

Risk Factor Assessment

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In today's technological world, we are all at risk of intruders invading our security and privacy to some degree. What is your level of risk? We will consider the risk of invasion of your technological security and the risk of your identity being compromised by intruders. Complete the following Risk Factor Assessment and follow the PREPARE Assessment guidelines so you, like many organizational leaders, will protect your personal information from potential intruders.

For each of the following statements, assign 0-4 accordingly. 0=Does not apply at all, 1=strongly disagree, 2=disagree, 3=agree, 4=strongly agree. Using this scale, rate each of the following statements:

	Your Rating:
1. I use the Internet to shop and research frequently	
2. I have supplied personal identification (social security, credit card, etc.) over the Internet without verifying recipient identity	
3. I have responded to a request for personal information because the e-mail came from a what appeared to be a trusted IP address	
4. I have not yet or do not yearly check my credit report in order to monitor unauthorized activity	
5. I lack knowledge on technological tricks such as phishing, spoofing, skimming and spamming	
6. I have not conducted a penetration assessment to determine my level of vulnerability	
7. There are no firewalls or protection for my personal computer	
8. I have not discussed security and privacy with any weak links in my home (e.g. children, significant other)	
9. In the case of a penetration event, vital information is not readily available for quick response	
10. I receive and/or send jokes and advertisements through e-mail without knowing the source	
11. I am unaware of which agencies or authorities to contact if I discover a penetration event	
12. I consider most Internet sites trustworthy and secure and freely offer personal information	
13. I typically use easily obtainable passwords (e.g. mother's maiden name, name of children, your birth date or other important dates)	
14. I believe if there is a web site, it is a legitimate business and the information is accurate	
15. I regularly participate in anonymous environments on the Internet where individuals share information and exchange goods and services	
TOTAL POINTS:	

Scoring for Risk Factor Assessment

41-60 HIGH RISK

If you scored 41-60 points on this assessment, you are at high risk of an intruder penetrating your security or stealing your identity. Go back and review your assessment. List your top five weaknesses here:

1. _____
2. _____
3. _____
4. _____
5. _____

Read the PREPARE system of assessment and take immediate steps to make change. Follow the advice offered and do it today. The chance of a penetration event occurring is elevated. This means that an intruder could easily penetrate your personal information and threaten your security or steal your identity.

21-40 MILD RISK

If you scored 21-40 points on this assessment, you have a slight or mild risk factor. In other words, you are doing some things right and need to consider your areas of vulnerability. Return to your Risk Factor Assessment results and list your five top strengths here:

1. _____
2. _____
3. _____
4. _____
5. _____

The strengths you demonstrate in some areas of vulnerability could also be used to improve your weaknesses. For example, if you are diligent about not sharing personal information on the Internet and you find one weakness is preparing your family members for risk, you will be able to teach them about the risks involved with sharing personal information on the Internet. It is critical that you remain proactive in protecting your security and privacy.

0-20 LOW RISK

If you scored 0-20 points on this assessment, you have a low risk factor and, for the most part, are doing all the right things in your technological interactions. It is recommended you continue to evaluate often. Continuously evaluate your level of vulnerability to intrusion. Continue to learn from those who have become victims. Monitor the Federal Trade Commission web site for current warnings and incidents. You may be at low risk, but the biggest mistake you could make is to become complacent and increase your level of risk of a penetration event. Maintain a high level of awareness and do not let down your guard.

NOTE TO ALL RISK LEVELS: The need for assessment is perpetuated by the development of new skills and technology habits.