

Moving Your Financial World Online. How to do it Safely.

Cameron Commons Forum

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Presented by: Raleigh SeniorTechEd

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SeniorTechEd

Providing Technology Education for Adults

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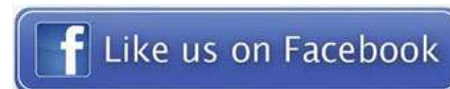
Raleigh SeniorTechEd is always looking for new volunteers to be part of the staff presenting these educational events. Please let the SeniorTechEd volunteers presenting this event know if you would like to be part of our organization.

Again, Thanks for your attendance.

President, Raleigh SeniorTechEd

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- **AGENDA**

- Online Shopping
- Online Banking
- Taxes
- Privacy / Security

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• **Online Shopping**

- ★ Amazon, Walmart, Best Buy.....
- ★ “Free Shipping”
 - ★ isn’t free
 - ★ Contactless Pickup
- ★ Require credit card (Dedicate one credit card for online)
- ★ Debit card or Credit?
- ★ Look carefully at specs
- ★ Can’t touch it (but you weren’t going to store anyway)
- ★ Turn on notifications so you know when something is delivered or when Credit Card is used
- ★ Covid: Safer



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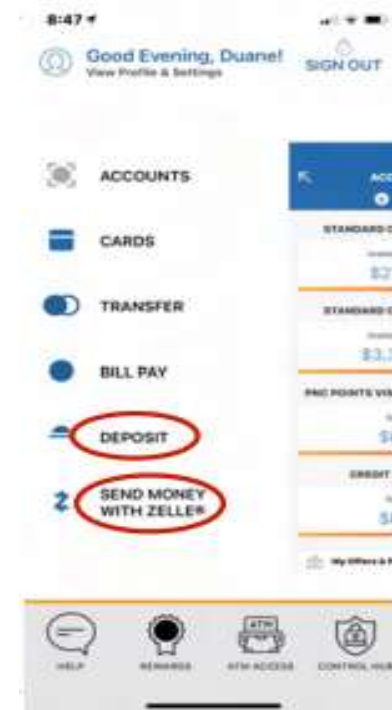
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• Banking

- ★ Stay with Banks with their own apps
- ★ PNC, SECU, BofA.....
- ★ Easier to track charges
- ★ Mobile Deposit
 - ★ Picture of Front/Back
 - ★ Save check for 2 weeks
- ★ Many support payment like Zelle, Venmo

Avoid banks with web interface; serious banks have there own app for phone access.

Have to use web interface for computer.



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• Tax Software

- ★ Program runs on computer,
 - ★ generates return to file,
 - ★ file electronically
 - ★ State Return maybe included or have to purchase separately
 - ★ Verify Software Requirements: Windows 10? Mac OS 10.14
- ★ Use web interface
 - ★ Generates return to file,
 - ★ File electronically
 - ★ State Return maybe included or have to purchase separately
- ★ Tax Services
 - ★ Collects information but tax service files return
 - ★ File Early, Prices can go up the closer to April 15th

<https://www.pcmag.com/picks/the-best-tax-software>

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- **Tax Software**

- ★ TurboTax, Tax Act, TaxSlayer....
 - ★ Turbo has Interview User Interface (UI)
 - ★ Turbo has at least 4 versions (Deluxe, Premier, Home Business...
- ★ Tax Services: HR Block, Jackson Hewitt, Liberty
- ★ Download Brokerage Accounts
- ★ Deduction Finder
- ★ “Enter amount in box 2 of 1099”
- ★ Import last years return
- ★ NC State charges for direct connect (Mail it in)
- ★ Print PDF for your records

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• Security/Privacy

- ★ Use good passwords
- ★ Password Manager
 - ★ 1Password, LastPass,
 - ★ Generate very strong passwords
 - ★ Annual fee
 - ★ Only have to remember one password
- ★ HTTPS websites
- ★ Don't use open WiFi networks
- ★ Have Passcode for your phone (4 or 6 digit number)
- ★ Newer phones have Face ID or Touch ID



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- **Security Two Factor Authentication**

- ★ Requires authentication from a second device
- ★ Recommended for Financial Interactions
- ★ Add additional Phone Numbers
 - ★ iPhone>iCloud>Password & Security
- ★ Will make your life more complicated

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- **Security Questions & Answers**

- ★ One word answers

- ★ High School?: Broughton not Broughton High School

- ★ Keep track in Contacts

- **Questions / Comments**

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Thank you for having
us!!

Hope to see you in class soon!!