

EASY PREY

SELF-ASSESSMENT

Are You Protecting Your Privacy and Identity Online?

Take this quick self-assessment to find out.

Part 1: The Quiz

The goal of this self-assessment is to help you identify any weak spots in your online routine or habits that may put you at higher risk. Therefore, answer truthfully! Don't check what you think the "right" answer should be. In the end, it will do you good to assess yourself and take steps to make improvements.

- | | | |
|--|------------------------------|-----------------------------|
| 1. Do you use a VPN when you use free public Wi-Fi at hotels, airports, coffee places, etc.? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 2. Do you have motion sensor lights outside of your home? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 3. Is it risky to post vacation pictures online...while you're on vacation? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 4. Do you know if your router's default password has ever been changed? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 5. Would you hang up on the IRS if they called you? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 6. Are you hesitant to make new friends when you travel? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 7. Your bank calls to update your Social Security number: Should you decline to provide it? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 8. Do you know how to find out if a situation you're in might be a scam? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 9. Did you examine your credit card statement in detail last month? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 10. Do you use a credit monitoring service? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 11. Is it safer to use a credit card than a debit card for shopping? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 12. Do you know the top three scams for your age group? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 13. Do you know the top three scams targeting children and seniors? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 14. Do you consider all phone solicitations for charity donations potential scams? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 15. Do you use a password manager? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 16. Have you set up two-step verification on any of your accounts? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 17. Have you checked to see if you have accounts that have been impacted by a data breach? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 18. Do you know the top Craigslist or eBay scams? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 19. Do you know how to create a "hot spot" on your mobile phone? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 20. Do you keep your computer's operating system (Windows, macOS) up to date? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

Part 2: The Results: Your Privacy and Security Profile

Count the number times you marked "NO"..... **Total:**

0-4	5-9	10-13	14+
RELATIVELY SAFE	TAKING RISKS	SCAM TARGET	EASY PREY
Stay alert	Patch the holes	Lower your risks	Take action now to protect yourself

Part 3: *Reviewing the Answers*

Here is a recap of the questions, with an explanation of what your answer reveals.

1. Do you use a VPN when you use free public Wi-Fi at hotels, airports, coffee places, etc.?

Free public Wi-Fi networks are unsecured, which means they are vulnerable to hacks. If you join the network easily, so can a hacker. A VPN (Virtual Private Network) will help create a secure network for you on the spot.

2. Do you have motion sensor lights outside of your home?

Motion sensor lighting adds a simple but effective deterrent to nighttime burglars, who prefer to do their work in the dark. Consider getting them.

3. Is it risky to post vacation pictures online...while you're on vacation?

It is! Crafty crooks have broken into homes of people who posted vacation photos, virtually advertising they were not home. Also, you give cybercriminals more personal data (likes, dislikes) they can use against you in a later scam.

4. Do you know if your router's default password has ever been changed?

Your router—hardware that creates your home network—has a password for changing settings. If you're using the default password, hackers could get into your router and take over your network. Fix that.

5. Would you hang up on the IRS if they called you?

The IRS contacts customers by mail only, specifically to deter fraud. They don't leave voicemail messages either...so don't be fooled! If somebody calls you and says they're from the IRS, they are a scammer.

6. Are you hesitant to make new friends when you travel?

Most of us like meeting friendly new people, especially when we travel. The trouble is, con artists and thieves also like making new friends who are traveling. Being wary of new faces is a good idea when you're away from home.

7. Your bank calls to update your Social Security number: Should you decline to provide it?

Security experts say most banks will NEVER call to ask you to verify very important information. If you called them, that's one thing. But usually, a bank already has that information, so why offer it up to a caller?

8. Do you know how to find out if a situation you're in might be a scam?

Don't know where to turn? There are resources like [usa.gov/common-scams-frauds](https://www.usa.gov/common-scams-frauds). And be sure to subscribe to the Easy Prey Podcast.

9. Did you examine your credit card statement in detail last month?

If you didn't, you have no idea if someone has run up fraudulent charges on your account, or if you're still being charged for services you thought you canceled. Credit fraud is common, so stay on top of this.

10. Do you use a credit monitoring service?

If you did, you'd get an alert any time the service saw unusual activity on your credit. With that kind of "heads up," you could avoid serious credit issues. Credit Karma offers free credit monitoring.

11. Is it safer to use a credit card than a debit card for shopping?

A debit card is so convenient, but is not the smartest choice for shopping. If something goes wrong (fraud, for example) your bank accounts—your cash—could get drained. Is that worth the convenience?

Part 3: *Reviewing the Answers, continued*

12. Do you know the top three scams for your age group?

You should find out, primarily because awareness is the best prevention. Also, you probably have friends in the same age group you can share the information with. Do a Google search and get the information.

13. Do you know the top three scams targeting children and seniors?

If you have children or work with children, or have older parents, neighbors or work with senior citizens, this is important information to know, share and teach. You can find the information easily online.

14. Do you consider all phone solicitations for charity donations to be scams?

You should. Many are, but not all of them. To be safe, have a charity that calls you send their information by regular mail. Then, do some careful research before you get their request for a donation.

15. Do you use a password manager?

Stolen, common, or repeated passwords are a hacker's dream. A password manager helps you create strong passwords that you don't even have to memorize, and keeps them safe for you. Look into the top services out there.

16. Have you set up two-step verification on any of your accounts?

Learn what two-step verification is and set it up on your primary financial accounts. It's quick, easy, and prevents anyone but you from logging into your accounts, even if they know or stole your password.

17. Have you checked to see if you have accounts that have been impacted by a data breach?

Use a data breach check tool to find out if your personal information was taken in a recent data breach (massive hack) and what kind. Then you can take appropriate action ASAP to limit problems.

18. Do you know the top Craigslist or eBay scams?

This is important to know, especially if you're new to either of the buyer-seller apps. Scammers are constantly adding new wrinkles to their tricks, so it's important to know what their latest ones are. Do an online search to find out.

19. Do you know how to create a "hot spot" on your mobile phone?

This is good to know if you need to go online with your computer at an airport or coffee place where there's free, but unsecured, Wi-Fi. Your phone's hot spot will be secure, password protected, and safer from hackers.

20. Do you keep your computer's operating system (Windows, macOS) up to date?

Ransomware and other malware often infect computers through a flaw in an operating system that hackers know how to exploit. If you don't update your operating system, your computer is vulnerable to viruses.

Part 4: *Taking steps to increase security*



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Listen-in for helpful advice and insights on how to spot scams and fraud, and avoid being a victim.

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