

1. In a report published by McAfee and their research team last year, they estimated that the damage caused by cyber crime was between 375 and 575 billion dollars (McAfee, 2014, p. 2).
2. McAfee also reported that about 800 million people had their personal information stolen in 2013, and said that "this alone could cost as much as \$160 billion per year" (p. 3).
3. Clearly, cyber crime causes a huge amount of damage, and individuals are just as vulnerable as large companies.

B. Passwords are a big part of this problem.

1. In a study done by Verizon in 2013, which was posted on the United States Secret Service website, they examined more than 2,500 data breaches which occurred between 2004 and 2012 (Verizon, 2013, p. 4).
2. Their results showed that in more than 40% of these incidents, the intruder was able to gain access by "guessing, cracking, or reusing valid credentials" (p. 34).

III. **[Audience Involvement]** On my questionnaire, 70% of you said that either you personally or someone close to you has already been a victim of cyber crime.

- A. Even so, not a single person said they used a password longer than 14 characters.
- B. More than half said you reuse passwords even for important websites, and only one person said that they changed their passwords every six months.
- C. Most of you have already been affected by cyber crime, and all of you are vulnerable.

Transition: Now that you understand how dangerous cyber crime is, I will talk about how it can be prevented.

Solution/Satisfaction

I. **[Evaluation of proposed alternative solution]** Lately, many companies have been pushing fingerprint scanners as an easier way to protect important data.

- A. This kind of lock is extremely convenient, because it does not rely on memory.
- B. The problem is that it is not very secure.
 1. In 2013, Robert Lemos wrote an article for eWeek magazine about a contest which was meant to show how difficult it would be to fool Apple's fingerprint sensor (Lemos, 2013, para. 1).
 2. Much to their surprise, on September 21st — less than two days after the contest began—a group of German researchers were able to get past the sensor using just a scanner, a circuit board and some glue (para. 2-3).
- C. Even though fingerprint scanners might discourage some cyber crime, they are not the best protection.

II. **[Statement of my solution]** The best way to protect yourself from cyber crime is by using better passwords.

III. **[Explain the solution]** There are only a few things you need to remember when making a password.

- A. First, passwords should be longer than 14 characters.
- B. Second, passwords should be changed at least every six months.
- C. Finally, passwords should be unique

IV. **[Illustrate/demonstrate the effectiveness of the solution]** In the study performed by Verizon that I talked about earlier, they wrote that many intruders got in by "guessing, cracking or reusing credentials" (Verizon, 2013, p. 34).

- A. The first aspect of a strong password, that it should be longer than 14 characters, is to prevent cracking.