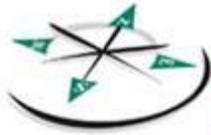


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On Course

January 31, 2017

Volume 17, #1

Welcome! Identify theft is very real – and growing by the day. You need to be aware and vigilant about your personal information. Below are some tips that should help you keep your information secure.

If you want support creating a strong and secure cyber presence, remember we're here to help you stay *On Course!*

Jewfee

-Jennifer Lane, CFP

Online ID Smarts

Follow these guidelines to help prevent identity theft and fraud.

Passwords and password storage

- Use strong and unique passwords for your online accounts, e.g., capital and lower case letters, numbers, and symbols usually combine for a strong password.
- Always change your passwords when prompted, and for those sites that do not request it, set up a reminder for yourself.
- Use different passwords for different websites, e.g., do not use the same password for an online retailer as you do your online bank. For your financial accounts - if your institution provides it – use two-factor verification, which requires you to input a one-time code. It's worth the extra time to protect your financial information.

In This Issue

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Jennifer's Hint

Maintaining a watch over your credit file is important because errors or fraud can have a dramatic negative effect on your financial health without your even being aware of it. Many credit card companies and some other lenders will increase the interest rates on

- Store your passwords securely. Great places to keep track of your passwords include [SecureSafe](#), [True Key](#), [LastPass](#), and [Dashlane](#).

Online shopping

- Buy only from trusted retailers and stores.
- When you begin the purchase process, check to make sure that there is a green lock in the URL line or the URL address begins with "https." This means that the website uses secure methods to transfer your personal data.
- Provide only the required information about yourself to complete the transaction!

Social media

- Don't provide too much personal information on your social media profiles. You want to limit the amount of information available to the world about you and your family.
- Keep close tabs on your privacy settings on all your social media profiles.

Smart phones

- Check your smart phone's privacy settings -- especially the GPS location setting.
- Do not overuse apps! Stores encourage you to use their proprietary apps to gain additional information about you.

Emails and Wi-Fi

- Do not open suspicious emails and do **NOT** click on links in suspicious emails.
- Email your personal data and account numbers securely.
- Password protect your Wi-Fi network at home.

Ongoing maintenance

- Monitor all of your accounts for any suspicious activity or changes.
- Review your credit report www.AnnualCreditReport.com or CreditKarma.com.
- Consider ID theft monitoring with companies like [ProtectMyID](#) or [LifeLock](#).

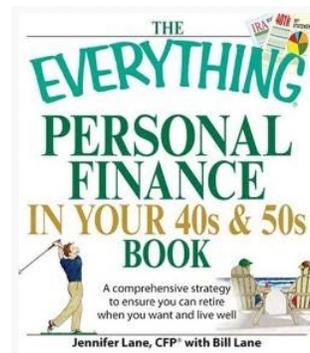
Q&A

Q: Are the identity protection services worth it? My sister just signed up for one. I'm not sure of the benefit of ID monitoring.
-- Joseph, Wellesley

A: Joseph, the services are a convenient way to monitor your online ID. You can do it yourself by checking your credit report, stopping solicitations through [OptOutPrescreen](#), and closely monitoring your banking and credit card transactions. But many people find it preferable to have a service do it. So, if you don't think you have the time to check regularly, it may be worth it.

accounts you have with them if a late or missed payment is reported on another account.

Get more tips in Jennifer's book



([click here for link](#))

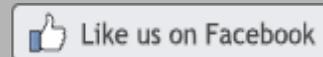
Helpful Websites

AnnualCreditReport.com

[LifeLock](#)

[ProtectMyID](#)

[SecureSafe](#)



What's New

- 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 **handling your 401(k)**. Click [here](#) to watch the segment on her blog.
- Follow us on Facebook! Visit 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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