Start here. One small step is enough.

This workbook helps you make a simple plan: what to check, who to call and how to pause before deciding about money.

You don't need to finish it all today. Start with what's useful, skip any question and come back when you want.

Make one useful entry now

Turn to your **contact card on page 15**. Choose one person or institution you'd call to check an unexpected request for money.

Write their name and a number you already know or have verified independently. For a bank, use your card or statement. Add where you got the number and the date you checked it. Don't use a number or link from the request.

That gives you one contact to use when you need it. If you can't confirm a number yet, leave it blank and make checking it your first step on **page 14**.

Then take it at your pace

The ten questions are on pages 3 to 7. Choose next steps on pages 8 to 10, then write your plan on page 14. The fictional practice on pages 11 to 13 is optional.

You can work alone or with someone you choose. You decide who helps and what to share. A helper, relative or person paying for a service gets no automatic access or authority.

If money has already been sent or account access shared, go straight to urgent help on page 17. You don't need to finish this workbook first.

Date (optional): _____

Make this workbook your own.

Start on paper, if you like

Print this blank workbook, then close the website. Use your browser's Print command and choose your printer or Save as PDF. For larger print, increase the print scale and check every page in the preview.

The workbook also opens offline. You don't need a login or an app, and you don't need to enter answers online.

Keep private details out

Never write passwords, one-time verification codes, recovery codes, seed phrases, full account numbers, exact asset balances or exact locations of valuables here.

You can leave any writing space blank. A note such as “ask my bank about recovery steps” is enough. Write the process, never the secrets needed to use it.

Choose what to share

Paper answers are never sent to X1. The download itself may appear in normal website logs. You can share a blank workbook. Keep completed copies protected and share only the parts you choose.

This guide is for learning and planning, based on your own answers. It isn’t a security certification, a guarantee against fraud, legal advice, a financial recommendation or proof that a message is real. Practice choices don’t show how safe you are in real life.

Your check: 1 to 2 of 10

1. A familiar voice asking for money

If someone sounded like a person you know and urgently needed money, would you know how to call them back independently?

A familiar voice, caller ID or personal detail doesn’t prove who someone is. AI can imitate voices.

□ In place □ Not yet □ Not sure
□ Skip □ Not applicable

Anything I'd like to check? (optional)

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2. Changed payment instructions

Before using new or changed payment details, would you confirm them through a contact method you already trust?

Think of a changed invoice, a contractor, a relative, a professional or a message that seems to come from your bank.

□ In place □ Not yet □ Not sure
□ Skip □ Not applicable

Anything I'd like to check? (optional)

Your check: 3 to 4 of 10

3. Email and account protection

Have you checked stronger sign-in protection for your main email and financial accounts?

For example, a passkey or security key, if your provider supports it. Don’t enter a password or code here.

□ In place □ Not yet □ Not sure
□ Skip □ Not applicable

Anything I'd like to check? (optional)

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4. A lost or unavailable phone

If your phone were lost, do you know the steps your providers recommend to get back into your important accounts?

Think about accounts that use the same phone or email. Don’t write recovery secrets here.

□ In place □ Not yet □ Not sure
□ Skip □ Not applicable

Anything I'd like to check? (optional)

Your check: 5 to 6 of 10

5. Unfamiliar activity

Do you have a routine to notice unfamiliar transactions or changes to your account contact details?

Checking statements or using suitable alerts can help. They can’t detect every scam.

□ In place □ Not yet □ Not sure
□ Skip □ Not applicable

Anything I'd like to check? (optional)

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6. Support you choose

Is there someone you choose to consult when a financial request feels pressured or unusual?

A friend or professional can fill this role. Family involvement is optional.

□ In place □ Not yet □ Not sure
□ Skip □ Not applicable

Anything I'd like to check? (optional)

Your check: 7 to 8 of 10

7. Brokerage trusted contact

If you have a brokerage account, have you considered its trusted-contact option and its limits?

Naming a trusted contact doesn’t let them move money, make decisions or act as your power of attorney.

□ In place □ Not yet □ Not sure
□ Skip □ Not applicable

Anything I'd like to check? (optional)

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8. Help if you’re unavailable

Have you checked who could help, and what they’d be allowed to do, if you temporarily couldn’t manage an important matter?

Being family, a helper or a trusted contact doesn’t by itself give someone legal authority.

□ In place □ Not yet □ Not sure
□ Skip □ Not applicable

Anything I'd like to check? (optional)

Your check: 9 to 10 of 10

9. When a service is unavailable

If you couldn’t use your usual bank or online service, would you know how to handle essentials and find contacts you’ve checked?

Think about an ordinary outage. Don’t assume why it happened or move assets because someone pressures you.

□ In place □ Not yet □ Not sure
□ Skip □ Not applicable

Anything I'd like to check? (optional)

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10. Finding important records

Can you locate important financial and legal records without depending on a single person or app?

A list of document types, such as insurance policies or legal papers, is enough. Don’t write exact hiding places, account numbers or secrets.

□ In place □ Not yet □ Not sure
□ Skip □ Not applicable

Anything I'd like to check? (optional)

Choose up to three useful next steps.

Look for a question you marked **Not yet**, then one you marked **Not sure**. Find its matching number in the action guide on pages 9 and 10. Circle up to three steps you'd like to take. One is fine.

“Not sure” means something to check, not proof of a problem. You can return to skipped or blank questions another day. Leave out topics that don't apply. For things you've marked “In place,” keep them current; your answers haven't been independently checked.

Within each group, consider checking requests and account access before longer-term plans. You can change the order to suit your needs. Write your choices on **page 14**. If something may be happening now, use **page 17** first.

Example: one finished plan entry

My step: Put my bank's official number on my contact card.
Why: So I can check an unexpected request.
Who / when: Me, this week.
Done when: I've copied the number from my bank statement onto page 15 and noted where I found it and when I checked it.

Optional private reflection

Is anyone asking me to hide financial decisions, act before I'm comfortable or give up control? This can include family. You don't need to write an answer.

If so, consider independent support from your institution, an attorney or an appropriate local service. You choose who's involved. If someone monitors your device or papers, consider a safer setting. Don't automatically alert family or confront someone if that could put you at risk.

Action guide: topics 1 to 5

1. Make a plan to call back independently

Choose a number you already know and another person you could check with. Practice ending an urgent request before calling back.

2. Check payment changes independently

Agree on how you'll call back to check a change. Use contact details you've already verified before acting on new instructions.

3. Review sign-in protection with the provider

Open the provider through your usual trusted route. Review its sign-in options, including methods designed to resist fake sign-in pages, such as passkeys or security keys. Check how you'd recover access before making changes yourself.

4. Write down how to recover account access

Find the official recovery steps for your email, phone and financial accounts. Note how to find those instructions offline. Don't copy recovery secrets.

5. Review how you notice unfamiliar activity

Check statements through your usual account access and ask the provider about available alerts. Decide when you'll review them.

Action guide: topics 6 to 10

6. Choose a second perspective

Think of someone who respects your decisions. You choose whether to ask them to talk a request through with you. This doesn’t give them account access.

7. Ask about a brokerage trusted contact

Contact your brokerage through a route you already know. Ask when it may call your chosen person and what information it may discuss. You choose whether to name anyone.

8. Check who could help and what they could do

Ask an attorney and the relevant institution which documents and steps would apply. Having a document isn’t the same as knowing it’s current and effective.

9. Plan for a temporary service outage

List essential payments and discuss suitable backup arrangements with your providers. Keep official contact details available offline. This workbook doesn’t suggest a cash amount or how to divide investments.

10. Make a protected list of important documents

List the kinds of documents you need and the appropriate professional to ask. Plan a protected backup. You decide who, if anyone, may know how to find it.

Fictional practice: choose to begin.

FICTIONAL PRACTICE · Optional

This made-up situation involves an urgent travel problem, secrecy, a callback and requests for account codes. Read on your own or with someone you choose. You can pause or stop at any time.

□ I choose to practice □ I prefer to skip

If you'd rather skip, go straight to **your plan on page 14**. If you stop along the way, read the debrief and try the short rehearsal on page 13 whenever you're comfortable.

Fictional caller: “Hi, it’s me. My phone isn’t working properly. I’ve had an unexpected problem while traveling. I need help quickly. Please don’t call anyone else yet.” What would you do?

□ Pause and verify independently

□ Send money immediately

□ Ask for payment instructions

□ Ask someone I choose for perspective

Where would you get the callback number?

□ A number I already had before the request

□ A new number the caller supplies

□ An official institution’s independently found contact route

Fictional practice: keep checking.

> **FICTIONAL PRACTICE · Continued**

The person doesn’t answer when you call back independently. What next?

□ Check with a separate person I know

□ Assume the emergency is real and pay

The fictional caller says to keep this secret and asks for a sign-in verification code. What next?

□ Keep the code private and end the contact

□ Share the code to help

Outside this practice, if you had already sent money, what would you do?

□ Contact the payment provider through a known official route

□ Pay someone who promises to recover it

Next: the debrief and short rehearsal on page 13, or your plan on page 14.

Practice debrief, without a score.

It's understandable to want to help. Urgency and secrecy can make it harder to pause. A familiar voice, caller ID, personal detail or payment instruction doesn't prove who someone is. AI can imitate voices.

Try a short rehearsal

End the call: Say, “I want to help. I'll hang up and call back on the number I already have.” Try saying it aloud, or write words that feel natural to you.

Find the number: Use a number you already knew, such as one in your own address book. For an institution, use your statement, card or an official contact route you find independently. Don't use a number or link the caller gives you. Your contact card is on page 15.

If nobody answers: Keep the payment paused and check with another person you choose. An unanswered call proves neither fraud nor an emergency. While you're checking, don't send money, share codes or allow remote access.

Three short extra exercises

A bank asks you to move money to a “safe account”: pause and contact your bank independently. An invoice changes payment details: check through a contact route you knew before the change. Unexpected technical support asks for remote access: end the contact and use official support yourself.

What would I like to add to my plan on page 14?

Practice doesn't show how you'd respond to a real scam. If you've already sent money or shared account access, use the urgent steps on page 17.

My three-step plan.

Start with one step if you like. There's a worked example on page 8. Writing a plan doesn't give anyone permission to move money, change settings, get records or share information.

1. My next step

Why this matters to me: _____

Who'll take this step / when: _____

I'll know this step is done when: _____

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2. My next step

Why this matters to me: _____

Who'll take this step / when: _____

I'll know this step is done when: _____

---

3. My next step

Why this matters to me: _____

Who'll take this step / when: _____

I'll know this step is done when: _____

Keep an independent contact card.

Use details you already know or have checked independently. You can leave any line blank.

Pause. Check. Decide.

“I'll stop and check independently before I decide.”

Person I choose to call / role: _____

Number I already know: _____

Institution / official number: _____

Another way to reach help: _____

Where I got these details: _____

Date I checked them independently: _____

Keep codes private. Don't use contact details from a suspicious request. This card gives no access or authority.

Different roles, different permissions

A support person is someone you choose to talk things through with. A brokerage may call your trusted contact in limited circumstances. Naming that person doesn't let them move money or make decisions for you. Legal authority is separate. Review it with the appropriate professional and institution.

Keep this card protected. You can use it on paper, without X1 or a phone app.

A plan for everyday disruptions.

If I can't use my phone or account

Which accounts use the same phone or email? Where can I find official recovery instructions without it? Write the steps, never recovery secrets.

If I can't use my usual bank or service

Which essential payments come first? Which official contacts can I reach offline? What backup arrangements should I discuss with my providers? This workbook doesn't suggest a cash amount or how to divide investments.

Documents and who can help

What kinds of documents do I need? Which professional can confirm they're current and effective? Don't write exact locations of valuables or sign-in details.

When I'd like to review this (optional): _____

If something may be happening now.

If you've sent money or shared account access, contact the bank or payment provider promptly. Use your card, statement or usual official app. Explain what happened and ask about stopping or reversing a payment. Recovery isn't guaranteed.

Keep relevant messages and receipts. If you've shared account access, follow the provider's official security and recovery steps. Don't use a number or link from the suspicious request, and don't pay recovery fees for promised results.

Your independently checked contacts may be on **page 15**. You don't need to finish the questions or practice before seeking help.

United States only: ReportFraud.ftc.gov accepts fraud reports. IdentityTheft.gov offers identity theft recovery guidance. Both are official sites, separate from X1.

Outside the United States: find your local official consumer-protection or law-enforcement reporting service independently. This workbook doesn't assume a local number or law.

If you're in immediate danger, contact local emergency services when it's safe. For relationship abuse in the US, the National Domestic Violence Hotline offers safety-planning support at thehotline.org/get-help/. You choose whether and how to seek support.

Sources, privacy and your choices.

Guidance reviewed 19 October 2026. These sources don't endorse X1. Check current official instructions before acting.

FTC: Family emergency scams
https://consumer.ftc.gov/articles/scammers-use-fake-emergencies-steal-your-money

FINRA: Trusted contacts and their limits
https://www.finra.org/investors/insights/trusted-contact

FTC: What to do if you were scammed
https://consumer.ftc.gov/articles/what-do-if-you-were-scammed

FTC: Protect your accounts with two-factor authentication
https://consumer.ftc.gov/articles/use-two-factor-authentication-protect-your-accounts

CFPB: Your disaster checklist
https://www.consumerfinance.gov/documents/5430/cfpb_adult-fin-edyour-disaster-checklist.pdf

This guide is for learning and planning, based on your own answers. It isn’t a security certification, a guarantee against fraud, legal advice, a financial recommendation or proof that a message is real. Practice choices don’t show how safe you are in real life.

Answers, notes and contact details come from you. They haven't been independently checked. Having a document doesn't show that it's current, effective or accepted by an institution.

This workbook is a plan, not permission for someone to move money, change account settings, get records, contact others or store or share your information. You choose who helps. Agree on what they may do and what they may see or share.

Protect completed copies. Share only the sections you choose. You can't recall a copy someone has downloaded. Using this workbook gives family no access and sends no notifications.