

# So Many Passwords...

***Consumers' Checkbook***

Mitch Hiller

IT Director

*mhiller@checkbook.org*



# [ Agenda



- So many passwords, so few brain cells...
- Threats to passwords
- Which ones are important?
- Choosing a good password
- Misc. cautions/tips/tricks
- Q&A

# [ My accts/passwords:



- **CSS**(my office computer, my laptop, several servers, PGP encryption, Kaspersky AV server, CA Arcserve backup,
- **Shopping** (PayPal, amazon.com, iTunes, Costco)
- **Financial** (checking acct, two savings accounts, Retirement Accts, credit cards, health insurance, flexible health spending acct, auto loan, home mortgage)
- **Other personal** (cell phone, cell phone provider, Internet provider, cable TV, Netflix, Pandora, Skype, Facebook, Gmail, Yahoo!, Flickr, Several airline frequent flier accts, Marriott Rewards, etc.)

# [ What's a feller to do? ]



- Same password everywhere?
  - PLEASE, NO!!!
  - If one is compromised, all are compromised
  - Different systems have different pw rules
- Rely on your memory?
  - Value is inversely proportional to your age!
  - You'll often click on "Forgot Your Password?" links!
- Write 'em down?
  - Risky, but not out of the question if you keep the note in a safe place (NOT your desk pencil drawer)
  - Bigger issue is quantity of passwords you have to remember
  - Generally considered a bad idea

# What's a feller to do?



- Let your browser store them all?
  - OK for some passwords, but not others
  - Too risky for accounts with access to sensitive information
  - DON'T do it with your financial accounts, anything with access to personal identity info (like SSN)
  - Never do this on a shared or public computer
  - What happens if your computer is stolen??

# What's a feller to do?



Use the same password for similar categories of accounts

- Reasonable solution
- Have at least four categories:
  1. Financial
  2. Other important accts
  3. Shopping accts that store your credit card info
  4. Innocuous accts w/ no sensitive information
- #1 and #2 should be long, complex, and changed regularly
- #3 not as long, less complex, changed less often
- #4 can be short, simple, never changed
- Differing password rules may pose a challenge

# [ What's a feller to do? ]



- Use a password management tool
  - Software that organizes and stores (encrypted) passwords
  - Effective way to manage many passwords
  - Relies on a single master password to protect all the other passwords
  - Windows example: Password Safe  
[passwordsafe.sourceforge.net](http://passwordsafe.sourceforge.net)
  - Mac example: Password Gorilla  
[www.fpx.de/fp/Software/Gorilla/](http://www.fpx.de/fp/Software/Gorilla/)
    - Also available for Windows and Linux
    - Can read Password Safe database

# [ Other Strategies?



- How do you manage your passwords?

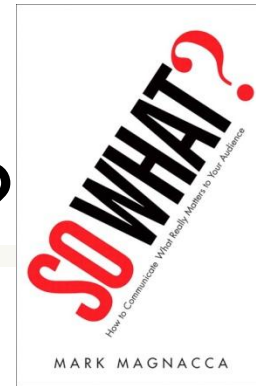


# [ Threats to Passwords ]



- Sharing your password with a friend or family member
- Giving your password to someone who is helping you with a computer problem
- Public internet locations (Starbucks, etc...)

# [ Which passwords matter? ]



Pay particular attention to these passwords; make them complex, long, and change them regularly

- Anything that provides access to sensitive information:
  - Bank account
  - Credit/debit card account
  - Personal Identity Information (name + SSN, for example)
  - Shopping account that stores credit card data; normally credit card # is masked, but person could change shipping address and spend lots of money

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# [ What's on your mind? ]

