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# CKR Financial Services

## monthly journal

HELPING OUR CLIENTS GAIN THE ADVANTAGE  
OVER THE COMPETITION

*This month, we continue our talk with Angel Soto at Nerds To Go. He walks us through steps to protect your data.*

## Data Protection! Part 2

Last month, you outlined what Malware and Ransomware are as well as trends showing up in Las Vegas. Can you give us advice on how to protect our systems?

*If you get an email from a company telling you that the account has been locked, do not click on the links. CALL the company and ask if there is an issue. Use a phone number that you can find on your account or card itself. Do not call any number that was given to you in the email.*

How do you advise business owners to protect their data or systems?

*1-Having up to date antivirus programs is a line of defense against malware and ransomware. The antivirus software must be one that consistently updates the virus definitions. New and improved malware is constantly being generated to by-pass these antivirus softwares, hence the need to have an antivirus that is consistently updating it's definitions.*

*2-User awareness is important part of keeping your systems from being compromised. If employees are not familiar with the basic rules of using a computer connected to the internet, this will become a serious weakness within your organization. Provide*

*employees with constant training about best practices and how to identify possible threats. One of the simplest best practices is to never click on a hyperlink that is received via email. This is the easiest way for a hacker to get into your systems.*

Agreed. We sometimes get suspicious emails with links to sound/WAV files or other types of links, even with staff names in the email address, and we've made sure to send out emails direct to staff after each incident detailing what it was or a screenshot, so now our staff are really vigilant because they see how official the hacks look. My staff are my company's first line of defense.

*3-Have a secure password policy. Your organization's passwords must be unique and of sufficient complexity. Use symbols, capital letters, and be at least 12 characters in length. Change your passwords regularly. Use a password manager to add another layer of security.*

*4-Use Two Factor Authentication (2FA). Yes, this is cumbersome and takes time, but it is another important layer of protection for your systems. Mobile devices and laptops are magnets for hackers. Most devices and apps used on the devices allow for (2FA), make sure you take advantage of this!*

*5-Virtual Private Networks (VPN) - If you have employees that surf the internet as a course of regular work, a VPN will*

*mask their IP addresses so their online actions are virtually untraceable. If you have employees logging in remotely, don't allow them to connect to any of your networks without using a remote access VPN. This type of VPN will securely connect their device outside the corporate office.*

*6-Clean your browser's history and cache regularly to remove any malware that may have been dropped into your cache by a website you've visited. Your antivirus should have taken care of this, but if the definitions are outdated, this could still happen. Another reason to delete browser cache data is to free up space on your hard drive. Over time, the cache can grow to a huge size; clearing it can recover some of that previously used space.*

*7-Finally and most importantly, backup your data. If your storage device fails and you have no backup, you could be out of business. Data loss doesn't just occur when you get hacked. It also occurs when your storage device fails. For these reasons, always have multiple backup systems. Have a local backup (external device) and a cloud backup for peace of mind.*

If someone doesn't have a lot of funds or additional security software, what is one thing they should start with today to try to protect themselves?

*Try to follow the best practices we've gone over. Invest in antivirus software. There are cheap options out there. A good antivirus software can cost anywhere between \$50-\$80 for two years.*

This has been amazing! If anyone needs Angel or his marvelous team, find them at [www.nerdstogo.com/las-vegas-nv/](http://www.nerdstogo.com/las-vegas-nv/) 702-357-4494, 3380 E Russell Rd, Suite 111 Las Vegas, NV 89120



## Goal Setting

*In last month's newsletter, one of our 10 Commandments was to set S.M.A.R.T. Goals. Let's dive into that a little deeper. I also want to share some exciting personal news related to that very topic.*

Let's break this into SMART components:

Specific: I will acquire 2 new clients with recurring services next month to grow my business.

Measurable: I will measure this success by maintaining my current client base while incorporating these 2 new clients and successfully deliver services.

Attainable: I will use my networking group to increase my chance of contacts with new clients. (or I will use advertisement/social media/reach out to current satisfied clients for referrals.)

Relevant: Adding 2 new clients will increase revenues and my bottom line, getting me closer to my goal of growing the business.

Time-Based: I am giving myself one month to attain these 2 clients.

Now, your SMART goal looks something like: I will acquire 2 new clients within one month by networking with current satisfied clients. This will allow me to grow my business and increase my revenue.

You've chopped your broad idea into measurable, attainable steps within a timeline. This is simplified but a good example of what can happen with some forethought and discipline.

Now, my exciting news! I have waited years to test for a certain designation, but business was busy or emergencies crept up, or global pandemic... I finally took the time to study and test for my Enrolled Agent designation and passed! This will allow me to talk to the IRS directly for clients as well as other benefits!

I think this topic can help business owners achieve results. This is the type of deliverable that can really have an effect on your personal life, as well. Let's face it, so many of us are working IN the business that we fail to step back and see how we need to work ON the business. If I asked you what you wanted to achieve, what would that answer look like? For most, it would be something such as "I want to grow my business" or "I want to get out of debt". Those are noble ideas for goals, so let's apply the SMART goal principle to see how we turn thought into action.

Broad Goal – I want to grow my business.

"I make a point to appreciate all the little things in my life. I go out and smell the air after a good, hard rain... These small actions help remind me that there are so many great, glorious pieces of good in the world."

### Reminder:



### Take Time for Yourself.

**What do you do to refill the well? You can't keep running on empty – life will eventually catch up with you. Make time for the important things; family, health, happiness, love. You can be practical about it, but you must take care of yourself!**

"Whether you think you can or you can't, you're right."

-Henry Ford

### "IRS Troubles?"

1-For refund info, log in to <https://www.irs.gov/refunds> and click the blue button "Check My Refund Status".

2-Got a notice from the IRS, contact us ASAP. These are time sensitive and need immediate attention.

3-Although notices are time-sensitive, the IRS works from its own clock, and they are running behind this year. It started with COVID and they never caught up. So, your automated letters are going out but responses to real letters seem to take forever.



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