

My Circle-of-Three

Before I move money for anyone, I call one of them first.

1.

Name _____

Phone _____

2.

Name _____

Phone _____

3.

Name _____

Phone _____

My watchword _____

The same word for all three. If someone can't say it, that is the answer.

None of them can touch my money. All of them can help me think.

No money moves for 48 hours. If it's real, it's real in two days.

Keep this by the phone or on the fridge · watchwordkit.com

cut here

My Circle-of-Three

Call one before I move money.

1 name _____ phone _____

2 name _____ phone _____

3 name _____ phone _____

watchword _____

48 hours. No exceptions.

The 48-Hour Rule

I don't move money on anyone else's clock.

- No money. No codes. No “verifying.” Not for 48 hours.
- If it's real, it's real in two days.
- **First call:** one of my Circle-of-Three.
- **Then:** my bank, on the number I already have — never a number they gave me.

Hanging up is not rude. It's the move.

Tape to the phone, or photograph as a lock screen

You are one of my Circle-of-Three

From: _____ Our watchword: _____

What it means. If I get a request to send money, share an account number or a verification code — and it feels urgent or strange — I may call you before I do anything.

What I need. Help me slow down. Ask “what's the rush?” and “have we checked this is real?” That's it.

What you do *not* have. Any access to my accounts or my money. You can't see it, move it, or make decisions about it. There is nothing you can do wrong, because there is nothing you can touch.

If someone calls sounding like me and something feels off, ask for the watchword above. No word, no money.

Probably rarely, maybe never. Knowing you're there is the point. · watchwordkit.com

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