

Home privacy checklist for US families in 2026

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Unpaid household work first. Microsoft Defender plus a locked router, unique passwords, two-factor authentication, and a backup you have restored once will beat a paid suite on a default router password.

1. Router: admin password, firmware, WPA2/WPA3, guest network for IoT.
2. Email + Apple/Google/Microsoft two-factor authentication. Unique passwords.
3. Credit freeze at all three nationwide bureaus if you have not done it. Bookmark IdentityTheft.gov.
4. External backup of Documents and photos. Restore one file to prove it.
5. Kids: one parental-control stack, explained out loud. Do not stack three overlapping tools.
6. Windows Update. Remove leftover security trials so two scanners do not collide.
7. Only then, if a specific job remains, open one buying guide - not five carts.

Paid extras are optional jobs. Buying nothing is valid.

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