



Introduction to Online Accounts

What is an Online Account?

An online account is a private, secure account that you create with a business or website to access and save personal information specific to you and that website/business. An online account is created with your personal information, including a username and password, so you can access it later. Once you create an online account with a business/website, you can access your account on any computer or mobile device with internet access as long as you remember and/or have the username and password with which you created the account. If you create a second account for the same business/website with the same or similar personal information, that second account will not link to the first account, meaning you will not be able to access the first account without the first account's login information. It is best to locate the login information you used to create the first account rather than creating a second account.

Why do I need an Online Account?

As mentioned, an online account gives you the opportunity to save your personal information specific to a business/website. For example, you may have an online account with a retail website, such as Amazon, to make purchases, save previous purchases, and save payment information. You may also have an online account with your doctor to access your health care information, make appointments, or communicate with your doctor. A third example is an online account with an employment or job search website where you can save your job searches, create a resume, or apply for positions. A final example is an email address. An email address is a special kind of online account that is often used as a way to set up other online accounts. Once you create an email address, it is unique to only you. You can use it to stay in touch with friends and family and create other online accounts.

Registering for an Online Account

You may need a variety of information to create an online account depending on the requirements of the business/website. Information can include: your name, address, phone number, and date of birth. You will also need to create a username and password to create the account. Sometimes, using your email address as the username is required. Other times, you can create another username that is not your email address.

Creating a Username:

If your name was Bob Thomas Smith, some username ideas could be:

- bob.smith
- bsmith1967
- smithbt

You do not need to use your first and last name in your username but it may be a good idea if you are using the account for professional purposes, like a job search.

Your username, however, must be unique – meaning no other person has used that username for an account with that website/business. Keep in mind that if you have a common name, it is likely that most combinations will already be used. You may have to include more numbers, punctuation, or words to create a unique username. But you can use the same username for accounts with multiple businesses/websites as long as that username is available for that particular business/website.

Creating a Password:

A password can be absolutely anything that you will remember; it can be a complete nonsense word if you like. Your password should be made up of words that are unique and easy for you to remember, but hard for others to guess. It is not advisable to choose something like your street name, pet's name or favorite color. The strongest passwords are lengthy (10+ characters) that include a combination of uppercase and lowercase letters, numbers, and some symbols such as exclamation points and asterisks. Most websites or online accounts have requirements for your password, like containing a certain number of characters, so make sure you are following their requirements or the password you are trying to create will not work. Although you can use the same username for multiple

accounts, it is recommended that you create a different password for each of your online accounts to keep your account as secure as possible.

Some password examples:

- If you own a 2002 Toyota Corolla, you could use **T.Corolla2002!**
- If you were born in Milwaukee in 1958, you could use **Milwaukee.1958**

Important: Passwords are ‘case-sensitive,’ meaning capitalization matters. Once you create your password, you must always type it in the exact same way, using the same upper and lower case letters you did when creating the password.

Online Account Safety

- Use common sense when you are on the Internet and maintain a healthy dose of skepticism. Unfortunately, depending on the type of account you are creating, you may need to share private information such as your social security number (for a job application) or banking information (to set up direct deposit to receive benefits). Know the exact website of the business for which you would like to create your account, making sure the website you are on is legitimate and has proper security. If the information that the company is asking for does not make sense, you can always call the company to verify the need for the information. Using extreme caution is best until the request can be verified.
- Always remember to sign out of your online account, especially if you are using a public computer.
- If you are using your personal computer, make sure you have up to date security software to protect your information from malicious software.