

Password Checklist



Many people access personal accounts online. These accounts include email, bank, government and social services, and credit card accounts. You may have other accounts used for personal purposes. Because these accounts contain personal information, it is important to protect the accounts with passwords. Here is a checklist to help make sure your passwords keep your accounts safe.



Make your passwords as long as possible and use characters, words, numbers, or phrases that are not easily identified by others. A password with 12 characters is considered a long password. If the account does not permit a long password, make your password stronger by mixing uppercase and lowercase letters, numbers, and symbols.



When creating a password, it is helpful to use some uncommon random words that you can remember. Avoid using your name, birthday, pet's name, or other personal information in a password. An option that may work for you is to use your favorite song title along with and the year the song was released.

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Use different passwords for different accounts. If one of your accounts has been accessed without your permission, the person would not be able to access your other accounts in the same way.



Multi-factor authentication is an extra safety option provided by some accounts. Multi-factor authentication requires an extra step in addition to entering your password when logging into an account. This makes your account even safer. There are two methods of multi-factor identification. Accounts may ask for a code from a separate app or they may require fingerprint, eye, or face identification.



Many people have trouble keeping track of all of their passwords. To remember your passwords for each account, it can be helpful to write them down and keep them in a safe place. It may be helpful to use a password manager. A password manager is an app on your phone, tablet, or computer that securely stores all your passwords. When selecting a password manager, research to make sure it is reputable, reliable, and easy for you to use. To find a reputable password manager, search several websites that review apps. Ask friends and family for names of password managers they feel confident using. Don't forget, your password manager needs a strong password too!

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Accounts may ask you questions for you to answer in case you forget your password. Pick security questions that most other people do not know the answer. Avoid providing answers that are available in public records or easily found online, such as your zip code, place of birth, or your mother's maiden name. Try not to select questions that have a limited amount of responses such as the color of your first car.



It is important to change passwords quickly if you know someone has accessed your account without your permission. This is called a breach in the account. Be sure to update the changed password in your password manager.



Change passwords routinely. For instance, if you want to change a password every year, set a reminder on your calendar. Once changed, update your password manager as well.

We value the expertise of our partners in safety who have demonstrated their commitment to inclusive healthy communities. Portions of this resource have been adapted from the Federal Trade Commission (www.ftc.gov).

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