

# Digital Hygiene Checklist (Monthly Ritual)

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Digital hygiene is the practice of maintaining your online and financial security by cleaning up your accounts, devices, and data regularly. Just 20 minutes per month lowers your risk of fraud dramatically.

Use this checklist once a month. Print it or save it digitally — the goal is to make it a recurring ritual, like flossing for your finances.

### Passwords & Access

- ☐ Change email + banking passwords
- ☐ Check password manager for weak/reused logins
- ☐ Enable MFA (multi-factor authentication) where possible

### Privacy Settings

- ☐ Review LinkedIn/Instagram/Facebook privacy settings
- ☐ Check location-sharing permissions
- ☐ Turn off unused app access

### Data Security

- ☐ Run a dark web scan for breached accounts
- ☐ Audit who has access to financial docs
- ☐ Delete old financial PDFs from cloud storage

### Device & App Hygiene

- ☐ Update phone & laptop operating systems
- ☐ Remove unused apps
- ☐ Audit app permissions

### Financial Monitoring

- ☐ Check bank & brokerage alerts
- ☐ Review credit report
- ☐ Verify contact info with financial institutions

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## Next Steps

Set a recurring calendar reminder to complete this checklist every month. Pair this ritual with the Personal Scam Exposure Map and Scam Simulation Game to stay fluent and protected.

Consistency builds resilience. Each month you complete this checklist, you reduce your attack surface and strengthen your defenses against evolving scams.