Lesson Fourteen
Consumer Privacy
test your privacy knowledge

answer each of the following questions in the space provided.

1. Explain why privacy is a crucial issue of the Information Age.

2. For the following sources of information, put “Pub.” next to those that are available from public sources and put “Pr.” next to those that are generally subject to privacy restrictions.

   Telephone directories  Subscription records
   Marriage/divorce records  Voter registration records
   Personnel files  Campaign contributions
   Credit reports  Driver’s licenses
   Real estate holdings  Medical records

3. List three advantages to you of a company having a database profile on you.

4. Name four items that are part of a credit report.

5. Explain why it is important to have a good credit history.
what would you do?

read the scenarios described below and then indicate how you would respond to each one.

1. You have applied for a student loan and are told that you have been turned down due to a late payment on your credit card. You want to find out exactly what your credit report says and make any corrections that are necessary.

2. You’ve been receiving catalogs for sports equipment that you have no interest in purchasing. However, you also receive clothing manufacturers’ catalogs that you do wish to keep getting. You would like to be removed from the sports equipment mailing list only.

3. The pile of mail-order catalogs on your desk has grown to four feet. You no longer wish to receive direct marketing materials from any company and want to be removed from all lists.

4. You want to receive direct marketing offers in the mail, but not by telephone.
5. You have made several 800 and 900 number calls and although you never left your phone number, you are starting to receive phone solicitations from these same companies and individuals. You want to be sure when you call an 800 or 900 number that you are not inadvertently leaving your phone number with that merchant.

6. Your quarterly evaluation at work is not as good as you’d hoped it would be. You’d like to find out what is in your personnel file that may explain the mediocre evaluation.
how much is known about you?

directions
Look at the following sample warranty card. Fill it out, using either real information or information you make up. After you have finished, give your warranty to a partner to examine. It is the partner’s job to study each question and write down at least one company, or type of company, that might be interested in the answer.

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<table>
<thead>
<tr>
<th>PhoTech</th>
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<tbody>
<tr>
<td>IMPORTANT!</td>
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<tr>
<td>PhoTech OWNER REGISTRATION</td>
</tr>
<tr>
<td>Please fill out and return within the next 10 days</td>
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Welcome to the PhoTech family! Please complete this form and return it within 10 days to register your PhoTech product. A complete description of PhoTech’s limited warranty is packaged with the product. Thank you!

1. 1. Mr. 2. Mrs. 3. Ms. 4. Miss

**FIRST NAME**

**INITIAL**

**LAST NAME**

**STREET ADDRESS**

**CITY**

**STATE**

**ZIP CODE**

2. **DATE OF PURCHASE**

**MONTH**

**DAY**

**YEAR**

3. **DEALER**

**CITY**

**STATE**

**ZIP CODE**

4. **PRODUCT PURCHASED:** Please indicate EXACT product name/number

5. **DATE OF BIRTH** of person whose name appears above

**MONTH**

**DAY**

**YEAR**

6. **MARITAL STATUS**

1. Married
2. Divorced
3. Widowed
4. Single/Never Married

7. **WHAT IS YOUR OCCUPATION?**

**YOU**

**SPOUSE**

Homemaker 1 1
Professional/Technical 2 2
Executive/Administrative 3 3
Clerical or Social Worker 4 4
Tradesman/Machine Operator/Laborer 5 5
Retired 6 6
Student 7 7
Self-Employed/Business Owner 8 8

8. **WHAT ARE THE AGES OF ALL CHILDREN LIVING AT HOME?**

- None
- Under 1
- 1 yr.
- 2 yrs.
- 3 yrs.
- 4 yrs.
- 5 yrs.
- 6 yrs.
- 7 yrs.
- 8 yrs.
- 9 yrs.
- 10 yrs.
- 11 yrs.
- 12 yrs.
- 13 yrs.
- 14 yrs.
- 15 yrs.
- 16 yrs.
- 17 yrs.
- 18 yrs.
- 19+ yrs.

9. **WHICH AMOUNT DESCRIBES YOUR FAMILY INCOME?**

1. Under $19,999
2. $20,000-$29,999
3. $30,000-$39,999
4. $40,000-$49,999
5. $50,000-$59,999
6. $60,000-$69,999
7. $70,000-$79,999
8. $80,000-$89,999
9. $90,000-$99,999
10. $100,000 & over
how much is known about you? (continued)
what your mail can tell you

Collect examples of catalogs, sweepstakes offers, direct mail offers, and other unsolicited materials from home. Look to see who sent the materials and then ask yourself:

1. What is known about your (or your parents’) age, gender, income, interests, and activities?

2. Where did the company get your (or your parents’) name and address?
true-false

1. ____ The Freedom of Information Act allows access to most, but not all, private records of companies.

2. ____ Public databases include such information as credit reports, school records, and medical records.

3. ____ A credit report would indicate whether a person had declared bankruptcy in the past.

4. ____ A credit bureau keeps track if people pay their bills on time.

5. ____ The Fair Credit Reporting Act allows a person to access his or her credit report.

multiple choice

6. ____ An example of public records would be:
   A. a credit card statement
   B. a telephone directory
   C. medical records
   D. an employment application on file with a company

7. ____ Voter registration records are considered to be:
   A. public records
   B. private records
   C. company records
   D. a database profile

8. ____ A credit report would include a person's:
   A. federal income tax data
   B. balances for electric bills and other utilities
   C. salary history
   D. balances for installment accounts

9. ____ The organization that provides companies with information on a person's past use of credit is:
   A. a credit union
   B. the Consumer Credit Counseling Service
   C. the Fair Credit Reporting Agency
   D. a credit bureau

10. ____ When using an ATM, your PIN is designed to:
    A. indicate your current balance
    B. provide the bank access to your financial records
    C. provide security as an authorized user
    D. indicate your credit rating

case application
Virginia recently received letters that her charge accounts are overdue. She noticed these were from companies from which she never made purchases. After further investigation, the purchases were for items she did not buy. What actions would you recommend for Virginia?