



10 Essential 'Be Safe' Personal Finance Checklist

1. Enable Fraud Alerts and Credit Monitoring

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Set up fraud alerts and credit monitoring services through agencies like Experian, TransUnion, or Equifax to receive notifications of suspicious activity.

2. Apply a Credit Freeze

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Implement a credit freeze to prevent unauthorized access to your credit report, reducing the risk of identity theft.

3. Use Strong, Unique Passwords

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Create complex passwords for your financial accounts and avoid reusing them across different platforms.

4. Utilize a Secure Password Manager

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Employ a reputable password manager to securely store and manage your passwords.

5. Enable Two-Factor Authentication (2FA)

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Add an extra layer of security by activating 2FA on all financial accounts.

6. Keep Backup Codes Safe

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Store backup codes provided during 2FA setup in a secure location for account recovery if needed.

7. Regularly Monitor Account Activity

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Frequently review your bank and credit card statements to detect and address any unauthorized transactions promptly.

8. Secure Personal Devices

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Ensure that all devices used to access financial accounts have up-to-date security software and are protected with strong passwords or biometric authentication.

9. Be Cautious with Public Wi-Fi

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Avoid accessing financial accounts over public Wi-Fi networks; use a virtual private network (VPN) if necessary.

10. Educate Yourself on Phishing Scams

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Stay informed about common phishing tactics to recognize and avoid fraudulent attempts to obtain your financial information.