Passwords made simple

A password is the lock on each of your accounts. Two ideas make passwords easy: every account gets its own lock, and the lock itself can be simple for you but hard for criminals.

One password per account

If one website gets hacked and you reused that password everywhere, the criminals will try it on your email and your bank next. Different passwords keep one break-in from becoming ten. Your email password matters most — guard it best.

Use a passphrase

Four ordinary words in a row beat one tricky word. Pick four random words — coffee porch sunrise dog is one example — easy for you to remember and very hard for a computer to guess. Add a number or two if the site asks.

Write them down — safely

Memory is not a filing cabinet, and that is fine. Keep one private password book in a drawer at home — never sticky notes on the monitor, and never in an email to yourself.

One book we like for this: the MOSA BEAR Password Keeper Book with Alphabetical Tabs — tabbed A to Z, so you can write them all in one private book you keep at home.

Your phone can remember for you

iPhone

When you log in somewhere new, the phone offers to save the password. It fills it in for you next time. Open the Passwords app to view saved passwords. To make sure the phone can fill them in, open Settings → General → AutoFill & Passwords and turn on password AutoFill.

Samsung

Google offers to save your passwords the same way, in the Google Password Manager. It fills them in next time you visit the site.

Your book is still the master copy. Write saved passwords in your book too — then you are covered even if the phone is lost.

Codes are secret too

Those 6-digit codes texted to your phone prove it is you. Never read one to a caller — no matter who they claim to be. Banks and tech companies never ask for them.

- Change a password if a site tells you it was hacked. One changed password, right away, limits the damage — then check where that account is signed in and sign out anything you do not recognize.
- Locked out or worried? Do not keep guessing — too many wrong tries can lock the account.