

BUSINESS

MONEY • WORK • KNOW-HOW

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PERSONAL TECHNOLOGY

PRODUCTIVITY

OPTIMIZE PHONE USAGE: STAY UP ON TOOLS

St. Paul tech company teaches users to unlock devices' benefits.

By NICK WILLIAMS
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In Minnesota, there are more cell-phones than people.

According to Federal Communications Commission data, there were 5.8 million mobile wireless subscriptions in Minnesota in 2020. And Minnesota's population was about 5.7 million in the U.S. census that year.

Between 2016 and 2020, nearly 93% of households in Minnesota had some kind of computer device, including a smartphone, census data also show. Some research shows that the various touches people make on their phones each day add up to around three hours of use.

The value users receive from their phones, however, can depend on how much that person understands what's available, or possible, with that device.

We talked with cellular service, app developers and device-management executives about how they gain the most value from their personal devices.

"Key features customers are looking for are great photos and cameras, more storage

See **PHONES** on D4 ▶

SAFETY

LEARN HOW TO ID SCAMS IN ONLINE SEARCHES

"Malvertising" traps consumers with ads that look real.

By GEOFFREY FOWLER
Washington Post

Nasty scams and malware are preying on your trust by hiding behind the ads that sit on top of search pages.

Google, DuckDuckGo and Bing are being paid to put them in front of us, and the companies haven't figured out how to stop it.

It's called "malvertising," and if you are not vigilant at spotting it, you could get burned.

Washington Post reader Jack Wells wrote to me recently after a fright. "I am afraid I may have been hacked this morning, and I wonder if you could offer any advice on how to deal with it," he wrote.

Here's what happened: Wells had gone to DuckDuckGo, the privacy-focused search engine I also use, and typed "Citibank login" in the hopes of visiting the banking portal. The first item appeared to be an ad for the Citibank login page, so he clicked on it.

Strangely, Wells was taken to a blank screen. So he hit the back button and discovered he was on a page whose actual address ended in ".ru"

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Illustration by STEVE ZIMMERMAN • Star Tribune

Let adult children fend for themselves? Outdated in today's economy

By MICHELLE SINGLETARY
Washington Post

The conventional advice for parents is to sever the financial relationship with their young adult children as soon as they can.

We're told to push them out to fend for themselves financially or risk raising irrespon-

sible adults — slothfully living in their childhood bedroom or the basement — incapable of managing their money.

But that advice is outdated amid the reality of an economy still struggling from the fallout of the pandemic. Helping adult children doesn't have to hinder their path to independence.

Our kids now face monthly

rent payments that can be more than 50% of their take-home pay. Inflation is causing food prices to surge. Energy costs are rising. If your offspring need to purchase a new or used car, they face exorbitant prices.

I've long advocated that parents encourage young adults to live at home as long as possible, especially if they need to pay

off massive student loan debt. Even if they don't have debt, a few years of being rent-free can help them tremendously when they finally launch. So all three of my 20-something kids, having explored the cost of renting in the D.C. area, are happily living at home.

It's already common and acceptable for young adults

to stay on the family cell-phone plan. Here's another way to help your young adult children that can have a lasting impact: Keep them on your health insurance plan. If you can afford to continue carrying your child on your policy even after they get their first full-time job, it will give them several years of savings that

could be used to pay down debt or boost retirement contributions.

With the passage of the Affordable Care Act, also known as Obamacare, came a requirement that plans that offer dependent child coverage make the coverage available until a child is 26. You may See **SINGLETARY** on D4 ▶