

WEBINAR
JAN 26

Building Your Construction Company's Financial Health



Welcome + Webinar Tips

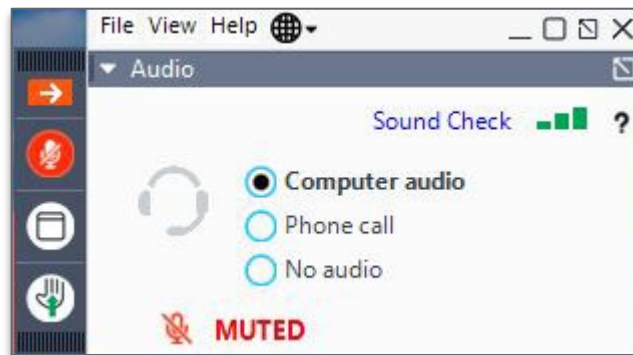


Marjorie Noleen

Marketing + Client
Relations Director

Webinar Facilitator

- This slide deck is available in GTW.
- Attendees are in listen-only mode.
- Webinar is being recorded and will be posted on www.skrco.com/webinars
- This presentation qualifies for 1.0 CPE credit
- Questions:
 - Please post using the question/chat box.



Agenda



Welcome and SKR+CO overview



Accounting and Tax Topics (reduce expenses, improve cash flow, contact management)



Paycheck Protection Program Update/Round 2



New Administration Tax Proposals



Increasing IT Security Awareness



Q+A

Stockman Kast Ryan + Company



**A TOP ACCOUNTING FIRM,
MOUNTAIN REGION**

Accounting Today
2017, 2018, 2019, 2020

- Audit + Assurance
- Bookkeeping + QuickBooks
- Business Advising
- Business + Individual Tax
- Business Valuations
- Estate + Trust Planning
- Interim CFO Services
- Litigation Support

Committed to this Community



Today's Speakers



Brian Tunnelle

Audit Partner



Buddy Newton

Senior Tax Manager



Giovanni Ocasio

IT Advisor



Shawn Morland

Technical Services Manager





Accounting and Tax Topics

Brian Tunnelle, Audit Partner, SKR+CO

Buddy Newton, Senior Tax Manager, SKR+CO



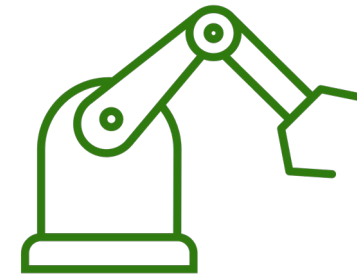
Accounting/ FASB Update



- ASC 606 Revenue Recognition – can defer to calendar 2020 financial statements
- ASC 842 Leases – can defer to calendar 2022 financial statements
- Paycheck Protection Program loans – contingently forgivable, remain a liability

Expense Reduction

- Shop around on material and service provider pricing
- Evaluate equipment utilization: buy, sell, rent
- Evaluate positions (not people)
- Cross train your staff
- Cost of other entities
- Control overtime
- Involve your employees



Tax Credits for Contractors

- **Work Opportunity Credit**
 - Several different employee categories
 - Credit ranges from \$2,400 to \$9,600 per employee
 - Extended through 2025
- **Employer credit for Paid Family and Medical Leave**
 - 12.5% to 25% of eligible wages
 - Up to 12 weeks per tax year
 - Extended through 2025
- **Energy-Efficient Homes Credit (Homebuilders)**
 - \$2,000 credit for houses that meet energy efficient criteria and is certified
 - Extended for 2021
- **Energy Efficient Commercial Building Deduction**
 - Potential deduction of \$1.80 per sq. ft. for energy efficient improvements to lighting, heating, cooling, ventilation, and hot water systems
 - \$.60 per sq. ft. for systems that meet requirements but not whole building
 - Made permanent with extenders act passed
- **Research and Development Credit**
 - 20% Credit for qualified expenditures
 - 15.8% reduced credit to not reduce expenses for credit
 - Third party preparing report could help maximize credit
- **Fuel Tax Credit (undyed diesel fuel)**
 - Claim quarterly refunds if \$750 min. met
 - Credit or refund must be included in income
- **Colorado Credits**
 - Enterprise Zones
 - Investment Tax Credit = 3% business personal property
 - Job Training Tax Credit = 12% qualifying training expenses
 - New Employee Credit = \$1,100 per job
 - Administrator Zone Credit = 25% of contributions
 - Child Care Contribution Credits = 50% of contributions
 - Innovative Truck Credits – range from \$4,000 to \$16,000 for 2020
 - Max credit for trucks with GVWR > 26,000 pounds (Class 7 or Class 8 truck)
 - Fuel Tax refund for exempt use of fuel

Qualified Improvement Property (QIP)

- Technical correction from tax reform, enacted 1/1/18, clarified:
 - **Qualified improvement property (QIP) placed in service after 12/31/17 is 15-year property eligible for bonus depreciation**
 - QIP placed in service during 2018 and 2019 is now eligible for bonus, which previously was subject to 39-year life and no bonus depreciation
- **Consider amending 2018 returns to re-classify these assets and claim bonus depreciation.**
 - Could result in net operating loss for taxpayer that can now be carried back 5 years when overall tax rates were higher.
- Taxpayer may file to change the accounting method used with their 2019 return to claim additional depreciation deductions in current year

Overhead Rate



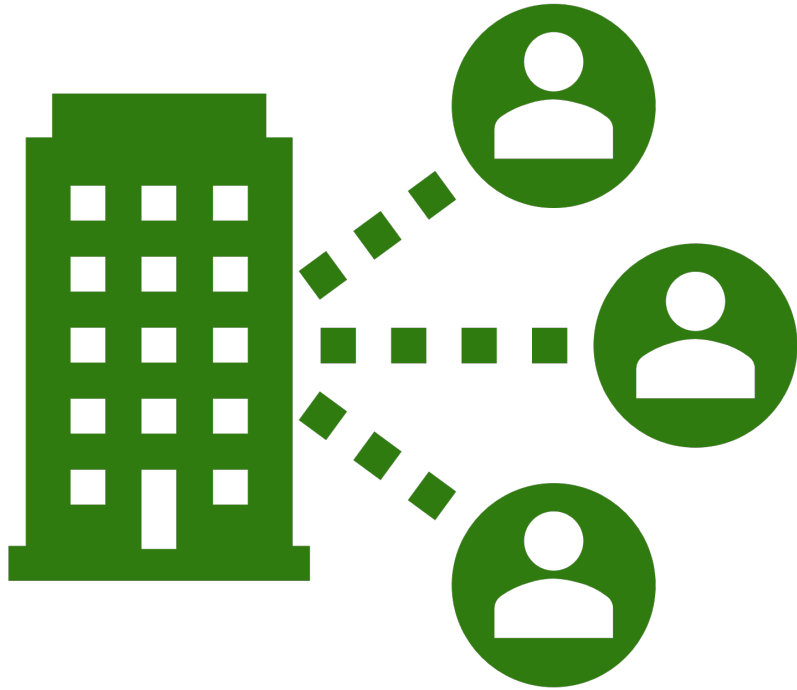
- Evaluate for changes occurring during 2020
- Evaluate direct versus indirect costs
- Do the same with your general and administrative costs

Evaluate your Projects

- Evaluate gross profit, cash flow and estimation accuracy
- Evaluate by Estimator / Project Manager
- Do a post-mortem on select jobs each year; positive and negative



Benchmarking



- Compare by size, geography
- SKR+CO, CFMA, AGC your CPA?



Cash Flow

- Evaluate your process for getting invoices out timely
- Empower someone (accounting staff, Project Mgr.) to help expedite collections
- Follow up on invoices before they are due



Tax Methods to Help with Cash Flow

- Change tax method to cash or completed contract from accrual/percentage of completion
 - New threshold is \$26 million avg. over 3 years
- Homebuilders generally use the completed contract method
- Other items to consider
 - Lookback calculation for large contractors subject to percentage of completion
 - Loss contracts
 - 10% election with use of percentage of completion
 - Retention/Retainage deferral with use of percentage of completion

Paycheck Protection Program Updates

- **Forgiveness of PPP Loan is not taxable income**
 - Timing of forgiveness matter?.....Possibly
 - Deductible for Colorado?
- **New forgiveness application for loans less than \$150k**
 - One-page application
 - Certification and Attestation
 - Still subject to possible audit
- **New expenses allowed**
 - Payroll Costs – group life, disability, vision or dental
 - Non-Payroll Costs – business software, uninsured costs related to property damage, essential goods under contract for operations, and personal protective equipment
 - Still limited to 40% from non-payroll costs



Paycheck Protection Program Updates

- **EIDL Grants do not reduce PPP Loan Forgiveness**
- Payroll Costs used for Employee Retention Credit and Families First Coronavirus Response Act cannot be used for PPP Loan forgiveness
- **PPP Second Round**
 - Previous PPP recipient, all funds used from first round
 - < 300 employees
 - 25% reduction in gross receipts during any quarter in 2020 compared to same quarter in 2019
 - Certification for necessity of funds required
 - Max is 2.5x avg. monthly payroll costs or \$2 million (\$4 million consolidated group)

Paycheck Protection Program Updates

- **Employee Retention Credit for 2020 updated and expanded for 2021 – refundable payroll tax credit for employer 6.2% Social Security payroll tax**
 - **2020**
 - Businesses who received PPP Loan previously were excluded but can retroactively claim
 - Qualified if operations were suspended or impacted by government order, or gross receipts for quarter in 2020 declined by 50% compared to same quarter in 2019
 - Includes wages (plus health insurance) not covered by PPP Loan proceeds from March 13, 2020 to December 31, 2020
 - FTE > 100 employees, only applies to those not providing services
 - Max credit = \$5,000 per employee (50% of qualified wages up to \$10,000)
 - **2021**
 - Only requires 20% decline compared to same quarter in 2019
 - Q1 2021, can elect Q4 of 2020 compared to Q4 2019
 - Q2 2021, can elect Q1 of 2021 compared to Q1 2019
 - Max credit = \$7,000 per employee, **per quarter** (70% of qualified wages up to \$10,000)
 - FTE > 500 employees, only applies to those not providing services

FTE = an employee in 2019 that worked at least 30 hours per week or 130 hours in a month

Simple math is sum of total full- time employees each month divided by 12

Max credit for one employee could equal \$19,000

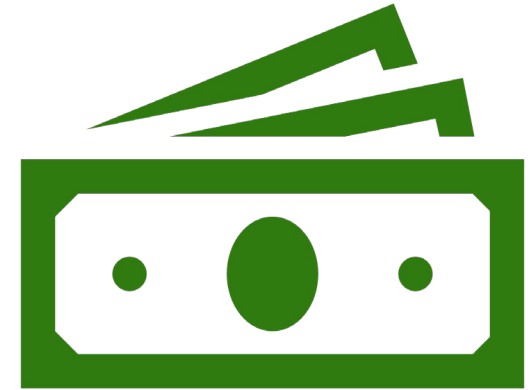
Strategic Planning

- **Evaluate “what-if” scenarios**
 - Server down for two days
 - Office closed for 14 days
 - Loss of management
- **Plan for change**
 - Revenue decrease / increase
 - Increasing competition / lower margins



Financial Information

- Accurate job costing
- Evaluate processes to get billings and costs input timely
- Evaluate proper allocation (or consideration) of overhead
- Timely production of internal financial statements
- Track significant change order costs separately



Business Interest Limitation 163 (j)

- **Who does this potentially apply to?**
 - Average annual gross receipts greater than \$26 million for past 3 years
 - Own an interest in another business entity with a current, or prior year carryover of business interest expense
 - Business entity that is a tax shelter and has business interest expense
- **Additional business interest deduction of 20% for 2019 and 2020**
 - **Partnerships only have increased rate for 2020 tax year**
- If 2019 return has already been filed, return could be superseded prior to new filing date of 7/15/2020 or could file an amended return to claim refund
- **Have option for 2020 tax year to utilize 2019 adjusted taxable income due to potential drop in income from 2020**
- If the entity was new in 2019, adjusted taxable income for 2019 can be annualized based on number of months

Net Operating Losses Timeline

Pre TCJA

- 2 Year Carryback and 20 Year Carryforward
- No limitation on offsetting taxable income, but only offset 90% of AMTI

Post TCJA

- No carrybacks allowed, must carryforward NOL's after December 31, 2017 indefinitely
- NOL's post December 31, 2017 limited to offsetting only 80% of taxable income prior to NOL deduction

CARES Act

- 5 Year carryback allowed for NOL's post December 31, 2017 and prior to January 1, 2021
- After 12/31/2020, any NOL deduction is limited to 80% of taxable income after deduction of pre-2018 NOL's, and before Qualified Business Income (QBI) deductions

Excess Business Loss Limitations

- TCJA limited business losses for individuals and non-corporate taxpayers to \$250,000 for single filers and \$500,000 for joint filers (2018 thresholds)
- **Provides relief until 2021, Farm losses permanent (through 2026 for TCJA)**
- **Business losses fully deductible for years 2018, 2019, and 2020**
- If returns were filed for 2018 and 2019, they should be amended/superseded to not limit losses
- If the result is an NOL then prior return(s) should be amended to claim a refund
- Clarification on issues around items for business loss limitations starting in 2021
 - Will not be able to claim losses against wages and other income earned as an employee
 - Net operating losses and QBI deductions under 199A will not be considered for loss limitation calculation
 - Capital gains can continue to help offset limitation, but only after being netted with capital losses

Colorado House Bill 20-1420 – “Tax Fairness Act”

- Signed into law by Governor Polis on July 11th
- Decouples Colorado from tax provisions of CARES Act
 - NOL's – no carrybacks for Colorado, 80% taxable income limitation still applies
 - Excess business loss deductions
 - Interest expense deduction under 163(j)
 - Qualified Improvement Property
- If you filed an amended Federal return for tax year before March 27, 2020 to incorporate changes from CARES Act, you will need to file an amended Colorado return.
- Waiting for further clarification from Colorado Department of Revenue regarding dates but would appear 2020 and future years not impacted.

Colorado Healthy Families + Workplace Act

- Signed into law on July 14, 2020 by Governor Polis
- Who does this apply to?
 - All employers for 2020
 - Employers > 16 employees for 2021
 - All employers for 2022
- Requires sick leave to be earned at rate of 1 hour for every 30 hours worked, and entitled to earn and use up to 48 hours per year
- Required upon starting, no vesting period
- Can be used for several reason besides just physical illness
- Public Health Emergency sick leave is separate, 80 hours for full time

\$100 Fine for Notice and Poster Per Violation



COLORADO
Department of
Labor and Employment

Colorado Workplace Public Health Rights Poster: PAID LEAVE, WHISTLEBLOWING, & PROTECTIVE EQUIPMENT Division of Labor Standards & Statistics

Effective January 1, 2021

*Must be updated annually; new poster
available 1st week of each December*

THE HEALTHY FAMILIES & WORKPLACES ACT ("HFWA"): Paid Leave Rights

Coverage: Employers with at least 16 employees are required to provide paid leave under the HFWA

- Employees earn 1 hour of paid leave per 30 hours worked ("accrued leave"), up to 48 hours a year.
- Up to 80 hours of supplemental leave applies in a public health emergency (PHE), until 4 weeks after the PHE ends.
- Regular hours and pay set the rate of accrual and compensation for leave, during which benefits continue.
- Up to 48 hours of unused accrued leave carries over for use the next year.
- For details on specific situations (irregular hours, non-hourly pay, etc.), see Wage Protection Rule 3.5, 7 CCR 1103-7.

Employees can use accrued leave for the following safety or health needs:

- (1) a mental or physical illness, injury, or health condition that prevents work, including diagnosis or preventive care;
- (2) domestic abuse, sexual assault, or criminal harassment leading to health, relocation, legal, or other services needs;
- (3) has a family member experiencing a condition described in category (1) or (2); *or*
- (4) in a PHE, a public official closed the workplace, or the school or place of care of the employee's child.

In a public health emergency (PHE), employees can use supplemental PHE leave for the following needs:

- (1) self-isolating or work exclusion due to exposure, symptoms, or diagnosis of the communicable illness in the PHE;
 - (2) seeking a diagnosis, treatment, or care (including preventive care) of such an illness;
 - (3) being unable to work due to a health condition that may increase susceptibility to or risk of such an illness; *or*
 - (4) caring for a child or other family in category (1)-(3), or whose school or child care is unavailable due to the PHE.
- During a PHE, employees still earn up to 48 hours of accrued leave and may use supplemental leave before accrued leave.

Employer Policies (Notice; Documentation; Incremental Use; Privacy; and Paid Leave Records)

- **Written notice and posters.** Employers must (1) provide notice to new employees no later than other onboarding documents/policies; and (2) display updated posters, and provide updated notices to current employees, by end of year.
- **Notice for "foreseeable" leave.** Employers may adopt "reasonable procedures" in writing as to how employees should provide notice if they require "foreseeable" leave, but cannot deny paid leave for noncompliance with such a policy.
- **An employer can require documentation to show that leave was for a qualifying reason only if leave was taken for four or more consecutive work days** (i.e. days on which an employee would have worked, not calendar days).
- **Documentation is not required to take paid leave**, but can be required as soon as an employee can provide it after returning to work or separating from work (whichever is sooner). **No documentation can be required for PHE leave.**
- **To document leave for an employee's (or an employee's family member's) health-related need**, an employee may provide: (1) a document from a health or social services provider if services were received and document can be obtained in reasonable time and without added expense; *otherwise* (2) the employee's own writing.
- **To document that an employee (or an employee's family member) required leave for a need related to domestic abuse, sexual assault, or criminal harassment**, an employee may provide: a document or writing under (1) above (e.g. from a provider of legal or shelter services) or (2) above, or a legal document (e.g., a restraining order or police report).
- **If an employer reasonably deems an employee's documentation deficient**, the employer must: (A) notify the employee within seven days of either receiving the documentation or the employee's return to work or separation (whichever is sooner), and (B) give the employee at least seven days to cure the deficiency.

- **Incremental use.** Depending on employer policy, employees can use leave in either hourly or six-minute increments.
- **Employee Privacy.** Employers cannot require employees to disclose "details" about an employee's (or their family's) HFWA-related health or safety information; such information must be treated as a confidential medical record.
- **Records must be provided upon request.** Employers must provide documentation of the current amount of paid leave employees have (1) available for use, and (2) already used during the current benefit year, including any supplemental PHE leave. Information may be requested once per month or when the need for HFWA leave arises.

Retaliation or Interference with HFWA Rights

- **Paid leave cannot be counted as an "absence"** that may result in firing or another kind of adverse action.
- **An employee can't be required to find a "replacement worker" or job coverage when taking paid leave.**
- **An employer cannot fire, threaten, or otherwise retaliate against, or interfere with use of leave by**, an employee who: (1) requests or takes HFWA leave; (2) informs or assists another person in exercising HFWA rights; (3) files an HFWA complaint; or (4) cooperates/assists in investigation of a HFWA violation.
- **If an employee's reasonable, good-faith HFWA complaint, request, or other activity is incorrect**, an employer need not agree or grant it, but cannot *act against* the employee for it. Employees can face consequences for misusing leave.

THE PUBLIC HEALTH EMERGENCY WHISTLEBLOWER LAW ("PHEW"): Worker Rights to Express Workplace Health Concerns & Use Protective Equipment

Coverage: All Employers and Employees, Plus Certain Independent Contractors

- PHEW covers not just "employers" and "employees," but all "**principals**" (an employer or a business with at least 5 independent contractors) and "**workers**" (employees or independent contractors at a "principal").

Worker Rights to Oppose Workplace Health/Safety Violations During Public Health Emergencies:

- It is unlawful to retaliate against, or interfere with, the following acts during, and related to, a public health emergency:
 - (1) **raising reasonable concerns**, including informally, to the principal, other workers, the government, or the public, about workplace violations of government health or safety rules, or a significant workplace health or safety threat;
 - (2) **opposing or testifying, assisting, or participating** in an investigation or proceeding about retaliation for, or interference with, the above-listed conduct.
- A principal need not address a worker's PHEW-related concern, but it still cannot fire or take other *action against* the worker for that reason, as long as the concern was reasonable and in good-faith.

Workers' Rights to Use Their Own Personal Protective Equipment ("PPE"):

- A worker must be allowed to **voluntarily wear their own PPE** (mask, faceguard, gloves, etc.) if the PPE (1) provides **more protection** than equipment provided at the workplace, (2) is **recommended** by a government health agency (federal, state, or local), and (3) does not make the worker **unable to do the job**.

COMPLAINT RIGHTS (under both HFWA & PHEW)

- Violations may be reported to the Division as complaints or anonymous tips, or may be filed as in court after exhausting pre-lawsuit remedies.

This Poster summarizes two Colorado workplace public health laws, SB 20-205 (paid leave) and HB 20-1415 (whistleblowing and personal protective equipment). It does not cover other health or safety laws, rules, and orders, including under the federal Occupational Safety and Health Act (OSHA), from the Colorado Department of Public Health and Environment (CDPHE), or from local public health agencies. Contact those agencies for such health and safety information.

This poster must be displayed where it is easily accessible to workers, shared with remote workers, provided in languages other than English as needed, and replaced annually.

For full versions of these laws, more detailed fact sheets, or questions, information, or complaints as to these or other labor laws, contact:
Division of Labor Standards and Statistics, coloradolaborlaw.gov, cdle_labor_standards@state.co.us, 303-318-8441 / 888-390-7936.

Election Results – President Biden Tax Proposals

Individual Income Tax Proposals

- Revert individual top rate from 37% back to 39.6% for incomes above \$400,000
- Tax capital gains and qualified dividends at ordinary rate of 39.6% on those with income above \$1 million
 - Currently married couples \$0 to \$80,000 taxed at 0%, \$80,001 to \$496,000 tax at 15% and greater than \$496,000 taxed at 20%
 - Also, must consider 3.8% Net Investment Income Tax, applies to individuals with adjusted gross income over \$200,000 and married couples over \$250,000
 - Effectively the top rate would increase from 23.8% to 43.4%
- **\$400,000 threshold**
 - Cap benefit of itemized deductions to 28 percent of value
 - Restore Pease limitation on itemized deductions for taxable income > \$400,000
 - Phaseout Qualified Business Income (QBI) deduction for taxable income > \$400,000
 - **Payroll tax on wages above \$400,000 at 12.4% evenly split between employer and employee, 2020 threshold is \$137,700**

Election Results – President Biden Tax Proposals

- Expand Child and Dependent Care tax credit from \$3,000 to \$8,000, reimbursement rate from 35% to 50%
- **For 2021, increase child tax credit from \$2,000 to \$3,000, extra \$600 for children under 6 and fully refundable, currently only \$1,400 is refundable**
- Reestablish the First-Time Homebuyer Tax Credit with up to \$15,000 in credit

Election Results – President Biden Tax Proposals

- **Estate and Gift Tax Proposal**

- Restore Estate and Gift Tax exemption and tax rate back to 2009 limits
 - 2009 limit was \$3.5 million exemption and 45% tax rate
- Eliminate step-up in basis for capital gain assets

- **Business Tax Proposal**

- Raise corporate income tax rate from 21% to 28%
- Create minimum tax on corporations with book profits greater than \$100 million
 - Essentially an alternative minimum tax that would be the greater of 15% on book income or the corporate tax rate on taxable income, net operating losses and foreign tax credits would still be allowed
- Raise the offshore tax rate for foreign subsidiaries of U.S. firms from 10.5% to 21%
- Impose 10% surtax on corporations who offshore manufacturing and service jobs to foreign countries only to sell the goods and services back to the U.S.



Increasing IT Security Awareness

Giovanni Ocasio, IT Manager +

Shawn Morland, Technical Services Manager

Navakai



Phishing

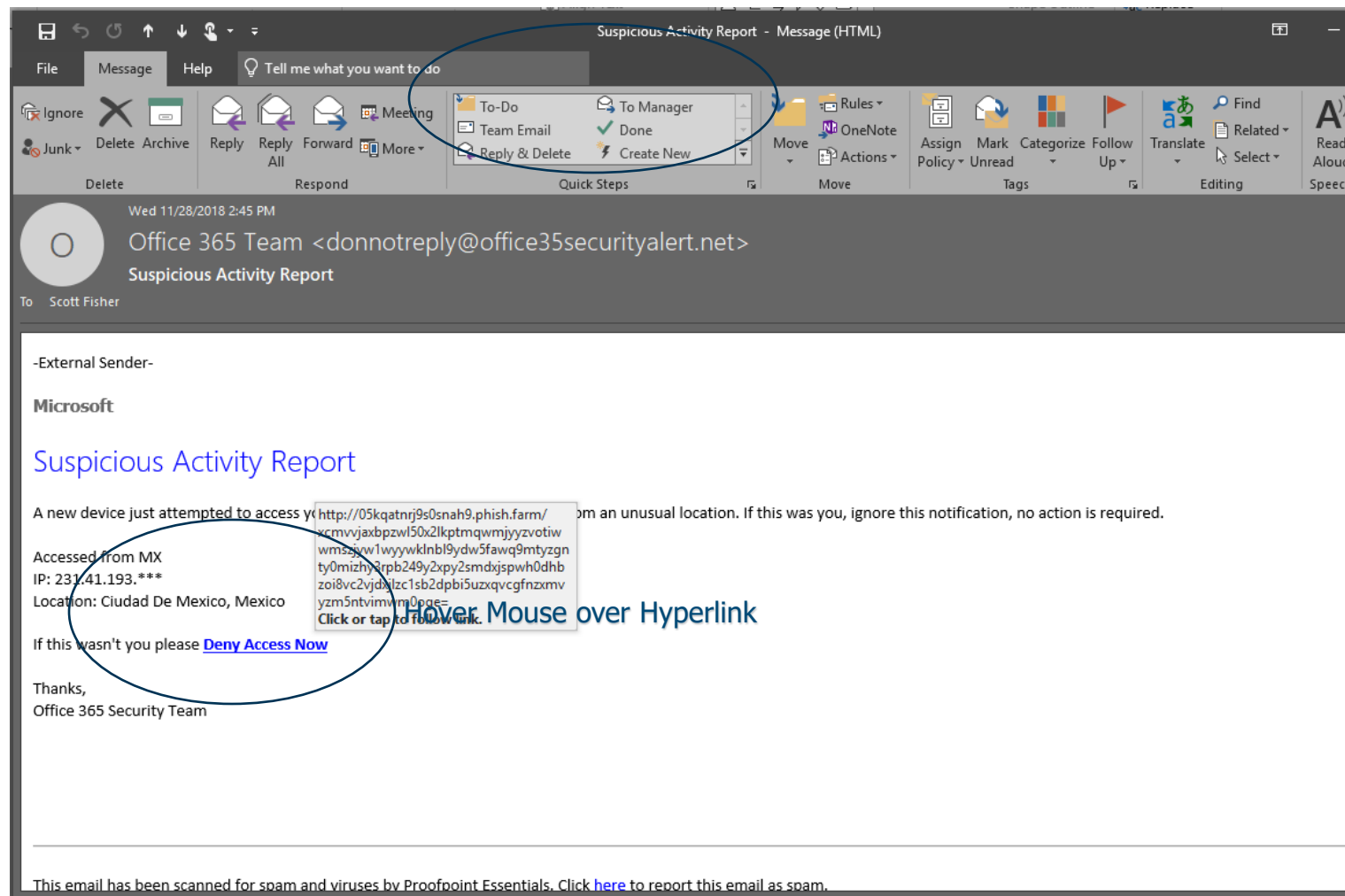


The practice of sending emails pretending to be someone else in an effort to trick the receiver into giving up information or take some action

Don't Be Tricked by Phishing Emails



- Is the message from someone you know or something you were expecting?
- Investigate before you click
 - Is the email address legit (hover mouse over hyperlinks)?
 - Verify with sender, staff, or IT
- Contact IT about unexpected pop-up messages



Too Good to Be True?


AH

Amazon HQ-2 Survey <TTCL-amazon-marketing-hq2-survey@social2market.us> | Shawn Morland

Amazon Partnership for Employees

If there are problems with how this message is displayed, click here to view it in a web browser.

-External Sender-



Dear colleagues,

As a result of our bilateral agreements, we have signed a corporate partnership agreement with Amazon. According to this agreement, Amazon is pleased to present a \$100 Amazon Gift card for all our employees. In order to use the coupon, you need to activate the discount code below. Please activate the coupon by clicking on the [Amazon HQ2 and Employee Partnership](#) and logging in to perform the activation.

Terms of Use:

- Each coupon is allocated for one employee only.
- Coupons are only available for one-time shopping.
- You need to login with the user information of your corporate computer in order for the activation to take place.
- The discount coupon must be used within 2 months after activation.

Thank you

Does it sound too good to be true?
Then it is.

From: Shawn Morland <shawn@the-morlands.com>
Sent: Wednesday, October 2, 2019 8:17 AM
To: Shawn Morland <smorland@navakai.com>
Subject: Fwd: Important Items pending!!!

-External Sender-

Sent from my iPhone

Begin forwarded message:

From: "GoDaddy" <info@emailservers.com> Who is this? Check with IT.
Date: October 2, 2019 at 8:01:21 AM MDT
To: shawn@the-morlands.com
Subject: Important Items pending!!!

G0DADDY

Misspelled

Dear shawn@the-morlands.com,

Your storage is limited and **clogged.** clogged (like plumbing)?

You have valuable items pending due to storage issues.

You have been granted additional 1Gigabite. Poor grammar

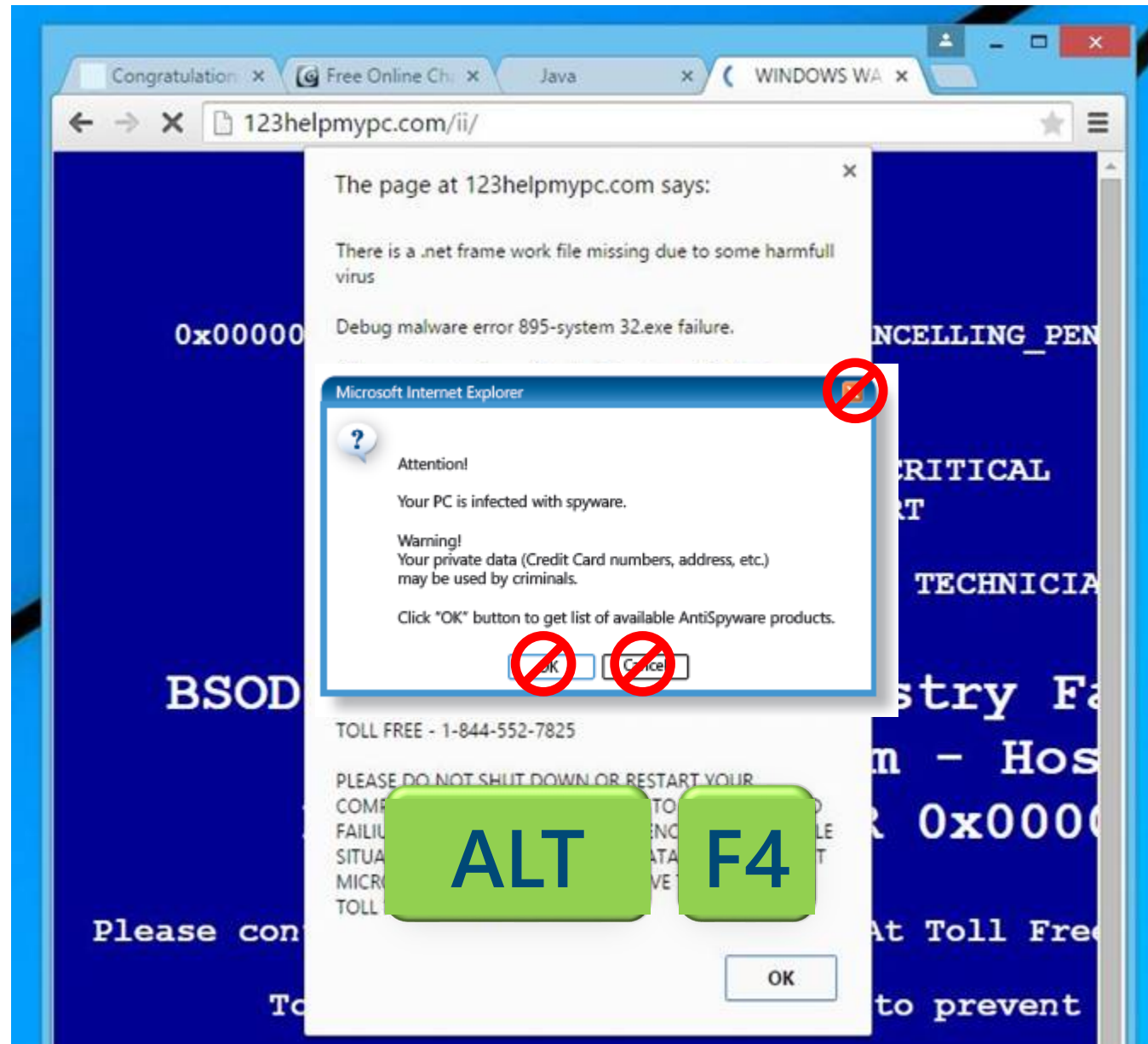
Confirm if you are the rightful owner of this account to claim it.

This is very important for your business, dont miss out important messages. It takes only 2seconds

Misspelled

Confirm

G0DADDY



Passwords

The keys to the kingdom – make it strong, don't give it up



Create Strong Passwords and Keep Them Private

- Make passwords strong – the secret is the length
 - At least 15 characters (the longer the better)
 - Use a phrase that means something to you that you can remember (but would mean nothing to anyone else)
 - Don't reuse passwords (one per login)
 - Special Characters and Symbols will help, but not necessary
 - Check your password(s):
<https://howsecureismypassword.net/>
- Keep them safe in a Password Manager
 - This program will encrypt all your passwords using the password you make for it
 - Use its password generator
 - Use it to check the password strength
- Use unique passwords (one per login or website)



Create Strong Passwords



Which passwords are strong?

password1	Instantly
Password1	3 days
10231961srm	1 month

WEAK

Whataboutbuffy	800,000 years
Ilike2jumpoffbuildings	2 sextillion years (a fairly long time)

STRONG

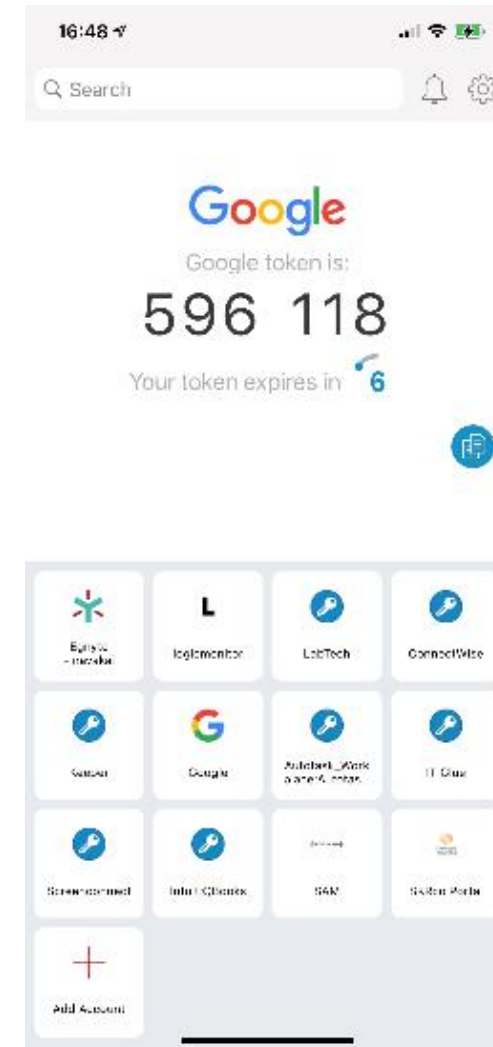
Password Managers

- Personal Password Managers (LastPass, Keeper, Dashlane, and others)
 - One password to remember (the one for the manager)
 - Auto generate complex and lengthy passwords
- Corporate Shared Password Manager (Secret Server, Pass Portal, LastPass, Dashlane)
 - Provides a personal edition for staff, AND a corporate edition for shared business accounts
 - Integrates with computer password



Multi-Factor Authentication On (MFA)

- Sometimes called 2-Factor Authentication.
- If you can reach your service from the Internet, so can over 4 billion other people.
 - How good is your password?
- The factors of authentication (any 2 makes hacking almost impossible):
 - Something you know – password & username
 - Something you have - pin code (most common)
 - Something you are - finger print
 - Someplace you are (rarely used)
- We would like to see all of you Internet-accessible services employ MFA, like Authy.
 - Every pin code is registered to you for one service only.



Protect Yourself When You're On The Go



Mobile Computing Security

- Connect securely (use https://)
- Save sensitive activities for trusted connections
 - Avoid public wireless (use your cell carrier instead)
- Encrypt your device
- Flash drives: watch out for unknowns
- Use passwords and locks on mobile devices, and enable remote wipe features
- Ensure your mobile device is up-to-date
- Be wary of location sharing from mobile apps (Facebook), they can potentially reveal your location or tendencies to bad guys.



What Do I Do if I Receive A Malicious Email or Accidentally Click A Link?

- When in doubt - contact your IT Department
- Immediately report suspected phishing
- Immediately report missing devices or theft of company data
 - Change all affected passwords



A Final Review Before the Big Pop Quiz

- ✓ Be more aware when reading emails (“hackers are an energetic bunch, full of clever tricks”)
- ✓ Make longer passwords, make them unique, and store them in my handy password manager
- ✓ Be ready to adopt MFA
- ✓ Secure my mobile device
- ✓ When in doubt, contact the IT Department (“an ounce of prevention is worth more than a pound of cure”)

Questions?



Shawn Morland/Giovanni Ocasio
IT Advisers
(719)-630-8324
support@Navakai.com



Question + Answer



Thank you!

Recording will be posted here:

Registration here www.skrco.com/webinars