

Protecting Your Passwords

Your passwords protect your information online. It would seem then, that they need no protection themselves.

Yet they do.

Because your passwords are the key to your accounts, hackers and identity thieves are itching to get their hands on them. You need to take every precaution to make sure that they can't.

Aside from changing your passwords often and not giving them to anyone, make sure they're not stored where they can be easily found. Keeping them in your memory only is best. If you put them somewhere like a PDA or a file on your computer, you've just put the key to your car under the mat. Even though your car is locked, the reality is that it's more likely to be stolen than if the key was on a ring in your pocket.

Most importantly, select passwords that, while easy for you to remember, don't lend themselves to be easily figured out by less-than-ethical characters.

For example, instead of a password like carlajones, which is easy for hackers to figure out (and they'll assume, possibly correctly, that your other accounts have similar or identical passwords) try something that is meaningful to you, but not to others.

Take an old movie you loved, your college address, a football team, your child's birthday, or your first boyfriend's name, and work it into a password that no one will be able to figure out.

For example, if you love the classic *Around The World in Eighty Days* by Jules Verne, you could create a password using the title and the author's name: atwiedjv.

Now take it a step further and convert some of the letters to numbers. The "i" can become a "1" and the "e" representing "eighty" can be replaced with the numeral "8." Capitalize the "t" and the "v" and you have: aTw18djV.

Take it a step further by replacing the "1" with two bracket symbols "()" and changing the "8" to a "9." Now you have: aTw()9djV.

That's a tough password to crack, but will be easy to remember if you just retrace your steps.

Is it worth the bother?

Just ask anyone who has been a victim of identity theft.