



**COMPASS**  
PLANNING ASSOCIATES

Fee-Only Financial and Investment Planning

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## On Course

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Welcome! This past year has opened our eyes to the importance of managing your online identity! Whether you want it to be or not, your information is out there. This month we're giving some tips on how to protect your financial information.

You may have missed our recent series on retirement. For Retirement, Part 1 - Retirement Savings, click [here](#). For Retirement, Part 2 - Social Security, click [here](#). For Retirement, Part 3 - The Retirement Paycheck, click [here](#).

Cybersecurity is vital to your financial well-being -- if you need assistance with protecting your financial assets, we are here to help you stay *On Course*!

-Jennifer Lane, CFP

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## Cybersecurity

**Here are some tips to do the best you can to keep your information safe.**

### Monitor your accounts

- Watch the activity on your bank, investment, and credit card accounts for unusual activity.
- Report anything suspicious immediately!

### Check your credit reports

- Checking your credit report is different from checking your credit score!
- Use [AnnualCreditReport.com](#).
- You get a free copy from each of the credit bureaus once a year. Take advantage!

### Websites

*If you have aging parents, look for early signs that their bills aren't being paid such as checks that go uncashed, calls from creditors, and piles of mail that go unopened. Offer to help them check their credit report online. Help them check for evidence of identity theft and check their bill-payment habits at the same time.*

*Get more tips in Jennifer's book*

- Be careful about what links you click on.
- Search engines sometimes produce misleading websites at the top of your search results. Make sure you click on the website you intended.

### Emails

- Avoid clicking on links in emails from people you don't know. Delete the email!
- Watch for spam emails that come from people you *do* know. For example, if you hear from a friend that she is stuck in Europe and wants you to send money. Don't do it!

### Passwords

- Make them complex.
- Set up two-factor log in if available.
- Use different passwords for different websites.
- If you have trouble remembering passwords, use websites such as True Key, LastPass, or SecureSafe.

### Wi-fi Networks

- Be careful what websites and information you access when away from your home network, especially public ones.

### Computers

- Be timely with your computer updates. They often contain security improvements.

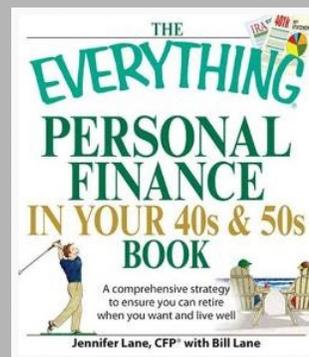
### Documents

- When sending sensitive documents, double check you chose the correct recipient.
- Use a password to protect the document or use a service such as ShareFile to keep information secure.

## Q&A

**Q: I've heard a lot about phishing, but I'm not sure what it is or how to recognize it. Can you help?**  
-- Andy, Brockton

**A: Andy, phishing is a term used to describe what happens when Internet fraudsters impersonate a business to trick you into giving out your personal information. When you receive emails that tell you've had unauthorized transactions or want to verify your account, they are trying to get you to reveal your personal info. They are masters at making the emails look as though they are actually from the business! So don't reply to email, text, or popup messages or click on links that ask for your personal or financial information. Legitimate businesses don't ask you to send sensitive information through insecure channels. If you have any doubts at all, no matter how small, trust your instinct and call the company directly.**



([click here for link](#))

### Helpful Websites

[AnnualCreditReport.com](#)

[LastPass](#)

[ShareFile](#)

[SecureSafe](#)

[True Key](#)



## What's New

- Jennifer contributed to an article on **Business Insider**. Click [here](#) to read "This is the best way to do your taxes online - according to experts."
- **CNN Money's Money Moves** featured Jennifer in an article on how to strike the right balance between retiring early and saving enough. Click [here](#) to read the article.
- **WalletHub** asked Jennifer to shed light on the unsustainable credit behavior that leads to negative results and the effects on the economy. Click [here](#) to read Jennifer's comments.
- Jennifer contributed to a **CNN Money** article "When is the Right Time to See a Financial Advisor?" Click [here](#) to read the article.
- Jennifer contributed to **The Wall Street Journal** article "The Biggest Money Mistakes We Make -- Decade by Decade." Click [here](#) to read the article.
- Jennifer recently answered NECN viewer questions about **taxes**. Click [here](#) to watch the segment on her blog.
- Follow us on Facebook! Visit [www.facebook.com/AskJennifer](http://www.facebook.com/AskJennifer) and like us!
- Jennifer appears on NECN every other Monday morning at 9:30 am in addition to her Tuesday 7:30 pm appearance.

Compass Planning Associates helps families, individuals, and small-business clients achieve financial security, knowledge, and control over their money. Our **fee-only, client-centered approach** provides education and guidance for achieving financial goals and dreams.

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