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NEWS RELEASE

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Financial Literacy Tip of the Week The Importance of Data Hygiene

Boise, Idaho... As more consumers rely on digital banking, online payments, and mobile financial tools, understanding how personal information is stored and potentially exploited enables individuals to better protect themselves and use financial tools safely. This Financial Literacy Month, the Department of Finance is highlighting the importance of **data hygiene**. According to national cybersecurity experts, basic cyber hygiene can prevent the overwhelming majority of cyberattacks, underscoring the importance of consistent, proactive digital habits in today's financial environment.¹

Data hygiene involves managing, protecting, and updating personal and financial information. Building a simple routine can help protect you, including steps such as:

- ✓ Reviewing financial statements and credit reports regularly
- ✓ Using strong, unique passwords and enable multi-factor authentication
- ✓ Avoiding unknown links or attachments
- ✓ Limiting personal information shared online
- ✓ Keeping devices and software updated
- ✓ Using secure networks when conducting financial transactions.

Alongside strong data hygiene practices, consumers should remain alert regarding emerging scams that frequently target or misuse personal information:

Investment and imposter scams: Fraudsters impersonate financial institutions or government agencies through social media, text, or email to obtain personal information or money.

Phishing and account-takeover attempts: Scammers send messages that mimic official communications and often contain malicious links or requests for login credentials.

Online shopping scams: Scammers create fake websites that look identical to legitimate retailers, tricking consumers into entering payment information and purchasing items that never arrive.

Digital payment and QR code scams: Fraudulent payment requests, spoofed QR codes, and deceptive peer-to-peer transfers are increasingly common as digital payments expand.

¹ <https://www.csbs.org/cyberhygiene>

The implications of not prioritizing data hygiene can lead to long-term consequences such as identity theft, loss of control over financial accounts, and financial loss. By practicing strong data hygiene, consumers can better protect their personal information and strengthen their long-term financial security.

About the Idaho Department of Finance

The Idaho Department of Finance has regulated financial services in Idaho since 1905. Its mission is to safeguard the financial health of Idahoans through the appropriate oversight of diverse financial institutions, the education and protection of consumers, and by fostering sensible innovation in the financial services market. For more information, please visit finance.idaho.gov or email finance@finance.idaho.gov.