

THE 611 GROUP

WEALTH ADVISORS

Welcome

Thriving in the Digital Age

November 3, 2022



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Your Workshop Presenter

Don Frederiksen

Currently: Work-Optional Lifestyle with an Ikigai

Helping Older Adults be Well-Connected, Engaged and Always Learning

Live in St Anthony, MN
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Online: links.SeniorTechClub.com/611Workshop1

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Two Workshop Objectives



1. Create your Online Safety Action Plan
2. Breaking Down Key Barriers
 - Raise your Understanding:
 - Passwords
 - Two Factor Authentication
 - The Dangers of Public WiFi
 - Securing your Devices
 - Freeze your Credit Report



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End with Tech Q&A



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Our Learning Tools

- Zoom Video Platform
- Slides – Downloadable from workshop page or chat
- Demonstrations
- Your Questions
 - Q&A at the end.
 - “Hey Don”
 - Zoom Chat
 - Email: Sandi@611Cleveland.com
- Online Class Page at:
 - Links.SeniorTechClub.com/611Workshop1



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Our Workshop Online Page

- Find our workshop page at:
- Links.SeniorTechClub.com/611Workshop1
- Purpose of the Class Page
- Relevant Information & Links
 - Provide the Slide Deck
 - Portal for Additional Lessons & Information



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Technology is Important for Our Community



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Three Compelling Invitations

1. Staying Well-Connected
2. Good for your Health, Fitness & Safety
3. Never Stop Learning & Engaging



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Invitation #1 – Staying Well-Connected

Technology provides an important way to stay connected with family, friends and the community

Social Connections are Extremely Important for your health and well-being



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Invitation #2 – Health, Fitness & Safety

Technology Offers Great Tools for Supporting Your Health, Fitness & Safety



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Invitation #3 – Learning

Technology Supports and Enables Lifelong Learners

Best thing you can do is to start learning something new when you are old.

-Daniel Levitin
Successful Aging



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Breaking Down Knowledge Barriers

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Breaking Down Key Barriers

- By Raising your Understanding:
 - Passwords
 - Two Factor Authentication
 - The Dangers of Public WiFi
 - Securing your Devices
 - Freeze your Credit Report
- Create your Action Plan



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Use Strong Unique Passwords



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Importance of Passwords



Your First Line of Defense to Protect Your Information



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Use Strong Passwords

- ✓ Never use personal information like children's names or address information or even car license plate.
- ✓ Use a longer password Your password should be at least six characters long and eight characters is better.
- ✓ Don't use the same password for each account.
- ✓ Try to include numbers, symbols, and both uppercase and lowercase letters.
- ✓ Avoid using words that can be found in the dictionary, place names, even acronym or common sequences like "abcdef".
- ✓ Random passwords are the strongest.



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Use a Password Manager

Generate, retrieve, and keep track of super-long, random passwords.

Use a password manager so that you don't have to remember them.

Keep a dedicated notebook for a manual system.



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In the Meantime

Two Password Approaches

• Make a password a sentence

• Have a Password Formula

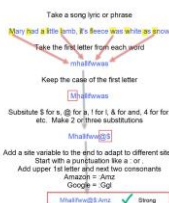


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Password Formula Using a Song Lyric



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Use 2 Factor Authentication 2FA or MFA



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The Humble Password Isn't Enough

Two factor authentication



Microsoft Reports 2FA will block 99.9% of automated attacks



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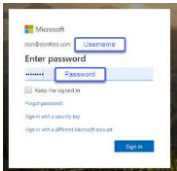
What does it look like?

1. Log in with Username & password
2. Verify how to receive temporary code
3. Retrieve Code from Text Message
4. Enter Code to Complete Login



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1 – Log in with Username & password



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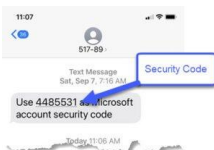
2– Verify How to Get your Code



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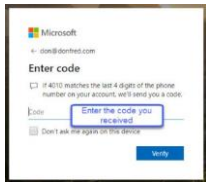
3 – Retrieve Temporary Code from Text Message



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4 – Enter Code to Complete Login



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Pros & Cons

Pros

- Add a significant layer to your security
- Easy with a smartphone
- Easy, once you understand it.

Cons

- Takes an extra ½ minute to log in
- You need your phone or email



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Be Smart About Public WiFi

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The Hidden Dangers of Public WiFi

Public WiFi

Coffee shops, retail, airports, libraries and more

The features that make free WiFi desirable for consumers make them desirable for hackers



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Public WiFi Do's

- Use Legitimate WiFi Networks
- Look for HTTPS (lock) Sites
- Avoid doing banking and shopping
- Use Cellular Data instead of WiFi
- Use a VPN (Virtual Private Network)



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Secure Your Devices

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Secure your Devices

1. Lock It
2. Keep a Clean (updated) Machine



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Smartphones & Computers

Frequently contain much critical information about you, your accounts, activity and more.



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SmartPhone Security Tips

Any device that leaves your house, should have a passcode/lock code.

Biometrics (Touch ID, Face ID, Fingerprint) are more secure than lock codes and can be more convenient.

Have a backup strategy for your device

Know your device's tools to find a lost or stolen phone. (Apple Find my Phone or Google Find my Device)

Use a VPN (Virtual Private Network)



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Keep a Clean Machine

Update your Software on all internet connected devices

Two Important Benefits

1. Improve security
2. Improve its functionality



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Example: Apple IOS Updates

IOS: Mobile operating system created by Apple exclusively for its hardware.

The software that runs your device.

Includes the Apple built-in apps like Mail, Messages, Phone, Camera & Notes



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Freeze Your Credit

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Your Credit Report

Credit Reports are essential to getting credit.

Provided by three agencies:

1. Equifax
2. Experian
3. TransUnion

Statement of personal information, credit activity and history.

Lenders use this information in credit decisions

Get copies of your credit reports at:
AnnualCreditReport.com



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What is a Credit Freeze?

Restrict access to your credit report.

New creditors cannot access your credit report.

Stops identity thieves from opening new accounts in your name.

FREE - It's the law.



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How to Freeze your Credit

Contact each of the three bureaus/agencies

1. Experian
2. Equifax
3. TransUnion

Online – Instant changes

By Phone

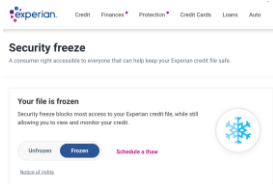
By Mail



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How to Unfreeze your Credit - Demo



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How to Freeze your Credit

Three actions

1. Freeze
2. Unfreeze
3. Temporarily lift Freeze

All actions are FREE by law.



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Credit Freeze Tip

Label a File Folder as Credit Freeze
Keep Records



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Your Security Action Plan



Your Security Action Plan

- Passwords – Use strong, unique passwords
- Two Factor Authentication – Use It when available
- The Dangers of Public WiFi – Know it
- Securing your Devices – Keep a clean updated machine
- Freeze your Credit – It's FREE!



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Q & A

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Follow-up Questions & Feedback

sandi@611cleveland.com

More Information & Links:
links.SeniorTechClub.com/611Workshop1

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Thank You!

Stay Well-Connected
Vote!
Never Stop Learning
Do your Action Plan!



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