Forgotten Passwords (PWs) and Personal Identification Numbers (PINs)

PWs and PINs have found their way into many areas of our current-day society, especially when using computers online. A few examples of required and logically necessary PWs and/or PINs are those used to gain access to online financial accounts (banking/investment), store/shopping accounts, healthcare-related accounts, E-mail accounts - or any type of account that contains personal information.

Most people who use a computer for online financial, shopping or healthcare account purposes fully understand that, and remember their frequently used PWs and PINs, or they maintain <u>some</u> kind of record to refer to if necessary. Unfortunately, many others do not have them recorded. As a TV Computer Users Club First Level Support person, it is not my desire nor my usual practice to get involved with fixing other people's forgotten password problems, with possibly one infrequent exception, - and regrettably, one frequent exception.

The <u>infrequent</u> exception is when a PC owner wants to re-use or give another family member an old computer that has not been used for a long time. The owner cannot remember the Login password, so the computer cannot be turned on. In some cases, special utility software may work to either reveal or delete the forgotten password, but it is a "hit or miss" process and doesn't always work. If the Login password cannot be revealed or deleted, and data is important, the hard drive must be uninstalled and temporarily connected to another computer so data files can be retrieved. The hard drive must then be reinstalled; and then the Windows operating system, numerous Windows updates and all desired third-party software (- and possibly data files too) must be reinstalled. If all of this is done by the owner, it is time-consuming. If done by someone in the repair business, it is expensive.

The <u>frequent</u> exceptions are the need to determine or replace forgotten E-mail PWs that are needed to re-setup E-mail Client apps; i.e., Windows Live Mail, MS-Office Outlook, or Mozilla Thunderbird. Because E-mail apps don't require PW insertion to use them after initial setup, the PW can be easily forgotten after long periods of time. This issue usually occurs after complete PC restoration or major repair, and the need to reinstall an E-mail Client app. Creation of a new password can often be done by using a "Forgotten Password" feature on the E-mail provider's web site; however, forgotten correct answers to a Security questions often lead to time-consuming phone calls with E-mail providers in order to cure the problem. What's the solution? Please read further.

Forgotten PWs and PINs is an avoidable problem! All PWs and PINs must be recorded in at least one of several ways. More technically-inclined people use a password creation and recording computer software app to do this. One very popular app that comes to mind is "1Password"; however, there are several other apps available to checkout. That is a topic of its own. Minimally, I suggest the following:

- 1. Prepare a <u>legibly</u> hand-written (- or preferably type written) list of <u>all</u> your PWs and PINs, including the web sites or company/institution they are used with.
- 2. Do NOT show spaces between PW or PIN letters and/or numbers that are continuous.
- 3. Clearly show Upper and Lower case letters, where applicable.
- 4. Clearly show lower case (I) vs number (1), upper case letter (O) vs number (0) vs lower case (o), and upper case (S) vs number (5) vs lower case (s), etc.
- 5. Clearly show dashes (–), underscores (_) and dots (.) or other symbols, if applicable.
- 6. Do NOT write in script / cursive letters. (Yes, I have seen this done.)
- 7. If you have a Wireless Router, include the SSID and Security Key for it in your list.
- 8. Include all your computer User Account names and their Login PWs, if applicable.
- 9. Keep the list current. Add, delete or modify PWs and PINs as they occur.
- 10. Keep your list in a safe place (- And don't worry, burglars won't spend much time just looking for PW lists.) Let your <u>trusted</u> resident or a non-resident family member know where you keep your PW and PIN list. Consider giving a trusted non-resident a current copy, along with other important information you may entrust to their care.

Where Computer PWs and PINs are concerned, I suggest the following:

- 1. If <u>only</u> you and your spouse use one PC, avoid using User Account PWs (- unless the grandkids or other "well-meaning" visitors are prone to create "problems").
- 2. If you upgrade to, or buy a new Windows 10 PC, in lieu of creating or using an existing Microsoft Account and it's required PW or PIN, set up the PC with a Local Account, and preferably without a PW for the reason cited above. Be aware that, straightening out Microsoft Account PW or PIN problems, if any, can be very frustrating.

<u>Remember</u>! - Someday your family member(s) may have to deal with these matters on your behalf (– if you know what I mean). So make it easier for yourself now, and possibly them later. I hope you will find this helpful.