

Foolproof P@\$\$WoRd\$

Here's how to create secure log-ons that you'll never forget.

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START HERE

1 Choose a phrase or sentence with at least 10 words (or a mix of words and numbers) that's memorable for you. It might be a song lyric or a book passage. As an example, let's say you come up with the sentence below:

**"MY DAUGHTER
STARTED AT
KENNEDY COLLEGE
IN 2006."**

NEXT...

2 Uppercase the first letter of each word. Now you have **MDSAKCI2006**. Swap in symbols or numbers for a few of the letters. So the letter **S** can become **\$**, and the **A** can become **@**. Then it reads **MD\$@KCI2006**.

FINALLY...

3 Lowercase one or two of the uppercase letters where you think it makes the most sense (so **D** could become **d**), making the password **Md\$@KCI2006**. This way, your password is not only secure, but should also fit any website's password requirements. Now you have a password that's tough to crack—hooray! But for safety reasons you should not use the exact same password for every website. Next, it's a good idea to...

CUSTOMIZE YOUR PASSWORDS

Take letters from the website URL you're using and add them to the basic password you just created. You could use the first and last two letters of the name of the site. For **amazon.com**, for instance, take the first two and last two letters of the URL: **AM** and **ON**. Put them on either side of your password. You'll get: **AMMd\$@KCI2006ON**. All you really have to remember is your base password, because it's the foundation for all of them.

DO THE SAME FOR ALL YOUR WEBSITES

For **comcast.com**, take the **CO** and **ST** and add them to your root password, giving you: **COMd\$@KCI2006ST**. For **facebook.com** your password becomes **FAMd\$@KCI2006OK**, and so on.

That's it! Now you have a different password for every site that's easy to recall. So take 20 minutes to redo your current passwords and you can log on with confidence. Still worried you won't remember? Read on for what to do.

Your just-in-case backup plan

SAVE A TYPED LIST TO THE CLOUD

If you have your passwords listed in a Microsoft Word or Excel file on your computer, move it onto an encrypted cloud-based storage program like **icloud.com**

or **onedrive.com**. You'll just need to remember the log-on information you use for that cloud service. Or you can print it out and store the list somewhere secret, away from your computer.

USE A PASSWORD-MANAGER APP

There are new apps that can store your passwords, while others create unique ones for you—either way, they'll automatically be entered when you log on.

SCAM ALERT!
Beware of password apps made outside of the U.S. or ones that ask for odd permissions. RoboForm, LastPass, DataVault and mSecure are all legitimate brands.

SOURCES: Michael Kaiser, executive director, the National Cyber Security Alliance. Larry Magid, CEO, connectsafely.org. Gary S. Milliefsky, cyber-security expert, and CEO, SnoopWall.