These are the places the work usually stops. The answer is to stop, not to improvise.

The download is newer than the version on the sheet

Stop. This kit checks Tails 7.13, Sparrow 2.5.5, and Electrum 4.8.2. The Sparrow file for Tails has to be named sparrowwallet-2.5.5-x86_64.tar.gz. A newer file will not match. That is a stop, not an upgrade. The file is deleted.

The two word lists do not match

Stop. The list that looks nicer is not chosen. Word 24 is not changed to force a wallet to open. The bits are checked for a copying mistake. If they are right and the words still differ, the rolls are done again. A fixed word is a destroyed key.

A password manager, a note, or a photo

No. A photo, a note, a password manager, or an email is one hacked account away from the whole seed. The words go on metal. The map is encrypted. The passphrase for the map is on paper, away from the plates.

The map is lost, or its passphrase is lost

The coins are not gone. That passphrase hides the map. It does not spend. Two plates can rebuild the map. The path is 2-of-3, native SegWit, m/48'/0'/0'/2'. That path is written on the inheritance sheet. It is not a secret.

A hardware wallet is already in the house

The device stays in the drawer until the plates exist and a small payment has moved. A signer does not create the key. If a key is later loaded onto a device, a second key goes onto a device from a different maker. All three keys are not put on hardware. The plates are the backup.