

## Benefits of a Password Manager

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A password manager can save you a lot of time and energy trying to remember each login. Password management software can also help protect you from hackers by retaining complex and long passwords, which are more difficult to break.

While you might think your pet's name and birthday are obscure enough to be your password for everything, someone can glean that information from social media and steal your credentials. Secure passwords are especially prudent if you have access to confidential data or finances.

Before choosing any password manager, learn about the different types and features you may need. Check out reviews on the top choices available and what costs you can expect to pay for security and services.

## Types of Password Management Software Available

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Different types of password managers exist, some of which are inherent with other software or platforms. For instance, web browsers like Firefox and Chrome have built-in password management software to help users log into websites for emails, social media and more. Users simply click 'save password' when prompted after logging in.

These web-based password storages often require you to manually sign-in every so often to ensure some level of security. However, these managers are typically not very secure, as they do not encrypt passwords. Anyone with access to your computer could view your account login details unless you place a master password on your browser's user account.

Other types of password managers that standalone include:

- Application-based
- Web-based
- Embedded security hardware

Each of these has pros and cons depending on where and how you need to access your passwords. For example, a web-based password manager allows you to retrieve login information from any device connected to the internet, from your desktop to your laptop to your mobile phone.

An application-based password manager often has features like password generation, form-filling and the ability to export contents into a decipherable file. However, unlike web-based, you cannot access information stored in applications from a remote device. This type of manager is beneficial if your password needs are for only one device that no one else uses, like a personal computer.

Some password management software uses embedded hardware into a device as a security measure. In particular, some hospitals use fingerprint readers to secure private information in public spaces, such as laptops with patient's files. This adds an extra layer of protection against thieves.

## Password Manager Reviews

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### **Keeper**

An application-based password manager, Keeper stores information in personal vaults. It will also do a dark web scan, which involves reviewing databases of usernames and passwords in hidden corners of the internet, to inform you of compromised information.

Password manager cost starts about \$30 annually for a personal account and \$60 for families with five or fewer users. However, students can qualify for a 50 percent discount with verification for enrollment status. Business plans range from \$2.50 to \$3.75 per user, per month but are billed annually.

Keeper offers the following:

- Dark web scan
- Fingerprint and face identification
- Secure password sharing
- Unlimited password storage options

### **LastPass**

The premium version of LastPass grants you storage and retrieval of user logins and other credentials, such as addresses and credit cards, across multiple devices and through browsers. This password manager is application- and web-based and stores information online. However, you can access stored passwords offline, as the application on the device will use the last cache.

You can have one user or multiple users, such as for other family members or coworkers. While each user has his or her personal "vault" of information, you can also easily share specific passwords with other users in the account.

The password manager also has a generator that creates unique and random passwords. You can also see how strong your existing passwords are.

Password manager cost is between \$3 to \$4 monthly for personal plans and \$4 to \$8 per user, per month for business plans. You can check out the free version before committing to a monthly subscription plan. You may find that the free plan is sufficient for your needs.

LastPass offers the following:

- 1 GB of encrypted file storage
- Budget-friendly option
- Single sign-on tool
- RoboForm

RoboForm is a web-based password manager with offline retrieval capabilities. You can access stored information on multiple platforms, browsers and devices. The password manager software creates strong passwords and can verify the strength of your existing logins.

In addition to creating, capturing and recalling stored information, RoboForm can export login credentials and other information into a comma-separated value (CSV) file. You can also digitally share a single password or an entire file securely. However, importing can be difficult although possible.

Password manager cost starts around \$24 annually for a single user, but price discounts are available for multiple-year subscriptions. Family plans are almost \$50 a year, while business plans are about \$40 per user, per year.

RoboForm offers the following:

- Comprehensive form-filling
- Digital inheritance sharing
- Is the cost of password managers worth it?

The biggest factor in a password manager comparison is typically cost. Some password management software charges monthly or per user. Likewise, there are different pricing plans based on personal or business services. The average password manager cost can range from just a few dollars a month for a single-user subscription to more than \$100 for a business with several users. However, most managers offer a free version of its software with limited features to entice you to purchase the full version or subscription. But, for less than a latte, you can avoid ever getting locked out of your account for too many failed tries as well as take advantage of security features like generators to keep your information safe.