

# COMPUTER GURU

By Don Benjamin

## Do You Know Your Spouse's Passwords?

An article in the October 2018 edition of the *AARP Bulletin*, "Left Alone—and at a Loss," tells the story of a husband who suddenly dies, leaving his widow without the passwords to the family's online financial accounts and services.

Last year, a good friend of mine lost her husband to cancer. He kept a "paperless" home office, banked online, set up their credit cards to pay the bills, had his own accounts with Microsoft and Apple, and subscribed to software and magazines. Unfortunately, his wife didn't know the ID's and passwords to any of these accounts—or to his computers, smart phone, and multiple tablets. After the funeral, she couldn't access their online financial records or even use her husband's computer. It took weeks of phone calls and letters to regain access to the online accounts she knew about, and longed to figure out—and turn off—the services her husband had used.

This could have been avoided had this couple shared their ID's and passwords, not only with each other, but with their grown children and close siblings.

But how? You shouldn't keep your ID's and passwords in a notebook that could be lost or stolen, and you'll never keep up with entering new and modified passwords. Instead, I recommend keeping this information on your and your spouse's computers, but if, and only if, your computers require a login password when you turn them on. You should also enter the security questions that some online sites require, such as your dog's name or where you were born. (You don't have to buy a dog; the website won't know that your dog, Bob, is really your husband.)

You can enter all this information in a spreadsheet or a text document, or use the "notes" app. You can also let your browser keep your passwords, but make sure you can reveal them in the browser's settings.

A better way to share your IDs and passwords is with a password manager. I use 1Password, but there are many others. Password managers encrypt and store your information on their servers and let you designate who can view your IDs and passwords. In my case, my wife and son can view each other's passwords on all our devices. 1Password also stores our credit card information, social security account numbers, passport ID's, insurance account information, and other sensitive information, such as our dog's name (Bob). Password managers keep track of ID and Password changes automatically, and suggest new, secure, passwords when you set up new online accounts.

Most password managers charge an annual fee, but I think it's well worth the cost.

If you need help setting up a password manager, stop by the PSRC Technology Lab on Tuesdays and Wednesdays from 1:00 to 4:00 p.m. or Fridays from 10:00 a.m. until 1:00 p.m.



### Giving Your Mom or Dad Your Smart Phone or Tablet?

Don't forget to restore it to its factory settings (the device, not your parent). Lots of folks bring us hand-me-down mobile devices that are still registered to their child, which means they can't add apps, change settings, or remove unneeded accounts or software. You really don't want your mom reading your email, do you? Or charging new iTunes to your account?