

Three Warning Signs Card

Print on cardstock, cut along the dashed lines, and keep one in your wallet and one by the phone.

Letter size · 8 cards per sheet · Use the printer's "Actual size" or 100% setting



3 Warning Signs of a Scam

- 1. A rush.** "Act now, before it's too late."
- 2. A secret.** "Don't tell your bank or your family."
- 3. An unusual way to pay.** Gift cards, wire transfer, crypto, a payment app, or cash to a courier.

See one? Hang up, look it up, then check.

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Home Gadget Checklist

Walk through your house with this sheet. Most fixes take a few minutes in each device's app or settings.

1. Check the internet box first

It is the front door for every other device. Open your provider's app or the router's settings page (the address is usually on a label on the box).

- ☐ The router's admin password is changed from the one printed on the label.
- ☐ Automatic updates are on, or I checked for an update today.
- ☐ Wi-Fi security is set to WPA3, or WPA2/WPA3 if older devices need it.
- ☐ A separate **guest Wi-Fi** network is on, with its own password, and guests cannot see our other devices.
- ☐ Remote management, WPS, and UPnP are off unless we know we need them.

2. Walk through every connected gadget

Device	Password changed	Updates on	Privacy settings checked	On guest Wi-Fi
Internet box / router	☐	☐	☐	☐
Smart TV and streaming sticks	☐	☐	☐	☐
Video doorbell and security cameras	☐	☐	☐	☐
Smart speakers and displays	☐	☐	☐	☐
Game consoles	☐	☐	☐	☐
Baby monitor	☐	☐	☐	☐
Smart plugs, lights, thermostat	☐	☐	☐	☐
Other:	☐	☐	☐	☐
Other:	☐	☐	☐	☐

Tip: Moving TVs, speakers, and plugs to the guest network limits what a hacked gadget can reach. If casting or printing stops working, move just that one device back.

Sources: FTC, How to Secure Your Home Wi-Fi Network; NSA, Best Practices for Securing Your Home Network.

Hang Up, Look It Up Card

The one habit that beats most fake calls, texts, and emails. Print on cardstock and cut along the dashed lines.

Letter size · 8 cards per sheet · Use the printer's "Actual size" or 100% setting



Hang Up. Look It Up. Then Check.

1. **Hang up** or close the message. You can always call back.
2. **Look up** the real number yourself: the back of your card, a statement, or the official website.
3. **Check** before you click, pay, or share anything.

Real companies will wait. Forward scam texts to **7726**.

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Age-by-Age Settings Guide

A starting point, not a rulebook. Children differ, so adjust as trust grows.

Under 8

- Shared devices in shared rooms
- Child profiles and kid-focused apps
- No independent messaging or social accounts
- A parent approves every download
- Autoplay off on video apps

Talk about it: "If something on the screen ever scares you, come get me. You won't be in trouble."

Ages 8–12

- Family controls with content ratings
- Contacts limited to approved people
- Location sharing with family
- Daily limits and a device-free bedtime
- Purchase approval on every store and console

Talk about it: "Which games and apps are your friends using? Show me how they work."

Ages 13–17

- Private accounts on each platform
- Messages and friend requests: friends only
- Regular check-ins instead of constant monitoring
- Practice spotting scams and sextortion
- Hand over control gradually as trust is earned

Talk about it: "If someone online ever threatened you or asked for photos, what would you do?"

Where to find the free controls

Device	Tool	Where to start
iPhone, iPad, Mac	Screen Time with Family Sharing; Ask to Buy	Set up Family Sharing from a parent's device, then open Screen Time in Settings and choose your child.
Android, Chromebook	Google Family Link	Install the Family Link app on the parent's phone and follow the steps to link your child's account.
Xbox, PlayStation, Nintendo Switch	Each console's family or parental controls app	Set age ratings, spending limits, play time, and who can message or friend your child.
Social and gaming apps	The app's own privacy settings	Set the account to private and limit messages and friend requests to friends only.

At every age: tell your child directly that they will not be punished or lose their device for telling you something went wrong online. That conversation matters as much as any setting.

Menus change with software updates. Check your device maker's help pages if a setting has moved.



Caregiver Checklist for Aging Parents

Quiet safeguards that catch scams early while your parent stays in charge. Work through it together, with their permission.

Money

- ☐ Talk first: "Can we set up a few alerts together so we catch anything odd early?"
- ☐ Bank and card alerts on for withdrawals, transfers, new payees, large purchases, and contact changes.
- ☐ Alerts copied to a family member's phone or email, if your parent agrees.
- ☐ A **trusted contact person** named at each bank, credit union, and brokerage.
- ☐ Free credit freeze at Equifax, Experian, and TransUnion.
- ☐ Regular bills on automatic payment; unused cards and accounts closed.
- ☐ Talk to an elder law attorney before adding a joint owner or a power of attorney.

Accounts and phone

- ☐ Recovery phone number and email on their email and Apple or Google account are current.
- ☐ You are added as a recovery contact where the service offers it.
- ☐ Extra login codes (multi-factor authentication) turned on for email and banking.
- ☐ Automatic updates on for phone, tablet, and computer.
- ☐ A family code word agreed and practiced.

Habits

- ☐ Pause rule: any request for money waits until they call family first.
- ☐ Monthly 10-minute statement check-in on the calendar.

Our accounts at a glance

Bank or account	Alerts on	Trusted contact	Fraud phone number
	☐	☐	
	☐	☐	
	☐	☐	

If money was sent: call the bank's fraud line right away, then report at [ReportFraud.ftc.gov](https://reportfraud.ftc.gov). National Elder Fraud Hotline: **833-FRAUD-11 (833-372-8311)**, Monday to Friday, 10 a.m. to 6 p.m. Eastern.

Family Phone & Screen Agreement

Fill this in together at a calm time. Everyone in the family gets a say, and the rules apply to adults too.



The _____
family name

Why we are doing this

What does each person want? More sleep, fewer arguments, more time together, privacy?

Where and when

Phones charge overnight in: _____

Starting at: _____

Screen-free times:

- ☐ Meals
- ☐ Homework
- ☐ The hour before bed
- ☐ Car rides
- ☐ Other: _____

School-night limit: _____

Weekend limit: _____

Apps, games, and people

- ☐ We ask before downloading a new app or game.
- ☐ We only chat with people we know in real life, unless a parent says otherwise.
- ☐ Accounts stay private, with messages set to friends only.
- ☐ We never share our address, school, passwords, or private photos.
- ☐ Autoplay and extra notifications stay off.
- ☐ If someone online asks us to keep a secret from our parents, we tell a parent.

Our "tell us" promise: If anything online makes you uncomfortable, scared, or confused, you can tell us. You will not be in trouble and you will not lose your phone for telling us.

Our promises and how we will keep them

Parents promise to

- ☐ Put phones away at meals too.
- ☐ Never text while driving.
- ☐ Ask before posting a photo of you.
- ☐ Listen first when you bring us a problem.

Kids promise to

- ☐ Follow the times and places above.
- ☐ Ask before new apps, games, or accounts.
- ☐ Tell us when something goes wrong online.
- ☐ Treat people online the way we treat them in person.

If a rule is broken

Agree on this now, while everyone is calm. Keep consequences fair and connected to the rule.

Rules we will add later, as trust grows

We will review this agreement on:

Signed

Signature

Signature

Signature

Signature

Signature

Signature



Conversation Starters by Age

Short, low-pressure questions work best. Try them in the car, at dinner, or while doing something side by side.

Ages 5–8

- "What's your favorite thing to do on the tablet? Can you show me?"
- "What would you do if something popped up that you didn't understand?"
- "Who are the grown-ups you can tell if something online feels scary?"
- "Why do you think we ask before downloading a new game?"

Ages 9–12

- "Which apps and games are your friends using?"
- "Has anyone you don't know ever tried to talk to you in a game?"
- "What would you do if someone in a group chat was being mean to a classmate?"
- "What do you think a fair amount of screen time is on a school night?"

Ages 13–17

- "What's something online that adults don't understand?"
- "If someone threatened to share a private photo, what would you do?"
- "Have you ever had an AI chatbot say something that felt off?"
- "Which of our family rules feel fair? Which would you change?"

For any age

- "If something online ever made you uncomfortable, who would you tell first?"
- "What would make it hard to tell me? How can I make that easier?"
- "What's the best thing that happened online this week?"

When they bring you a problem

- "Thank you for telling me. You're not in trouble."
- "Let's figure this out together."
- "What would help most right now?"
- "You did the right thing coming to me."

Tips: Ask about what they enjoy before asking about risks. Share a mistake you made online. Keep your voice calm, even when the answer worries you; how you react decides whether they come back next time.

Family Code Word Card

Fill in one card for each family member. Keep it private: never share the code word by text, email, or social media.

Letter size · 8 cards per sheet · Use the printer's "Actual size" or 100% setting



Our Family Code Word

Code word: _____

If someone calls with an emergency and asks for money: **ask for the code word**. No word? Hang up and call them back at a number you already know.

Call first: _____

Phone: _____

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Before You Send Money

Keep this by the phone and the computer. If any answer worries you, stop and call someone you trust.



Stop right now if you see any of the three warning signs: a rush, a secret, or an unusual way to pay.

Ask yourself

- ☐ Did I start this contact, using a phone number or website I looked up myself?
- ☐ Have I checked with the person directly, at a number I already know, or asked for our family code word?
- ☐ Am I being asked to pay with gift cards, a wire transfer, cryptocurrency, a payment app, or cash picked up by a courier? **If yes, it is a scam.**
- ☐ Am I being told to keep this from my bank or family? **If yes, it is a scam.**
- ☐ Is someone I have never met in person asking for money, investment help, or travel costs?
- ☐ Is someone claiming to be the government, my bank, or tech support asking me to move money to "keep it safe"? **Real agencies never do this.**
- ☐ Did a pop-up or caller ask for remote access to my computer?
- ☐ Have I talked this over with someone I trust and waited at least one day?

Remember

- Banks, the IRS, Social Security, and the police will not ask for gift cards or cryptocurrency.
- A real emergency can wait 10 minutes while you check.
- Once gift cards, wires, or cryptocurrency are sent, the money is very hard to get back.

Before I send money, I will call

Name: _____

Phone: _____

Already sent money? Call your bank or card issuer right away using the number on the back of your card. Then report it at ReportFraud.ftc.gov.



The First Hour: What to Do After a Scam

It can happen to anyone. Fast, calm steps make the biggest difference. Work down the list that fits.

If money or payment details were sent

- ☐ Call your bank or card issuer using the number on the back of your card. Ask them to stop or reverse the payment.
- ☐ If you paid with a gift card, call the company that issued the card and ask for a refund.
- ☐ If you gave remote access to your computer, disconnect it from the internet and have it checked.
- ☐ Change the password on any account involved.

If an account was taken over

- ☐ Reset the password from a device you trust, starting with your email.
- ☐ Turn on extra login codes (multi-factor authentication).
- ☐ Check recovery phone numbers, emails, and forwarding rules for changes.
- ☐ Warn friends and family not to trust messages sent from that account.

My numbers

Bank fraud line: _____

Card fraud line: _____

If personal information was shared

- ☐ Social Security number shared: place a free credit freeze at Equifax, Experian, and TransUnion.
- ☐ Follow the recovery plan at IdentityTheft.gov.
- ☐ Watch bank and card statements closely for 90 days.

Within the day

- ☐ Report at ReportFraud.ftc.gov.
- ☐ If money was lost online, report at IC3.gov.
- ☐ Tell your family. Scammers often come back posing as someone who can "recover" your money.
- ☐ Write down what happened while it is fresh: dates, names, numbers, amounts.

A child is being threatened with images? Do not pay. Save the evidence and report to the NCMEC CyberTipline (report.cybertip.org, 1-800-843-5678) and the FBI (tips.fbi.gov). In immediate danger, call 911. For crisis support, call or text 988.



Where to Report and Who to Call

Free, official places to report fraud and get help. Keep this sheet with your important papers.

Report fraud and identity theft

What happened	Where to go
Any scam, fraud, or bad business practice	FTC: ReportFraud.ftc.gov
Identity theft (adult or child)	IdentityTheft.gov for a personal recovery plan and FTC report
Money or information lost online	FBI Internet Crime Complaint Center: ic3.gov
Scam text message	Forward it to 7726 (SPAM), then delete it
Fraud against someone 60 or older	National Elder Fraud Hotline: 833-FRAUD-11 (833-372-8311), Mon–Fri, 10 a.m.–6 p.m. ET
A child threatened, exploited, or asked for images	NCMEC CyberTipline: report.cybertip.org or 1-800-843-5678 · FBI: tips.fbi.gov or 1-800-CALL-FBI
Removing a minor's private images	Take It Down: takeitdown.ncmec.org
Cyberbullying	StopBullying.gov for guidance and platform reporting links

Freeze your credit (free for adults and children)

Credit bureau	Phone	Website
Equifax	888-298-0045	equifax.com
Experian	888-397-3742	experian.com
TransUnion	888-909-8872	transunion.com

Place a freeze at all three. Save the PIN or login each one gives you; you will need it to lift the freeze when you apply for credit.

In immediate danger: call 911. **Crisis support:** call or text 988, available 24/7.

Contact details can change. Confirm on each organization's website. OnlineFamilySafety.com is independent and not affiliated with any organization listed.

Digital Legacy Planning Worksheet

So your family is not locked out of what matters. Store this with your will or estate papers.



Do not write passwords on this sheet. Record where things are and who should handle them. Keep passwords in a password manager with emergency access turned on.

Key information

My name: _____

Date completed: _____

My executor or trusted person: _____

Where my will and estate papers are kept: _____

Where my phone passcode is stored (sealed envelope, safe): _____

Password manager I use: _____

Emergency access set up for: _____

Legacy settings

Service	Done	Who I chose	Where to set it
Apple Legacy Contact	☐		Settings > your name > Sign-In & Security > Legacy Contact
Google Inactive Account Manager	☐		myaccount.google.com/inactive
Facebook legacy contact	☐		Settings > Memorialization settings
Password manager emergency access	☐		Your password manager's settings

Apple's access key is stored at: _____

My important accounts

List the accounts your family would need to find, close, or keep. Include the login email or username, never the password.

Account	Type	Login email or username	Who handles it	My wish

Type examples: email, phone carrier, bank, investment, utilities, subscriptions, cloud photos, social media. **Wish examples:** close, memorialize, download photos, transfer, keep paying until closed.

Photos and files

Where our family photos are stored: _____

Where important files and backups are: _____

Notes for my family

Review this sheet once a year and whenever you change phones or open a new account.