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COMPASS
 PLANNING ASSOCIATES

Fee-Only Financial and Investment Planning

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On Course

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Welcome! It's so easy to become complacent about your personal information. Creating new passwords isn't fun, remembering them even less so. A casual read of an email and a quick response or click can cause havoc with your financial life. Read on -- this month we're giving you great tips on keeping your ID safe.

If you want assistance keeping your financial information secure, remember we're here to help you stay *On Course!*

Jenfee

-Jennifer Lane, CFP

Cyber Security -- For You

We are our own worst enemy when it comes to protecting our data! Don't let yourself be vulnerable and certainly don't fall victim to one of the thousand attacks of personal information that occurs annually.

Financial Exploitation

- Can stem from unexpected sources, including people you know as well as new friends on social media.
- Don't trust just anyone to help you with your money and investments. Use a trusted professional. Check out www.letsmakeaplan.org and www.napfa.org.
- Criminals exist and can affect your financial life. Friend only those people you know on social media.

Phone Calls

- If you don't recognize the number, don't answer the phone!
- If you receive a voicemail message, do your research and call the valid number of the company, not the number on the voicemail.
- Pay attention to what you say when you answer sales calls - don't accidentally commit.

Emails

- When you get an email from a financial institution - even your own - always login to your account to address their questions. That way you are sure you are working directly with them.
- Scammers are very clever. They send out "a friend in need of help" emails that feel very real. They are scams. Don't click on them and certainly don't respond to the emails.

In This Issue

[Cyber Security](#)

[What's New](#)

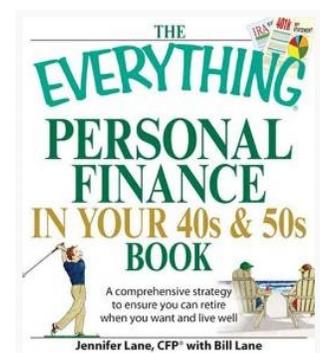
[Monthly Tip](#)



Jennifer's Hint

As a memory hook, check your credit report through www.annualcreditreport.com or www.creditkarma.com when you change your clocks in the spring and the fall and then also in January when you're gathering your information for your tax return.

Get more tips in Jennifer's book



([click here for link](#))

- Be cautious of clicking on email attachments even if from a known sender.

Mail

- Always be careful. Junk mail is getting trickier to spot.
- One of the harder things to resist is checks made out to you popping up in the mail. Toss that check! There is no free money!

Passwords

- Create strong passwords (include a capital letter, number, and symbol) and use different ones for each of your online accounts.
- Store your passwords securely. Try online: TrueKey.com or SecureSafe.com or LastPass.com or DashLane.com.
- Add 2-factor verification if offered (either a text or an email code that will grant you online access).
- Do NOT let your internet browser store your user name and passwords!

Monitoring

- Monitor your accounts carefully and report **any** suspicious activity immediately.
- Check your credit report at least annually at AnnualCreditReport.com or CreditKarma.com.
- Make sure your contact information is current with your financial institutions so they can easily contact you with any issues.

Q&A

Q: A few years ago, a person in Rhode Island opened a credit card in my name. He didn't charge much and always paid the bill on time. I reported it when I discovered it, and his information was removed from my account. Now his address is back on my report. Should I be concerned?

-- Chris, Manchester

A:

Chris, this goes to show that not everyone steals identities to do bad things. Probably this person could not get credit with his information. Still, it's not a good thing to have it on your report. You need to dispute the information on the credit reports and have it removed.

What's New

- Jennifer contributed to *The Wall Street Journal* article "The Biggest Money Mistakes We Make -- Decade by Decade." Click [here](#) to read the article.
- Jennifer recently answered NECN viewer questions about **mortgages and home equity lines of credit**. Click [here](#) to watch the segment on her blog.
- Follow us on Facebook! Visit www.facebook.com/AskJennifer and like us!
- Jennifer appears on NECN every other Monday morning at 9:30 am in addition to her Tuesday 7:30 pm appearance.

[Compass Planning Associates](#) helps families, individuals, and small-business clients achieve financial security, knowledge, and control over their money. Our **fee-only, client-centered approach** provides education and guidance for achieving financial goals and dreams.

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Helpful Websites

AnnualCreditReport.com

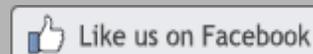
CreditKarma.com

DashLane.com

LastPass.com

TrueKey.com

SecureSafe.com



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