Savvy Cybersecurity™

Quick Reference Guide, 2017

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SAMPLETON
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A. Scorecard

Answer Yes or No to the following questions. When complete, follow directions at bottom to get your raw score and rating. Then review checklist and complete action plan.

Question	Yes/No
I have one email address that I use *exclusively* for my online financial accounts (banking, credit cards, payment services, brokerage, etc.) and nothing else.	
I have two-step login (two-factor authentication) turned on for my email and online financial accounts.	
I can spot the difference between dangerous *free* public Wi-Fi and useful, secure *free* public Wi-Fi.	
I understant how to tell if my home Wi-Fi network is vulnerable to hackers and how to boost the network's security.	
Whenever any money leaves my bank accounts or my credit cards are charged, I'm alerted to the transaction.	
I have complete control over my credit files at the big-three bureaus (Equifax, Experian, and TransUnion), because I have placed them on the highest security level.	
I have confirmed with the credit bureaus that my minor children have not been the victims of identity theft.	
I run an updated antivirus software program on my computers and devices.	
I always make sure that my computer and devices have the most up-to-date software programs, including operating system, browsers, Microsoft Office, iTunes player, virus protection, wireless router, and Adobe's PDF reader.	
I have a system for ensuring that I can recover from a ransomware phishing attack without paying an extortion fee to a criminal.	
Give yourself five points for each question answered with a Yes. Add points to get score. Consult section B to get your cybsersecurity rating.	Raw Score:

B. Rating

50-40	**GOOD**
35-25	**OKAY**
20-0	**DANGER**

Consult the Checklist in section C to identify key items to include in your Action Plan in section D.

C. Checklist

Action	Time
Email	
☐ Create a secret email address for your financial accounts and set it up with the strongest possible security settings.	5 min
Passwords	
☐ Create stronger passwords using mnemonic, goal-setting, or poetic password approaches.	5 min
☐ Enable two-step verification on all your key accounts that allow it—financial accounts and personal email.	5 min
☐ Download a password manager and put it on all your computers and devices. Pick a strong master password using the mnemonic or poetic approach.	15 min
Wi-Fi	
☐ Install a VPN program on your laptop and mobile devices for safe use of free Wi-Fi.	10 min
☐ Change your router's default username and password—don't keep the factory settings.	15 min
☐ Select the WPA or WPA2 encryption setting.	5 min
☐ Disable the WPS setting on your router.	5 min
☐ Update your router's software.	20 min
Transactions	
☐ Create text or email alerts for your bank accounts and credit cards.	2 min
Credit	
☐ Place a Security Freeze on your credit files at all three reporting agencies: Equifax, Experian, and TransUnion.	20 min
☐ Request a search on your children's Social Security numbers at all three credit bureaus.	30 min
☐ Review your state's laws to determine the best way to protect your children from identity theft.	15 min
Software	
☐ Update all software on all devices.	10 min
☐ Set auto-update for programs that allow it.	5 min
☐ Run an antivirus software.	5 min
Back-Up	
☐ Back up your data on ALL your devices to at least two locations—the cloud and a physical device.	20 min

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Check with your financial advisor for updates.

C. Checklist Continued

Phishing	
☐ Learn how to unmask an email's true sender on the display-name line.	2 min
☐ Understand how to examine a message for the key signs of fraud.	2 min
☐ Know how to inspect links in suspicious emails.	2 min
☐ Recognize the danger of opening any unsolicited email attachment.	2 min
Devices	
☐ Create passcodes for your smartphones and tablets.	2 min
☐ Activate the Find My iPhone or Locate My Phone app in case your device becomes lost or stolen.	1 min
☐ Add your emergency contact information to your devices.	1 min
Social Media	
☐ Review and strengthen your social media privacy settings.	10 min
☐ Reexamine your "friends" to ensure you're still comfortable sharing with them.	5 min

D. Action Plan

I commit to taking the following steps to boost my cybersecurity by this date:
____/____/____

1.

2.

3.

Signature:

Password Letter to Symbol Conversion Chart

Change this...	To this...	Example phrases made into passwords	
At	@	Run everyday	Run3v3ryd@y
For	4	Eat more fruit	3@t>fru1t
To, Too, Two	2	Sleep at 11	$l33p@11pm
A	4 or @	Bring own lunch	Br!ng0wnlunch!
E	3	No more soda	N0m0r3s0d@
I	1 or !	Save for house	$@v34h0u$3
O	0	Get outside	G3t@0ut$!d3

Resources

United States

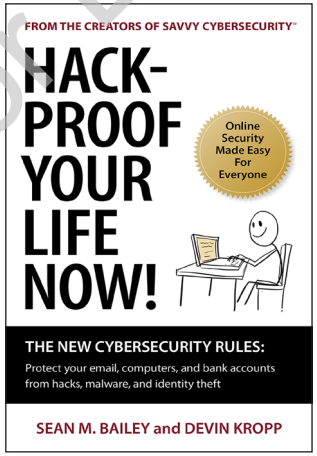
Credit Reporting Agencies:
Experian: 888-397-3742
Equifax: 800-846-5279
TransUnion: 877-322-8228

FTC:
877-438-4338

Canada

Credit Reporting Agencies
Equifax Canada: 866-828-5961
TransUnion Canada: 800-663-9980
Quebec Residents: 877-713-3393

Canadian Anti-Fraud Centre:
1-888-495-8501



TAKE CHARGE TODAY

Learn the New Cybersecurity Rules and regain control of your online security. *Hack-Proof Your Life Now!* is the cybersecurity survival guide for everyone.

This book will guide you through all the actions included in the above checklist with detailed instructions.

It also includes recommendations for products such as password managers and antivirus software.

Get your copy today and start building your personal cybersecurity plan.

Visit www.hackproofyourlifenow.com for more details.

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