

THE CQ ASSESSMENT™

15 Questions · 5 Levels · Your Cyber Quotient Score

This assessment measures your Cyber Quotient — your ability to navigate, protect yourself in, and thrive inside the digital world.

Answer each question honestly. There are no trick questions.
The goal is an accurate picture of where you stand today.

HOW TO SCORE EACH QUESTION:

- A** 0 points — least aware / secure answer
 - B** 1 point
 - C** 2 points
 - D** 3 points — most aware / secure answer (highlighted in red)
- Maximum score: 45 points · Minimum score: 0 points

CQ LEVEL GUIDE — FIND YOUR SCORE

1	BLINDSPOT Score: 0 - 14 = 0 - 32%	Most of America lives here — not because they're unintelligent, but because nobody ever taught them. You don't know what data you have, who can see it, or whether someone is already inside your accounts.	<input type="checkbox"/> MY LEVEL
2	EXPOSURE Score: 15 - 26 = 33 - 57%	Awareness is beginning. You're starting to understand your attack surface — phone, laptop, cloud, social media. Every default-off security setting. Every app tracking your location 24 hours a day.	<input type="checkbox"/> MY LEVEL
3	OWNERSHIP Score: 27 - 38 = 58 - 83%	You understand the threat — but face the harder truth about ownership. Who legally owns your social posts? Your AI-generated work? The Constitution was written for pen and paper. It was never updated for digital.	<input type="checkbox"/> MY LEVEL
4	LOCK Score: 39 - 42 = 84 - 93%	Most of your doors are closed. Now close the rest and extend your protection to everyone in your household and organization. You are no longer the easiest target in the room.	<input type="checkbox"/> MY LEVEL
5	SENTINEL Score: 43 - 45 = 94 - 100%	The state of permanent awareness. You think like the attacker. Before posting: who could use this? Before clicking: who benefits? This is the CIA mindset — and once you have it, you cannot un-have it.	<input type="checkbox"/> MY LEVEL

When did you last check what data Google has collected about you?

CQ LEVEL 1

1

of 15

- A Never — I didn't know I could +0
- B I've heard about it but haven't looked +1
- C Once, a while ago +2
- D I review it regularly and have restricted it +3

MY ANSWER: _____

Does your primary email account have two-factor authentication enabled?

CQ LEVEL 2

2

of 15

- A I don't know what that is +0
- B I know what it is but haven't set it up +1
- C Yes, on my email but not everywhere +2
- D Yes, on all critical accounts +3

MY ANSWER: _____

How many apps on your phone have access to your location right now?

CQ LEVEL 2

3

of 15

- A I have no idea +0
- B A lot — I've never changed the defaults +1
- C Some — I've turned off a few +2
- D Only the ones that actually need it +3

MY ANSWER: _____

If your bank account was compromised today, how long before you'd know?

CQ LEVEL 2

4

of 15

- A Weeks — I don't check often +0
- B Days — I check statements monthly +1
- C Hours — I have alerts set up +2
- D Minutes — I monitor in real time +3

MY ANSWER: _____

You typed a detailed business strategy into ChatGPT last week. Who owns it?

CQ LEVEL 3

5

of 15

- A Me — I wrote it +0
- B Not sure, probably me +1
- C There's a gray area I should look into +2
- D The platform, legally — I've reviewed the ToS** +3

MY ANSWER: _____

Do you use the same password for more than one important account?

CQ LEVEL 2

6

of 15

- A Yes, I use the same one for most things +0
- B Yes, but only for accounts I don't care about +1
- C No, but I manage them myself without a manager +2
- D No — I use a password manager for unique passwords** +3

MY ANSWER: _____

Facebook's Off-Facebook Activity tracker records your behavior across thousands of websites. Have you ever turned it off?

CQ LEVEL 2

7

of 15

- A I didn't know that existed +0
- B I knew but didn't know how to turn it off +1
- C I've looked into it but haven't acted +2
- D Yes — it's been cleared and restricted** +3

MY ANSWER: _____

Before posting vacation plans on social media, what do you think about?

CQ LEVEL 3

8

of 15

- A Nothing — I post when I feel like it +0
- B Whether it looks good +1
- C Privacy settings but not much beyond that +2
- D Who can see it, what it reveals, and whether I should wait until I'm back** +3

MY ANSWER: _____

Is your home Wi-Fi router running its original factory default password?

CQ LEVEL 2

9

of 15

- A Yes — or I'm not sure +0
- B Probably — I've never changed it +1
- C No, I changed it when I set it up +2
- D No — and I've updated the firmware too +3**

MY ANSWER: _____

Has your email address appeared in a known data breach?

CQ LEVEL 2

10

of 15

- A I don't know how to check +0
- B Probably, but I haven't checked +1
- C I've checked once a while ago — results were mixed +2
- D Yes, I check HavelBeenPwned regularly and act on results +3**

MY ANSWER: _____

Your child's school sends home a permission form to use an educational AI tool. What do you do?

CQ LEVEL 3

11

of 15

- A Sign it without reading it +0
- B Skim it and sign +1
- C Read it carefully and ask questions +2
- D Read the ToS, review the data retention policy, and make an informed decision +3**

MY ANSWER: _____

Someone calls claiming to be from your bank and asks you to verify your account number. What do you do?

CQ LEVEL 3

12

of 15

- A Verify the information they asked for +0
- B Feel suspicious but probably comply +1
- C Hang up and call the bank's official number +2
- D Hang up, note the number, report it, and call the bank directly +3**

MY ANSWER: _____

How is your most sensitive personal data — tax documents, passwords, financial info — stored?

CQ LEVEL 3

13

of 15

A In free cloud storage like Google Drive or Dropbox +0

B On my computer with no special protection +1

C In encrypted storage or a password manager +2

D Encrypted, backed up, and access-controlled +3

MY ANSWER: _____

Could you identify the signs that your phone had been compromised?

CQ LEVEL 4

14

of 15

A No — I wouldn't know where to start +0

B Maybe — if something obvious went wrong +1

C Probably — I know some warning signs +2

D Yes — I monitor for unusual battery drain, data usage, and unfamiliar processes +3

MY ANSWER: _____

When you evaluate a new app, what's your decision process?

CQ LEVEL 4

15

of 15

A Download if it looks useful or popular +0

B Check the reviews but not much else +1

C Check reviews and permissions before installing +2

D Evaluate the developer, permissions requested, privacy policy, and data retention before deciding +3

MY ANSWER: _____

SCORING YOUR CQ

STEP 1 — Write your answer letter and points for each question:

Q1 When did you last check what data Goog... Ans: _____ Pts: _____	Q2 Does your primary email account have t... Ans: _____ Pts: _____	Q3 How many apps on your phone have acces... Ans: _____ Pts: _____
Q4 If your bank account was compromised t... Ans: _____ Pts: _____	Q5 You typed a detailed business strategy... Ans: _____ Pts: _____	Q6 Do you use the same password for more ... Ans: _____ Pts: _____
Q7 Facebook's Off-Facebook Activity track... Ans: _____ Pts: _____	Q8 Before posting vacation plans on socia... Ans: _____ Pts: _____	Q9 Is your home Wi-Fi router running its ... Ans: _____ Pts: _____
Q10 Has your email address appeared in a k... Ans: _____ Pts: _____	Q11 Your child's school sends home a permi... Ans: _____ Pts: _____	Q12 Someone calls claiming to be from your... Ans: _____ Pts: _____
Q13 How is your most sensitive personal da... Ans: _____ Pts: _____	Q14 Could you identify the signs that your... Ans: _____ Pts: _____	Q15 When you evaluate a new app, what's yo... Ans: _____ Pts: _____

STEP 2 — Add all 15 point values together: TOTAL: _____ / 45

STEP 3 — Find your CQ Level:

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Get your personalized result card + 3 action steps at drericcole.org/CQ