

The Secret to Choosing a Secure Password

by Amanda, Smile.ly Community Manager

It's happened to all of us. We want to look up our bank account online or check out our loaded shopping cart but can't get past the user name and password window. Sure, it's simple to remember your e-mail log in, but what about that retail site you bought a dress from over a year ago? Or the fantasy baseball site you re-bookmark every March? It's hard to remember the passwords to all of the hundreds of accounts you maintain. Before you give in and change all your passwords to "abc123," read the tips below the next time you need to register a password.

Gauge your security level

All passwords should be created with security in mind, but it's even more important to have great passwords for e-mail, financial data and online banking accounts. It's a much bigger deal if one of those accounts gets hacked, as opposed to if someone learned the password to your account on a site-hosted social network or a fan forum board. It's a good idea to have two base passwords—one for each of the two categories. Work off the one and create a different password for each site. Never use a universal password for any sites that call for a high level of security.

Don't make your password traceable

It's tempting to want to write down all your passwords in one place or leave notes for yourself in various places. You may even think it's okay to tell your best friend your password to your e-mail account just one time. Resist the urge! Dumpster diving is a real tactic hackers use to carry out identity theft. Never leave a paper trail, and never trust other people with keeping your password safe. Having your friend pinky swear he or she won't share your password doesn't work in this situation.

Other tips when selecting your base password

- Never include personal information, whether it be words or numbers
- Use lower and upper case letters when it's case sensitive
- Choose special characters over letters in words (e.g. ! for 1, 7 for t, 8 for B)
- Don't use patterns or sequences
- Pick two words that don't go together...and make them unrecognizable

Be creative, but make sure you don't over think it. There can't be a method to your madness...or else someone else may catch on! Whatever you do, remember that while "trustno1" is a good thing to keep in mind when dealing with passwords, it definitely does not make a good password in itself.

What tips do you have for creating a password?



Amanda is a Community Manager at Smile.ly. When she's not updating her Google Reader with more

food blog feeds, she's cheering on the St. Louis Cardinals and watching her favorite television shows that always end up getting canceled. And after spending most of her life getting lost, she loves her iPhone specifically for the Google Maps app.

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