



Wi-Fi Safety & Security

You walk into your friendly neighborhood coffee shop or bakery to take advantage of their free Wi-Fi. You want to check out the news, sports, catch up on email, or play *Words with Friends*. There's no harm in that... or is there?

Scammers on the Prowl

Scammers have gone public. They are setting up in coffee shops, bakeries, libraries, hotels, and anywhere else that offers free wireless Internet access. Using easily accessible tools, scammers are creating their own parallel wireless networks that look just like the establishment's network. So, you might think you are on the coffee shop's network, but you really are on the scammer's network. Your being connected through the scammer's network allows that person to intercept and read your transmissions. Novice scammers can harvest passwords, email addresses, and phone numbers. If you shop online or bank while connected, your credit/debit card numbers and bank account numbers can be captured.

You don't have to shut down your computers or stop going online. You simply need to use some common sense and learn how to protect your personal information.

Ten Internet Safety Tips

1. Set your devices so you have to manually select the Wi-Fi network. It's easy to inadvertently log in to a network.
2. Make sure you know the exact name of the establishment's Wi-Fi network. If you're not sure, ask an employee.
3. Avoid connecting to any network that is identified as "unsecured." Even if a password is required, a network can still be unsecured.
4. Learn how to check the encryption of the network. WEP (Wired Equivalency Privacy) is an older system that isn't as secure. Treat all WEP networks as unsecured. WPA is better; WPA2 is the best.
5. If you are sending personal data over a Wi-Fi network, do so only through encrypted sites. Look for "https" (the s stands for secure) in the URL and/or a lock icon at the top or bottom of the page.
6. If you frequently use public Wi-Fi, consider installing Force-TLS or HTTP-Everywhere which are free add-ons to the Firefox browser.
7. As with every electronic device, change your passwords frequently and make them hard to figure out by including numbers and symbols.
8. Keep your security software updated and pay attention to onscreen warnings.
9. If you are in a public place and are not using your Wi-Fi, turn it off.
10. If you have a choice between using a computer or a mobile device (like an iPhone or iPad) to surf the web, use the mobile device. These devices are usually much more secure.

When it comes right down to it, be smart when using public Wi-Fi connections. Most people who are the victims of online scammers could have prevented the problem had they used a little more caution. The bottom line is this—if it can wait until you get home, let it wait.

Unfortunately, more and more people are engaging in scamming both online and through other more traditional means. Protecting your personal information is more important than ever.

Adapted from an article by Sid Kirchheimer, author of *Scam-Proof Your Life*, a publication of AARP/Sterling.



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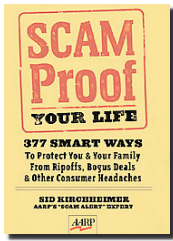
The wise inherit honor, but fools get only shame (Proverbs 3:35).

Walk with the wise and become wise, for a companion of fools suffers harm (Proverbs 13:20).

Be very careful, then, how you live—not as unwise but as wise (Ephesians 5:15).



RELATED RESOURCES



Scam Proof Your Life

Sid Kirchheimer

ISBN 978-1416543954

In this essential action guide by dogged consumer reporter Sid Kirchheimer, more than 100 leading experts reveal smart and specific tips, techniques, and tactics that anyone can use to avoid being victimized—financially, physically, or emotionally. Car salesmen disclose secret strategies to save you thousands of dollars on your next vehicle purchase. Repairmen divulge the tricks of their trades ... and disclose the advice you'll need to get superior service at an honest price. Con men and crooks offer defensive directives to deprive thieves of your money, your possessions, and your identity.

Kirchheimer gets the experts to cough up everyday counsel as well. Doctors share simple steps you can take today to guard against medical errors and lower your health-care costs. Attorneys tell how to protect yourself in a courtroom and in daily life. Industry insiders and consumer advocates detail when, where, and how to get the most for your time and money: They expose all sorts of stealthy solutions for saving when you buy a home or apply for a mortgage, telephone service, or a credit card. They even tell you how to save big on travel arrangements, and how to secure a college scholarship for less-than-Dean's List students!

Additional Resources

You can learn more about protecting yourself from identity theft at ftc.gov/bcp/edu/microsites/idtheft/.

You can learn how to protect yourself from Internet thieves and scams at fdic.gov/consumers/consumer/guard/.