

# Cybersecurity Risk Assessment Tool

*Tool · 20-Question Self-Assessment To Find Your Top Three Weak Spots.*

**A scoring instrument across five risk dimensions: Identity, Accounts, Devices, Network, and Scams. Answer honestly. Total your score. Spend the next 30 days fixing your weakest areas.**

## How To Score

Each statement that's TRUE for you adds the points shown. Higher score = higher exposure. After answering all 20 questions, compute your category subtotals and identify your three highest-scoring areas.

### A. Identity & Credit

#	Statement	Pts if true	Your score
1	My credit is NOT frozen at all 3 bureaus.	+3	___
2	I haven't checked Have I Been Pwned in the last 6 months.	+2	___
3	I don't have any identity-protection / dark-web monitoring.	+2	___
4	I share my SSN over phone or email more than once a year.	+2	___

### B. Accounts & Passwords

#	Statement	Pts if true	Your score
1	I reuse the same password (or a small set) across multiple sites.	+4	___
2	I don't use a password manager.	+3	___
3	My email account uses SMS 2FA (or no 2FA at all).	+3	___
4	I have accounts I haven't logged into in 2+ years still active.	+1	___

### C. Devices

#	Statement	Pts if true	Your score
1	My phone or laptop auto-locks after more than 1 minute (or never).	+2	___
2	I'm not sure when I last installed an OS / system update.	+2	___
3	My laptop's drive is not encrypted.	+2	___
4	I have apps with mic/camera/location access I didn't actively grant.	+2	___

### D. Network & Home

#	Statement	Pts if true	Your score
1	My Wi-Fi router still uses the default admin password.	+3	_____
2	I don't have a separate guest network for IoT devices.	+1	_____
3	I use public Wi-Fi without a VPN.	+2	_____
4	My router's firmware is older than 12 months.	+2	_____

### E. Scams & Family

#	Statement	Pts if true	Your score
1	I've clicked a link in a 'bank' or 'shipping' text in the last year.	+2	_____
2	My family hasn't had a 'don't fall for scams' conversation in 12+ months.	+2	_____
3	I or a family member has been scammed in the last 5 years.	+2	_____
4	I have elderly relatives without monitoring or alerts.	+2	_____

### Score Your Subtotals

A. Identity & Credit: \_\_\_\_\_ / 9

B. Accounts & Passwords: \_\_\_\_\_ / 11

C. Devices: \_\_\_\_\_ / 8

D. Network & Home: \_\_\_\_\_ / 8

E. Scams & Family: \_\_\_\_\_ / 8

**TOTAL: \_\_\_\_\_ / 44**

### Interpret Your Score

Score range	Status	What to do next
0–10	Lower exposure	Use this as a tune-up — top 3 weak spots only.
11–20	Average exposure	Run the 30-Day Sprint as designed.
21–30	Elevated exposure	Don't skip days — your gaps stack.
31–44	High exposure	Treat this as urgent. Fix Tier 1 (email + bank) this week.

### My Top 3 Weak Spots

- 1 \_\_\_\_\_
- 2 \_\_\_\_\_
- 3 \_\_\_\_\_

**PRO TIP**

**Set Your Phone To Auto-Lock In 30 Seconds.**

Single biggest defense against opportunistic device theft. iPhone: Settings → Display & Brightness → Auto-Lock. Android: Settings → Display → Screen Timeout.

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