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Forgot answer to security question original

A few security-conscious websites allow users to write their own security questions, and web developers are sometimes asked to provide some questions for their websites. Lifehacker reader James offers some perspective on what really makes a question safe. The problem with most stock security questions, as former VP hopeful Sarah Palin has learned, is that they can be invented by digging public records, social profiles and a little deep Google work. What makes a security question a good one? James offers some good insight: According to Wired, hacking VP-hopeful Sarah Palin's email account was easy: all the hacker needed Read moreA good security question will have the following qualities: 1. Easy to remember, even 5 or 10 yrs as of now 2. At least thousands of possible answers 3. Not a question you have on Facebook, myspace, in fun questions to ask survey, or in [an] article or interview 4. Simple one or two word answer 5. Never change Blogger danah boyd's sickness of silly password retrieval security questions on website registration forms, so she uses a pattern to create (and remember) her answers. Boyd writes: The basic structure is:[Snarky Bad Attitude Phrase] + [Core Noun Phrase] + [Unique Word]Although not my real phrasing, let's map them for example: Snarky Bad Phrase Attitude = StupidQuestionUnique Word = Booyah Thus, when I'm asked the following question: What's your favorite sports team? My answer would be: DomQuestion SportsTeam BooyahLove this idea; the same type of pattern works for choosing memorable-but always different-passwords; too.algorithms for silly security questions [apophenia] Image credit: Christiaan Colen/FlickrThe login processes for online bank accounts, new email addresses, or health insurance programs all involve some extra security measures to protect the precious data in those accounts. Unfortunately, the security questions they answer you aren't exactly secure. Your mother's maiden name just won't cut it anymore and, according to the New York Times, could cost you your credit score if someone gets access to your personal information. It's time to strengthen your security questions to keep the bad guys out of your accounts. You know by now that you absolutely need a password manager. But you never come to buy... Read moreSecurity questions ask for information about your real life, information that anyone can easily access either through social media or from data breaches like the recent Equifax debacle. It's not too hard to figure out which car you drove into college, or your mother's maiden name (it's probably on her Facebook page). Answering honestly isn't the biggest idea, though you can always try a different approach before making the big guns Just lying—With the help of a password driverYour first car? Just write your dream car, dream car, the car you plan to buy. Mother's maiden name? Easy, just make it whatever irksome term of engaging she uses to address you before asking you to get those dishes done. As long as those answers aren't searchable, you need to generate wrong answers and keep them safe. Of course, you want to make sure that you can keep track of all the false responses you've concocted, and keeping your new, false responses safe means storing them with the rest of your secure data. Turn to your favorite password manager to save (or generate) your security questions and answers. You can create a spreadsheet for everyone, or just write your questions and bogus answers on the note field of the corresponding website or service (assuming you already have it in your manager of choice). It used to be that when someone died, their executor would follow a standard roadmap to settle... Read more For added peace of mind, you should use the password generator in your password manager to generate more varied responses compared to just using incorrect responses. Fe5h& R<v1 is harder to guess than Meredith, even if both aren't the actual name of your prom date. Your Mother's Maiden name isn't a secret we know — no one wants to talk about making a will. It makes us uncomfortable, slightly bee-believed and maybe even a little queasy. So we dodge the subject left and right and set off to make a will again. But here you are, reading about wills (even if it gives you an eerie feeling in the pit of your stomach). You've already made it this far and we're proud of you. So take a deep breath — we're about to answer everything you wanted to know (but were afraid to ask) about wills. 1. What is a will? Simply put, a will is a legally binding document that explains exactly how you want your property and other possessions to be handled after your death. We know — it's not comfortable to talk about this kind of thing. But as creepy as you feel, making a will is one of the most important things you can do for yourself and your family. 2. What is the difference between a living trust and will? A living trust and a will may seem similar in the way they work, but they are different. A will tells everyone how you want the things you own to be dealt with after you die. A living trust holds your assets while you are still living. Unsure how to talk about your end-of-life wishes? Use this free guide. A living trust never becomes a public document like a will after you die. So if you want to keep everything private, a living trust protects that information even after you're gone. It can also help you strike out probate costs (this is the legal court process that handles getting everything out in the will Any property given by a will must go through probate, but not if given by a trust! However, keep in mind, a trust cannot call a guardian for your children (in other words, someone who will look after them if you die)— only a will can do it. 3. Why do I need a will? You may think you don't need a will because you're not a millionaire, you don't sit on a massive stretch of land, or you don't have family members who are vultures and want to claw their way into your estate. But guess what? You need a will, no matter who you are. If you have kids who are under 18, then you really need a will. Your will is where you will have all the information about who their guardians will be. If you don't make a will — who will take care of your children if something happens to you and your spouse? Don't leave a decision like that in those hands of anyone but you (especially not the state!). And what about that one-of-a-kind watch your grandfather gave you? You want to make sure something like this stays in the family. If you have a will in place, you can say exactly who gets what. If you don't take care of it now, someone else will get to decide where your kids, pets and family heirlooms end up. 4. What if I haven't had children yet? So you think that since you don't have children yet, isn't it important to make a will? False. We just said it, but it's worth repeating: Everyone needs a will! Even if it's just you and your dog living in a one-bedroom apartment. Who would take Rover if something happened to you? And if you do have children in the road later or a niece you worship, you can update your will to include it. Make these 7 decisions before you create your will and take the headache out of the process. 5. Should I make a new will when I move between states? Nope. Most states across America will honor a will signed in a different state. But if you plan to move, it's smart to double the laws in your new state and update your will if necessary. 6. Should I get a will? You always need two witnesses to make a will valid, but you don't always need it notarized (check the laws of your state). Getting a document just means that a public officer (called a notary public) will make sure the person who signs the document is who they say they are. Some states want a document (called a self-proof affidavit) from the witnesses stating that they saw you sign the will or see someone sign it for you at your request. This document also proves that you were in your right mind and willingly signed everything. Having it in place saves a lot of time in probate (remember, it's just the legal court process that takes care of the give-out all in the will). A little note about your witnesses, though—make sure you don't leave anything to them in your will (because they won't get whatever it is!). A witness receive nothing of the will they witness. So skip your daughter (who gets your home in the will) to be your witness and instead ask a trusted co-worker or family friend. 7. Can I change or cancel my will? Absolutely! This thing is not set in stone. Nothing is permanent until you have passed away. You can add or remove things at any time. Once you do, you will sign a new will that says the old one is no longer valid. After you sign the new will, make sure you safely get rid of your old will (carved the sucker). And if you've given copies to anyone else, make sure you're the one who belittles those too. This way, there will be no confusion about which one is the right will. And if you want to cancel your will, you can. All that means is that you destroy your old will (you know, belittle it) and make a new one. 8. When should I want to update my will? You have to update your will anytime your wishes change or to some sort of life event (like getting married, bringing home a brand new baby, etc.). And you may need to update your will to any kind of unpleasant life change as well (as in the case of the death of a family member or a divorce). When life changes, your will must change as well. 9. After I have made a will, who shall I give copies? After you sign a will, keep a copy for yourself (duh) and give a copy of it to the person you named as your personal representative (this is someone you trust who will make sure your wishes are performed after you die). If you decide not to give them a physical copy of the will, at least let them know where you hold your will so they can get to it if they need it. If you ever update your will, make sure you get rid of the copies others have - and do it yourself! If you trust them with your will, then you probably trust them a lot. Still, it's a good idea to go ahead and belittle the old document itself. 10. What happens to my goods, if I have no will? Whether you know it or not, you already have a will in place . . . Kind of. Even if you've never signed a will, there are laws in your state that deal with how to sort through your property if you don't have a will. This type of thing is called an intestacy law. And it's basically a fancy way of saying the state will sort things out for you if you don't have a will. But then your family is in for a mess. They'll go to court for a while — and that's a real headache! When you die without a will, probate court will decide things like which of your family members your property, possessions and even your children who are under 18 (yikes!). Don't let that happen. Creating a will is one of the most important and loving things you your family. Believe it or not, it's easy to make your own will online in less than 20 minutes! All you need to do is plug in your important information, and the rest is done for you. And best of all, this process bog you down with a very nonsensical legal jargon. Take this step today! Today!

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