



THE USAA
EDUCATIONAL
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SAFETY

INTERNET SAFETY FOR ADULTS



OUR MISSION

The mission of The USAA Educational Foundation is to help consumers make informed decisions by providing information on financial management, safety concerns and significant life events.



TABLE OF CONTENTS

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The Internet And You 2
An introduction

Safeguarding Your Privacy 5
Protecting your personal information

Social Networking 7
When Internet friends get too friendly

You, Your Children and the Internet 8
Protecting your children while they are online

The New Face Of The Childhood Bully 10
Addressing cyber-bullying



2 THE INTERNET AND YOU

The Internet is everywhere today — at work, in your home, in coffeehouses, in airports. Thanks to wireless technology, it follows you virtually anywhere.

The benefits of wireless technology are boundless. With a desktop or laptop computer, or even with an Internet-enabled cellular phone, you can quickly and easily go online to:

- **Reference educational resources** — Find a definition or a spelling, conduct quick and easy research or take a Web-based college course without ever leaving home. You can even check your children's grades online or find out if they turned in their homework.
- **Communicate with family and friends** — Keep in touch with loved ones in any part of the world via e-mail, send video greetings and photos, create a personal Web site, chat via instant messaging or talk live and "face-to-face" via a Web camera.
- **Search for information or entertainment** — Find out where to catch the latest film, buy tickets to a live performance, make reservations at your favorite restaurant, search for and purchase a new suit or pair of shoes, or participate in an online auction.
- **Banking and e-commerce** — Check balances in checking or savings accounts, find out how your IRA is doing, transfer funds, buy and sell stocks, and even deposit checks electronically.

There is no doubt that the Internet makes our lives easier. Activities and tasks that once took hours to complete can be taken care of quickly and easily. But as beneficial as the Internet might be, it is also a breeding ground for fraud, identity theft, invasion of privacy and other cyber-crimes.

Use the Internet, but use it wisely. This publication gives you tools and tips that will help you reap the benefits of electronic technology, while arming you with the information you need to protect yourself and your family.

WORDS FROM THE WIRED WORLD

The Internet has a language all its own. Here are some words to browse by.

Blog Or Web Log	A chronological, online diary of thoughts, ideas or events taking place in the owner — or blogger’s — life.
Hyperlink	An online section of text or an image that, when clicked, automatically connects an Internet user to related information or Web pages.
Search Engine	A program that searches for online Internet information based on key words. The search produces a list of related Web sites.
Password	A secret word used to confirm your identity when you log on to a Web site.
Internet Service Provider Or ISP	A company that provides Internet access to consumers.
Virus	A malicious program that can make your computer “crash,” behave erratically or destroy files. Viruses are often spread by e-mail or file-sharing programs.
Hacker	An individual who remotely accesses and tampers with information on other individuals’ computers, either legally or illegally.
Chat Rooms	Online gathering places where individuals with common interests “meet” for discussions that appear almost immediately on the monitors of other chat participants.
Bulletin Boards	Electronic versions of the old-fashioned bulletin board where messages are posted for others to see.
Filters	Programs that screen Web pages to determine whether they should be displayed to users. For example, parents can install filters that prohibit their children from accessing pornographic or other objectionable content.
Profile	A short, succinct Internet “resume” that lets other Web users know a little about you and your interests.

Creating Passwords

Passwords are used to access personal information stored on a Web site or on your computer.

Although your password should be easy for you to remember, you will need to change it often. Why? Because passwords obtained by fraudsters or thieves can be used to gain access to your financial accounts or private information, or to impersonate you when applying for credit, opening bank accounts or purchasing products.

Protecting Your Passwords

- Create passwords with a combination of at least eight letters and numbers, and use both upper- and lower-case letters. Longer passwords are harder to decipher.
- Think of a phrase or sentence meaningful to you and easy to remember. Then, take the first character from each word, alternate upper and lower case and use some common letter-number substitutions.
- Avoid the use of personal information as part of your password. Do not use your name, your pet or child's name, your Social Security number, or your current or former address.
- Stay away from number or letter patterns and sequences (for example, "121212" or "abcdefg").
- Change your password every 60 to 90 days.
- Vary your password — do not use the same one for every account or retail site.
- Use a password that differs from your screen name.
- Do not store your password online.

You can never be sure who you are chatting with online. The friendly fellow movie fan or book lover in an online forum may actually be a clever criminal looking for his next cyber-crime victim.

How can you have fun online while protecting yourself?

- Do not post the following information that will identify you:
 - Your full name.
 - Your home address or phone number.
 - Your Social Security number.
 - Passwords.
 - Credit card or bank account numbers.
 - Names of family members or friends.
 - Your workplace or favorite hangout.
 - Clubs or organizations to which you belong.
 - Historical information that could identify your past homes.
- Do not use a nickname that can be used to identify you (for example, “CharlestonLawyer,” “CindyFromTulsa” or “KyWildcatMom”).
- Never share your account password.

FROM THE FBI FILES

FBI statistics show that the average victim of Internet crime is a 30- to 40-year-old man living in California, Texas, Florida or New York. Individuals reported an average dollar loss of \$724 in 2006. Nearly 74 percent of victims said they were contacted through e-mail, and 36 percent complained of fraud that took place via Web sites. Source: FBI Crime Complaint Center

Protect Your Computer System

- Consider using encryption to protect your personal information.
- Shut down your computer when it is not in use — especially in public places, such as Internet cafes, coffeehouses or airports.
- Keep your antivirus programs, other software and operating systems updated to protect against new attacks.
- Consider using a firewall on your system to protect against hackers accessing your system remotely.

Staying Safe Using Blogs, Chat Rooms, E-Mail, Internet Messaging And More

Face-to-face conversations are being supplanted by anonymous online discussions. That anonymity may compel some individuals to reveal too much about their private lives, or to make hurtful comments or accusations they would never make in person.

It is important to remember that the rules of behavior that apply in “real life” apply to your “cyber life,” too.

- Do not say anything online that is cruel or may damage someone’s reputation. Doing so puts you at risk of being accused of slander or defamation, or may cause a dangerous escalation of hostilities.
- Never post anything that would cause you embarrassment or shame. The Internet is the most public of forums — once you have posted a comment, a photo or a video, it cannot be erased or taken back. You cannot control its duplication and it may be used against you.
- Remember that, once posted, the information can be seen by anyone with a computer and an Internet connection: family and friends, employers or potential employers, admissions officers at schools you might like to attend — even police and other law-enforcement authorities.

Fast friendships are forged over the Internet – and there is no doubt that casual, online conversations sometimes are the foundation of good, lasting relationships. However, the anonymity of the Internet may mean that some individuals are not who they seem to be.

If an online conversation makes you uncomfortable in any way, sign off immediately. And remember: Do not send photos of yourself or family members to Internet acquaintances. Photos can be altered and sent to others, and elements in photos — a landmark or a street name, for example — can be used to identify your location.

Most importantly, do not go alone if you decide to take a friendship from the cyber world to the real world. Select a public, safe meeting place and take along a trusted friend. If your online friend is a trustworthy individual, he will understand and welcome your caution. If your plan for a public meeting is met with objections, immediately terminate further conversation.

Be Smart, Be Safe: Meeting Someone You Met Online

Perhaps you have connected with someone you met online and want to spend time together. Here is some basic safety information.

- People misrepresent themselves online. Often the lies are small and harmless. But sometimes they are not. It is very easy for an individual with criminal intentions to mislead potential victims over the Internet.
- Speak by phone before agreeing to a meeting. Often, hearing an individual's voice and engaging in verbal conversation is very revealing.
- Meet in a public place — a restaurant, a coffee shop or even a museum — and take a friend. Make sure family members and other friends know where you are going, who you are meeting, and how long you will be gone. Check in with someone when you arrive, and arrange to call when you are safely home.
- Watch your alcohol intake, and do not leave a drink unattended if you step away from the table.
- Drive home alone. If you suspect you are being followed, drive to the nearest police station or public location for help.

8 YOU, YOUR CHILDREN AND THE INTERNET

Protecting Your Children While They Are Online — Education is Key

Kids and the Internet go hand-in-hand. In fact, your children probably know more about Web navigation and computer programming than you do. However, computer savvy does not mean computer safe. As a parent, it is your responsibility to know what your children are doing online and guard them against the dangers that prey on unsuspecting minors. How can you do that?

- **Set parameters.** How many hours a day can they spend online? What sites can they visit? Are chat rooms OK or off-limits? What about interactive games? Set rules and stand by them.
- **Keep the family computer (or your child's computer) in a busy area.** Children, especially young children, should access the Internet where you can keep an eye on them. Monitor the sites they visit and consider installing a software program that allows you to control their Web browsing. If your children have e-mail accounts, make sure you know their passwords and randomly check messages.
- **Educate yourself and your children.** Follow news reports and conduct research to find real-life examples of Internet predators. Remind them that people they "meet" online are not always who or what they seem.
- **Encourage your children to talk to you.** Ask them to alert you if they encounter someone or something online that makes them uncomfortable. Remind them that you will not be angry; you love them and want to protect them from real danger.
- **Look for signs that your child might be at risk.** If your child is secretive, unusually quiet or spending too much time online, ask questions and be supportive.

Internet Danger: Is Your Child At Risk?

You have read about it and heard it on the news: Children everywhere are the victims of online predators. Could it happen to your child? Yes, but knowing what to look for will help ensure it does not. Here are things to watch for.

- Uncharacteristic silence or withdrawal from the family.
- Turning off the monitor or reducing a Web page when you enter the room. If this is happening, log on to your child's computer and look for evidence of inappropriate sites. Ask for expert help, if necessary. "Google" your child's name to see if his personal information is on the Internet.
- Spending a lot of time online — especially at night, when most computer predators are online, too.
- Your child is making or receiving telephone calls to or from unrecognized numbers.

If Your Child Has Been Targeted By A Predator

Immediately contact the National Center for Missing & Exploited Children at cybertipline.com if your child has:

- Received pornography.
- Been solicited.
- Received explicit images from someone who knows he is a minor.

REMEMBER: TALK TO YOUR CHILD IF YOU SUSPECT SHE IS AT RISK, AND MONITOR ACCESS TO ELECTRONIC COMMUNICATIONS. IT WILL BE WORTH YOUR TIME, BECAUSE COMMUNICATION IS THE KEY TO KEEPING CHILDREN SAFE.

10 THE NEW FACE OF THE CHILDHOOD BULLY

INTERNET BULLYING, KNOWN AS CYBER-BULLYING, TAKES PLACE IN ALL COMMUNITIES AND AT ALL INCOME LEVELS.

When you were a child, chances are you faced bullies only in the schoolyard. Today's bullies follow children home — and even breach the safety of their homes — by taking their taunts online.

Internet bullying, known as cyber-bullying, takes place in all communities and at all income levels. Sometimes, the bully is someone your child knows from school. But all too often, the bully is an individual your child has never met — perhaps someone she angered in a chat room or on a gaming Web site.

Cyber-bullying can be more harmful and frightening than schoolyard bullying, because it is very public (the bully spreads hurtful comments or innuendo to many people via the Internet, and others may join in). Plus, the cruelty does not stop when your child walks in the front door to your home.

If you suspect your child is the victim of an Internet bully:

- Block the sender's e-mail or Internet Messaging (IM) account.
- Go online yourself to warn the bully that if the behavior does not stop, you will inform his parents, the Internet Service Provider (ISP) and the appropriate law-enforcement authorities.
- Report the situation to the ISP.
- Urge your child to stay offline, if necessary.
- Seek legal guidance, if warranted.

Cell Phone Safety

Telephones with Internet capabilities are great for keeping in touch and especially for summoning help in the event of an emergency. Some of today's cell phones even have built-in Global Positioning Systems (GPS), that can pinpoint your location if you are too sick or injured to place a call.

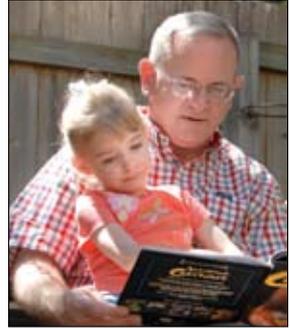
However, the phones that are so handy for communication can become tools for stalkers and other predators. Do not share your telephone number with strangers (ask for their numbers instead) and do not respond to suspicious Short Messaging Service (SMS) text messages received on your cell phone.

ADDITIONAL INFORMATION

1. onguardonline.gov
2. getnetwise.org
3. i-safe.org
4. netsmartz.org
5. mcgruff.org
6. staysafeonline.org
7. wiredsafety.org

12 NOTES

RESOURCES



The USAA Educational Foundation offers the following publications.

MANAGING CREDIT AND DEBT
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BASIC INVESTING (#503)

MANAGING YOUR PERSONAL RECORDS (#506)

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RETIREMENT PLANNING IN YOUR 20s AND 30s (#516)

IDENTITY THEFT (#520)

MAKING MONEY WORK FOR YOU
(#523)

BALANCING FAMILY AND CAREER (#529)

MAKING YOUR HOME A SAFER PLACE (#531)

BICYCLE SAFETY (#542)

INSTALLING CHILD SAFETY SEATS (#544)

HEALTH INSURANCE (#545)

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KEEPING YOUR CHILD SAFE
(#549)

FAMILY VALUES: BUILDING A LEGACY (#562)

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