# Self-Custody Checklists

Setup, seed backup, a letter of instruction and a yearly recovery drill · coldhardsats.com · Never write seed words or passphrases on these sheets.

## A. Setup Checklist

**Wallet name:** _____ **Date:** _____ **Tier:** ☐ Single-sig ☐ Single-sig + passphrase ☐ Multisig

### Before you buy

- ☐ Device is rated Recommended on the Security watch (coldhardsats.com/security-status) and the vendor's security page was checked today
- ☐ Ordered only from the maker's own official store (not a reseller); private shipping address/email used
- ☐ On arrival: seals intact, no pre-printed seed card, device not pre-initialized

### Software & firmware

- ☐ Latest Sparrow from sparrowwallet.com; ☐ PGP signature verified ☐ SHA-256 verified
- ☐ Device genuine/attestation check passed
- ☐ Firmware at or above the safe update listed today on the Security watch (coldhardsats.com/security-status): _____
- ☐ Firmware version confirmed on the device screen: _____

### Seed creation

- ☐ NEW seed generated on the device (never pre-supplied words)
- ☐ Own entropy added (dice/key presses) where supported
- ☐ Strong PIN/password set
- ☐ Words handwritten and confirmed on the device
- ☐ Private note made: device model _____ firmware _____ created on _____

### Sparrow & testing

- ☐ Watch-only wallet created; server choice: ☐ own node ☐ Tor ☐ public (accepted trade-off)
- ☐ Master fingerprint recorded: _____
- ☐ First receive address verified on the device screen
- ☐ Small test receive confirmed
- ☐ Small test send approved after checking address, amount and fee on the device
- ☐ Wipe/restore test passed: same fingerprint and first address

**Helpful guides:** Choosing a hardware wallet · Your first hardware wallet setup · How to buy bitcoin

## B. Seed Backup Checklist

☐ Metal backup made; each word numbered and complete (or first 4 letters)

☐ Metal copy checked word by word against paper

☐ Paper drafts destroyed (shredded and burned) after the metal copy was verified

☐ **No digital copies:** no photos, cloud, email, notes apps, password managers, printers

☐ Storage location chosen; not labeled "bitcoin"; protected from fire, water and casual discovery

☐ Seed NOT split into partial word sets

☐ Passphrase decision: ☐ none ☐ yes

☐ If yes: passphrase strong and unique, backed up **separately** from the seed

☐ If yes: passphrase wallet fingerprint recorded: _____

☐ Restore test passed (seed alone, plus seed + passphrase if used)

☐ Multisig only: descriptor PDF copy stored with **each** seed backup

☐ Backup locations (general description only):

Seed / Key A: _____

Passphrase / Key B: _____

Key C: _____

☐ Next physical inspection date: _____

**Helpful guides:** Seed phrase backup · Optional passphrase (the “25th word”) · Step-by-step: backing up your seed

## C. Letter of Instruction Template (Bitcoin Inheritance)

> **Do not write seed words, passphrases or PINs in this letter.** Store it with your will or estate documents. Keep it apart from your seed backups. Review yearly.

**Prepared by:** _____ **Date:** _____ **Replaces version dated:** _____

**1. To my executor / beneficiaries** I hold bitcoin in self-custody. No bank or exchange can recover it for you. These instructions explain what exists and how to recover it safely. **Take your time. Bitcoin doesn't expire.** Do not trust anyone who contacts you offering help, and never share recovery words with anyone or type them into a website or phone app.

**2. Trusted technical helper (optional)** Name: _____ Contact: _____ This person ☐ has ☐ has not been told where backups are kept. They should help, never hold all the pieces alone.

**3. Wallet summary**

| Wallet name | Type (single-sig / 2-of-3 multisig) | Approx. share of holdings | Devices used (brand/model) |
|---|---|---|---|
| | | | |
| | | | |

**4. Where the pieces are (descriptions, not secrets)**

Hardware wallet device(s): _____

Seed backup(s) (metal plates/cards): _____

Passphrase backup (if any): _____ (kept separately from seeds)

Multisig descriptor PDF copies: _____

Computer / Sparrow wallet file and its password location: _____

Device PINs: _____ (location or holder, not the PIN)

**5. Recovery steps**

1. Contact the technical helper (above) or a reputable professional. Beware of scammers.
2. Gather the required pieces: single-sig needs the seed (plus passphrase if used); 2-of-3 multisig needs **any two seeds plus the descriptor**.
3. Buy a **new** hardware wallet directly from the manufacturer's official website.
4. Download Sparrow Wallet from sparrowwallet.com and verify it (steps at coldhardsats.com/wallets/sparrow).
5. Restore the seed(s) **on the hardware wallet only**, then import into Sparrow (for multisig, import the descriptor).
6. Confirm that the wallet fingerprint matches: _____ (single-sig) / descriptor file name: _____
7. Send a small test amount to the destination you choose before moving everything.

### 6. Exchange and other accounts

| Service | Account email/username | Notes (2FA device location, etc.) |
|---|---|---|
| | | |
| | | |
| | | |

**7. Legal & tax** Estate attorney: _____ Accountant: _____ My will/trust references this letter: ☐ yes ☐ no

### 8. Wishes / distribution notes

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Signature: _____ Date: _____

**Helpful guides:** Inheritance planning · Multisig basics (2-of-3)

## D. Recovery Drill Checklist (do yearly)

**Date:** _____ **Wallet:** _____ **Drill #:** ____

**Prepare**

- ☐ Private place, no cameras or smart speakers nearby
- ☐ Spare or wiped hardware wallet on the safe update for that device (version: _____)
- ☐ Vendor security pages checked today; no seed-affecting advisory for my devices/firmware

**Restore**

- ☐ Seed restored **on the hardware wallet** (never on a computer or phone)
- ☐ Passphrase entered (if used)
- ☐ Master fingerprint matches records: ☐ yes ☐ no
- ☐ First receive address matches Sparrow: ☐ yes ☐ no
- ☐ Multisig: descriptor imports correctly; test spend with key pair ☐ A+B ☐ B+C ☐ A+C succeeded

**Inspect & update**

- ☐ Metal/paper backups legible, undamaged, in place
- ☐ Sparrow and firmware up to date (signatures verified)
- ☐ Inheritance letter reviewed; date updated if anything changed
- ☐ Threat model re-read; tier still appropriate

**If anything failed:** stop and don't move funds hastily. If a seed may be exposed or affected by an advisory, create a new wallet and move the funds.

**Result:** ☐ PASS ☐ FAIL. Notes (no secrets): _____ **Next drill date:** _____

**Helpful guides:** Yearly recovery drill (online checklist) · Seed phrase backup · Wallet and exchange security watch