

FAST TRACKS

QUICK TIPS AND SMART ADVICE TO
HELP YOU HANDLE MODERN LIFE



SAFETY

MOM AND DAD, CAN I GET A CELL PHONE?



Tim Woda, digital safety expert with **uKnow.com**, which provides parental intelligence systems, says there are seven qualities that indicate your child is ready for a cell phone. "It depends on maturity level and the family situation," he says. "As with most things it's up to the parent to decide." Use these guidelines to see if your child is ready:

- Shows responsibility with big-ticket personal items (sports gear, school calculator)
- Provides thoughtful reasons for needing one
- Understands school cell-phone policy
- Has discussed with parents cyberbullying, sexting, and texting while driving
- Knows what to do if sent something inappropriate
- Agrees to family rules and limits
- Can pay for all or part of the bill (less likely to abuse something that's earned)

A BETTER PASSWORD

"The importance of password security cannot be overstated," says Kurt Elster, creative director at the Chicago web design firm Ethercycle. "Right now there are dozens of phishing emails in my spam mail hoping to steal my passwords."

To keep yourself protected, try Elster's unique method of creating rock-solid passwords (seemingly random, long combinations of letters, numbers and special characters), especially for financial and email sites.

- 1.** Think of the chorus of a favorite song. For example Michael Jackson's "Thriller" has the following lyrics: "Cause this is Thriller, Thriller night."
- 2.** Take the first letter of each word, alternating upper and lower case and adding punctuation if included. This gives you 'Ctlt,Tn.'
- 3.** Alter this line slightly for every site you use by adding numbers and additional letters if desired. For example Facebook could be "Ctlt,Tnfb1"; your bank could be "Ctlt,Tnb2"; and so on.

Should You Share Your SOCIAL SECURITY NUMBER?

Think before revealing your Social Security Number (SSN). Its unauthorized use could lead to privacy invasion and identity fraud. Aaron Messing, an information privacy attorney at OlenderFeldman LLP, says sharing is generally required by law only for:

- **Records of financial transactions in which the IRS is interested** (banking, stock market, investment, property, insurance or other financial transactions)
- **Employment records**
- **Driver's license applications**
- **Government benefit applications** (Medicare, student loans, etc.)
- **Joining the armed forces**
- **Obtaining some professional or recreational licenses**

IF YOU SUSPECT SOCIAL SECURITY FRAUD, CALL THE SOCIAL SECURITY FRAUD HOTLINE, 800-269-0271.