

Staying Safe Online

With the average American spending 24 hours a week online, internet safety is more important than ever. A hacked or compromised computer can put you at risk for money loss, phishing scams or even complete identity theft.

It gets worse: If your computer's security has been breached, it can be turned into a "middle man" for online theft. Criminals may remotely control a computer with weak security and use it as a patsy for large-scale crimes against hundreds or thousands of other computer users. An unprotected computer can commit awful crimes without its owner even knowing about it!



Fortunately, keeping your privacy, money and sensitive information safe when browsing the internet is simple; all it takes is awareness, some proactive steps and lots of common sense.

Read on for steps you can take to keep yourself safe online.

Avoid fake sites

The easiest way to get scammed online is to visit a fraudulent site. If you're browsing a site you don't usually use, ask yourself these questions to make sure it's safe:

- **Does your browser warn you against visiting the site?** Whether you browse with Chrome, Firefox or Safari, your browser will warn you about certain sites based on actual data and user reports.
- **Is the web text riddled with grammar mistakes and typos?** Reputable website owners are careful to present a polished, professional look. If a site looks like it was written by a second-grader, leave it.
- **Is the site secure?** Only visit sites with an "https" and not just an "http" in the address bar.
- **Does the digital footprint check out?** Google the company's name to see what the internet and Better Business Bureau are saying about them.
- **Is there a legitimate "Contact us" section?** There should be an authentic physical address and phone number for the business.
- **Is there an excessive amount of ads?** Ads are intrinsic to the online world, but if a website seems to be covered in intrusive ads, it's likely a fake.
- **Check the shipping and return policies.** If you can't find this information, the site probably doesn't really sell anything at all – though they are happy to take your money.
- **Is there a trust seal?** Companies that deal with sensitive information make an investment to earn your trust. A trust seal, like the PayPal or Norton Secured seal, tells you the company has worked hard to deserve your trust.
- **Is the URL authentic?** When redirected to another site, check the new URL to see if it matches the original company.

Practice password safety

It's your key to almost every online board and gated site; do your best to keep it safe! Here's how:

- **Use a password generator.** The best way to ensure that your passwords don't get hacked is to use a password generator like Sticky Password, LastPass or 1Password. These services generate a super-secure password for every site you visit – but you'll only need to remember your one master password.
- **Change your password.** If you don't like the idea of using a password generator, experts recommend changing your passwords every 30-40 days.
- **Never double passwords.** Using common passwords across multiple sites is easy on the memory but hard on your safety and security.
- **Use strong passwords.** For optimal security, choose passwords that include a mixture of capitalization use, numbers, letters and symbols.

Update your browser

Perhaps the most neglected and simplest step of internet safety is keeping your browser updated. With just one click, you'll increase your browser's security and improve your computer at the same time.

Here's why you'll want to keep your browser running with its newest version:

- **Increased speed.** Each new version of your browser is an improvement on the old one. Why lag behind when you could be using a faster browser?
- **Improved website compatibility.** Lots of websites rely on updated browsers to share all of their graphics and features.
- **A better experience.** A newer browser will offer you added features, customizable extensions and sleeker graphics.

Above all else, an updated browser will provide better security. Internet companies are constantly looking for ways to protect you and keep you safer; take full advantage of their efforts by always using the latest version.

An updated browser offers stronger protection against the most recent scams, phishing attacks, viruses, Trojans, malware and more. Newer browsers have also patched up security vulnerabilities that may be present in your older browser.

Updating your browser is super-easy and super-quick. Late model computers will update automatically as soon as new iterations are released to the public. If your computer is a little older, you can choose the "auto-update" feature available on some browsers for the same results. Otherwise, you can update your browser manually by following the instructions on your browser. These are typically easy to follow and take just a few clicks.

Follow these tips for safe online browsing. A few small steps now can save you heaps of aggravation and money lost down the line. Don't let those hackers get to you!

Your Turn: How do you keep safe online? Share your best tips with us in the comments.

SOURCES*:

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