

The Digital Armor Checklist

Chapter 10 of FOOLED, on one page. Do it in three sittings, not one.

TONIGHT · 15 minutes

- ☐ **Install a password manager**
1Password, Bitwarden or Dashlane. One master password; the vault remembers the rest.
- ☐ **Change your email password**
Email is the master key — a scammer with your inbox can reset everything else.
- ☐ **Turn on 2FA for your email**
Use an authenticator app rather than text messages where the account offers it.

THIS WEEKEND · 1 hour

- ☐ **Freeze your credit at all three bureaus**
Equifax, Experian, TransUnion. Free, ten minutes, and it does not touch your score.
- ☐ **Turn on 2FA for your bank and credit cards**
Five minutes per account.
- ☐ **Change your router's default password**
And rename the network to something that is not your family's surname.

THIS MONTH · an evening

- ☐ **Move every password into the manager**
Start with money and email. Work down from there.
- ☐ **Set up a backup for photos and documents**
Three copies, two kinds of storage, one off-site.
- ☐ **Turn on 2FA everywhere money moves**
Amazon, PayPal, Venmo, investment accounts.

Has money already moved? Stop and go here first.

TheScamHotline.com/panic — the hour-by-hour plan for the first 72 hours.

AARP Fraud Watch Helpline 877-908-3360 — free, and they have heard it before.