

# Cybersecurity Checklist

Practical steps for reducing identity theft and online account takeover risk

Use this checklist as a starting point for protecting your identity, financial accounts, and personal information.

- Use a password manager.
- Use unique passwords for every important account.
- Turn on multifactor authentication for email, financial accounts, tax accounts, mobile phone accounts, cloud storage, and the password manager.
- Use passkeys, hardware security keys, or authenticator apps where available.
- Freeze your credit with Equifax, Experian, and TransUnion.
- Set account alerts on banks, credit cards, investment accounts, and payment apps.
- Consider getting an IRS Identity Protection PIN.
- Keep computers, phones, browsers, apps, and routers updated.
- Secure your home WiFi network.
- Be skeptical of urgent emails, texts, calls, and pop-ups.
- Do not click links in unexpected messages. Go directly to the official website or app.
- Create a family verification phrase for emergency calls and AI impersonation scams.
- Back up important data.
- Review privacy settings on social media.
- Know where to report identity theft and online fraud.