Usable security researchers have long been interested in what users do to keep their devices and data safe and how that compares to recommendations. Additionally, experts have long debated and studied the psychological underpinnings and motivations for users to do what they do, especially when such behavior is seen as risky, at least to experts. This talk will survey our work on users’ motivation behind their online decisions, and will discuss the key gaps in perception between those who follow common security advice (i.e., update software, use a password manager, use 2FA, change passwords) and those who do not. Finally, findings from one of our recent studies that investigated the effectiveness of informational videos that are designed to provide information about two-step verification (i.e., 2FA) and improve users’ adoption rate of 2FA will be presented.