

Savvy Cybersecurity®

Quick Reference Guide, 2024

Joseph G. Budd, CFP®, ChFC, MSFS
Budd Wealth Management

725 Cool Springs Blvd.
Suite 315
Franklin, TN 37067
6155673056

www.BuddWealth.com



A. Scorecard

Answer Yes or No to the following questions. When complete, follow directions at bottom to get your raw score and rating. Then review checklist and complete action plan.

Question	Yes/No
I have one email address that I use <i>exclusively</i> for my online financial accounts (banking, credit cards, payment services, brokerage, etc.) and nothing else.	
I have two-step verification (two-factor authentication) turned on for my email and online financial accounts.	
I can spot the difference between dangerous <i>free</i> public Wi-Fi and useful, secure <i>free</i> public Wi-Fi.	
I understand how to tell if my home Wi-Fi network is vulnerable to hackers and how to boost the network's security.	
Whenever any money leaves my bank accounts or my credit cards are charged, I'm alerted to the transaction.	
I have complete control over my credit files at the big-three bureaus (Equifax, Experian, and TransUnion), because I have placed them on the highest security level.	
I have confirmed with the credit bureaus that my minor children have not been the victims of identity theft and frozen their credit files.	
I run an updated antivirus software program on my computers and devices.	
I always make sure that my computer and devices have the most up-to-date software programs, including operating system, browsers, Microsoft Office, iTunes player, virus protection, wireless router, and Adobe programs.	
I have a system for ensuring that I can recover from a ransomware phishing attack without paying an extortion fee to a criminal.	
Give yourself five points for each question answered with a Yes. Add points to get score. Consult section B to get your cybersecurity rating.	Raw Score:

B. Rating

50-40	GOOD
35-25	OKAY
20-0	DANGER
Consult the Checklist in section C to identify key items to include in your Action Plan in section D.	

C. Checklist

Action	Time
Email	
<input type="checkbox"/> Create a secret email address for your financial accounts and set it up with the strongest possible security settings.	5 min
Passwords	
<input type="checkbox"/> Create stronger passwords using mnemonic, goal-setting, Diceware, or poetic password approaches.	5 min
<input type="checkbox"/> Enable two-step verification on all your key accounts that allow it—financial accounts and personal email.	5 min
<input type="checkbox"/> Download a password manager and put it on all your computers and devices. Pick a strong master password using the mnemonic or Diceware approach.	15 min
Wi-Fi	
<input type="checkbox"/> Install a VPN program on your laptop and mobile devices for safe use of free Wi-Fi.	10 min
<input type="checkbox"/> Change your router's default username and password—don't keep the factory settings.	15 min
<input type="checkbox"/> Select the WPA2 or WPA3 encryption setting.	5 min
<input type="checkbox"/> Disable the WPS setting on your router.	5 min
<input type="checkbox"/> Update your router's firmware.	20 min
Transactions	
<input type="checkbox"/> Create text or email alerts for your bank accounts and credit cards.	2 min
Credit	
<input type="checkbox"/> Place a credit freeze on your credit files at all three reporting agencies: Equifax, Experian, and TransUnion.	20 min
<input type="checkbox"/> Request a search on your children's Social Security numbers at all three credit bureaus.	30 min
<input type="checkbox"/> Place a credit freeze on your children's credit files at all three reporting agencies: Equifax, Experian, and TransUnion.	15 min
Software	
<input type="checkbox"/> Update all software on all devices.	10 min
<input type="checkbox"/> Set auto-update for programs that allow it.	5 min
<input type="checkbox"/> Run an antivirus software.	5 min
Back-Up	
<input type="checkbox"/> Back up your data on ALL your devices to at least two locations—the cloud and a physical device.	20 min

C. Checklist Continued

Phishing

- | | |
|---|-------|
| <input type="checkbox"/> Learn how to unmask an email's true sender on the display-name line. | 2 min |
| <input type="checkbox"/> Understand how to examine a message for the key signs of fraud. | 2 min |
| <input type="checkbox"/> Know how to inspect links in suspicious emails. | 2 min |
| <input type="checkbox"/> Recognize the danger of opening any unsolicited email attachment. | 2 min |

Devices

- | | |
|---|-------|
| <input type="checkbox"/> Create passcodes for your smartphones and tablets. | 2 min |
| <input type="checkbox"/> Activate the Find My iPhone or Locate My Phone app in case your device becomes lost or stolen. | 1 min |
| <input type="checkbox"/> Add your emergency contact information to your devices. | 1 min |

Social Media

- | | |
|---|--------|
| <input type="checkbox"/> Review and strengthen your social media privacy settings. | 10 min |
| <input type="checkbox"/> Reexamine your "friends" to ensure you're still comfortable sharing with them. | 5 min |

D. Action Plan

I commit to taking the following steps to boost my cybersecurity by this date:

___/___/___

1.

2.

3.

Signature:

Password Letter to Symbol Conversion Chart

Change this...	To this...	Example phrases made into passwords	
At	@	Run everyday	Run3v3ryd@y
For	4	Eat more fruit	3@t>fru1t
To, Too, Two	2	Sleep at 11	\$133p@11pm
A	4 or @	Bring own lunch	Br!ng0wnlunch!
E	3	No more soda	N0m0r3s0d@
l	1 or !	Save for house	\$@v34h0u\$3
O	0	Get outside	G3t@0ut\$!d3

Resources

United States

Credit Reporting Agencies:

Experian: 888-397-3742
 Equifax: 888-378-4329
 TransUnion: 800-916-8800

FTC:

877-382-4357

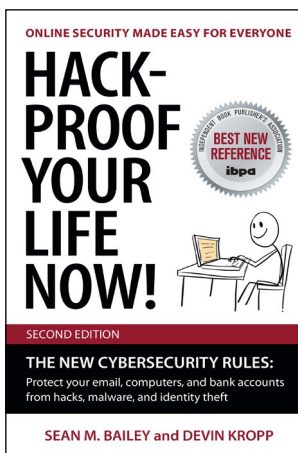
Canada

Credit Reporting Agencies

Equifax Canada: 800-465-7166
 TransUnion Canada: 800-663-9980
 French correspondence: 877-713-3393

Canadian Anti-Fraud Centre:

1-888-495-8501



TAKE CHARGE TODAY

Learn the New Cybersecurity Rules and regain control of your online security. *Hack-Proof Your Life Now! Second Edition* is the cybersecurity survival guide for everyone.

This book will guide you through all the actions included in the above checklist with detailed instructions.

It also includes recommendations for products such as password managers and antivirus software.

Get your copy today and start building your personal cybersecurity plan.

Visit www.hackproofyourlifefor.com for more details.

Securities are offered through LPL Financial, Member FINRA/SIPC. Budd Wealth Management is another business name of Independent Advisor Alliance. All investment advice is offered through Independent Advisor Alliance, LLC, a registered investment adviser. Independent Advisor Alliance, LLC and Budd Wealth Management are separate entities from LPL Financial. This information is not intended to be a substitute for specific individualized tax or legal advice. We suggest that you discuss your specific situation with a qualified tax or legal advisor.