing in with AutoFill

1. Open the website or app and tap in the **user name** or **password** box.
2. Look just above the keyboard. You'll see the saved account name, or a key symbol.
3. Tap the account. Your iPhone checks it's you, then fills in both boxes.
4. Tap the website's own **Sign In** or **Log In** button.

TIP

If the wrong account appears

Tap the key symbol above the keyboard instead. It opens your saved list, where you can pick the right account or search for it.

Saving a password the first time

When you sign in somewhere with a password your iPhone hasn't seen, it usually asks whether you'd like to save it. Tap **Save Password**. From then on, AutoFill offers it. If you choose **Not Now**, nothing is saved, and you can add it by hand later (Chapter 9).

WHAT THIS DOES FOR YOU

What this does for you

No more hunting for the notebook, no more typos on a tiny keyboard, and no more three-strikes lockouts because you typed a zero instead of the letter O.

STAY SAFE

AutoFill protects you from fake sites

AutoFill only offers a password on the real website it was saved for. If you tap a link in an email and AutoFill doesn't offer your bank password, stop and look closely — you may be on a look-alike site. Close it and type the bank's address yourself.

CHAPTER 7

Strong Suggested Passwords for New Accounts

When you create a new account — for a pharmacy, a utility company, a shopping site — your iPhone can invent a long, random password for you and remember it. You never have to see it, type it or write it down.

Using a suggested password

1. On the website's or app's **sign-up** screen, enter your email or user name.
2. Tap in the **password** box. Your iPhone suggests a strong password.
3. Tap **Use Strong Password**.
4. Finish signing up. The password is saved in the Passwords app automatically.

If the website is fussy

Some sites won't accept certain symbols. Instead of Use Strong Password, tap **Other Options**. There you can edit the suggestion, ask for a different one, or choose a version with **no special characters** or one that's **easy to type**.

TIP

When you'll need to type it somewhere else

For a password you'll have to type on a TV or game console, the easy-to-type option is kinder to your thumbs. You can always look it up in the Passwords app (Chapter 8).

WHAT THIS DOES FOR YOU

What this does for you

Every account gets its own password that no one could guess. If one company is ever hacked, the thieves can't use that password to get into your email or your bank.

GOOD TO KNOW

Turning suggestions off

Suggested passwords come from AutoFill. If you turn off **AutoFill Passwords and Passkeys** in **Settings** > **General** > **AutoFill & Passwords**, the suggestions stop too. Most people are better off leaving it on.

CHAPTER 8

Finding a Saved Password

Sometimes you need to *see* a password — to sign in on a library computer, a smart TV, or a new tablet. Here's how to look one up.

Look it up on iPhone or iPad

1. Open the **Passwords** app and unlock it with Face ID, Touch ID or your passcode.
2. Tap **All** (or a shared group, if the password is shared with family).
3. Scroll, or type part of the name into the **Search** box — for example, "pharmacy" or the company's website.
4. Tap the account. The password is hidden by dots.
5. Tap the dots to reveal the password, or tap it to copy it.

Can't find it?

- Make sure you're looking in **All**, not a smaller category.
- Try searching for the company's website name instead of its brand — "cvs" rather than "pharmacy."
- Check **Deleted** in case it was removed in the last 30 days (Chapter 10).
- If it was saved on another device, check that iCloud Keychain sync is on for both (Chapter 4).

WHAT THIS DOES FOR YOU

What this does for you

You're never stuck at a sign-in screen on someone else's device. The password you need is a glance away, and only you can open it.

STAY SAFE

Reveal passwords in private

Showing a password on screen in a waiting room or on a video call lets others read it. Turn the phone toward you, and copy-and-paste instead of reading it out loud when you can.

CHAPTER 9

Adding and Changing a Saved Password

Most passwords get saved on their own when you sign in. But sometimes you'll want to add one by hand — for example, from that kitchen-drawer notebook — or update one you changed on a computer.

Changing a saved password

If you changed a password on the website itself, your iPhone usually offers to update the saved one next time you sign in. To change it yourself:

1. Open **Passwords**, tap **All**, then tap the account.
2. Tap **Edit**.
3. Tap **Change Password** to visit the website and create a new one, or type the new password into the password box if you've already changed it on the site.
4. Tap **Done**.

Adding a password by hand

1. Open the **Passwords** app and tap **All**.
2. Look for the **Add** button (usually a plus sign) and tap it. If you don't see it, look for **New Password**.
3. Type the **website** or app name, your **user name** (often your email) and the **password**.
4. Add a note if you like — for example, the answer to a security question.
5. Tap **Save**.

HEADS UP

Change it in both places

Editing the saved password doesn't change it at the bank or store. The real password lives with the company. Change it there first, then make sure the Passwords app matches.

WHAT THIS DOES FOR YOU

What this does for you

Moving your old notebook into the Passwords app means the notebook can be shredded. No one can read your passwords over your shoulder or find them if your home is ever broken into.

TIP

Do it a few at a time

There's no need to move every password in one sitting. Start with the most important — email, bank, pharmacy, Medicare and your Apple Account itself — and add the rest as you use them.

CHAPTER 10

Deleting a Password, and Getting One Back

It's good housekeeping to delete passwords for accounts you've closed. And if you delete one by mistake, or overwrite one, there are two safety nets.

Deleting a password

1. Open **Passwords**, tap **All**, and tap the account.
2. Tap **Edit**.
3. Tap **Delete**, then confirm.

Safety net 1: Deleted (30 days)

Deleted passwords aren't gone right away. You have **30 days** to bring them back before they're deleted for good.

1. Open the **Passwords** app. If you don't see the categories, tap the **Back** button.
2. Tap **Deleted**.
3. Tap the account you want, then tap **Recover**.
4. If the password used to be shared with a group, choose **Recover to Group** to keep sharing it, or **Recover and Stop Sharing**.

The password goes back into your Passwords app and syncs to your other devices.

Safety net 2: View History (iOS 26)

On iOS 26, iPadOS 26 and macOS Tahoe, the Passwords app keeps a history of changes for each account. If you saved a new password over the old one by mistake, the old one is still there.

1. Open **Passwords**, tap **All**, and tap the account.
2. Tap **View History**.
3. You'll see earlier passwords with the dates they changed. Tap the **Password** button on one to reveal it.
4. To wipe the history for that account, tap **Clear** and confirm. Your current password stays.

The View History button only appears once an account has had more than one password saved.

WHAT THIS DOES FOR YOU

What this does for you

"I think I deleted the password" or "it saved the wrong one" is no longer a crisis. In most cases you can undo it yourself in under a minute.

TIP

Shared passwords share their history

If a password is in a shared group (Chapter 14), the other members can see its history too. Keep that in mind before you put an old password you reuse elsewhere into a shared group.

PART 3

Codes, Passkeys and Wi-Fi

The Passwords app does more than passwords. It can make the six-digit sign-in codes some accounts ask for, hold passkeys, and remember every Wi-Fi network you've joined.

CHAPTER 11

Verification Codes: The Built-In Authenticator

Many important accounts — email, banks, investment sites — offer **two-step verification**: after your password, they ask for a short code that changes every 30 seconds or so. Usually those codes come from an **authenticator app**. The Passwords app can be that app, and it fills the code in for you.

Setting up a code for an account

Start on the website, in its security settings, where it offers to set up an "authenticator app." It will show you a square barcode called a **QR code**, and usually a long "setup key" too.

If the QR code is on your iPhone's own screen

1. Touch and hold the QR code.
2. Tap **Add Verification in Passwords**.
3. Choose the account it belongs to, and the app starts making codes.

If the QR code is on a computer screen

1. On your iPhone, open **Passwords**, tap **All**, and tap the account for that website.
2. Tap **Edit**, then **Set Up Code**.
3. Choose to scan the QR code with the camera, or type in the setup key.
4. Type the code the app now shows into the website to finish, then tap **Done**.

Using the code when you sign in

Next time the website asks for a code, look above the keyboard: your iPhone suggests the code. Tap it and it's filled in. You can also open the account in the Passwords app to read the code.

WHAT THIS DOES FOR YOU

What this does for you

A thief with your password still can't get in without the code from your device. And because the Passwords app fills it in, the extra step costs you only a tap.

HEADS UP

Keep the website's backup codes

When you turn on two-step verification, many websites offer a list of **backup codes**. Print or write them and keep them with your important papers. They get you in if you ever lose every device.

SCAM ALERT

Nobody legitimate asks for your code

A real bank, Apple or Medicare will never call and ask you to read a verification code back to them. The FTC puts it simply: anyone who asks for your verification code is a scammer. Hang up.

CHAPTER 12

Passkeys: Signing In Without a Password

A **passkey** is a newer way to sign in that replaces the password. Instead of typing something, you simply look at your phone or touch the fingerprint sensor. Big names such as Google, Microsoft, Amazon and PayPal offer them.

Why passkeys are safer

- There's nothing to forget and nothing to type.
- There's nothing a scammer can trick you into reading out — a passkey can't be phished.
- A passkey only works on the real website it was made for, never on a look-alike.
- If a company is hacked, there's no password of yours for the thieves to steal.

Making a passkey

1. Sign in to the website or app the usual way.
2. When it offers to create a passkey — often in its security or sign-in settings — tap **Continue** or **Create a passkey**.
3. Your iPhone asks for Face ID, Touch ID or your passcode. That's it.
4. The passkey is saved in the Passwords app and syncs to your other Apple devices through iCloud Keychain.

Signing in with a passkey

On the sign-in screen, tap in the user name box, or tap the website's **Sign in with a passkey** button. Your iPhone offers the passkey; glance at it or touch the sensor, and you're in.

Signing in on someone else's computer

If you're at a computer that isn't yours, many websites can show a QR code instead. Scan it with your iPhone's camera, approve with Face ID, and the computer is signed in. Your iPhone has to be close by for this to work.

TIP

Your old password usually still works

Creating a passkey doesn't always remove your password. One account in the Passwords app can hold both. Keep the password saved until you're comfortable with the passkey.

WHAT THIS DOES FOR YOU

What this does for you

Passkeys are the single biggest step forward against phishing. Each one you make is one account a scammer can't talk you out of.

GOOD TO KNOW

More on passkeys and authenticators

My guide to authenticator apps and passkeys goes into much more detail, including Google, Microsoft and Android phones.

CHAPTER 13

Your Saved Wi-Fi Passwords

Every time your iPhone joins a Wi-Fi network — at home, at a daughter's house, at the library — it saves the password. That's handy when a visitor asks for it, or when you set up a new printer or TV.

Find a Wi-Fi password in the Passwords app

1. Open **Passwords** and tap **Wi-Fi**.
2. Tap the network's name.
3. Tap the **Password** box to reveal it, or tap **Copy Password** to paste it somewhere.

Or from Settings, for the network you're on

1. Open **Settings** > **Wi-Fi**.
2. Tap the **Info** button (a small i in a circle) next to the network.
3. Tap **Password**, then confirm it's you.

Sharing your Wi-Fi with a guest who has an iPhone

When a visitor's iPhone tries to join your network, your iPhone can offer to fill it in for them. Tap **Share Password**, then **Done**. For this to work, both phones need Wi-Fi and Bluetooth on, need to be near each other, and each person needs to be in the other's Contacts. Personal Hotspot should be off.

TIP

For any phone: a QR code

In the Passwords app, tap **Wi-Fi**, tap your network, then tap **Show Network QR Code**. A visitor — iPhone or Android — points their camera at the square code on your screen and joins, without anyone reading the password out loud.

WHAT THIS DOES FOR YOU

What this does for you

No more crawling behind the TV cabinet to read the tiny label on the router. Your Wi-Fi password is always in your pocket.

GOOD TO KNOW

More on Wi-Fi passwords

My guide to Wi-Fi passwords covers changing the router's password and finding it on Android phones and computers.

PART 4

Sharing with Family

Safe ways to share the household passwords — the streaming service, the utility account, the Wi-Fi — with the people you trust, without writing anything down.

CHAPTER 14

Shared Password Groups

Most families have a handful of accounts that more than one person uses: the electric company, a streaming service, the pharmacy, the car's app. A **shared group** is a folder of passwords that you and the people you choose can all see and use. When anyone in the group changes one of those passwords, everyone's copy updates.

Who can join

- You need to be signed in to your **Apple Account**.
- Each person must be in your **Contacts**.
- Each person needs an iPhone, iPad or Mac on **iOS 17, iPadOS 17 or macOS Sonoma (14)** or later. If someone's name appears gray when you add them, their device may not support shared groups.

Making a group

1. Open the **Passwords** app. If you don't see the list of categories, tap the **Back** button (or the sidebar button on an iPad).
2. Tap the **New Shared Group** button in the toolbar.
3. Type a name for the group — for example, "Household" or "Mom & the kids."
4. Tap **Add People**. Type each person's name, email address or phone number, then tap **Add**.
5. Tap **Create**.
6. Pick the passwords you want to share, then tap **Move**. If you'd rather add them later, tap **Close**.

Accepting an invitation

The people you invite get a notice. They can also open their Passwords app and look under **Group Invitations**. Once they accept, the group appears in their Passwords app below the categories.

SCAM ALERT

Only accept invitations you expect

Apple's advice is plain: don't accept a group invitation from someone you don't recognize. If an invitation surprises you, call the person on the number you already have and ask.

Who can do what

Role	What they can do
Group owner	The person who made the group. Only the owner can add or remove people.
Every member	Can add passwords and passkeys to the group, and view, edit or delete the ones in it.

HEADS UP

Removing someone doesn't erase their memory

If you remove a person from a group, they lose access to the passwords from then on. But anything they already saw or copied, they could still know. If someone leaves on bad terms, change those passwords on the websites themselves.

WHAT THIS DOES FOR YOU

What this does for you

No more texting the Netflix password to a grandchild, or reading the electric company's password over the phone. Change it once, and the whole family has the new one.

TIP

Keep your own accounts out of it

Share only what truly needs sharing. Your email, your bank and your Apple Account password should stay in your own, private list.

CHAPTER 15

Sharing One Password with AirDrop

Sometimes you just need to hand one password to one person who's sitting next to you — a spouse who needs the cable company's sign-in, say. **AirDrop** is Apple's way of sending something straight from one nearby Apple device to another, without email or text.

Before you start

- iCloud Keychain needs to be on for your iPhone (Chapter 4).
- The other person must be in your Contacts, listed with the email address they use for iCloud — and you must be in theirs the same way.
- Their iPhone has to be set to receive AirDrop items.

Sending it

1. Open **Passwords** and tap **All**.
2. Tap the account you want to share.
3. Tap the **Share** button, then tap **Share with AirDrop**.
4. Tap the other person's picture or device.
5. On their iPhone, they tap **Accept**. The password is saved in their Passwords app.

GOOD TO KNOW

AirDrop or a shared group?

AirDrop hands over a **copy**. If you change the password later, their copy won't update. For an account you'll both use for years, a shared group (Chapter 14) is the better choice.

WHAT THIS DOES FOR YOU

What this does for you

The password goes from your phone to theirs privately and exactly — no misheard letters, no password left sitting in an old text message.

STAY SAFE

Never AirDrop to a stranger

Only send to someone you can see and know. In a waiting room or a store, check the name and picture carefully before you tap.

CHAPTER 16

Helping a Parent or Partner with Passwords

This chapter is for the family helper — the son, daughter or spouse who's been asked to "get the passwords sorted." The goal is to help without taking over, so the person stays in charge of their own accounts.

A gentle plan for one afternoon

1. Sit side by side with their iPhone. Let them hold it and do the tapping where they can.
2. Check the basics in Chapter 3: up-to-date software, a good passcode, two-factor authentication on.
3. Turn on iCloud Keychain sync (Chapter 4) and AutoFill (Chapter 6).
4. Pick the five most important accounts — usually email, bank, pharmacy, Medicare and the Apple Account — and make sure each one is saved correctly (Chapter 9).
5. Look at the Security list together (Chapter 17) and fix the most serious warning or two. Leave the rest for another day.
6. If the family shares a few accounts, set up a shared group (Chapter 14).
7. Set up a recovery contact for their Apple Account (Chapter 25), so you can help if they're ever locked out.

HEADS UP

Respect their privacy

Being someone's helper doesn't mean you need to know all their passwords. A shared group for the few household accounts, plus a recovery contact, gives you a way to help without reading their private list.

Planning for later

It's worth one more kind conversation: what happens to these accounts someday. Apple lets you name a **Legacy Contact** — someone who can ask for access to your Apple Account data after your death, using an access key Apple gives you and a death certificate. You set it up in **Settings** > **your name** > **Sign-In & Security** > **Legacy Contact**.

GOOD TO KNOW

More on planning ahead

My guide to your digital legacy walks through Legacy Contacts, what they can and can't see, and how to leave a plan your family can actually find.

WHAT THIS DOES FOR YOU

What this does for you

An afternoon of calm setup now can spare the whole family a frantic week of lockouts later — and the person you're helping keeps their independence.

PART 5

Keeping Your Accounts Safe

The Passwords app quietly keeps an eye on your passwords and warns you about risky ones. Here's how to read those warnings, fix them, and protect the one account that guards all the others.

CHAPTER 17

Security Recommendations: Your Password Check-Up

Open the Passwords app and you'll see a category called **Security**. Think of it as a free check-up. It looks through your saved passwords and lists the ones that could get you into trouble. Nothing is changed until you decide to change it.

Seeing your recommendations

1. Open **Passwords** and unlock it.
2. Tap **Security**.
3. You'll see a list of accounts, each with a short note about the problem.
4. Tap an account to read more and see your choices.

What the warnings mean

Warning	What it means
Leaked (compromised)	This password has turned up in a known data leak — a list of stolen passwords that criminals pass around. This is the most urgent kind. Change it first.
Reused	You use the same password on more than one website. If one of those sites is ever hacked, thieves will try that password everywhere else.
Weak	The password is easy to guess: a common word, a simple pattern like 1234 or qwerty, or a word with letters swapped for numbers, such as p4ssw0rd.

How it knows about leaks

Apple compares your passwords against lists of passwords known to have been leaked, in a way designed so that Apple doesn't learn what your passwords are. When it finds a match, the account shows up under Security.

GOOD TO KNOW

On iOS 17 or earlier

On older iPhones, the same list lives in **Settings** > **Passwords** > **Security Recommendations**. Make sure **Detect Compromised Passwords** is turned on there.

WHAT THIS DOES FOR YOU

What this does for you

Instead of wondering whether you've been caught up in the latest company break-in on the news, you get a short, specific to-do list. Fix the top few and you've closed the doors thieves try first.

TIP

Don't panic at a long list

Many people open Security for the first time and find dozens of warnings. That's normal. A warning isn't a break-in; it's a heads-up. Chapter 18 shows how to work through them a few at a time.

CHAPTER 18

Fixing a Weak, Reused or Leaked Password

Fixing a warning means changing the password *on the website itself*, then letting your iPhone save the new one. With a suggested strong password (Chapter 7), you never even have to see it.

Which ones first

1. **Leaked** passwords on anything important.
2. Your **email** account — whoever controls your email can reset almost every other password.
3. Anywhere your **money** lives: bank, credit cards, PayPal, retirement accounts, shopping sites with a saved card.
4. **Reused** passwords, starting with the ones shared by important accounts.
5. Everything else, whenever it's convenient.

Changing one, step by step

1. In **Passwords**, tap **Security**, then tap the account.
2. Tap the option to change the password on the website. Safari opens the site. (If it doesn't, open the site yourself and sign in.)
3. Find the website's own **change password** page — usually under Account, Profile, Settings or Security.
4. Type your current password if it asks (AutoFill can fill it in).
5. In the new password box, tap **Use Strong Password**.
6. Save the change on the website. Your iPhone updates the saved password.
7. Check in the Passwords app that the account now shows the new password and no warning.

> TIP
>
> **If the warning won't go away**
>
> Sometimes the old password stays saved alongside the new one, and the warning remains. Open the account in Passwords, tap **Edit**, and make sure only the new password is there.

HEADS UP

Sign in to the real website

Always change a password by going to the website from the Passwords app or by typing the address yourself — never from a link in an email or text that says your password "must be changed now."

WHAT THIS DOES FOR YOU

What this does for you

Each fix shuts one door for good. Twenty minutes on your five most important accounts gives you most of the protection.

CHAPTER 19

Protecting the Key to It All: Passcode and Apple Account

Your passwords are only as safe as two things: your **iPhone passcode**, which unlocks the Passwords app, and your **Apple Account**, which holds the synced copy in iCloud. A few minutes here protects everything else in this guide.

Two-factor authentication

Two-factor authentication means that signing in to your Apple Account on a new device takes your password *and* a code that appears on one of your own devices or comes by text to your trusted phone number. Apple requires it for iCloud Keychain, so if your passwords sync, it's already on. To check your trusted phone numbers, go to **Settings** > **your name** > **Sign-In & Security**.

> TIP
> **Add a second trusted number**
> If your only trusted number is the iPhone itself, losing the phone makes life harder. Consider adding a home phone or a family member's number as a second trusted number.

Stolen Device Protection

A thief who watches you type your passcode in public and then snatches your phone could try to open your passwords. **Stolen Device Protection** stops that. When it's on and your iPhone is away from familiar places like home or work, opening saved passwords and passkeys takes **Face ID or Touch ID** — your passcode alone isn't enough. Changing your Apple Account password also takes a one-hour security delay.

1. Open **Settings** > **Face ID & Passcode** (or Touch ID & Passcode).
2. Enter your passcode.
3. Tap **Stolen Device Protection** and turn it on.

It needs iOS 17.3 or later, two-factor authentication, a passcode, Face ID or Touch ID, and **Significant Locations** turned on (that's how the iPhone knows where "familiar" is).

WHAT THIS DOES FOR YOU

What this does for you

Even if someone learns your passcode and takes your phone, your passwords stay locked behind your own face or fingerprint.

Spare keys for your Apple Account

Finally, set up a **recovery contact** — a trusted person who can help you get back in if you ever forget your Apple Account password or lose your devices. Chapter 25 has the steps. It's the single best thing to do before you need it.

STAY SAFE

Your passcode is not for sharing

Your iPhone passcode now opens your bank and email passwords too. Give it only to someone you'd trust with your checkbook, and change it if you think someone has seen it.

GOOD TO KNOW

More on your Apple Account

My guide to your Apple Account covers passwords, trusted numbers, security keys and recovery in much more detail.

PART 6

On Your Mac and Windows PC

Your passwords aren't stuck on the phone. Here's how to use them on a Mac, on a Windows computer, and how to move passwords in from Chrome or another password manager.

CHAPTER 20

Passwords on Your Mac

On a Mac with **macOS Sequoia** or later (Tahoe 26 is current), there's a Passwords app just like the one on your iPhone. If iCloud Keychain sync is on for both (Chapter 4), you'll see the same passwords on each.

Opening the Passwords app

1. Press **Command-Space** to open Spotlight search, type **Passwords**, and press Return. (It's also in your **Applications** folder.)
2. Open the app. Unlock it with **Touch ID** or your Mac's login password.
3. The categories — All, Passkeys, Codes, Wi-Fi, Security, Deleted — are in the sidebar on the left.

Filling passwords in Safari

In Safari on the Mac, click in a sign-in box and your saved account appears just below it. Click it, confirm with Touch ID or your Mac password, and you're in. When you sign up for something new, Safari offers a strong password, just as the iPhone does.

Keep Passwords in the menu bar

You can put a small version of the Passwords app in the **menu bar** at the top of the screen. It lets you search for a password, add a new one, or open the full app, without hunting for it.

1. Open the **Passwords** app.
2. Choose **Passwords** > **Settings** from the menu at the top of the screen.
3. Turn on the option to show Passwords in the menu bar.
4. Click the key symbol in the menu bar whenever you need a password.

WHAT THIS DOES FOR YOU

What this does for you

Your password list is a click away on the big screen, where it's easier to read and type. Anything you add on the Mac shows up on your iPhone too.

GOOD TO KNOW

Older Macs

On macOS Sonoma or earlier, there's no Passwords app. Saved passwords are in **System Settings** > **Passwords** (or Safari's settings on even older Macs). If your Mac can update, it's worth doing.

CHAPTER 21

Using Your Passwords on a Windows PC

Many folks have an iPhone in their pocket and a Windows computer on the desk. Apple makes free software called **iCloud for Windows** that brings your passwords to the PC, in an app called **iCloud Passwords** and as an add-on for your web browser.

What you need

- **iCloud for Windows**, free from the **Microsoft Store**. Apple's download page lists Windows 11 for the latest version, so an older Windows 10 PC may not get the newest features.
- Two-factor authentication on your Apple Account.
- Your iPhone nearby, with Bluetooth on (unless you use Apple's Advanced Data Protection).
- Chrome, Microsoft Edge or Firefox for the browser add-on.

Setting it up

1. On the PC, open the **Microsoft Store**, search for **iCloud**, and install **iCloud for Windows** from Apple.
2. Open iCloud for Windows and sign in with your Apple Account. Approve the sign-in on your iPhone and type the code it shows.
3. Find **Passwords** (Passwords & Keychain) and turn it on. You may be asked to approve again with a code.
4. Choose to **install the extension** for your browser, and follow the prompts in Chrome, Edge or Firefox.

Turning on the browser add-on

1. In your browser, click the iCloud Passwords button in the toolbar (it may say Passwords is disabled).
2. A six-digit code appears in a small iCloud window on the PC.
3. Type that code into the browser box. The add-on is now on.
4. On a sign-in page, click the box and pick your saved account.

HEADS UP

The browser stops saving its own passwords

When you turn on the iCloud Passwords add-on, the browser's own password saving is switched off. That's on purpose, so you don't end up with two lists that disagree.

The iCloud Passwords app

To look up, add or edit a password on the PC, open the **iCloud Passwords** app from the Start menu. It works much like the Passwords app on your iPhone, and changes sync both ways.

SCAM ALERT

Download only from the Microsoft Store

Get iCloud for Windows only from the Microsoft Store or Apple's own website. A pop-up or email offering an "iCloud password download" is a trick to install something harmful.

WHAT THIS DOES FOR YOU

What this does for you

The strong passwords your iPhone made are ready on the PC too — no squinting at your phone to copy a long string of letters onto the computer.

CHAPTER 22

Moving Passwords In and Out

If you've been saving passwords in Google Chrome, Microsoft Edge or another password manager, you can bring them into Apple Passwords so everything is in one place. You can also take a copy out.

Bringing passwords in on a Mac

1. In the other browser or password manager, **export** your passwords to a **CSV file** (a simple spreadsheet-style file). Look in its settings for Export Passwords.
2. Open the **Passwords** app on your Mac.
3. Choose **File** > **Import Passwords from File**.
4. Pick the CSV file and click **Import**.
5. If some passwords couldn't be imported, the app shows them so you can review them.
6. **Delete the CSV file**, and empty the Trash.

Importing never overwrites a password you already have saved.

Bringing passwords in on an iPhone

On an iPhone, Apple's import goes through Safari's settings: **Settings** > **Apps** > **Safari** > **Import**, where you choose the CSV or ZIP file you exported. Delete the file afterward. If you have a Mac, importing there is easier to see.

STAY SAFE

A password file is an open book

An exported CSV file is **not encrypted**. Anyone who opens it can read every password in it. Do the import in one sitting, then delete the file — don't email it, save it to a shared folder, or leave it on the desktop.

Taking passwords out

- **On a Mac:** in Passwords, choose **File** > **Export All Passwords to File**. You get the same kind of unencrypted CSV file, so handle it with the same care.
- **Straight to another app (iOS 26 and macOS Tahoe):** Apple added a safer, direct way to move passwords, passkeys and codes to another password manager that supports it, without a file. Look in the Passwords app's More (three dots) menu for an option to export

to another app. Only some password managers support it so far, and Wi-Fi passwords aren't included.

WHAT THIS DOES FOR YOU

What this does for you

All your passwords live in one trusted place, checked by one Security list, instead of scattered across browsers you half remember.

TIP

After moving, tidy up

Once the passwords are safely in Apple Passwords, consider deleting them from the old browser or app, so a forgotten copy isn't lying around.

PART 7

When Things Go Wrong

Missing passwords, a lost or new iPhone, a forgotten Apple Account password, and the scams that go after the keys to your accounts — with calm, step-by-step fixes.

CHAPTER 23

Passwords Missing, Not Syncing, or Not Filling In

"My passwords disappeared" is one of the most frightening things to see — and in most cases, they're not gone at all. Work down this list in order.

If a password seems to have vanished

1. In the Passwords app, make sure you're looking at **All**, not a smaller category or a shared group.
2. Search for the website's name, not just the company's brand.
3. Tap **Deleted**. Anything deleted in the last 30 days can be recovered there (Chapter 10).
4. If the password was in a shared group, check whether you're still a member of that group.

If passwords aren't showing up on your other devices

1. On each device, check that syncing is on: **Settings** > **your name** > **iCloud** > **See All** > **Passwords & Keychain** > **Sync this iPhone** (Chapter 4).
2. Make sure every device is signed in to the **same** Apple Account.
3. Update each device: **Settings** > **General** > **Software Update**.
4. Make sure each device is connected to the internet, then give it a few minutes.
5. Check Apple's **System Status** page (search for "Apple System Status") in case iCloud is having a problem.

If AutoFill doesn't offer your password

- Check **Settings** > **General** > **AutoFill & Passwords**, and make sure **AutoFill Passwords and Passkeys** is on (Chapter 6).
- Safari doesn't save or offer passwords in a **Private** browsing tab. Switch to a regular tab.
- Make sure you're on the real website. AutoFill won't offer your password on a look-alike address.
- Some apps don't work well with AutoFill. Tap the key symbol above the keyboard and pick the account by hand.

HEADS UP

Don't turn Keychain off everywhere

A common "fix" people try is turning iCloud Keychain off and on again on every device. Apple warns that turning it off on **all** your devices removes the copy in iCloud. If you try it, do one device at a time and keep it on somewhere.

WHAT THIS DOES FOR YOU

What this does for you

Most "lost password" scares end in a couple of minutes, without a call to anyone — and you'll know exactly where to look next time.

CHAPTER 24

Lost Your iPhone, or Got a New One

Your passwords are kept in iCloud Keychain, not just on the phone. That means a lost, broken or replaced iPhone doesn't take your passwords with it — as long as sync was turned on.

Setting up a new iPhone

1. Set up the new iPhone and sign in with the same **Apple Account**.
2. Go to **Settings** > **your name** > **iCloud** > **See All** > **Passwords & Keychain**, and turn on **Sync this iPhone**.
3. If you still have another Apple device, it may show a notice asking you to approve the new iPhone. Approve it.
4. If you don't have another device, your new iPhone can ask for the **passcode of your old iPhone** instead. Follow the steps on the screen.
5. Give it a few minutes on Wi-Fi, then open the Passwords app. Your passwords should be there.

GOOD TO KNOW

A backup alone doesn't bring passwords back

Restoring a new iPhone from an iCloud backup doesn't restore your Keychain items by itself, because they aren't kept in the backup — they sync through iCloud Keychain. That's why turning on sync (step 2) matters.

HEADS UP

Remember your old passcode

When you get a new phone, the old iPhone's passcode can be the key to your passwords. Don't forget it right away. There are only a limited number of tries before Apple locks that route and you'd need to contact Apple Support.

If your iPhone is lost or stolen

1. Use **Find My** from another Apple device or at **icloud.com/find** to see where it is, play a sound, or mark it as lost.
2. If it's gone for good, you can erase it from Find My. Your passwords stay safe in iCloud Keychain.

3. Change your **Apple Account password** from another device if you think someone knows your passcode.
4. Call your phone carrier to suspend the line.
5. When you have a new iPhone, follow the steps above.

WHAT THIS DOES FOR YOU

What this does for you

Losing a phone is a bad day, not a disaster. Your passwords come back on the next device, and with Stolen Device Protection on (Chapter 19), a thief can't open them.

TIP

If you lost every device

If you've lost every Apple device at once, start by signing in to your Apple Account on the new one. If you can't, Chapter 25 covers recovery contacts and account recovery.

CHAPTER 25

Locked Out of Your Apple Account

Because your passwords hang off your Apple Account, forgetting *that* password is the one that really matters. Here are your ways back in, from easiest to slowest — and the spare keys to set up today.

If you forgot your Apple Account password

1. On any iPhone, iPad or Mac you're still signed in to, go to **Settings** > **your name** > **Sign-In & Security** > **Change Password**. Enter your device passcode and set a new password.
2. If you're not signed in anywhere, a trusted family member can help with the **Apple Support** app on their iPhone: **Support Tools** > **Reset Password** > **Help Someone Else**. Nothing of yours is stored on their phone.
3. Or go to **iforgot.apple.com** in a web browser and follow the steps.

Set up a recovery contact now

A **recovery contact** is someone you trust — often a grown child — who can show you a code that helps you get back into your account. They can't see your passwords or anything else in your account.

1. Open **Settings** > **your name** > **Sign-In & Security**.
2. Tap **Recovery Contacts**, then follow the steps to add someone.
3. They'll get a message asking them to accept.

Your recovery contact needs to be 13 or older, with an Apple device on iOS 15, iPadOS 15 or macOS Monterey or later, two-factor authentication and a passcode.

Account recovery: the slow, safe route

If none of that works, Apple's **account recovery** process can get you back in. It starts at **iforgot.apple.com**. For your safety, there's a waiting period, and Apple doesn't publish a fixed length — it can be days. Apple Support can't speed it up, so be wary of anyone who says they can. If you manage to sign in during the wait, the request is canceled.

HEADS UP

About recovery keys

Some people set up a **recovery key**, a 28-character code that replaces the usual recovery process. It's strong protection, but if you lose both the key and your trusted devices, getting back in may not be possible. Most people are better served by a recovery contact.

WHAT THIS DOES FOR YOU

What this does for you

Five minutes setting up a recovery contact today can turn a locked-out crisis into a quick phone call to your daughter or son.

CHAPTER 26

Scams That Go After Your Passwords

Thieves know that a password manager holds the keys to everything, so they try to trick people into handing over the one thing that opens it: a code, a password or the phone itself. These are the patterns to know.

The usual tricks

Scam	What to know
The fake "Apple" call	A caller says your iCloud has been hacked and asks for your Apple Account password or a code. Apple won't call you out of the blue like this. Hang up.
"Read me the code"	Someone asks you to read back a verification code sent to your phone. Anyone who asks for that code is a scammer.
The urgent email or text	"Your Apple Account is locked — sign in now." The link goes to a fake page that collects your password. Don't tap; open Settings yourself to check.
The fake support pop-up	A web page freezes and says to call "Apple Support" or "Microsoft" at a number on the screen. Close the page. Real companies don't do this.
The gift-card demand	Anyone who wants payment in Apple Gift Cards to "fix" your account or settle a bill is a scammer. Apple Gift Cards can only be used to buy from Apple.
The shoulder surfer	Someone watches you type your passcode in a public place, then takes the phone. Stolen Device Protection (Chapter 19) is the defense.

SCAM ALERT

The one rule that stops most of them

Never give your Apple Account password, your passcode or a verification code to anyone who contacted *you* — by phone, text, email or pop-up. If you're worried, hang up and reach Apple yourself at **1-800-275-2273** or through the Apple Support app.

Reporting it

- Forward suspicious emails that claim to be from Apple to **reportphishing@apple.com**.
- For a suspicious text, take a screenshot to send, and use **Report Junk** in Messages.
- Report fraud to the Federal Trade Commission at **ReportFraud.ftc.gov**.

If you already gave something away

1. Change your **Apple Account password** right away from a device you trust (Chapter 25).
2. In **Settings** > **your name**, scroll down to the list of devices and remove any you don't recognize.
3. Check **Security** in the Passwords app and change the passwords for your email and bank (Chapter 18).
4. If you paid with a gift card, call Apple at 1-800-275-2273 quickly and say "gift cards."
5. If money left a bank or credit card, call the number on the back of the card.

WHAT THIS DOES FOR YOU

What this does for you

Knowing the patterns means you can hang up without a second thought. And because AutoFill won't offer your password on a fake website, the Passwords app helps catch the tricks you might miss.

GOOD TO KNOW

Pairs with Bill's Digital Safety Check-Up

If you'd like to go through all of your accounts — not just passwords — my Digital Safety Check-Up guide is the natural next step.

PART 8

When to Call Bill & Your Cheat-Sheet

An honest word about when a hand is worth it, and a one-page summary of everything in this guide.

CHAPTER 27

When to Call Bill

Most of what's in this guide you can do yourself, at your own pace. But part of being helpful is being honest about when a hand saves you time and worry. Here's my straight advice, with no pressure.

Times it's well worth a call

- **Getting started** — turning on iCloud Keychain and AutoFill on every device, and checking your passcode and two-factor authentication, done together so it all works on day one.
- **Moving the notebook in** — entering the passwords from a paper list or importing them from Chrome or another app, then safely deleting the leftovers.
- **The Security list looks scary** — working through leaked and reused passwords on your most important accounts, side by side.
- **Family sharing** — setting up a shared group, a recovery contact and a Legacy Contact.
- **A Windows PC in the house** — installing iCloud for Windows and the browser add-on.
- **A new or lost iPhone** — making sure your passwords come back and nothing is left behind.
- **Something feels off** — a strange call, text or invitation, or a sign-in you don't recognize.

What I don't do

I never need to know your passwords, and I'll never ask you to read me a verification code. You type those yourself while I guide you. I also can't speed up Apple's account recovery — no one outside Apple can, and anyone who says otherwise isn't being straight with you.

What working with me is like

I work at your pace, explain what I'm doing in plain words, and never talk down to anyone. I'll tell you honestly when something isn't worth your money, including password apps you don't need. I've been doing this kind of work for more than 30 years, and I serve Portage County, Ohio, in person, and folks farther away by remote help.

FROM BILL

How to reach me

Call **(330) 200-8042** or book a time at **billshometech.com/book**. My help is **$49 remote · $99 in your home**. This guide is yours to keep for free; if you'd like a hand, I'm only a phone call away.

GOOD TO KNOW

You may meet Sophie first

When you call or visit billshometech.com, you might be greeted by **Sophie**, my AI receptionist. She can answer quick questions and help you book a time. A real person — me — does the actual help.

Thank you for taking the time to learn this. Looking after your passwords is one of the kindest things you can do for your future self and your family. Take it one step at a time.

— Bill

CHAPTER 28

Your Passwords Cheat-Sheet

The whole guide, boiled down. Keep it somewhere handy — just never write your passwords on it.

The essentials

Topic	Remember
Where passwords live	The Passwords app (iOS 18 and later). On iOS 17 or earlier: Settings > Passwords.
Turn on sync	Settings > your name > iCloud > See All > Passwords & Keychain > Sync this iPhone
Turn on AutoFill	Settings > General > AutoFill & Passwords > AutoFill Passwords and Passkeys
New account	Tap Use Strong Password and let your iPhone remember it.
Deleted one by mistake	Passwords > Deleted > account > Recover (within 30 days)
Saved over the old one	Open the account > View History (iOS 26)
Password check-up	Passwords > Security. Fix leaked ones first, then reused.
Share with family	New Shared Group in the Passwords app (iOS 17 and later)
Windows PC	iCloud for Windows from the Microsoft Store, plus the browser add-on
Thief protection	Settings > Face ID & Passcode > Stolen Device Protection
Spare key	Settings > your name > Sign-In & Security > Recovery Contacts
Apple Support	1-800-275-2273, or the Apple Support app

Write it down once

Keep handy	
My Apple Account email	_____
My trusted phone number(s)	_____
My recovery contact	_____
My Legacy Contact	_____
Shared group name & members	_____
Where my website backup codes are kept	_____

HEADS UP

Not your passwords

Write down *where* things are, never the passwords or your passcode themselves.

When something's wrong, in order

1. Can't find a password? Check All, search the website name, then look in Deleted.
2. Not on your other devices? Check Sync this iPhone on each one, and the same Apple Account.
3. AutoFill not offering it? Check the AutoFill switch, and leave Private browsing.
4. Saved the wrong one? Open the account and tap View History.
5. New or lost iPhone? Sign in, turn on Passwords & Keychain sync, and approve it.
6. Forgot your Apple Account password? Change it from a signed-in device, or use iforgot.apple.com.
7. Someone asking for a code or password? Hang up. Call Apple yourself at 1-800-275-2273.
8. Still stuck? Call Bill at (330) 200-8042.