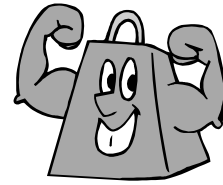# Creating Strong Passwords

Many of us know someone who has had funds stolen from their bank account or received credit card charges for items they did not purchase. And we've heard the horror stories of people who've had their identity stolen. With online banking, shopping, etc…growing by leaps and bounds, how can we protect our identity online and make it harder for those who will try to get our information?

It starts with passwords – strong passwords.

Passwords are the keys you use to unlock your computer and your online accounts; so creating strong passwords is extremely important. According to Microsoft.com, with a little extra effort and a few "tricks" we can improve the security of our confidential information and protect our identity.

Microsoft's strong password checklist

A good, strong password should meet all three of these criteria:

1. **Over eight characters in length. Short passwords are easier to crack than long passwords.**
2. **Combines letters, numbers, and symbols**
3. **Easy for you to remember, but difficult for others to guess**

What Not to Use:

- Not sequential or repeating combinations, such as "12345678," "222222," "abcdefg," or adjacent letters on your keyboard.
- Not common words with letters replaced by numbers or symbols, such as "M1cr0$0ft" or "P@ssw0rd". Unfortunately, hackers know these tricks, too.
- Not your login name, your spouse's name, or your birthday, your pets name, etc….
- Not words found in the dictionary, in any language. Hackers use sophisticated tools that can rapidly guess passwords that are based on words in the dictionary, in a variety of languages, and using words spelled backwards.
- Not hard-to-remember. Random combinations of letters, numbers, and symbols that must be written down to be remembered, can be misplaced, or found by others and used.

Four Steps to Creating a Strong Password

1. **Make passwords like the vanity plates on cars.**

    Example: Teacher5RG8 - Teachers are Great

2. **Create a pattern when you create your password. Use upper-case letters for vowels and lower-case letters for consonants or vise-versa.**

    Example: trUEstAr

3. **Use at least one character from each of the following three character groups:**

    Upper case alphabetic characters (A-Z)

    Lower case alphabetic characters (a-z)

    Numbers and symbols (0-9 ~`! @ # $ % ^ & * ( ) _- + = { } [ ] | \ : ; " < > ' , . ? /)

    Example: TRu35Ta(

Use a Phrase that means something to you and incorporate the above ideas
Examples: I'm a programmer – 1m@pr0grAmmEr or use the first letter of each word in your phrase My Son Ethan is two years older than my daughter Sandy –   Looks like -   M 5   e   i T   #   0   T   M D   5 (M5eiT#0TMD)
If you're worried about remembering your password, start by embedding at least one number or symbol within the password rather than adding it to the beginning or end.

Other Password Tips

- Treat Passwords and Passphrases Seriously
- Keep your password a secret
- Don't write your password down and keep it in your desk
- Don't ever provide your password over Email
- Disable the save password option
- Change your passwords every few months
- Monitor all your accounts and financial statements
- Report any issues to the bank or appropriate company immediately

**For more information on creating strong passwords see the article –
Strong passwords: How to create and use them at Microsoft.com**