

## Keep your personal information safe in the New Year

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A lot of us are making resolutions for a fresh start in the New Year — maybe to exercise regularly, get our finances in order, or spend more time with friends. But your list isn't complete until you add “update my security software” and “protect my personal information” to the mix. Scammers and hackers are always looking for new ways to steal your personal information online.

Here are some steps you can take to help protect yourself and your information:

- **Keep your security software, internet browser, and operating system up to date.** Updating your software regularly helps make sure you have critical patches and protections against security threats.
- **Create and use strong passwords.** Making a password longer — 12 characters or more — is one of the easiest ways to increase its strength. Consider using a passphrase of random words so that your password is more memorable, but avoid using common words or phrases. Check out this password checklist, and don't use the same password for different accounts.
- **Use multi-factor authentication.** Some accounts offer extra security by requiring two or more credentials to log in. You may have to give both a password and a passcode you get from an authentication app to log into your account. Multi-factor authentication makes it harder for scammers to log in to your accounts even if they manage to steal your username and password.
- **Back up your data to protect it.** Keep an extra copy of all your files with a secure cloud storage service, or save your files to an external storage device. That way, if something happens — say a virus, your device crashes, or you're hacked — you still have your files.
- **Protect your home network.** Your devices, accounts, and whole network are only as secure as your router, since it's the connecting point between your devices and the internet. Check out how to make your router more secure.

By taking a few steps, you'll be able to enjoy the feeling of accomplishment that comes with checking something off your list! Also, remember to report fraud, scams, or bad business practices to the FTC at ReportFraud.ftc.gov. And happy New Year from your friends at the FTC.