# Cybersecurity: Protecting Yourself and Your Family
*Supplement to Empty Nesters Presentation – Brandt Redd – 17 February 2025*

See https://brandtredd.org/emptynesters2025 for ideas, links, and other valuable information.

## Adversarial Mindset: Think Like Your Attacker

**How do they contact you?**
- Phone
- Email
- Text

**What are they after?**
- Your Money
- Your Information
- Your Credentials

**How do they motivate you?**
- Emotional Appeal
- Urgency

Protecting yourself and others:
- Always authenticate the contact if they ask for money, information, or credentials.
  - E.g. "How should I know that you are from the IRS?"
  - Doctrine and Covenants 129:4-9
- Slow them down. If it's real then there should be no urgency.

## Password Guidelines
Derived from:
https://support.microsoft.com/en-us/windows/create-and-use-strong-passwords-c5cebb49-8c53-4f5e-2bc4-fe357ca048eb
- At least 12 characters, 14 or more is better.
- Not a word that can be found in a dictionary or the name of a person, character, product or organization.
- Significantly different from previous passwords.
- Don't share the password with anyone, not even a friend or family member.
- Never send a password by email, instant message or other means that is not secure.
- Use a unique password for each site or service.
- Do not write your passwords on sticky notes or on anything that's close to your computer or the thing being protected.
- Enable multifactor authentication whenever available.

## Brandt's Password and Authentication Guidelines
- Choose your browser intentionally.
- Understand what an Incognito Window does.
- Choose a phone authenticator app intentionally.
- Use a browser password management feature or plug-in. Same brand as your authenticator app.
- Record passwords immediately when they are created.
- Keep your password record somewhere that certain trusted people can find it, and where untrusted people will not find it.
- Use fake, throwaway accounts whenever possible.
- Encrypt your hard drive – it's built into Windows and MacOS but not always turned on.
- Watch for PassKeys – Nascent but maturing soon!

## Stay Familiar with Fraud Types – They Change
- https://www.consumerfinance.gov/consumer-tools/fraud/
- https://www.aarp.org/money/scams-fraud
- https://www.ncoa.org/older-adults/money/management/avoiding-scams/