

Two-Factor Authentication Cheat Sheet

Cheat Sheet · Pick The Right Second Factor For Each Account.

Two-Factor Authentication (2FA / MFA) means: even if someone steals your password, they still can't get in without your second factor. Every account should have it.

The 2FA Hierarchy

Method	Security	Use For	Avoid If
Hardware key (YubiKey, Titan)	★★★★★	Email, bank, password manager — your highest-value accounts	
Authenticator app (Authy, 2FAS)	★★★★	Almost everything else	Phone is shared with kids who might delete the app
Push notification (Duo, etc.)	★★★	Work / corporate accounts	—
Email-based code	★★	Low-priority accounts only	Email account itself isn't well protected
SMS / text code	★	When nothing else is offered	ANY high-value account — vulnerable to SIM swap
Security questions	Effectively zero	Never use as primary	—

Migration Plan: SMS → Authenticator

- 1 Install an authenticator app first.** Authy, 2FAS, Google Authenticator, or your password manager's built-in (1Password, Bitwarden).
- 2 Start with email.** It's the keystone — everything else can be reset through it.
- 3 For each account:** Go to Security settings → Two-Factor Authentication → choose 'Authenticator App' → scan QR with your authenticator → save the recovery codes.
- 4 Save recovery codes immediately.** Password manager Secure Notes + paper printout in a fire safe. Never lose them.
- 5 Disable SMS once authenticator works.** Some accounts don't let you remove SMS — that's OK, just make sure authenticator is primary.
- 6 Repeat for bank, brokerage, primary social, cloud storage, work tools.** Aim for 10 accounts in one Saturday session.

If You Lose Your Phone

- Authenticator apps don't sync between devices unless you enable cloud backup. Authy and 2FAS do this; Google Authenticator started in 2023.
- Recovery codes are your safety net. Store them BEFORE you need them — paper + password manager backup.
- Hardware keys: always own a backup key. Register both with each account, store the backup separately.

READ NEXT

Why SMS-Based MFA Is Worse Than No MFA At All.

SIM-swap attacks bypass text-message 2FA in minutes. Here's what to use instead — and how to migrate every account in under 30 minutes.

Visit Making Sense Of Security →