STEP 2: **Do These Ten Things Now**

START by incorporating these behaviors into your digital life	**RAISE YOUR GAME** by using these technology solutions:
1 Do not provide personal/financial information in response to online/offline phone solicitations; never send money without a phone call and verification.	6 Keep computer software up to date, including firmware on routers and modems.
2 https: websites that begin with https (as opposed to just http) have a layer of encryption called the secure sockets layer, or SSL. Never enter your credit card information or other sensitive data into a site without the "s."	7 Install antivirus/malware software like Norton, McAfee or Total AV on all devices (even your Apple computers and mobile devices).
3 "Remember password" functions should always be turned off on computer. Never auto-save your user name and password information.	8 Ensure home wi-fi networks are secure—use WPA2 or WPA3 security and a unique password (call your internet provider if not sure what you have).
4 Do not access financial or other accounts from mobile devices or through public Wi-Fi. Financial transactions should only be conducted on a trusted virtual private network or VPN.	9 Enable security features on any devices and/or websites — PINs, fingerprint authentication, facial recognition or multi factor authentication.
5 Disable all "smart home" devices with recording capability when discussing confidential matters, especially voice activated "smart speakers" such as Alexa, etc.	10 Use password management systems such as Last Pass or Keeper to protect your credentials. These secure websites will help you better manage your user names and passwords. Passwords should be a minimum of 12 characters and contain a mixture of upper- and lower-case letters, numbers and symbols.

PROTECT YOUR BUSINESS through training and third-party services:
Small businesses should secure their Wi-Fi networks, train employees on cyber security, and consider using third-party security companies to protect their data. Cyber liability insurance can help a small business survive cyber-attacks by paying for customer notification, credit monitoring, legal fees and fines after a data breach.