BILL'S HOME TECH
Home & Small Business Tech Solutions

BILL'S COMPLETE MANUALS

Lost or Stolen Phone

Find it, lock it, protect your money and accounts, and get back on your feet, explained in plain English

A calm, step-by-step guide for iPhone and Android

Most lost phones turn up. Here's how to be ready either way

Written for you by Bill — Bill's Home Tech

(330) 200-8042 · BillsHomeTech.com

Find My, Find Hub & Samsung Find · facts current November 2026

What's Inside

This is your lost-phone manual. If your phone is missing right now, turn to Chapter 2 and start there. If it's safe in your hand, Part 2 shows you the few settings that make a lost phone easy to find and useless to a thief. It covers iPhones (Find My) and Android phones (Google's Find Hub, plus Samsung Find on Galaxy phones). If a screen looks a little different on yours, the idea is still the same.

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PART 1

Take a Breath

A missing phone feels like an emergency, but most phones turn up within the hour. Start here: what to do in the first five minutes, and the two passwords that make everything else in this guide possible.

CHAPTER 1

A Note from Bill

Hello, and welcome. Whoever is reading this guide, it's for **you**. Maybe your phone is missing right now and your heart is pounding. Maybe it's sitting safely in your pocket and you'd like to be ready, just in case. Either way, you're in the right place.

I'm Bill. With 30+ years of professional experience, I help folks here in Portage County, Ohio feel at home and safe with their technology. I wrote this guide the way I'd talk you through it on the phone: slowly, in plain English, one step at a time, and without any lecturing.

The most important thing first

A lost phone is almost never a lost cause. Your iPhone or Android phone has a built-in finding service that can show it on a map, make it ring even when it's on silent, lock it with a message, and, as a last resort, wipe it clean so nobody can see your information. Your photos and contacts can usually come back on a new phone, too, as long as they were backed up.

WHAT THIS DOES FOR YOU

What this guide does for you

By the end you'll know exactly what to do in the first few minutes, how to find or lock a phone from any computer or a friend's phone, who to call (your carrier, your bank, the police), how to keep your accounts and money safe, and how to get set up again on a replacement. Best of all, you'll know the handful of settings to switch on *today* so a lost phone becomes a small hiccup instead of a crisis.

How to use this guide

- **If your phone is missing right now,** go straight to *Lost or Stolen? The First Five Minutes* (Chapter 2). It's short on purpose.
- **If your phone is safe in your hand,** read Part 2. Ten minutes of setup now saves hours of worry later.
- **If you think it was stolen,** Part 5 walks you through the police, your carrier, your bank and your accounts.

And you're never stuck alone. If you'd like a hand, call me at **(330) 200-8042**. There's no such thing as a silly question, least of all when your phone has gone missing.

— Bill

CHAPTER 2

Lost or Stolen? The First Five Minutes

When your phone goes missing, it's natural to panic. Here's a calm checklist. You don't need your phone for any of it, just a computer, a tablet, or a friend's phone.

First, the easy checks

- **Pat your pockets and check the usual spots:** the couch cushions, the car seat, under the car seat, your coat, your purse, the bathroom counter.
- **Call your own number** from a landline or a friend's phone. If it's nearby and the ringer is on, you'll hear it.
- **Think back.** Where did you last use it? A store counter, a restaurant table, a doctor's waiting room?

Then, use your phone's finding service

1. **iPhone:** on any computer or tablet, go to **icloud.com/find** and sign in with your Apple Account. You don't need a verification code. Details are in *Find My on a Computer: iCloud.com/find* (Chapter 12).
2. **Android phone** (Samsung, Google Pixel, Motorola and others): go to **android.com/find** and sign in with your Google Account. Details are in *Find Hub on the Web or a Friend's Phone* (Chapter 17).
3. **Look at the map.** If it's somewhere familiar, like your home or a friend's house, use **Play Sound** to make it ring, even if it's on silent.
4. **If it's somewhere you don't recognize, or you can't get to it,** mark it as lost right away. This locks it with your passcode and can show a message on the screen.

STAY SAFE

If you think it was stolen, don't go after it

If the map shows your phone at an address you don't know, or you saw someone take it, don't try to get it back yourself. Apple and Samsung both say the same thing: let the police handle it. Mark it as lost, write down the address on the map, and call your local police department. See *Stolen? Stay Safe & File a Police Report* (Chapter 21).

Within the hour, if it hasn't turned up

What to do	Why it matters	Where it's covered
Mark the phone as lost	Locks it and suspends Apple Pay or Google Wallet cards on it	*Mark As Lost (iPhone)* (Chapter 15) or *Mark as lost (Android)* (Chapter 18)
Call your carrier	Stops calls, texts and charges on your line; can block the phone	*Call Your Carrier: Suspend & Block* (Chapter 22)
Call your bank if cards or banking apps were on it	Freezes cards and watches for fraud	*Protect Your Money: Banks, Cards & Wallet* (Chapter 23)
Change your key passwords if it was stolen	Keeps your email and accounts in your hands	*Lock Down Your Accounts & Two-Step Codes* (Chapter 24)
File a police report if stolen	Needed for many insurance claims	*Stolen? Stay Safe & File a Police Report* (Chapter 21)

HEADS UP

Don't erase it yet

Erasing a phone wipes it clean, but on many phones it also means you can no longer see it on the map or make it ring. Erase only when you're sure it's gone for good. See *When to Erase an iPhone, and What Not to Do* (Chapter 16) and *Erasing an Android Phone* (Chapter 20).

Checked against Apple Support and Google's Android Help on November 13, 2026.

CHAPTER 3

The Two Passwords That Save the Day

Every tool in this guide depends on one thing: being able to sign in to the account your phone uses. When your phone is gone, you'll be signing in from a computer or a borrowed phone, so you need to know that password by heart or have it written down somewhere safe at home.

Phone	The account to know
iPhone	Your **Apple Account** (it used to be called Apple ID). Usually your email address, plus its password.
Android phone	Your **Google Account**. Usually a Gmail address, plus its password.
Samsung Galaxy	Your Google Account, and also your **Samsung account** if you signed in to one.
Your phone line	Your carrier account sign-in (Verizon, AT&T, T-Mobile and so on), or at least the account PIN.

Write them down, and keep them at home

It's perfectly fine to keep these written in a notebook in a safe drawer at home. A password written on paper at home can't be stolen by a hacker on the other side of the world. What you *don't* want is to keep the only copy in the phone that just went missing.

TIP

Not sure which email your account uses?

On an iPhone, open **Settings** and tap your name at the top. The email under your name is your Apple Account. On an Android phone, open **Settings** > **Google**; your Google Account is shown at the top. Write it down now, while the phone is in your hand.

If you've forgotten the password

Don't wait until the phone is gone to find out. If you're not sure of your password, reset it now while you still have the phone, because the reset codes are often sent to the very phone you'd be missing. The quiet five minutes to do it today is worth it. Your Apple Account and Google Account each have their own complete manual in this series if you'd like the full walk-through.

FROM BILL

This is the part most people skip

Turning on Find My or Find Hub is usually automatic. Remembering the account password is not. If there's one thing to do after reading this chapter, it's to make sure you, or someone you trust, can sign in to that account without the phone.

PART 2

Get Ready Before It Happens

The finding tools only work if they were switched on before the phone went missing. These chapters take about ten minutes in total, and they're the best insurance you'll ever get for free.

CHAPTER 4

Turn On Find My on Your iPhone

Find My is Apple's free service for finding a lost iPhone, iPad, Mac, Apple Watch, AirPods or AirTag. It's normally switched on when you set up your iPhone, but it only takes a minute to make sure.

WHAT THIS DOES FOR YOU

Why it helps

With Find My on, you can see your iPhone on a map, make it ring, lock it with a message, or erase it, from any computer or a friend's phone. Apple is clear on one point: if Find My wasn't turned on before the phone was lost, you can't mark it as lost or erase it remotely.

Check that Find My is on

1. Open **Settings** and tap **your name** at the very top.
2. Tap **Find My**, then tap **Find My iPhone**.
3. Make sure **Find My iPhone** is turned on (the switch is green).
4. Turn on **Find My network**. This lets your iPhone be found even when it isn't connected to Wi-Fi or cellular, using other Apple devices nearby.
5. Turn on **Send Last Location**. When the battery is about to die, your iPhone sends its location to Apple first.

Checked against Apple Support (Add your iPhone to Find My; How to find your lost iPhone or iPad) on November 13, 2026.

GOOD TO KNOW

Found even when it's turned off

On supported iPhones, Apple says the Find My network can keep the phone findable for up to 24 hours after it's turned off, or up to 5 hours in power reserve mode. If the current location can't be shown, the Find My app can show the last known location for up to seven days.

Let your family help

If you're part of a **Family Sharing** group, your devices can show up in the Find My app on your family members' iPhones. That means your daughter or son can look for your phone on their own iPhone, without needing your password. It's one of the kindest settings you can turn on for each other. Family Sharing is set up in **Settings** > **your name** > **Family**.

TIP

Location sharing is a separate choice

Sharing your *devices* with family is different from sharing *where you are* all day. You can let family find your lost phone without sharing your location with anyone. Choose what feels right for you.

CHAPTER 5

Stolen Device Protection for iPhone

Some thieves watch over someone's shoulder to learn their passcode, then grab the phone. With the passcode, they could change your Apple Account password and lock you out. **Stolen Device Protection** is Apple's answer to that.

WHAT THIS DOES FOR YOU

Why it helps

When your iPhone is away from familiar places like home or work, it asks for your face or fingerprint, with no passcode fallback, before it will show saved passwords, use saved cards in Safari, turn off Lost Mode or erase the phone. For the most serious changes, like your Apple Account password, it also makes you wait an hour and check your face again. That hour gives you time to mark the phone as lost.

Turn it on

1. Open **Settings** and tap **Face ID & Passcode** (on iPhones with a Home button, it's **Touch ID & Passcode**).
2. Enter your passcode.
3. Tap **Stolen Device Protection**, then turn it on.

To use it, you need a passcode, Face ID or Touch ID, two-factor authentication on your Apple Account, Find My turned on, and **Significant Locations** turned on (in **Settings** > **Privacy & Security** > **Location Services** > **System Services** > **Significant Locations & Routes**). It might already be on: Apple says it can be turned on by default.

Checked against Apple Support (About Stolen Device Protection for iPhone, published October 22, 2026) on November 13, 2026.

Things worth knowing

- At home or work you use your passcode as usual. The extra steps only kick in away from familiar places, unless you choose **Always** under **Require Security Delay**.
- You can still use your passcode for Apple Pay purchases.
- If you try to turn it off while away from a familiar place, you'll have to wait out the security delay first.
- Turn it off before you sell, give away or trade in your iPhone.

HEADS UP

It doesn't replace Mark As Lost

Apple says the extra safeguards only last for a period of time. If your phone is stolen, still mark it as lost right away. See *Mark As Lost (Lost Mode)* (Chapter 15).

CHAPTER 6

Get Ready on Android: Find Hub

Google's finding service is now called **Find Hub**. You may have heard it called *Find My Device*; that's the old name for the same service. It works on Android phones from every maker, including Samsung, Google Pixel and Motorola.

WHAT THIS DOES FOR YOU

Why it helps

Find Hub can show your phone on a map, ring it at full volume for five minutes even on silent, lock it with a message and a phone number to call, and erase it if it's gone for good. You can use it from any web browser or a friend's phone.

Make sure it's on

Google says Find Hub is turned on automatically once a Google Account is added to the phone. To check:

1. Open **Settings** and tap **Google**. Make sure your account is shown at the top.
2. Tap **Find Hub**.
3. Make sure **Allow device to be located** is turned on.

Checked against Samsung US Support (How to locate your lost Samsung Galaxy phone or tablet, May 2026) on November 13, 2026.

What Find Hub needs to work

- The phone has power and is connected to mobile data or Wi-Fi.
- It's signed in to your Google Account, with Find Hub on.
- It's visible on Google Play (it normally is).
- A screen lock (PIN, pattern or password). Google says you need one for the Find Hub network to help find your phone.

GOOD TO KNOW

Found even when it's offline

By default, your Android phone takes part in the **Find Hub network**, a crowdsourced network of Android devices that uses encrypted location information to help find lost devices. Google says some newer phones, like the Pixel 8 series and later, can still be located for several hours after the battery runs out or the phone is turned off.

Checked against Google's Android Help (Find, secure, or erase a lost Android device) on November 13, 2026.

CHAPTER 7

Android Theft Protection & Remote Lock

Newer Android phones have a group of settings called **Theft protection**. They're designed for the moment someone snatches a phone and runs. Some are on by default; others you switch on yourself.

Find the settings

1. Open **Settings**.
2. Tap **Google**, then **All services**.
3. Under **Personal & device safety**, tap **Theft protection**.

Setting	What it does
Theft Detection Lock	Uses the phone's motion sensors to notice if it's grabbed and someone runs, bikes or drives off, and locks the screen. If the switch is grayed out, your phone doesn't support it.
Offline Device Lock	If a thief turns off the internet so you can't find the phone, it locks the screen after a short time offline.
Failed Authentication Lock	Locks the phone after too many wrong tries. Google says it's on by default.
Remote Lock	Lets you lock the phone using just your phone number at **android.com/lock**, without signing in to anything.
Identity Check	On supported phones, asks for your fingerprint or face (no PIN) for sensitive changes when you're away from trusted places.

Turn on Remote Lock

1. In **Theft protection**, tap **Remote Lock** and turn it on.
2. If asked, tap **Verify number** and turn on **Automatically verify phone numbers**.
3. Optional: tap **Security question (optional)** and set a question only you can answer, so only you can lock the phone this way.

WHAT THIS DOES FOR YOU

Why Remote Lock is so handy

In a moment of panic, you might not remember your Google password. Remote Lock only needs your *phone number*. From any browser, go to **android.com/lock**, type your number, finish the quick "I'm not a robot" check, and ask for the phone to be locked. It needs a screen lock, an active SIM card, Find Hub on and an internet connection on the phone. It can be used twice in 24 hours.

Checked against Google's Android Help (Protect your personal data against theft) on November 13, 2026.

GOOD TO KNOW

Not every phone has every setting

Google says some of these need Android 15 or later, and support varies by phone model. They aren't offered on tablets, watches or Android Go phones. If you don't see one, that's normal.

CHAPTER 8

Samsung Galaxy: Samsung Find & Lost Device Protection

If you have a Samsung Galaxy, you have two finding services: Google's **Find Hub** (see *Get Ready on Android: Find Hub* (Chapter 6)) and Samsung's own. Samsung's service used to be called *Find My Mobile*. Today Samsung calls it **SmartThings Find** and, in its newer app and website, **Samsung Find**. They do the same job, and both work with your Samsung account.

WHAT THIS DOES FOR YOU

Why it's worth having both

Samsung's service adds a few extras Google's doesn't: it can track a moving phone with updates every 15 minutes, switch on maximum power saving from afar so the battery lasts longer, and email you when the phone is found.

Turn on Lost device protection

1. Open **Settings** and tap **Security and privacy**.
2. Tap **Lost device protection**.
3. Turn on **Allow this phone to be found**.
4. Turn on **Send last location** and **Offline finding**.

Samsung says these are normally turned on when you add a Samsung account to the phone. You also need that Samsung account signed in, so write down its email and password along with your Google one.

Checked against Samsung US Support (How to locate your lost Samsung Galaxy phone or tablet, May 2026) on November 13, 2026.

GOOD TO KNOW

The websites

Samsung lists two web addresses that both work: **smartthingsfind.samsung.com** and **samsungfind.samsung.com**. Sign in with your Samsung account. Menu words can differ slightly between them, but the buttons (Ring, Lock, Track location, Erase data, Extend battery life) are the same.

CHAPTER 9

Write Down Your Phone's IMEI & Serial Number

Every phone has a unique number called the **IMEI** (it stands for International Mobile Equipment Identity), and a **serial number**. If the phone is stolen, the police, your carrier and your insurance company may ask for them. Your carrier can use the IMEI to block the phone.

Find them now

Phone	Where to look
iPhone	**Settings** > **General** > **About**. Scroll to **Serial Number** and **IMEI**.
Android	**Settings** > **About phone**. Look for **IMEI** and **Serial number**.
Also try	Dial ***#06#** on almost any phone to show the IMEI on screen.

TIP

Already lost it? You can still get the numbers

iPhone: sign in at **account.apple.com**, open **Devices**, and select the phone; Apple shows the serial number and IMEI there. **Android:** in Find Hub (app or android.com/find), select the phone and tap **Settings** next to it. The original box and your receipt usually show them, too, and your carrier has a record.

Checked against Apple Support (Find the serial number, EID, or IMEI) and Google's Android Help on November 13, 2026.

Write both numbers in the same safe notebook as your account passwords, along with the phone's make and model (for example, "iPhone 16, blue" or "Samsung Galaxy S25").

HEADS UP

Don't post these numbers online

Your IMEI isn't a password, but there's no reason to share it publicly. Give it only to your carrier, the police or your insurance company, and only when you contacted them.

CHAPTER 10

Add a SIM PIN

Your phone number lives on a small card or a digital eSIM inside the phone. A thief can move a physical SIM card to another phone and receive your calls and texts, including the security codes your bank texts you. A **SIM PIN** stops that: the SIM won't work in any phone until someone types the PIN.

On an iPhone

1. Open **Settings** and tap **Cellular**.
2. Tap **SIM PIN**. (If you have two lines, tap the line first, then **SIM PIN**.)
3. Turn on SIM PIN. When asked for the current PIN, use your carrier's default SIM PIN, not your phone's passcode.
4. Tap **Change PIN** and choose your own.

On an Android phone

1. Open **Settings** > **Security & privacy** > **More security settings**.
2. Tap **SIM lock**, then turn on **Lock SIM**. On a Samsung Galaxy the words can differ; tap the magnifying glass in Settings and search for **SIM**.
3. Change the default PIN to one of your own.

Checked against Apple Support (Use a SIM PIN for your iPhone or iPad) and Google's Android Help on November 13, 2026.

HEADS UP

Never guess a SIM PIN

Apple warns that wrong guesses can lock your SIM permanently. If you don't know the default PIN, look on your carrier's website or call them first. If it's ever locked, your carrier can give you an unlock code called a PUK.

FROM BILL

Worth doing, but write it down

After you turn this on, your phone asks for the SIM PIN every time it restarts. Pick something you'll remember and put it in your notebook. If this feels like one step too many, it's fine to skip it; the other settings in Part 2 matter more.

CHAPTER 11

Backups, Recovery Contacts & Backup Codes

A phone can be replaced. Twenty years of photos can't. If your phone backs itself up, losing it means losing a phone, not your memories.

Make sure it's backing up

Phone	Where to check
iPhone	**Settings** > **your name** > **iCloud** > **iCloud Backup**. Make sure **Back Up This iPhone** is on and check the date of the last backup.
Android	**Settings** > **Google** > **Backup** (on some phones, **Settings** > **System** > **Backup**). Make sure backup is on.
Photos	iCloud Photos or Google Photos keep your pictures in the cloud, separately from the phone.

GOOD TO KNOW

Storage can cost money

Apple gives 5 GB of iCloud storage free and Google gives 15 GB shared across Gmail, Drive and Photos. Many people need a small monthly plan to back up everything. It's usually money well spent, but check the current price before you choose a plan.

Plan for the security codes

Many accounts send a code to your phone when you sign in. If the phone is gone, that can be a problem. A little planning solves it:

- **Apple Account:** you can sign in at **icloud.com/find** without a code, so you can always mark your phone as lost. For everything else, add a second trusted phone number (a landline or a family member's cell) and consider a **Recovery Contact**, a trusted person who can help you get back in. These are in **Settings** > **your name** > **Sign-In & Security**.
- **Google Account:** if you use 2-Step Verification, print or write down a set of **backup codes** and keep them at home. Google's lost-phone help points to them for exactly this situation.
- **Your bank:** ask whether they can call a landline or send codes by email if your cell phone is lost.

WHAT THIS DOES FOR YOU

Why this helps

When a phone goes missing, the people who recover fastest are the ones who can still get into their accounts from a computer. A backup phone number and a few backup codes in a drawer make that possible.

PART 3

Finding a Lost iPhone

Step by step: finding your iPhone from a computer or a friend's phone, making it ring, locking it with Mark As Lost, and knowing when, and when not, to erase it.

CHAPTER 12

Find My on a Computer: iCloud.com/find

You can look for your iPhone from any computer or tablet with a web browser: a home computer, a library computer, or a family member's laptop. You don't need an Apple computer.

1. Open a web browser and go to **icloud.com/find**.
2. Sign in with your Apple Account email and password. You don't need a verification code here, so it works even though your phone, the one that usually gets the code, is missing. If you're asked for a code anyway, choose the **Find Devices** button instead.
3. Under **All Devices**, click your iPhone. The map zooms to where it is.
4. Choose what to do: **Play Sound**, **Mark as Lost**, or **Erase**.

Checked against Apple Support (How to find your lost iPhone or iPad, published September 14, 2026) on November 13, 2026.

GOOD TO KNOW

What the map can tell you

If the iPhone is on and connected, you'll see where it is now. If it's offline, you may see where it was last seen, or its location from the Find My network. If you see "No location found," don't lose heart; mark it as lost anyway so it locks the moment it reconnects.

TIP

On a borrowed computer, sign out afterward

When you're done, click your name or picture in the corner and choose **Sign Out**, so the next person can't see your devices.

CHAPTER 13

Using a Friend's or Family Member's iPhone

No computer nearby? A friend's or family member's iPhone works just as well.

If you're in the same Family Sharing group

1. On your family member's iPhone, open the **Find My** app and tap **Devices**.
2. Scroll down. Your iPhone appears underneath their own devices. Tap it.
3. You can play a sound, get directions, or mark it as lost right from there.

Checked against Apple Support (How to find your lost iPhone or iPad) on November 13, 2026.

If it's a friend outside your family group

Your friend shouldn't sign out of their own account. Instead, use the web: on their phone, open Safari and go to **icloud.com/find**, then sign in with *your* Apple Account. In the Find My app, the **Me** tab also has a **Help a Friend** option that opens the same page.

STAY SAFE

Typing your password on someone else's phone

Only do this on a phone belonging to someone you trust. When you're finished, sign out of iCloud.com in their browser. Your friend's own Apple Account is never touched.

With an Android friend

Find My for iPhone works in any web browser, so your friend's Android phone works too: open Chrome, go to **icloud.com/find**, and sign in.

CHAPTER 14

Play a Sound & Get Directions

If the map shows your iPhone at home, in your car, or at a friend's house, make it ring. It plays a sound even if it's set to silent.

1. In Find My (on the web or another device), select your iPhone.
2. Choose **Play Sound**.
3. Listen and walk toward the sound. Check under cushions, inside bags and between car seats.
4. When you find it, the sound stops once you unlock the phone or tap the message on screen.

TIP

Directions to the spot

In the Find My app on another iPhone, you can tap **Directions** to open a map route to the phone's location. That's handy when it's at a store or a friend's house across town.

STAY SAFE

Directions are for places you know

Use directions only for a place you'd happily walk into anyway, like your own car or a friend's home. If it's at a stranger's address, don't go. See *Stolen? Stay Safe & File a Police Report* (Chapter 21).

If it's in your house but the battery died

A dead phone can't ring. Check the map for its last location to narrow down which room, then look the old-fashioned way. With **Send Last Location** turned on (see *Turn On Find My on Your iPhone* (Chapter 4)), the phone sends its location just before the battery gives out.

CHAPTER 15

Mark As Lost (Lost Mode)

Mark As Lost, also called **Lost Mode**, is the single most important button in this guide. Press it as soon as you suspect your iPhone isn't just under the couch.

WHAT THIS DOES FOR YOU

What it does for you

It locks your iPhone with your passcode, suspends the payment cards and passes you use with Apple Pay, and can show a message and a phone number on the lock screen so an honest finder can call you. If you've turned on Stolen Device Protection, a thief also needs your face or fingerprint to turn Lost Mode off, even if they know your passcode.

From a computer

1. Go to **icloud.com/find** and sign in.
2. Under **All Devices**, select your iPhone.
3. Choose **Mark as Lost**, then follow the steps on screen.

From another iPhone (yours or a family member's)

1. Open the **Find My** app and go to **Devices**.
2. Select your missing iPhone.
3. Tap the **More** button, then scroll to **Lost** and turn on **Lost Mode**.
4. Follow the steps if you'd like a phone number and message on the screen.
5. Tap **Activate**.

Checked against Apple Support (How to find your lost iPhone or iPad; If your iPhone or iPad was stolen) on November 13, 2026.

Lost or stolen: what to put on the screen

If you think it was...	Phone number and message?
Lost (left at a restaurant, dropped in a parking lot)	Yes. Add a number to call, like a family member's cell or your landline, and a short message such as "This phone is lost. Please call."
Stolen	No. Apple advises leaving your contact details off a stolen phone, because a thief can use them to try to trick you.

GOOD TO KNOW

If the phone is off

Lost Mode takes effect the next time the phone turns on and connects to Wi-Fi or cellular. Turn it on anyway.

SCAM ALERT

Apple will never call or text to say your phone was found

Apple says plainly that it will never contact you to say your iPhone has been found. A text or call claiming to be Apple, with a link to "see your phone's location," is a thief trying to get your password. See *Scams That Follow a Lost Phone* (Chapter 25).

CHAPTER 16

When to Erase an iPhone, and What Not to Do

Erasing wipes everything off your iPhone: photos, messages, passwords, cards. It can't be undone on that phone. Most of the time you don't need it, because Lost Mode keeps the phone locked. Erase when you're confident the phone isn't coming back.

Before you erase

- Try everything else first: the map, Play Sound, calling around, and Lost Mode.
- If you have AppleCare+ with Theft and Loss, check the claim rules before erasing (see *Insurance, AppleCare+ & Carrier Protection Claims* (Chapter 26)).
- Your backup in iCloud is *not* erased. You'll restore it to your new phone later.

How to erase

1. Go to **icloud.com/find** (or the Find My app on another Apple device) and select the iPhone.
2. Choose **Erase** and confirm.
3. If the phone is off, the erase starts the next time it connects.

HEADS UP

Don't remove it from Find My, even after erasing

Apple is very clear about this: **don't remove the device from Find My** or your account. Leaving it there keeps **Activation Lock** on, which means nobody can set the phone up again without your Apple Account password. That makes a stolen iPhone almost worthless to a thief. On iOS 15 or later, you can still see an erased phone on the map.

Checked against Apple Support (If your iPhone or iPad was stolen, published June 24, 2026) on November 13, 2026.

Then check your Apple Account

1. On another Apple device, open **Settings** and tap **your name**. Or sign in at **account.apple.com**.
2. Scroll to your device list and remove any device you don't recognize. You can remove the stolen phone from your account list *without* removing it from Find My.
3. Tap **Sign-In & Security** and check the email addresses, phone numbers and recovery methods. Change anything you didn't set, and change your password if anything looks off.

GOOD TO KNOW

A waiting period on a new phone

Apple says that when you sign in on a new device, there may be a waiting period before you can change security settings. That's a protection, not a problem.

PART 4

Finding a Lost Android Phone

Google's Find Hub works for every Android phone, and Samsung Galaxy owners get Samsung Find as well. Here's how to ring, lock, track and, if you must, erase.

CHAPTER 17

Find Hub on the Web or a Friend's Phone

You can use Find Hub from any web browser, on a computer, a tablet or someone else's phone, including an iPhone.

From a web browser

1. Go to **android.com/find**.
2. Sign in with the Google Account that's on your missing phone.
3. Pick your phone from the list. The phone gets a notification that it's being located.
4. Look at the map. If the current location can't be found, you may still see the last known location.

From a friend's Android phone

1. On your friend's phone, open the **Find Hub** app (it's free on Google Play if they don't have it).
2. Tap **Sign in as guest** and sign in with your own Google Account. Your friend's account isn't affected.
3. Select your phone and choose what to do.

Checked against Google's Android Help (Find, secure, or erase a lost Android device) on November 13, 2026.

GOOD TO KNOW

You may be asked for your phone's PIN

Google says that on Android 9 or later you may be asked for your lost phone's lock screen PIN before you can see it. If the phone doesn't use a PIN, you may be asked for your Google password instead.

Reading the map

- The circle around the pin shows how sure Google is. A small circle means a close match.
- Google says GPS is good to about 20 meters outdoors, but less accurate indoors.
- When you're within about 10 meters, tap **Find nearby** on a phone and a shape fills in as you get closer.

CHAPTER 18

Ring, Mark as Lost & Remote Lock

Play sound

In Find Hub, select your phone and choose **Play sound**. Google says it rings at full volume for 5 minutes, even if it's set to silent or vibrate. Perfect for the couch cushions or the car.

Mark as lost

If the phone isn't nearby, lock it. **Mark as lost** locks it with your PIN, pattern or password and lets you put a message and contact number on the lock screen.

1. In Find Hub, select your phone.
2. Tap **Mark as lost**, then **Next**.
3. Add a contact number and a short message for an honest finder. (If you believe it was stolen, it's wise to skip your personal details.)
4. Tap **Mark as lost**.

Checked against Google's Android Help (Find, secure, or erase a lost Android device) on November 13, 2026.

> **GOOD TO KNOW**
>
> **Google may call it "Secure device"**
>
> Some screens and older help pages use the words **Secure device** instead of **Mark as lost**. It's the same idea: lock the phone and show a message.

Remote Lock: when you can't remember your password

1. On any browser, go to **android.com/lock**.
2. Type your phone number.
3. Complete the "I'm not a robot" check, and answer your security question if you set one.
4. Ask for the device to be locked. Shortly afterward, the screen locks.

This only works if Remote Lock was turned on beforehand (see *Android Theft Protection & Remote Lock* (Chapter 7)). After a remote lock, the phone can only be unlocked with your own screen lock. To erase or do more, you'll still need to sign in to Find Hub.

Checked against Google's Android Help (Protect your personal data against theft) on November 13, 2026.

TIP

Have a Wear OS watch?

If you wear an Android smartwatch with the Find Hub app, Google says you can use it to make your phone ring. The watch needs Wi-Fi or mobile data, and must use the same Google Account.

CHAPTER 19

Samsung Find: Ring, Lock, Track & Extend Battery

Galaxy owners can also use Samsung's websites, **samsungfind.samsung.com** or **smartthingsfind.samsung.com**. Sign in with your Samsung account and you'll see your devices listed on the left.

Button	What it does
Ring	Rings for one minute, even on mute or vibrate. Swipe **Dismiss** on the phone or select **Stop** to end it.
Lock	Select **Lock**, then **Next**. Create a PIN (twice), add an emergency contact and message if you like, then select **Lock**. The phone stays locked until that PIN is entered.
Track location	Select **Track location**, then **Start**. Samsung sends the phone's latest location every 15 minutes. Handy if it was left on a bus or train.
Extend battery life	Select **Extend battery life**, then **Extend**. Maximum power saving mode turns on, so the phone stays findable longer.
Notify me when it's found	On the Samsung Find website, turn on the switch next to **Notify me when it's found**.
Erase data	The last resort. See *Erasing an Android Phone* (Chapter 20).

Checked against Samsung US Support (How to locate your lost Samsung Galaxy phone or tablet, May 2026) on November 13, 2026.

GOOD TO KNOW

The phone needs to be on

Samsung says that if the phone is turned off, you'll only see its last known location. That's why **Send last location** and **Offline finding** (see *Samsung Galaxy: Samsung Find & Lost Device Protection* (Chapter 8)) are worth turning on ahead of time.

TIP

Using your Galaxy Watch

If your Galaxy Watch is connected to your phone, open **Samsung Find** on the watch, pick your phone, and tap the ring icon to make it sound.

STAY SAFE

Samsung's own advice

If you're tracking a phone you think was stolen, Samsung says not to go directly to the location on the map. Tell the authorities and let them retrieve it.

CHAPTER 20

Erasing an Android Phone

Erasing is the last resort. It permanently deletes everything on the phone. Once you erase an Android phone with Find Hub, Google says it will **no longer be available in Find Hub**, so you can't track it afterward. Lock it first, and erase only when you're sure it's gone.

With Find Hub

1. Open Find Hub (the app, a friend's phone in guest mode, or **android.com/find**).
2. Select your phone, then select **Settings**.
3. Tap **Factory reset** and confirm.
4. If the phone is offline, the erase happens the next time it's switched on and connected.

With Samsung Find

1. On the Samsung Find or SmartThings Find website, select your phone, then **Erase data**.
2. Sign in to your Samsung account again if asked.
3. Read the notice and select **Erase**.

Checked against Google's Android Help and Samsung US Support on November 13, 2026.

WHAT THIS DOES FOR YOU

Why an erased phone is still useless to a thief

Android phones have a protection that Samsung calls **Google device protection**: after a reset, the phone asks for the Google Account that was on it before it can be used. Google notes that if you find your phone after erasing it, you'll need your Google Account password to use it again. Keep that password handy.

HEADS UP

Memory cards

Google says a factory reset may not erase an SD memory card. Samsung says its Erase data does wipe the SD card. If your phone had a memory card with private photos or files, keep that in mind.

If you can't erase it

If the phone never comes back online, change the passwords for the accounts that were signed in on it, starting with your Google Account and your email. Samsung notes that changing your Samsung account password signs that account out on every device automatically. See *Lock Down Your Accounts & Two-Step Codes* (Chapter 24).

PART 5

If It Was Stolen

A stolen phone is upsetting, but you can take back control in an afternoon: the police report, your carrier, your bank, your accounts, and the scams that sometimes follow.

CHAPTER 21

Stolen? Stay Safe & File a Police Report

First and most important: **you are worth more than any phone.** If someone took it from you, or the map shows it at a stranger's address, don't go there and don't confront anyone. Apple, Google and Samsung all point you to local law enforcement instead.

What to have ready

- The phone's make, model and color.
- The **IMEI** and **serial number** (see *Write Down Your Phone's IMEI & Serial Number* (Chapter 9) for how to find them even without the phone).
- When and where you last had it, and what happened.
- The address or location shown in Find My or Find Hub, if any. A screenshot of the map helps.

Making the report

1. Call your local police department's **non-emergency** number. Call 911 only if you're in danger or the theft is happening right now.
2. Explain that your phone was stolen, give the details above, and mention if you can see it on a map.
3. Ask for a **report number** and write it down. Your carrier or insurance company may ask for it.

GOOD TO KNOW

Why the report matters

The FCC suggests including the make, model, serial number and IMEI in your police report. Some insurance and carrier claims require proof that the phone was stolen, and a police report provides it. Apple notes that the police may ask for the serial number.

Checked against Apple Support (If your iPhone or iPad was stolen) and the FCC's consumer guidance on November 13, 2026.

STAY SAFE

If you were hurt or threatened

If the theft involved force or a threat, call 911 and get help first. Everything else in this guide can wait.

CHAPTER 22

Call Your Carrier: Suspend & Block

Your carrier is the company that provides your phone service. Calling them does two different things, and it helps to know which you're asking for:

What you ask for	What it does
Suspend your line	Pauses your phone number, so no one can make calls, send texts or run up charges on it. You can turn it back on later, or move the number to a new phone.
Block the phone	Marks the phone itself (by its IMEI) as lost or stolen, so it can't be used on that carrier's network even with a different SIM card. Carriers can also share the block with other carriers.

HEADS UP

Suspending can stop you from tracking it

AT&T notes that once service is suspended, GPS apps can't locate the phone. If it might still turn up, mark it as lost first, look at the map, and then suspend. Wi-Fi and the Find My or Find Hub network may still help after a suspension, but don't count on it.

The big three

Carrier	Online or in the app	By phone
Verizon	In the My Verizon app or verizon.com, find your device, choose **Suspend or reconnect service**, and pick the reason **Device is lost or stolen**. Verizon says changes can take up to 15 minutes to show.	(800) 922-0204
AT&T	Go to **att.com/suspend** and follow the prompts to suspend your service. If the phone was stolen, AT&T says to block the device too.	The customer service number on your bill
T-Mobile	In the **T-Life** app or T-Mobile.com, go to your account, select the device, choose **Report device lost or stolen**, then **Block my device**, and decide whether to suspend the line.	1-800-937-8997

Checked against Verizon, AT&T and T-Mobile support pages on November 13, 2026.

GOOD TO KNOW

Your bill keeps coming

AT&T and T-Mobile both say your monthly charges, and any payments on a financed phone, still appear on your bill while the line is suspended. Ask your carrier about their current rules and whether suspending for a lost or stolen phone carries any charge.

Other carriers

Cable-company and budget carriers (such as Spectrum Mobile, Xfinity Mobile, Cricket, Consumer Cellular, Straight Talk and others) can also suspend your line. Call the customer service number on your bill or their website and say: *"My phone was lost (or stolen). Please suspend my line and block the device."*

TIP

Ask about protecting your number

While you're on the phone with your carrier, ask them to add or confirm an **account PIN or passcode** and any protection they offer against someone moving your number to another phone or carrier. It's a small step that blocks a common follow-up trick.

CHAPTER 23

Protect Your Money: Banks, Cards & Wallet

If your phone had Apple Pay, Google Wallet, Samsung Wallet or banking apps on it, take a few minutes to protect your money.

What the finding tools already do

- **iPhone:** Mark As Lost suspends the cards and passes you use with Apple Pay. A locked phone can't pay.
- **Samsung:** Samsung says the Lock feature in Samsung Find also blocks access to Samsung Pay and Samsung Pass.
- **Android:** Mark as lost in Find Hub locks the phone with your screen lock. To be safe, also ask your bank to turn off the card stored in Google Wallet on that phone.

Checked against Apple Support and Samsung Support on November 13, 2026.

Then call your bank

1. Find the phone number on the back of your debit or credit card, or on a paper statement. Don't search the web for "bank phone number"; scam sites sometimes show up first.
2. Tell them your phone was lost or stolen and that their app (or your card in a phone wallet) was on it.
3. Ask them to suspend the card's phone-wallet version, watch for unusual activity, and reset your online banking password if they recommend it.
4. Ask how they'll send security codes while you don't have your phone. Many banks can call a landline or use email.

WHAT THIS DOES FOR YOU

Why this helps

Banks see this every day. A five-minute call means they're watching your account, and it gives you peace of mind while you sort out the rest.

GOOD TO KNOW

A stolen phone isn't the same as a stolen card

Your physical card in your wallet usually keeps working. The card number stored in a phone wallet is a separate digital version, and the bank can turn off just that one. Ask them.

Keep an eye out for a few weeks

- Read your bank and card statements carefully for the next couple of months.
- If anything looks wrong, call the number on your card right away.
- If you believe your personal information was taken along with the phone, the Complete Manual on credit freezes and identity theft in this series walks you through freezing your credit.

CHAPTER 24

Lock Down Your Accounts & Two-Step Codes

If the phone was locked with a passcode, your accounts are probably fine. But if it was stolen, or the passcode was simple or seen by someone, change a few passwords from a computer. Start at the top of this list:

1. **Your email account.** Email is the master key: whoever controls it can reset your other passwords.
2. **Your Apple Account or Google Account** (and Samsung account, if you have one).
3. **Your bank and money apps**, if the bank recommends it.
4. **Facebook, Amazon and other accounts** that were signed in on the phone.

Sign the lost phone out of your Google Account

1. On a computer, go to **myaccount.google.com** and sign in.
2. Choose **Security** (it may say **Security & sign-in**).
3. Under **Your devices**, choose **Manage all devices**.
4. Select the lost phone and choose **Sign out**. If the same name appears more than once, sign out of each one.

Checked against Google Account Help (See devices with account access) on November 13, 2026.

Review your Apple Account

On another Apple device go to **Settings** > **your name**, or sign in at **account.apple.com**. Check the device list and **Sign-In & Security**, as described in *When to Erase an iPhone, and What Not to Do* (Chapter 16). Remember not to remove the phone from Find My.

Getting your security codes without the phone

- **Get your number back first.** Your carrier can put your number on a new SIM card or eSIM, in a store or by phone. Once your number is working on a replacement phone, texted codes arrive again.
- **Use backup options you set up earlier:** a second trusted phone number, Google backup codes, or an Apple Recovery Contact (see *Backups, Recovery Contacts & Backup Codes* (Chapter 11)).
- **Ask the company.** Banks and many websites can verify you another way. Be patient; the extra checks are there to protect you.

STAY SAFE

Never read a code to someone who calls you

A real company will never call and ask you to read back a code you just received. If anyone does, hang up. That's a scammer trying to take over your account.

CHAPTER 25

Scams That Follow a Lost Phone

Thieves know a locked phone is hard to sell. So they often try one more trick: getting *you* to unlock it for them. Knowing these tricks ahead of time takes away their power.

SCAM ALERT

"Your iPhone has been found!"

A text or email says your lost phone was located and gives a link to "see it on the map." The link leads to a fake Apple sign-in page. Type your password there and the thief can unlock and resell your phone. Apple says it will **never** contact you to say your iPhone has been found.

SCAM ALERT

The helpful caller

Someone calls the number you put on the lock screen, claims to be from Apple, Google, your carrier or the police, and asks for your passcode or a code "to release the lock." No real company or officer needs your passcode or a verification code. Hang up.

SCAM ALERT

"Remove it from your account and I'll return it"

A message says the finder will return your phone, or pay you, if you remove it from Find My or your Google Account first. Don't. Removing it turns off the protection that makes the phone useless to a thief. Apple specifically warns against removing a stolen phone from Find My.

Checked against Apple Support (If your iPhone or iPad was stolen) on November 13, 2026.

Bill's golden rules for a lost phone

- Never share your phone's passcode, your account password, or a verification code with anyone who contacts you.
- Never click a link in a message about your lost phone. Go to **icloud.com/find** or **android.com/find** yourself.
- Never remove a stolen phone from Find My or your Google Account while it's still missing.
- When in doubt, call someone you trust before you do anything.

FROM BILL

Not sure about a message? Ask first

If you get a message about your lost phone and you're not sure, call me at **(330) 200-8042** before you tap anything. A quick second look is exactly what I'm here for.

PART 6

Getting Back on Your Feet

Insurance claims, a replacement phone with all your photos and contacts back, the special case of a phone left in a car or taxi, and what to do when the lost phone turns up after all.

CHAPTER 26

Insurance, AppleCare+ & Carrier Protection Claims

If you pay for phone protection, a lost or stolen phone may be covered. There are a few kinds, and you may have one without remembering it. Check your bill, your Apple purchase receipt, or the box the phone came in.

AppleCare+ with Theft and Loss

If your iPhone is covered by **AppleCare+ with Theft and Loss**, you can file a claim for a replacement at **support.apple.com/iphone/theft-loss-claims**, signing in with your Apple Account.

- Apple says Find My must be turned on when the phone is lost or stolen.
- **Don't remove the iPhone from Find My or your Apple Account until the claim is fully approved**, even if you've erased it.
- There's a deductible (a fee you pay per claim). Apple's current U.S. terms list $149 for theft or loss of an iPhone; check the amount for your plan when you file.
- Apple's terms allow up to two theft or loss claims every 12 months.

Checked against Apple Support (How to find your lost iPhone or iPad) and Apple's AppleCare+ with Theft and Loss terms on November 13, 2026.

Carrier protection plans

Verizon, AT&T, T-Mobile and other carriers sell their own protection plans, each with its own name. If you pay a monthly fee for one, call your carrier or look for **File a claim** on their website. Have your police report number, the phone's IMEI and your account information ready. Apple also says to ask your carrier to file a claim if your phone is covered under your wireless plan.

Other places to check

- **Samsung Care+**: if you bought it for your Galaxy, check whether your plan includes theft and loss.
- **Homeowner's or renter's insurance** may cover theft, though the deductible is often more than a phone is worth. Ask your agent before filing.
- **Credit card benefits**: some cards offer phone protection if you pay your monthly phone bill with that card. Call the number on the card to ask.

GOOD TO KNOW

Read before you file

Every plan has its own rules, deadlines and deductibles, and they change. Read the current terms or ask on the phone. If the deductible is close to the price of a good replacement phone, a claim may not be worth it.

CHAPTER 27

Your Replacement Phone & Getting Everything Back

This is where your backups pay off. If your phone backed up to iCloud or Google, your new phone can look and feel like the old one within an hour or two.

Step 1: Get your phone number onto the new phone

Visit or call your carrier. They'll move your number to a new SIM card or eSIM for the new phone and turn your line back on. Bring photo ID if you go to a store.

Step 2: Set up and restore

New phone	What to do
iPhone	Turn it on and follow the setup screens. When you reach **Transfer Your Apps & Data**, choose **From iCloud Backup**, sign in with your Apple Account, and pick your most recent backup.
Android	Turn it on, connect to Wi-Fi and sign in with your Google Account. When offered, choose to restore from your Google backup of your old phone.

GOOD TO KNOW

Settings come along too

Apple says that when you restore from an iCloud Backup, your settings, including Stolen Device Protection, come back too, though it may take a little while for the new phone to learn your familiar places.

Checked against Apple Support (About Stolen Device Protection for iPhone) on November 13, 2026.

Step 3: Put things back the way you like them

- Add your cards to Apple Pay or your phone wallet again.
- Sign in to your banking apps. The bank may ask you to verify yourself.
- Check that Find My or Find Hub is on (see *Turn On Find My on Your iPhone* (Chapter 4) and *Get Ready on Android: Find Hub* (Chapter 6)), and set up the protections in Part 2.
- Write the new IMEI and serial number in your notebook.

HEADS UP

Keep paying for a financed phone

If the lost phone was on a payment plan, those payments usually continue even after it's gone. Ask your carrier how a replacement affects your plan before you buy one.

FROM BILL

A good time to call

Setting up a replacement and restoring everything is one of the most common things I help with. If you'd like it done for you, or just want someone beside you while you do it, it's $49 remote · $99 in your home.

CHAPTER 28

Left It in a Car, Taxi, Rideshare or Store

A phone left behind somewhere public isn't stolen. It's lost, and an honest person often has it. The goal is to make it easy for them to give it back.

Right away

1. Mark the phone as lost, with a phone number to call and a short message (see *Mark As Lost (Lost Mode)* (Chapter 15) or *Ring, Mark as Lost & Remote Lock* (Chapter 18)).
2. Look at the map. If it's moving, it's probably still in a car. Samsung owners can use **Track location** for updates every 15 minutes.
3. Call your own number from another phone. Someone may answer.

Uber, Lyft and other ride apps

Both Uber and Lyft let you report a lost item from the trip in your ride history, and they put you in touch with the driver without sharing personal phone numbers. Since your phone is the thing that's missing, sign in to the app on a family member's phone, or use the company's website, to reach your trip history. A fee for returning the item may apply; the app will tell you.

Taxis, buses, trains, airports and stores

- **Taxi:** call the cab company with the time and the pickup and drop-off places.
- **Bus or train:** call the transit agency's lost and found.
- **Airport or airline:** airports and airlines have separate lost-and-found desks. Left it at the security checkpoint? The airport can point you to the right office.
- **Store, restaurant or doctor's office:** call and ask them to check the counter and lost-and-found.

STAY SAFE

Meet in a public place

If a stranger calls to return your phone, arrange to meet somewhere public in daylight, like a store or a police station lobby, or ask them to leave it with the business where you lost it. Never share your passcode with them.

CHAPTER 29

Found It! Undoing Lost Mode & Unblocking

Wonderful! Here's how to put everything back to normal.

iPhone

1. Enter your passcode on the phone. That turns off Lost Mode. You can also turn it off from Find My.
2. If Stolen Device Protection is on and you're away from home, you'll need Face ID or Touch ID as well.
3. Open **Wallet** and check your Apple Pay cards. If one was suspended, you may need to sign in to your Apple Account or re-add it.

Checked against Apple Support (How to find your lost iPhone or iPad; About Stolen Device Protection) on November 13, 2026.

Android

Unlock the phone with your usual PIN, pattern or password. If you used Samsung's **Lock**, enter the PIN you created on the Samsung website. If you erased the phone, set it up again and sign in with the same Google Account; it will ask for that account's password.

Your carrier

- **Verizon:** use **Suspend or reconnect service** in My Verizon to reconnect.
- **AT&T:** go to **att.com/suspend** and select **Reactivate** next to the device. AT&T says a phone blocked as stolen needs the account holder to contact AT&T to remove the block.
- **T-Mobile:** in T-Life or on T-Mobile.com, restore the line and report the device found.

Checked against Verizon, AT&T and T-Mobile support pages on November 13, 2026.

A quick once-over

- Tell your bank and your insurance company if you filed a report or claim.
- If the phone was out of your hands for a long time, change your important passwords anyway; it's a good habit.
- Look through your apps and settings for anything unfamiliar. If something looks off, ask for help.

WHAT THIS DOES FOR YOU

Look how ready you are now

If you've followed along, you've now set up the protections, practiced the steps, and know who to call. Next time (and there may never be one), it'll be a calm few minutes instead of a bad day.

PART 7

When to Call Bill & Your Cheat-Sheet

CHAPTER 30

When to Call Bill

This guide is here so you can handle a lost phone calmly on your own. But nobody should have to sort out a stolen phone alone. Here's when I'd love to hear from you.

Call me when

- **You'd like the Part 2 protections set up** on your phone, or a parent's phone, so you know they're working.
- **You can't remember your Apple Account or Google Account password** and want help getting back in before you need it.
- **Your phone is missing right now** and you'd like someone to walk you through Find My or Find Hub.
- **You got a message about your lost phone** and you're not sure it's real.
- **You have a replacement phone** and want your photos, contacts and apps back where they belong.

FROM BILL

How I like to help

I'm Bill, and with 30+ years of professional experience, I help folks feel at home and safe with their technology, right here in Portage County, Ohio. I don't rush and I don't talk down to anyone. Whether it's a quick "where do I click?" or setting up a new phone from start to finish, we'll handle it together. It's $49 remote · $99 in your home. Call **(330) 200-8042** or book a time at **billshometech.com/book**. If I can't pick up, Sophie, my AI receptionist, will take your details so I can call you back.

Thank you for taking the time to read this. A few minutes of setup today means a lost phone will never be the disaster it feels like in the moment. Keep your passwords somewhere safe at home, keep the cheat-sheet handy, and don't be a stranger.

— Bill

CHAPTER 31

Your Lost-Phone Cheat-Sheet

Copy this onto a card and keep it with your passwords at home, or in your wallet. If your phone goes missing, one glance tells you what to do.

Find it, ring it, lock it

Your phone	Go to	Sign in with
iPhone	**icloud.com/find** (no code needed)	Your Apple Account
Android	**android.com/find**	Your Google Account
Android, password forgotten	**android.com/lock** (if Remote Lock was set up)	Just your phone number
Samsung Galaxy	**samsungfind.samsung.com**	Your Samsung account

In this order

1. **Ring it** if the map shows it nearby.
2. **Mark it as lost** if it isn't. Add a contact number only if it was lost, not stolen.
3. **Stolen? Don't go after it.** Call the police non-emergency line and get a report number.
4. **Call your carrier** to suspend the line and block the phone.
5. **Call your bank** if cards or banking apps were on it.
6. **Change your email password**, then your other important ones.
7. **Erase it** only when you're sure it's gone, and **never remove it from Find My** or your account.

Numbers to keep

Verizon	(800) 922-0204
T-Mobile	1-800-937-8997
AT&T	att.com/suspend, or the number on your bill
My phone's IMEI	_____
Bill's Home Tech	(330) 200-8042 · billshometech.com/book

Never, ever

- Share your passcode or a verification code with someone who contacts you.

- Click a link in a text that says your phone was found.
- Remove a stolen phone from Find My or your Google Account to "get it back."

WHAT THIS DOES FOR YOU

You're ready

You know where to go, what to press, and who to call. That's the whole job. Keep this card close and walk out the door with confidence.

Bill's Home Tech · Complete Manuals Series · (330) 200-8042 · billshometech.com · Portage County, Ohio