

2027 Small Business Cybersecurity Checklist

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1

MFA on every account - do this first

Enforcing multi-factor authentication blocks 99%+ of credential attacks. Start with email and admin accounts.

2

No shared credentials

Every person gets their own login. Shared accounts eliminate accountability and complicate offboarding.

3

EDR on all company devices

Endpoint Detection and Response catches behavior-based threats that traditional antivirus misses.

4

3-2-1 backup rule - and test it

3 copies, 2 media types, 1 offsite. Run a quarterly restore test. Untested backups are just assumptions.

5

Email authentication: SPF, DKIM, DMARC

These three DNS records prevent attackers from spoofing your domain. Your IT provider can verify they're set.

6

Written incident response plan

Document who gets notified, who decides to escalate, how systems get isolated, and who communicates externally.

7

Cyber insurance in place and current

Review annually. Most insurers now require MFA, EDR, and tested backups before providing coverage.

8

Security awareness training + phishing simulations

Repeated simulated phishing exercises are far more effective than annual classroom training alone.

