



Top 5 Digital Skills to Learn in 2026

The everyday online skills people want most, taught in plain language, one step at a time.

A Lumaset Foundation guide • Part of the free Stay-Safe-Online series

Who it's for: anyone who wants to feel more confident online, at their own pace.

Plain language, no jargon. A short read you can act on, one small step at a time.

WHAT'S INSIDE THIS GUIDE

- 1 Set up email and a password you'll remember
- 2 Turn on 2FA, the setting that stops most hackers
- 3 Bank online safely
- 4 Video-call your grandkids
- 5 Use ChatGPT and AI tools safely

Who we are

Lumaset Foundation is a nonprofit that helps everyday people feel safe and confident online. We make clear, patient, plain-language lessons on using technology and avoiding scams, and we keep everything 100% free, with no account and no catch. We are a registered 501(c)(3) charity based in Fort Wayne, Indiana.

Why we made this guide

You do not need to be “good with computers” to do the things that matter to you, like seeing your grandkids' faces, checking your money, or getting a clear answer to a question. More of daily life is moving online, and no one should be left behind. These are the five skills people ask us about most, each broken into small, doable steps. Pick the one you want, and go at your own pace.

Jump to what you want to learn:

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Set Up Email and a Password You Can Actually Remember

Why it matters. Your email is the master key to your online life. Password resets for your other accounts go through it, so it is worth setting up well.

Do this, step by step:

1. Pick a free, trusted provider: **Gmail** (gmail.com) or **Outlook** (outlook.com). Type the address yourself, do not click a link.
2. Choose **Create account** and follow the prompts. Pick a simple address using your name. Leave your birth year out of it.
3. For your password, use a **passphrase**: three or four random words like purple-canoe-lantern-42. Long is both stronger and easier to remember than symbols.
4. Use that passphrase **nowhere else**. One unique password per account.
5. Let the **password manager** built into your phone or browser remember the rest. Apple, Google, and Microsoft all offer this free.

Remember: You only need to remember one strong passphrase. Let the password manager handle the others.

Learn it free: Our course Getting Started with Email & Online Accounts Safely walks through every step. No account needed.

Turn On the One Setting That Stops Most Hackers (2FA)

Why it matters. If you do only one thing, do this. Two-factor authentication (2FA) adds a second step when you log in, so even if someone steals your password, they still cannot get in. The U.S. cybersecurity agency, CISA, urges everyone to turn it on.

Do this, step by step:

1. In your email settings, find **Security**, then **2-Step Verification** (Gmail) or **Two-step verification** (Outlook), and turn it on.
2. Choose the strongest option you are comfortable with: a **passkey** (fingerprint or face) is best, an **authenticator app** is next, and a **text code** is fine to start.
3. **Save your backup codes** somewhere safe, so you are never locked out.
4. Turn 2FA on for your other important accounts too, especially your bank.

Example. A criminal buys your leaked password and tries to log in. Your phone asks you to approve it. You tap "No," and they are locked out. Your password alone was not enough.

Learn it free: Getting Started with Email & Online Accounts Safely covers 2FA step by step. Free.

Bank Online Safely

Why it matters. More banks are closing branches and moving services online, so knowing how to check your money safely matters more each year. It is easier and safer than most people expect, once you know the basics.

Do this, step by step:

1. Use your bank's **official app** from the App Store or Google Play, or type your bank's real web address yourself. Never log in from a link in a text or email.
2. Protect the account with a **unique passphrase** and **2FA** (page 3).
3. Before you type your password, check the web address is exactly your bank's. A padlock icon is not proof a site is real.
4. Turn on **alerts** so your bank texts or emails you about new charges. That way you spot problems fast.
5. Remember the one rule that stops the biggest scam: your bank will never call and tell you to move money to a "safe account" or read them a code. That is always a scam (see our scam guide).

Remember: Log in the way you chose, never through a link someone sends you.

Learn it free: Our course Money & Banking Basics Online walks you through it, step by step. No account needed.

Video-Call Your Grandkids

Why it matters. Seeing a face beats a phone call. Video calling is one of the most-loved reasons people learn to use a smartphone or tablet, and it is simpler than it looks.

Do this, step by step:

1. Use the app the family already uses. On an **iPhone or iPad**, **FaceTime** is built in and simplest. On any phone, **WhatsApp** or **Zoom** works for everyone.
2. **On FaceTime:** open the app, tap the plus sign, type the person's name or number, then tap the video button.
3. **On Zoom:** ask your family to send a link. Tap the link, tap Join, and tap Allow when it asks to use your camera and microphone.
4. Do a **practice call** with someone patient before the big one.
5. Sit with the light in front of you, not behind, so they can see your face.

Remember: Skype closed in 2025, so if you used it, switch to one of the apps above.

Learn it free: Find more free, step-by-step lessons any time at lumoset.org. No account needed.

Use ChatGPT and Other AI Tools Safely

Why it matters. AI tools can explain a confusing bill, help you write a note, or answer a question in plain language, patiently, as many times as you need. They are free to start and easier than they look.

Do this, step by step:

1. Try one free, trusted tool: **ChatGPT** (chatgpt.com), **Google Gemini** (gemini.google.com), or **Microsoft Copilot** (copilot.microsoft.com). You can even begin with your phone's voice assistant (Siri or Google Assistant).
2. Type or say a question in plain words, like "Explain this letter from Medicare in simple terms."
3. Keep two safety habits: **do not type in private details** like full account numbers or passwords, and **double-check anything important**, because AI can sometimes be wrong.
4. Know the AI-scam link: criminals can use AI to fake a loved one's voice, so agree on a family **safe word** (see our scam guide).

Remember: AI is a helpful assistant, not an authority. Use it to understand things, then confirm anything that matters.

Learn it free: Our course Using AI Tools Safely and Wisely walks you through it, step by step. No account needed.

If You Get Stuck

Everyone gets stuck at first, and that is completely normal. When it happens:

- Take a break and try again. Nothing you tap here will break anything.
- Ask a family member, a friend, or your local **librarian** — they help with this often.
- Visit lumoset.org for free, step-by-step courses you can take at your own pace.

Remember: Learning one small thing at a time is how everyone does it. You are doing great.

Keep learning, free.

This guide is just the start. Our free courses walk you through email, protecting your accounts, banking online safely, using AI, finding safe online work, and more, one gentle step at a time.

- **No account. No cost. No catch.** Ever.
- Start anytime at lumoset.org.
- Know someone who is nervous about technology? Please share this with them.

Want to get sharp at spotting scams too? Get our free guide, **Lumoset's 2026 Top 5 Scams in the US**, at lumoset.org.

Help us reach one more person. Lumoset is a donor-funded 501(c)(3) nonprofit. If this helped you, you can help us teach someone else, free, at lumoset.org. Every gift keeps every lesson free.

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Did this help? Tell us at lumoset.org. Your story helps us reach more people, and shapes what we teach next.