

Risk Checklist



A Cybersecurity & Identity Theft Risk Checklist for SMBs

Use this quick self-assessment to identify weak spots in your digital and operational defenses.

1. Passwords & Access Control

- ☐ Do you use strong, unique passwords for each account?
- ☐ Are all passwords stored in a secure password manager?
- ☐ Do you enforce multi-factor authentication (MFA) for all systems and services?
- ☐ Have you disabled old employee accounts immediately after separation?

2. Device & Network Security

- ☐ Are all company devices protected by up-to-date antivirus and firewall software?
- ☐ Is your Wi-Fi network encrypted and hidden (SSID not broadcast)?
- ☐ Are business and personal devices kept separate?
- ☐ Are regular backups being made (daily or weekly) and stored offline or in the cloud?

3. Email & Phishing Awareness

- ☐ Have all employees been trained to recognize phishing emails and social engineering?
- ☐ Do you use a spam filter or secure email gateway?
- ☐ Do you verify any changes in payment or account details via a second channel (phone or in person)?

4. Financial Protections

- ☐ Do you reconcile your bank and credit card statements every month?
- ☐ Do you use dual authorization for wire transfers or ACH transactions?
- ☐ Do you have cyber liability or identity theft insurance coverage?

5. Employee & Vendor Oversight

- ☐ Have all employees signed confidentiality and acceptable use policies?
- ☐ Are third-party vendors required to meet your cybersecurity standards?
- ☐ Are you conducting regular training on cybersecurity and fraud prevention?

6. Legal & Identity Theft Protection

- ☐ Do you have an identity theft protection service for yourself and your business?
- ☐ Does your service include credit monitoring, dark web scanning, and recovery assistance?
- ☐ Do you have legal services at your disposal in the event of a data breach or cyber incident?

7. Legal & Regulatory Compliance

- ☐ Do you comply with relevant industry data protection regulations (e.g., HIPAA, PCI-DSS, etc.)?
- ☐ Do you have a documented incident response plan?
- ☐ Do you regularly review and update your privacy and data-handling policies?

Scoring Guide:

Count how many boxes you checked:

15–21 boxes:  *Strong defenses! Keep it up, but stay vigilant.*

8–14 boxes:  *Moderate risk. You have good habits, but some areas need attention.*

0–7 boxes:  *High risk. You are likely an easy target for cybercriminals.*

Concerned about your score?

Let us help you fortify your business.

Schedule a free Cyber Risk Consultation with My Bridge Builder today.

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