

Your Employee Assistance Program is a support service that can help you take the first step toward change.

Internet safety for adults: avoiding online vulnerability

News stories and warnings on Internet safety usually focus on children and teens, but adults can be exposed to almost as many risks online. Internet banking, shopping, email and social networking have all created opportunities for adults to be vulnerable. Though the Internet makes our lives enormously easier in many ways, cyber crimes can leave many “mouse shy.” By taking some added security measures and knowing which activities make you vulnerable, you can surf safely. Protect yourself and your personal information by:

Keeping passwords secret. Your online passwords are like a lock and key to your personal information and should be treated that way. Never use the same password for all your accounts. Also, make sure they’re at least six characters long and use both upper and lower case letters and numbers. Passwords shouldn’t contain dictionary words or be based on personal details someone might already know or can easily figure out. Don’t keep passwords on notes near your computer or as a file and change major ones at least every 90 days. To help you keep track, create a master password that is adapted for each account. For example, add a BA before your master password to access your bank account.

Boosting your system. Your home computer probably contains lots of information about you and your family including tax returns, financial records and credit card and bank account numbers. You may also have lots of family photos and an impressive music collection. To protect your personal information and ensure you don’t lose those irreplaceable items to a virus you need to take some precautions. Make sure you shut down your computer when it’s not in use, always keep your anti-virus and anti-spyware programs up to date and active, use encryption and firewall software and don’t download free programs unless it’s from a reputable company. You should also never open an email or attachment from someone you don’t know.

Shopping smart. Online shopping is a convenient way to purchase everything from shoes to clothes to appliances. Plus there’s no traffic or crowds and the stores are always open. However, because of all the secure information being passed around, you need to be especially careful. Shop only at well-known sites and if you’re purchasing from an individual seller check their reviews and references. Before buying something, look for signs that the site is secure like a closed padlock in the address bar and a URL that starts with “https,” which means that it’s encrypted. Always print receipts from your online transactions and double check credit card statements as soon as you receive them.

Fighting “phishing.” One of the biggest cyber scams out there goes like this: you receive an email that appears to be from a legitimate company, it directs you to a mock website, asks you to confirm your financial details and now has the information to access your accounts. To prevent this from happening, ensure you never reveal personal information via email or follow email links to access your online banking. Also, be sure to double check URLs to make sure you’re on a legitimate website. Your single best defense against phishing is to set up high junk filters in your inbox so you won’t receive these emails in the first place. Just beware that with junk mail settings cranked up, some legitimate emails may end up there, so take an occasional peek in your junk folder to avoid missing important messages.

Networking securely. Social networking and dating sites are a very common way to stay in touch with family and friends and to meet new people. But you do need to be cautious. If you’re using a social networking site, take a long look at the privacy settings to prevent people you don’t know from looking at your personal details.

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Typically, the default settings are quite low so think about the information you have online, who you would want to see it and set your privacy levels accordingly. Also remember that the more information, photos and videos you post the more accessible you are. If you do happen to meet someone online speak to them on the phone first, never set up a meeting alone, arrange to meet in a public place and let other friends know where you're going.

The Internet is a great resource that literally allows you to have the whole world at your fingertips. But just as you always put your seatbelt on before you start driving, you should be taking some simple precautions before embarking on any "information highway" journeys. By keeping yourself informed about the most current protective measures and exercising caution with your personal information, you'll avoid any nasty bumps along your routes to cyber networking, information and convenience.