Protect Your Family's Privacy & Financial Information Online

Posted by Mary Kay Hoal on November 5, 2012 · 1 Comment

Much has been said about people being tracked while they browse the web, which is something that ad agencies and marketing firms do in order to "personalize a user's experience".

How do you know if you're being tracked? Well, it happens in the background all the time.

Say you're browsing Amazon or Google for a home security system, or you're writing an email to your sister, asking her for recommendations on different home security providers, and 30 seconds later you see an ADT ad on a website that has nothing to do with home security systems – that's the end result of what some people consider an invasion of privacy on the Internet, and just one example of it.

Like they say, this tracking technology can make your web browsing experience much more convenient, but not everyone subscribes to that idea. If you're someone who doesn't, there are several ways to prevent ad agencies and marketing firms from accessing your or your family's information or browsing history.

Use Tor as Your Web Browser

Tor Browser is an open source web browser that protects your information and web activity from companies and individuals that track – or for more malicious purposes, such as gaining access to financial information that is stored on your computer. Tor works by bouncing your Internet connection around a secure, volunteer-run worldwide network, so if someone wanted to track you they would have to track your computer through all the connections around the world instead of just the single connection from your home or office. The good thing about Tor is it works with all websites and it's just as fast as your everyday web browsers, such as Chrome and Firefox. The only downside is that Tor takes a little longer to start up, due to the fact that it needs to establish a connection with the worldwide network.

To download Tor Browser for your computer go to https://www.torproject.org/ and click the "Download Tor" button. Tor is free and available for Windows, Mac, and Linux based operating systems.

Disable Tracking Cookies on Your Computer

Simply put, cookies are small, encrypted Internet files that live on your co

mputer. They are meant to make your browsing experience faster by remembering passwords, usernames, emails and other stored information. These cookies are called "first-party cookies".

The ones you want to delete regularly are called "third-party cookies". These cookies are designed to track and analyze your web browsing habits and relay that information back to ad networks or marketing

firms.

By disabling third-party cookies you can make browsing the Internet a more private experience for you and your children. And if you're like me, you'll feel better that marketing firms aren't collecting data on your child and storing it on a server somewhere.

You can learn how to disable third-party cookies on any browser by following this step-by-step guide.

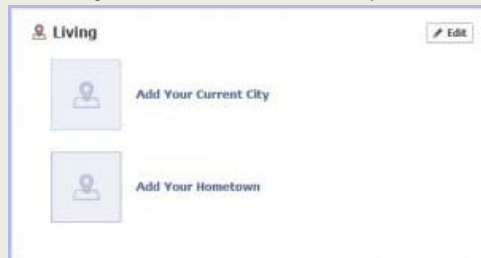### Clean Up Your Social Media Accounts

Social media accounts are a gold mine for marketing firms who want to find personal information about individuals in order to better target them with ads. Facebook is especially vulnerable since all your personal information is organized and out in the open on your profile. And despite the fact that children under 13 are not legally "allowed" to use Facebook, a large percentage of them find a way to access it one way or another, which means your child's data is at risk as well.

"The guts of the issue, especially as it relates to your child, really comes down to what your child is sharing online with others. (…see Three Good Reasons Why Your child Shouldn't Be on Facebook). Are they casually giving out their home address? Are they posting the name of their school on Facebook? Are they announcing to everyone that they recently changed their cell phone number? Because Facebook is a social network for adults where open networking is encouraged, questions like these are integrated right into the sign up process. The important thing to realize here is that children will willingly give out this information, though it's not required of them, just because they were asked. As you can imagine, this is where a child's privacy and safety become jeopardized."

Below is a step-by-step mini guide that outlines how to delete any personal information from your profile that could let scammers know where you live. Also, remember to avoid posting photos of your house or the general area where you live – this seems like a no-brainer but sometimes we get caught up in the moment and overlook the amount of personal detail in a photo.

1. First, log into your Facebook account. On your profile, click the "about" link below your profile picture.
2. Scroll down until you see the "living" tab and click "edit". Delete your current and past cities.

3. Next, scroll down to "Contact Info" and click the "edit" button. If you've accidentally added your phone number and/or address, delete it.

With the fastest growing segment of identity theft being among kids and teens, it's important that you help

your children take these precautionary safety measures if they haven't already. Aside from the unhealthy, adult-intended content on the social network (inappropriate photos, adult groups, language, the list goes on), Facebook's registration process encourages users to divulge far too much personal and geographical information.

I founded Yoursphere.com because I knew it was possible to offer children a fun and positive social networking experience without tricking them into giving away any personal information. I wanted to create a social network where privacy is the standard and education about important issues like online safety and cyberbullying are integrated right into the social networking experience. Our members have embraced this philosophy, taking the education into their own hands and teaching other members what it means to be safe online, why they should think before they post, and the difference they could make by choosing to be kind to others online.

If you would like to learn more about how we teach safety and privacy in Yoursphere, and how to easily teach it to your own children based on their age, you can follow this guide.

Finally, Delete Your Financial Information from Online Stores

E-commerce sites like Amazon give people the option of storing credit card and billing information on Amazon's servers in order to make purchasing easier and faster. Though I understand the reasons for taking advantage of this service, I started realizing the risks of doing so shortly after the PlayStation Network was hacked.

The PlayStation Network incident put millions of PlayStation user's personal information into the hands of criminals, and there was nothing anyone could do about it except check with their banks and change the passwords on their accounts. Seeing how easily a large international, multi-million dollar company like Sony could lose all of that information made me realize that other online vendors are no exception. As a safety precaution, I deleted all of my financial information from Amazon. Sure, it makes the process of purchasing products from them a little slower, but in the end having my financial information secure is worth the inconvenience.

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About the Author

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Mary Kay is a nationally recognized family online safety expert. She is the mother of five children ranging in age from 8 – 21 years old. She is the founder & president of Yoursphere Media Inc., which focuses on the family & publishes the award-winning kids' social network, Yoursphere.com, and the Internet safety resource site YoursphereForParents.com. Mary Kay has been profiled on CNN, BBC, E!, Fox & Friends, Lifetime TV and ABC 20/20. She is also published on Yahoo! Shine, Dr. Laura.com, Wellness.com and many other family-focused websites. Mary Kay is a member of the PedSafe Expert team

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