

TIPS FOR A SAFE ONLINE LIFE

1. GET COVERED WITH IDENTITY THEFT INSURANCE

You know how you insure your car? Think about doing the same for your identity. It's not just about if something has happened already – it's about being ready for whatever comes. Check out options like Zander Insurance, LifeLock, or even through your credit card company. Many offer plans that cover your whole family. Pro tip: Your workplace might even offer this as a perk, so give it a look!

2. LOCK DOWN YOUR CREDIT REPORT

Imagine a padlock on your credit info – that's what a permanent security freeze is. It's like saying "no entry" to identity thieves. And yes, you can (and should) do this for your kids too. The big four to remember: Experian, Equifax, TransUnion, and Innovis. Also, grab an IRS PIN for your taxes (trust me, you don't want anyone messing with that) and freeze your Chexsystems and utilities info to stop baddies from opening fake accounts in your name.

- IRS PIN: [Get it here](#)
- Chexsystems Freeze: [Set it up here](#)
- Utilities Freeze: [Do it here](#)

3. PASSWORD MANAGERS ARE YOUR NEW BEST FRIEND

Think of password managers as your own team of security guards for passwords. They're simple to use and make a huge difference in keeping your online life secure. Check out these options:

- **KeePass:** [Visit KeePass](#)
- **Strongbox** (for iOS and macOS): [Check out Strongbox](#)
- **Dashlane:** [Explore Dashlane](#)
- **Bitwarden:** [Discover Bitwarden](#)
- **Keeper:** [Learn about Keeper](#)
- **1Password:** [Go to 1Password](#)

With these tools, create super unique, complex passwords for each site you use. No more using your pet's name for everything! Change them if you hear about a company breach, and always use two-factor authentication when it's an option.

Your master password? Make it a quirky, memorable sentence, like "I love my Red Alfa Romeo 2024!" The longer, the better – and it's way easier to remember than a jumble of letters and numbers. 🔑🗝️

4. STAY UP-TO-DATE AND MALWARE-FREE

Updating your phone or laptop might seem like a hassle, but it's crucial for keeping your devices safe. Just as important is having a reliable antivirus or anti-malware program, especially with how sophisticated online threats have become. This applies to all devices, including Macs and iPhones. Here are some top recommendations with their respective links:

- **Bitdefender:** [Visit Bitdefender](#)
- **Norton 360:** [Check out Norton 360](#)
- **Sophos Home:** [Explore Sophos Home](#)
- **Avast:** [Discover Avast](#)
- **AVG:** [Learn about AVG](#)

Remember, keeping your software updated and having a good antivirus tool are your best defenses against online threats. Stay secure and browse with peace of mind!

5. SECURE YOUR IPHONE AGAINST THEFT

If your iPhone gets swiped, here's how to make sure the thief can't mess with it:

- a) Turn on Screen Time in Settings.
- b) Set a unique Screen Time passcode (different from your usual one).
- c) In Screen Time, hit Content & Privacy Restrictions and don't allow passcode changes.
- d) Do the same for account changes.

This way, even if someone knows your phone's main passcode, they can't change anything important without the Screen Time code.

6. ANDROID USERS, LOCK IT DOWN TOO

For Android, it's a bit different but just as important:

- a) Set a secure lock screen PIN or password.
- b) In Security settings, find options to keep your lock settings safe.
- c) Use two-factor authentication for your Google account to add extra security.
- d) Look for third-party apps for more control if needed.

Remember, Android varies by brand and model, so keep your device updated and check out what specific security features yours offers.

Stay safe out there! Your digital life is worth protecting. 🛡️📱💻