

Create A Family Password And Identity Plan

Plain-English how-to. ~90 minutes. The 'what if mom gets hit by a bus' plan, family edition.

Set up family password sharing, identity document inventory, emergency-access plan.
Print, share, and re-run quarterly.

Do This Right Now

#	STEP
1.	Set up family-plan password manager.
2.	Decide what's shared vs private.
3.	Add all shared accounts to family vault.
4.	Inventory identity documents.
5.	Document emergency contacts + accounts.
6.	Configure Emergency Access feature.
7.	Print + safely store master access kit.
8.	Annual family review on the calendar.

Why This Matters

- Modern life requires dozens of digital accounts. Health insurance portals, utilities, mortgage, taxes, kids' school logins, banking — all of them.
- Without a plan, emergencies cascade. Spouse can't pay the mortgage if the other one can't access the bank. Adult child can't help an elderly parent if they can't access their accounts.
- The good news: solid family plans exist. 1Password Families, Bitwarden Families, and similar tools support shared vaults with emergency access.