

THE 10-MINUTE LOCKDOWN

YOU'RE 10 MINUTES FROM BEING A BAD INVESTMENT

Scammers choose easy targets. These six moves make you harder to use. Start the timer. Protect the account that protects everything else.



CHECK YOUR EXPOSURE

MIN 1-2

Search your email at Have I Been Pwned. Learn which breaches exposed it — and which passwords now need replacing.

ACTION [HAVEIBEENPWNER.COM](#) > [EMAIL](#) [SEARCH](#)



CHANGE YOUR EMAIL PASSWORD

MIN 3-5

Email can reset many other accounts. Use a unique 16+ character passphrase or a password manager. Never recycle it.

ACTION [EMAIL ACCOUNT](#) > [SECURITY](#) > [PASSWORD](#)



TURN ON MFA FOR EMAIL

MIN 6-7

Enable two-step verification. Prefer an authenticator app or passkey when offered; MFA blocks most password-only takeovers.

ACTION [EMAIL ACCOUNT](#) > [SECURITY](#) > [TWO-STEP VERIFICATION](#)



UPDATE YOUR PHONE

MIN 8

Install the pending operating-system update. Updates close security flaws that attackers can exploit.

ACTION [SETTINGS](#) > [SOFTWARE UPDATE](#) > [INSTALL](#)



ENABLE AUTO-UPDATES

MIN 9

Turn on automatic operating-system and app updates so your protection never depends on remembering to do it later.

ACTION [SETTINGS](#) > [SOFTWARE UPDATE](#) > [AUTOMATIC UPDATES](#)



TEXT ONE FAMILY RULE

MIN 10

“Urgent, secret, or about money? Screenshot it and send it to me first.” Break the pressure before anyone acts.

ACTION [PAUSE](#) > [SCREENSHOT](#) > [VERIFY THROUGH A KNOWN CONTACT](#)

THE RULE THAT STOPS THE RUSH

URGENT. SECRET.
ABOUT MONEY.

PAUSE. SCREENSHOT. VERIFY.

Done? You just did more than most people ever do.

Educational content only. Settings vary by account and device. Use official apps and type website addresses yourself. A breach listing does not prove your current password was exposed. Full disclaimer: [rexcalloway.com/disclaimer](#)