A lot of programs and computer configuration options are tied to a user account. Switching to a completely new user account will likely result in a lot of wasted time reconfiguring applications and moving data around. Instead, we recommend that you demote your existing account to a standard user and create a new administrative account to use when needed. Alternatively - you can create a new standard account to log into instead. The exact steps for this process for OS X 10.11 (El Capitan) are listed below. The steps should be very similar for other versions of the operating system.

Create New Administrator Account

1. Open System Preferences and go to “Users and Groups”

2. If Present - click on the lock icon to modify the contents of “Users and Groups”. Log in with your administrative credentials when prompted.
3. Click the "+" to add a new account.

4. Create the new account with the "Administrator Account" option selected, and click "Create User" when finished.
5. Check “Allow user to administer this computer”

6. Log out of your account and log in with your new administrator account created in the steps above. Return to “Users and Groups” (Steps 1 & 2).

7. Select the administrator account that you want to demote and uncheck “Allow user to administer the computer”. Restart.
8. Restart the computer for changes to take effect.

1. Open System Preferences and go to "Users and Groups"
2. If Present - click on the lock icon to modify the contents of "Users and Groups". Log in with your administrative credentials when prompted.
3. Click the "+" to add a new account.

4. Create the new account with the "Standard Account" option selected, and click "Create User" when finished.
5. You have now created a standard user account:

Scenarios

Whenever a privilege elevation is required (for example - installing a new application or updating OS X) you will be prompted to grant that elevation by logging in with your administrator account's password.

The prompt will look like this:

Click here to expand...
Developers

With the setup above, managing services within a terminal session requires that you first su to an administrative user, and then use sudo from within that session. This is because only administrators are allowed to run sudo by default. To allow your non-administrative account to run sudo instead, you simply need to add your account to the sudoers file. For increased security, restrict your non-administrative account to only be able to use sudo with the specific applications and commands necessary.