



# WEBINAR SERIES WORKSHEET Staying Safe

### **CREATING** A Password Plan

### **OVERVIEW**

Do you know the password to your bank account? What about your email? If you're stuck wondering how to get into your own accounts, it's time to come up with a password plan. Or, is your password one of the following options?

- 123456
- password
- ▶ letmein
- Football
- qwerty

All of these options rank in the top ten most common passwords.

To create a strong password, know that it isn't hard. Using complicated word-number-symbol combinations are hard to remember. But the latest recommendations are easy to remember and hard for hackers to break!

### Here are two easy steps:

1. Use a sentence. You don't want to include anything that's personal to you in that sentence. That includes the names of your kids, where you were born, your favorite sports teams, or similar

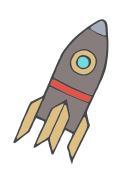
- information. You also don't want to use lines from a song, movie, or poem. Hackers can easily test your password with pre-existing information.
- 2. Replace one letter with a number, and keep spaces. For instance, you can write 'Today' instead of 'Today'. Keeping spaces is easy to remember. Many people don't have spaces in their passwords, and it's just like writing a normal sentence when you write it out.

### **KNOWING WHAT TO LOOK FOR**

Have you received calls from the IRS? Or paid exorbitant amounts of money to get someone to fix your computer? Those are both attempted hacks. When you're trying to identify hacks—before you click on a link or give someone your money!—there's one important step.

1. Identify what's normal. Does your son always use good grammar and punctuation when he emails you pictures of your grandkids? Do the attachments look strange? If the site is usually nytimes. com, does it end with something strange this time? All of these

- things point to signs of a hack. When in doubt, it's best not to click on that link or type in your banking information.
- 2. Staying safe from email hackers is also important. A term used for that is phishing. Some hackers try to get you to divulge your personal information over email. For instance, you might get an odd link in an email. Rather than wellsfargo.com, it reads as wellsfargo1.com. After you click the link, the site looks familiar. Once you log in, hackers can then record your information and use it to access your personal information.
- 3. Sometimes, email hackers use other methods. If you receive threatening emails from businesses that say you'll be arrested, or that family members may be hurt, these are also phishing schemes.





### STAYING SAFE On Social Media

#### **OVERVIEW**

Keeping yourself safe online just takes a little common sense. If you adjust your settings, you can ensure that you're keeping yourself safe online.



If you already have social media accounts set up, or are thinking about getting one, consider the information you put on it.

# Here are some things you shouldn't post on the public view of your profile:

- Your full name, home city and state, birth date, and so forth.
- ▶ Information that could put you at risk. Social media is a great way to share certain events in your life. But what if you post about going on vacation to the Bahamas? Then, if someone knows or can figure out your address, they know that your house will be abandoned. That makes you a target for burglaries.

# To stay safe, it's also important to know the difference between public and private view.

You can adjust your settings for

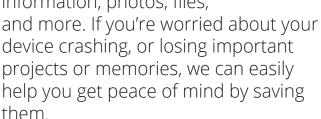
each post. They control who can see your post. Maybe you only want your Facebook friends to be able to see your posts. Or, you can ensure that all your posts are public.



### PROTECTING YOURSELF & Your Valuable Information

#### **OVERVIEW**

Staying safe at home and online is crucial.
Getting a plan in place helps preserve banking information, photos, files,



If you have a good backup plan in place, then your computer crashing is just inconvenient. You haven't lost years' worth of work and memories!

# The first priority is to make sure your folders are organized. That way, you can easily save them.

- You should use common ways to name and store files. That involves using brief, but detailed descriptions. You should also use the same naming conventions, which makes it easier to remember later.
- ▶ Use folder hierarchy. This will make it easier to locate in the future. You can put folders within folders, which will help you keep everything together. For instance, you might have a lot of photos from 2019. You can organize your folders with

the following hierarchy: 2019
Pictures > Memorial Day Vacation
> Landscape Photos, and then
Family Photos under the Memorial
Day Vacation header.

### **EXTERNAL HARD DRIVES**

Once you've got all your folders properly named and organized, you'll be able to create backup files. This means that no matter what happens to your device, you can access them. There are two main methods: external hard drives and the cloud.

A hard drive is a storage unit where computer data can be stored. Internal hard drives come with your computer. But external hard drives are separate from your devices and are called flash drives or thumb drives.

- ▶ These hard drives store files that can be transferred to any other device with a USB port. Pros include that it's a physical form of storage. It's in your possession and is incredibly versatile.
- Cons include that it can be lost or stolen. The flash drive also has to be formatted correctly depending on what brand you use.

### **UNDERSTANDING THE CLOUD**

Saving your files in the cloud is another foolproof backup mechanism. There's nothing to lose, storage is virtually unlimited, and you can access it from anywhere. You're also not limited by what kind of devices you have.

The cloud is where many different users' data can be stored, with a cloud provider's storage capacity. It's like a worldwide library, but it's available with just an Internet connection.

Dropbox, One Drive, Google Drive, iCloud... there are lots of cloudbased storage services available. The best part is that you can access the cloud from any device with an Internet connection. You don't need a device with a USB port or wonder where you put your flash drive.

- ▶ You can easily upload your files to the cloud. Each cloud provider's process is different. Often, your files are automatically saved if you're using something like Google Drive. If not, you can manually save them easily.
- ▶ The main con is that you can only access your files if you have an Internet connection. With WiFi being so ubiquitous these days, that isn't an issue in most circumstances.

