Family Role Map

Write the minimum number of roles needed. A title creates no authority.

ROLE	PERSON	PURPOSE	MAY / MAY NOT
Parent / account owner		Owns decisions and chooses the plan	
Primary trusted person		First second-check call	
Backup trusted person		Substitutes when primary is unavailable	
Optional local support		In-person help when chosen	
Provider-call helper		Organizes or joins a provider call when allowed	
Recorder / coordinator		Tracks facts, case numbers, owners, and dates	

Who selected these roles?	
Review date or trigger	
How voluntary roles may be changed	

AUTHORITY BOUNDARY

A family title creates no account access, viewing rights, transaction authority, ownership, device-inspection rights, password access, power of attorney, or guardianship.

If neither chosen contact can be reached, keep the unexpected request paused. You can contact the affected provider through a route you selected independently to check the facts. Record what remains unresolved. An unavailable helper is not permission to send money, share information, change access, or install software. If something may already have moved or changed, use Branch B and contact the affected provider promptly.

Family Helper Boundary Record

This record sets boundaries for the helper’s actions only.

THE HELPER WILL	THE HELPER WILL NOT
• Listen without blame. • Help locate an independent route. • Join a trusted-person or provider call when allowed. • Support the parent’s decision-making. • Use the incident branch when required.	• Send or facilitate money. • Keep a transfer secret. • Contact or negotiate with the stranger for the parent. • Supply codes, credentials, documents, or account information. • Secretly monitor, record, track, inspect, or seize accounts or devices.

Helper	
Parent / account owner	
Specific help agreed	
Information voluntarily shared, if any	
Review date	

LIMIT

The helper may refuse to participate in a transfer or access request. That personal boundary does not create power to control the parent.

Twelve-Question Family Risk Review: 1

Planning review, not a test. Choose a status and a next step for each item.

ACTION STATUS

IN PLACE / WEEKEND PRIORITY / FOLLOW-UP / DISCUSS LATER / NOT APPLICABLE

QUESTION	FAMILY DECISION
1. Unexpected contacts **Which unexpected calls, texts, emails, pop-ups, social messages, ads, or new relationship approaches are most likely to get attention?**	Status: Next step / owner / date:
2. Decision boundary **Could an unexpected contact lead directly to a decision involving money, an account, a code, identity documents, or device access?**	Status: Next step / owner / date:
3. Money and access categories **Which categories are used often enough to need a second-check rule?**	Status: Next step / owner / date:
4. Second-check triggers **Which events always require the trusted person before anyone proceeds?**	Status: Next step / owner / date:
5. Known routes **Are independently sourced routes for trusted people and key providers saved on paper and on the phone?**	Status: Next step / owner / date:
6. Primary email priority **Does the primary email need a later review of unique credentials, recovery methods, and appropriate MFA?**	Status: Next step / owner / date:

Twelve-Question Family Risk Review: 2

Planning review, not a test. Choose a status and a next step for each item.

QUESTION	FAMILY DECISION
7. Financial-alert priority **Which institutions need their available login, transaction, transfer, or profile-change alerts reviewed?**	Status: Next step / owner / date:
8. Identity-protection priority **Should the family review new-credit protection and the limits of a credit freeze?**	Status: Next step / owner / date:
9. Device and remote-access priority **Do phones, computers, or tablets need a later update, lock-screen, backup, or unsolicited-remote-access review?**	Status: Next step / owner / date:
10. Prior incidents **Has a near miss, loss, code disclosure, remote-access event, or repeated contact changed what should be handled first?**	Status: Next step / owner / date:
11. Support and contact changes **Has a recent change made it useful to update roles, local support, or known routes?**	Status: Next step / owner / date:
12. Emergency readiness **Does everyone know the first immediate actions, who calls the provider, and who supports the parent?**	Status: Next step / owner / date:

DO NOT TOTAL THE ANSWERS

Use the statuses to decide what to do next. Never total or average them, or use them to judge the person answering.

Weekend Priority & Follow-Through List

Choose exactly three weekend priorities. Assign every other open item.

PRIORITY 1	
Priority 1: action	
Why selected	
Owner	
Target block / date	
Provider or later-step dependency	

PRIORITY 2	
Priority 2: action	
Why selected	
Owner	
Target block / date	
Provider or later-step dependency	

PRIORITY 3	
Priority 3: action	
Why selected	
Owner	
Target block / date	
Provider or later-step dependency	

Other follow-through

ACTION	STATUS	OWNER	TARGET DATE

Family Verification & Response Plan: 1

Record voluntary family rules and roles. This is not a legal instrument.

Shared purpose	
Parent / account owner	
Primary trusted person	
Backup trusted person	
Optional local support person	

Actions that always require a second check

[ ] Unexpected or urgent money movement
[ ] New recipient or unusual payment route
[ ] Gift card, cryptocurrency, cash, or gold courier request
[ ] Password, verification-code, or identity-document request
[ ] Software, screen sharing, or remote access
[ ] Instruction to keep the matter secret or stay on the line

Other family-selected triggers

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Family Verification & Response Plan: 2

Complete roles, consent boundaries, review timing, and the emergency handoff.

CONSENT BOUNDARIES	
Information voluntarily shared, if any	
Person receiving it	
Purpose	
What the person may do	
What the person may not do	
How the parent may change or stop it	

EMERGENCY AND REVIEW	
Emergency provider-call helper	
Parent-support person	
Recorder / coordinator	
Reviewed together on	
Next review date or trigger	

NO SIGNATURE REQUIRED
Completing this plan creates no account access, ownership, transaction authority, power of attorney, or guardianship.

Trusted People & Known Routes Directory: People

Use known routes selected independently. Do not store credentials or sensitive identifiers.

ROLE / TYPE	NAME	KNOWN ROUTE	SOURCE	LAST VERIFIED
Primary trusted person				
Backup trusted person				
Local support, if used				
Close relative / emergency check				
Other chosen support				

Purpose or caution notes

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NEVER RECORD

Passwords, codes, security answers, account numbers, balances, Social Security numbers, identity images, or the private family verification secret.

Trusted People & Known Routes Directory: Providers

Use the number on a card or statement, an official app opened independently, or prior verified correspondence.

PROVIDER / PURPOSE	KNOWN ROUTE	SOURCE USED	LAST VERIFIED	CAUTION / OWNER
Bank / credit union				
Card issuer				
Brokerage / retirement				
Primary email				
Mobile carrier				
Device / technical support				
Identity / credit route				
Other important provider				

KNOWN ROUTE RULE

The unexpected contact never supplies the route used to verify it.

Private Verification-Method Status Record

Do not write the phrase, question, answer, or secret on this page.

IMPORTANT
A matching phrase or answer is only an extra check. End the original contact and verify the person and claimed event independently through a known route.

Private method created	[ ] YES [ ] NOT YET [ ] DISCUSS LATER
People intended to know it	
Private storage approach (without the secret)	
Replacement trigger	[ ] possible disclosure [ ] family change [ ] unsafe storage [ ] other
Last reviewed	
Next review	

DO NOT UPLOAD THE SECRET
Record only whether a method exists, who should know it, how it’s stored privately, and when it should be replaced.