

## **National Conference on Retirement Organizations (NCRO)**

# **Cybersecurity for Retirees: Quick Safety Guide & Quiz**

Prepared for NCRO retirees to provide clear, practical guidance on staying safe in today's digital world. Cybersecurity does not require technical expertise—just awareness and a few smart habits.

### **The 3 Pillars of Cyber Safety**

- Slow Down – Scammers rely on urgency. Pause before responding.
- Verify – Confirm messages or calls using trusted contact information.
- Limit Access – Reduce who and what can access your personal information.

### **Smartphone Safety Checklist**

- Turn on Two-Factor Authentication (2FA).
- Silence or block unknown callers.
- Do not click links from unexpected texts or emails.
- Keep your phone and apps updated automatically.
- Review and limit app permissions.
- Never share one-time security codes.
- Do not send money or gift cards under pressure.
- Check bank and credit card accounts weekly.
- Ignore pop-ups claiming your device is infected.
- When unsure, stop and ask for help.

### **Cybersecurity Knowledge Quiz**

- 1. What is the main goal of most scams? (B)
- 2. What should you do before clicking a link? (C)
- 3. What does Two-Factor Authentication do? (C)
- 4. Which payment request is a red flag? (C)
- 5. How often should you check accounts? (C)

**Answer Key:** 1-B, 2-C, 3-C, 4-C, 5-C