

RETIREMENT |

LIVING IN RETIREMENT | Janet Bodnar

# Don't Be the Victim of Cyber Fraud

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## Why a guide specifically aimed at seniors?

Navigating the online world is a learned skill for seniors, and their lack of automatic expertise makes them more vulnerable to trickery and deceit. People age 50 and over are targeted more frequently than other age groups for internet scams. We want them to know they should care for their data in the same way they care for their health.

## What's the best way to gain confidence when using devices?

Designing devices that are bigger and faster does not equate to making them easy to use, so blame the technology, not yourself. Don't be afraid to try things out. It's reasonable to fear that everything is going to disappear, but every operation is such a small increment of change that it's almost impossible for that to happen.

## Is turning off and rebooting a smart strategy?

I heard the president of the National Academy of Engineering give that advice 20 years ago. There's so much information in a device that sometimes it ties itself in knots. Turning it off can reset it.

## What's the first thing to do when you get a new smartphone?

Be aware that default settings are designed to transmit more information about your private life and online choices than the device requires to work properly. To protect your privacy, go to Settings and turn

off the ad tracker so it won't send out data about how you use your phone.

**Anything else?** "Location services" can reveal a lot about your personal behavior, but they are often irrelevant when it comes to using apps. Restrict access by choosing a more limited option in Settings rather than keeping the default setting.

**What's the best way to construct a safe password?** On your phone, a six-character password is stronger than

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four digits. Passwords for online accounts are more complicated. Each one should be unique, be at least 10 characters long, and contain uppercase and lowercase letters, numbers, and special characters.

## But those are often hard to remember.

Try to develop a password-building system. Always use the same strong base password of eight to 10 characters that's easy to remember, and then add a different ending for each account.

For example, if you are a fan of the 1943 film *Casablanca*, your base password might be "19Ca\$a43" and then you could add "Amaz!" for Amazon or "Elec!" for the electric utility.

**What's the best way to store your passwords?** Writing them down in a notebook is an acceptable security practice, as long as you keep the notebook secure. One safe solution is to use a password manager, such as LastPass, 1Password or Dashlane.

**Is it ever safe to use public Wi-Fi?** Only when it's password-protected. Better still, use your phone's cellular network, which is always safest, and trust only websites that begin with *https* (the *s* is for *secure*).

**You said seniors are more vulnerable to fraud?** Scams are designed to persuade people to give up sensitive account data, personal information or money. The emotional content of these scams—which often involve Medicare, Social Security, romance or helping family members—is especially effective with seniors. Anytime you get a request out of the blue for personal information, don't provide it. ■

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