

Password Best Practices Cheat Sheet

Cheat Sheet · The Six Rules That Protect Most Of Your Digital Life.

Forget the old advice about complex passwords with weird characters. Modern password hygiene is simpler: long, unique, manager-driven, MFA-protected.

The 6 Rules

- 1 Length over complexity.** 16+ random characters beats 'P@ssw0rd!' every time. Length is what makes brute-forcing infeasible.
- 2 Unique per account.** One leak from one site shouldn't compromise others. Reuse is the #1 cause of credential-stuffing breaches.
- 3 Use a password manager.** You can't remember 100 unique 16-character passwords. Don't try. The manager generates and stores them.
- 4 MFA on every account that supports it.** Email, bank, social, password manager, cloud. Authenticator app preferred over SMS.
- 5 Save your recovery codes.** When you set up MFA, store the recovery codes somewhere safe (password manager Secure Notes + paper backup).
- 6 Rotate after a breach.** If a service you use is breached, change that password and any others that resembled it.

Tier Your Passwords

Tier	Examples	Rules
Tier 1 — Critical	Email, bank, brokerage, password manager, primary cloud (Gmail/Google), et passw	Long (16+), unique, MFA via authenticator app
Tier 2 — Important	Social media, work tools, healthcare, retail accounts with payme	Long (12+), unique, random password (PM-generated). MFA when
Tier 3 — Throwaway	Forums, retail one-offs, sites you signed up for to read	Long (12+), unique random password. MFA optional. Candidates

Recommended Password Managers

- **Bitwarden Free** — open-source, free unlimited devices, generous free tier.
- **1Password** — best UX, family plans excellent, Watchtower built in.
- **Proton Pass** — strong privacy ethos, built-in email aliases.
- **iCloud Keychain / Google Password Manager** — fine if you're all-in on one ecosystem.

TRY THE TOOL

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