

# 2026 Cybersecurity Checklist

for Small Businesses

FREE RESOURCE

Built by the CISOs and security engineers at Degarmo Technologies, this checklist covers the 20 essential security controls every small business should have in place right now ? based on the NIST Cybersecurity Framework. Use it to assess your current posture, identify gaps, and prioritize your next steps.

1

## Identity &

Access Management  
5 controls

2

## Network &

Endpoint Security  
5 controls

3

## Data Protection

& Backup  
5 controls

4

## Incident Response

Readiness  
5 controls

# 1 ? Identity & Access Management

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**MFA Enabled Everywhere**  
MFA is active on email, cloud apps, VPNs, and all admin accounts.

**Privileged Accounts Are Separated**  
Admin accounts are separate from daily-use accounts. No one browses as a domain admin.

**Offboarding Checklist Followed**  
When an employee leaves, all access is revoked within 24 hours.

**Password Policy: Complexity + No Reuse**  
Passwords are 12+ characters, changed on suspected compromise, and not reused.

**Access Is Role-Based (Least Privilege)**  
Employees only have access to systems their role requires ? nothing more.

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## 2 ? Network & Endpoint Security

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- Firewall Configured & Actively Monitored**  
A business-grade firewall is in place, rules reviewed quarterly, logs monitored.

- EDR on All Devices**  
Every workstation and server runs Endpoint Detection & Response ? not just antivirus.

- Patch Management Is Automated & Current**  
OS and app patches applied within 30 days. Critical patches within 72 hours.

- Guest Wi-Fi Segmented from Business Network**  
Visitors and personal devices connect to a separate network isolated from business systems.

- Remote Access Uses VPN or Zero-Trust**  
Remote employees go through a secured VPN or ZTNA solution ? not open RDP.

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# 3 ? Data Protection & Backup

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**3-2-1 Backup Rule in Place**  
3 copies of data, 2 different media types, 1 copy offsite or in the cloud. Tested monthly.

**Sensitive Data Encrypted at Rest & In Transit**  
Hard drives, cloud storage, and data in motion are encrypted end-to-end.

**Data Retention & Disposal Policy Exists**  
You know what data you hold, how long to keep it, and how to dispose of it securely.

**Recovery Time Objective (RTO) Has Been Tested**  
You have tested restoring from a full backup and know exactly how long it takes.

**Cloud Storage Permissions Reviewed Regularly**  
Shared drives and SaaS apps are audited quarterly for over-sharing of sensitive data.

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# 4 ? Incident Response Readiness

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**Incident Response Plan Is Documented**  
A written plan covers detection, containment, eradication, recovery, and lessons learned.

**Employees Know How to Report an Incident**  
Every employee knows who to call and what to do if they suspect a breach.

**Phishing Simulation Training Is Conducted**  
Security awareness training and simulated phishing tests run at least quarterly.

**Security Logging & Alerting Is Active**  
Key systems generate logs that are retained and reviewed ? or fed to a SIEM.

**Cyber Insurance Policy Is Current**  
You have an active cyber liability policy and review its coverage and exclusions annually.

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