

The online world is truly a wondrous expanse, offering everything from research journals to the latest in cheap celebrity gossip to making shopping and education streamlined and convenient. If you spend time online, you already know about the amazing benefits and information it has to offer for both personal and business purposes; however, such a wondrous expanse also comes with hidden dangers.

Common Online Habits That Put Your Identity at Risk

by Marcy Roberts

The risk of online damage affects all ages – just a few include cyberbullying, invasion of privacy, identity theft and financial scams, phishing emails, and malware downloads as well as accidentally viewing offensive material and messages. This article will shed light on how you can best take advantage of online opportunities without compromising your identity.

1. Sharing Too Much on Social Media

Social media is all about sharing, but some things should be off-limits. A simple rule of thumb is that, if a part of your password is included as a personal password recovery question, you should never share that information online, whether with

your social media friends or elsewhere on the web.

Those off-limits nuggets of information can include things like the name of your high school or college, your address, hometown, the names of your kids and pets, and anything else that has already found its way into a password. If you must share those details, be sure to change your passwords to exclude them.

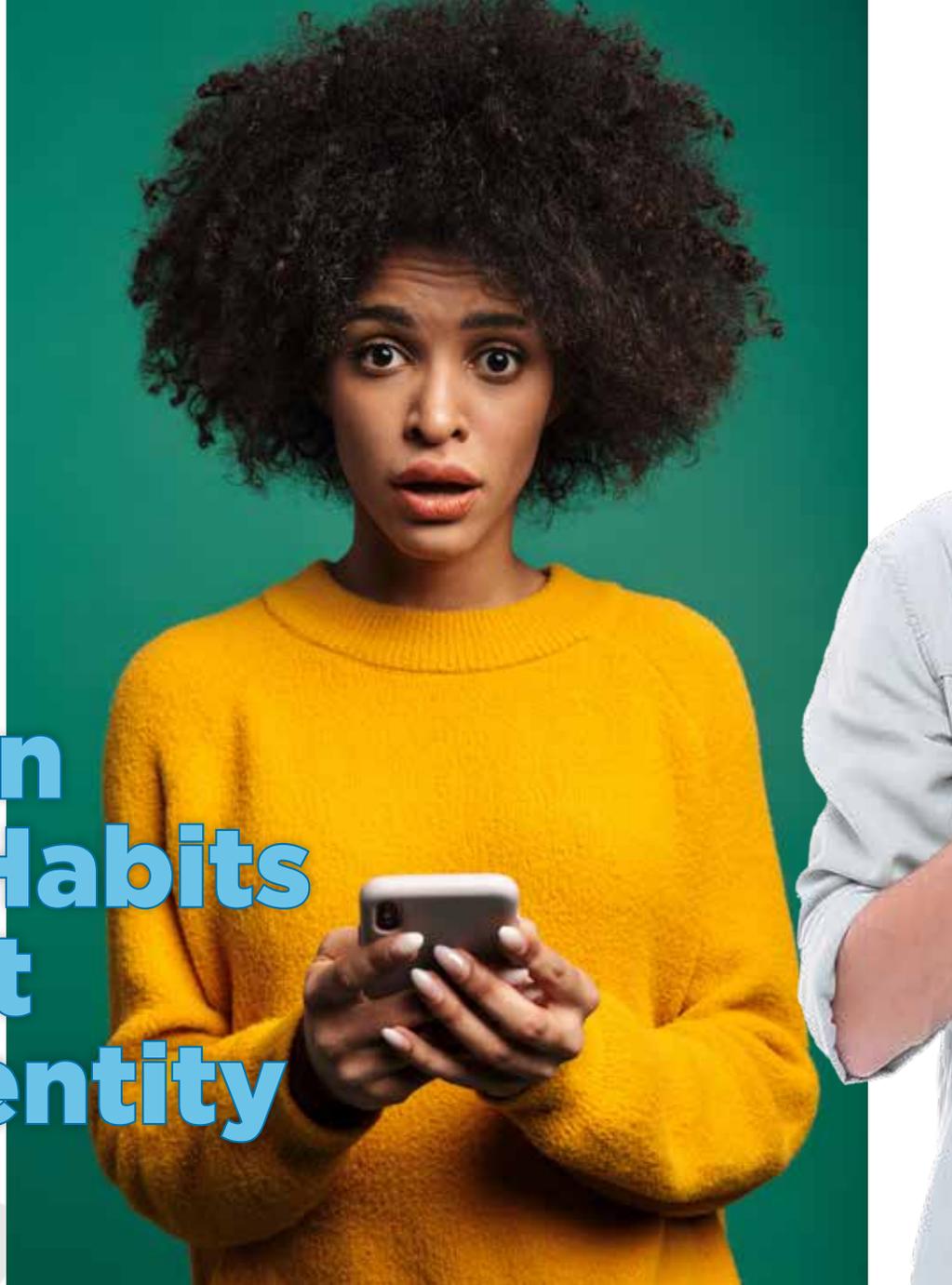
2. Using the Same Password Everywhere

If you are using proper password hygiene, removing personal details that have already been shared on social media will probably take some time. Unfortunately, many people end up using the same

password over and over again, setting up the same credentials for everything from their bank and brokerage accounts to the long-forgotten website where they bought that winter coat.

Using the same password in multiple places is one of the most common habits that put online identity at risk. It may be more work, and it will surely take more effort, but setting up a separate password at each online site you use is the right thing to do from a security standpoint.

You can make the process of creating and remembering multiple passwords easier with a password manager program, but it is important to check the reviews and understand how the credentials will be





stored and who has access to them. Not all password managers are the same, and it is important to pick one with a solid reputation and a dedication to security and privacy protection.

3. Storing Your Credit Card Information at Online Retailers

From Amazon and Etsy to the thousands of smaller sites scattered all over the web, online retailers want to make it easy for customers to buy their products. As a result, many online retailers offer the option of storing credit card numbers and other payment methods, which may be convenient, but it can also be risky – and make it easier to overspend. Even if it means each transaction takes longer, keeping your credit card account secure is well worth the extra effort.

4. Responding to Unsolicited Emails, Phone Calls, and Text Messages

Another common habit that can put your identity at risk is responding to unsolicited emails, phone calls, and text messages. Scammers are getting better at crafting messages that look authentic, complete with fancy graphics and convincing fake websites. You can never be too careful, so never respond to emails, phone calls, or text messages that come to you unsolicited.

Even if you think the communi-

cation is authentic, contact the sender directly to find out what is going on and what kinds of information are required. It only takes a few extra minutes to look up the actual phone number or support email address for your bank or other financial institution, and it will be worth it for the peace of mind you get.

5. Not Having Robust Virus and Malware Protection in Place

The final online habit that can put your financial life and your identity at risk is failing to have the right kind of protection in place. At a minimum, you should have robust antivirus software and malware protection on every device you use, including your smartphone, which is actually a tiny computer masquerading as a telephonic instrument.

It may also be worthwhile to pay for additional protection against ransomware attacks, a growing risk for not only businesses but individuals as well. You can never have too much protection, so check what is in place and upgrade those firewalls if necessary.

When you go online, you gain access to an entire universe of information and resources that are just a click away. At the same time, you open yourself up to an equally large range of threats – from viruses and malware to identity theft and ransomware attacks – that could hold your files, photographs, and savings hostage. If you want to enjoy the good side of the internet while ramping down your risk, breaking the five unhealthy online habits listed above is a good place to start. ■

