

Using a password manager

Easy · 30 min to set up; a few weeks to cover every account · Free options; paid plans add features

A password manager creates, stores and fills in a different strong password for every account, so one data breach can't unlock the rest. You remember a single master passphrase of 4 to 7 unrelated words. Good free options exist, including ones built into browsers. Set it up in this order: choose a reputable one, make the master passphrase, turn on two-step sign-in, then replace your email and bank passwords first with random 16+ character ones. Write the master passphrase down and keep it somewhere physically safe; most managers can't recover it.

YOU'LL NEED

- ☐ Your phone and computer
- ☐ A quiet half hour
- ☐ A safe place for one written-down master passphrase

WHAT TO KNOW

- 1 **Choose a reputable password manager.** Many good ones are free, including those built into browsers; dedicated managers often add stronger security features and work better across devices. Compare reviews from a trusted source like Consumer Reports.
- 2 **Look for "zero-knowledge" design: the company can't see your passwords and never stores your master password.**
- 3 **Create the master passphrase: 4 to 7 unrelated words, like CISA's example "Horse Purple Hat Run Bay Lifting." Spaces are fine.** Don't use that example itself.
- 4 **Turn on two-step sign-in for the password manager right away.**
- 5 **Install its browser extension and phone app so it can autofill and sync.**
- 6 **Replace your most important passwords first: email, social media and financial accounts.** Let the manager generate each one: at least 16 characters, random, and unique.
- 7 **Let the rest come over time.** Save passwords as you log in, or import them all at once.

Watch out Reusing a password, even with a letter or symbol added, is risky. If one account is breached, that password becomes a skeleton key to the others. In CISA's example, one reused password let a hacker into someone's email and start a \$700 bank transfer.

DAD NOTE *One great password you remember, and a vault for all the rest.*

Full lesson: aptkeys.com/tools/passwords-and-sign-in/using-a-password-manager/

Checked October 2, 2026. Sources: Cybersecurity and Infrastructure Security Agency; National Cybersecurity Alliance; Federal Trade Commission.