SCAMS CHANGE. THE RULE DOESN’T.

COMPANION TOOLKIT

Printable Plans, Cards, Checklists, and Response Tools

For families protecting independence while preparing for unexpected money, identity, account, and device-access requests

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Tommy Thurman |

How to Use This Toolkit

Print only what your family needs, or use the editable Word file.

THREE WAYS TO ENTER

- Something may be happening now: start with the Emergency Stop Page on page 7.
- You have one hour: use the Minimum Viable 60-Minute Setup on page 9.
- You are completing the full weekend: begin with the family plan on page 11 and follow the parts in order.

How the pages work

- [ ] means a family choice or action, not a test item.
- Blank cells are intended for typing or handwriting.
- “Owner” means the person responsible for follow-up. It creates no account or legal authority.
- Dates matter. A current route is more useful than a perfect-looking old one.
- When a provider controls a feature or process, use the provider’s current official instructions.

Print guidance

FULL-SIZE PAGES

- Print at 100% on US Letter paper.
- Keep the Emergency Stop Page visible.
- Store the working plan where the parent chooses.

QUICK CARDS

- Use the separate Large-Type Cards PDF for full-page or refrigerator copies.
- Cut or fold only after confirming the text is readable.
- Replace old copies when a route or instruction changes.

HOW THIS TOOLKIT WAS MADE

I used ChatGPT and Claude, which are AI tools, to draft and revise this toolkit. I chose the approach, made the final editorial decisions, and am responsible for what I publish. — Tommy Thurman

Privacy, Dignity, and Authority Rules

These rules apply to every page in the toolkit.

THIS TOOLKIT DOES	THIS TOOLKIT DOES NOT
• Create a pause before high-risk action. • Organize roles, known routes, and follow-up. • Support independent verification. • Keep the parent/account owner as decision-maker. • Provide a paper path when a phone or internet connection is unavailable.	• Create account access, ownership, or legal authority. • Assess capacity, competence, or vulnerability. • Authorize covert monitoring or device inspection. • Guarantee prevention, reversal, reimbursement, investigation, or recovery. • Replace emergency services, affected providers, qualified technical support, or legal advice.

Never write these in a family tool

- Passwords, password hints, master passwords, security answers, PINs, or one-time/recovery/backup codes.
- Full account or card numbers, balances, detailed transaction histories, Social Security numbers, seed phrases, or private keys.
- Identity-document images, medical conclusions, capacity opinions, private verification secrets, location data, recordings, or covertly obtained messages.

PARENT CONTROL

The parent chooses participants, voluntary sharing, safeguards, review timing, and what remains private. Formal provider arrangements change only through the provider’s process.

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Emergency Stop Page

Use this page when a scam or access incident may be happening now.

1: ARE YOU IN IMMEDIATE PHYSICAL DANGER?

- Suspected scam courier or person connected to the incident at the home or arriving?
- Threat of physical harm or coercive presence?

YES: Call 911 or the appropriate local emergency service. Do not confront, follow, detain, or physically engage. Move to safety when possible.

2: END THE ORIGINAL CONTACT

- Hang up. Stop replying. Close the chat or message.
- Do not accept a transfer, callback number, link, or new path supplied by the contact.

3: STOP ANYTHING ELSE FROM MOVING

No more money. No more codes. No more identity information. No more account changes. No more software, screen sharing, or remote access.

4: DID ANYTHING MOVE OR CHANGE?

NO: BRANCH A	YES OR UNSURE: BRANCH B
• Keep FREEZE active. • Call the trusted person. • Authenticate through a known route.	• Call the affected provider through a known route now. • Activate family roles. • Use Chapter 11; toolkit Exposure Sort (POST-01, page 60), First Response Card (POST-02, page 61), and Response Matrix (POST-04A/B, pages 63–64).

FIRST WORDS

“Thank you for telling me. You are not in trouble. We are stopping anything else from moving. We will take the next step together.”

Prepare this page before you need it. Keep your chosen contacts, known provider routes, and post-incident response pages with it. Do not delay a provider call to find or finish a worksheet.

SAFE Wallet / Refrigerator Card

Use the separate Large-Type Cards PDF for full-page or refrigerator copies. Compact reference formats are separate; print at 100%.

S	**SCREEN:** An unexpected contact is a notice, not a decision channel.
A	**AUTHENTICATE:** End the original contact. Verify the person, organization, and claimed event through a route you selected independently.
F	**FREEZE:** Nothing of value moves while the request is unverified: no money, codes, documents, account changes, software, or device access.
E	**ESCALATE:** Bring in the trusted person and, when something may have moved, the affected provider and the prepared incident route.

UNIVERSAL FAMILY RULE

No one sends or moves money, buys gift cards or cryptocurrency, hands over cash or gold, shares a password or verification code, sends identity documents, or installs remote-access software because of an unexpected contact until the request is independently verified and discussed with the designated trusted person.

This rule applies to everyone in the family. It is not a verdict on anyone's judgment.

Minimum Viable 60-Minute Setup

A practical starting point when you can't do the full weekend yet.

TIME	DO THIS	OUTPUT
0–5 min	Say why you're doing this and make clear that no one is taking over.	Shared purpose sentence
5–15 min	Choose the parent/account owner, primary trusted person, and backup.	Narrow roles
15–30 min	Choose the behaviors that always require a pause and second check.	Trigger list
30–45 min	Record known family and provider routes; do not record sensitive data.	First directory
45–55 min	Print or save the SAFE card and Emergency Stop Page.	Visible first-response tools
55–60 min	Assign unfinished work and put the next date on the calendar.	Owners and dates

Essential outputs

- [ ] One whole-family pause-and-verify rule
- [ ] Primary trusted person and backup
- [ ] First Trusted People & Known Routes Directory
- [ ] SAFE Wallet / Refrigerator Card
- [ ] Emergency Stop Page
- [ ] One next review date

SCOPE

Sixty minutes gives you a practical start. It doesn't secure every account, finish steps that depend on providers, or replace the full weekend.

Dignity-First Conversation Script

Open as a partnership, not a competency hearing.

OPENING

"I'm not asking to take over your accounts or test your judgment. I'd like us to make one rule the whole family follows, and to spell out exactly when I help, what I can see, and what stays private."

If your parent says…

CONCERN	RESPOND
"This is none of your business."	"Most of it isn't. You set the boundaries, and this role gives me no authority on its own."
"I do not want you monitoring me."	"I agree. Any visibility must be chosen, limited to a stated purpose, and reviewable, or it does not belong in the plan."
"You think I cannot handle my money."	"This is a whole-family rule. I follow the same pause and second-check rule."
"I do not have time for a weekend."	"Let's do the sixty-minute version and schedule only what still matters."

ROOM RULES

- The parent chooses participants and may skip or defer any question.
- No score, grade, capacity judgment, or risk rating.
- No passwords, balances, account numbers, codes, or identity images.
- An unfinished item becomes a next step, not evidence of failure.