

Student Activities



Lesson Ten

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.

what would you do? (*continued*)

- 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.

PhoTech

IMPORTANT!
PhoTech OWNER REGISTRATION
 Please fill out and return within the next 10 days

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	APARTMENT #

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. <input type="checkbox"/> Married	2. <input type="checkbox"/> Divorced
3. <input type="checkbox"/> Widowed	4. <input type="checkbox"/> Single/Never Married

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

<input type="checkbox"/> None	<input type="checkbox"/> 5 yrs.	<input type="checkbox"/> 10 yrs.	<input type="checkbox"/> 15 yrs.
<input type="checkbox"/> Under 1	<input type="checkbox"/> 6 yrs.	<input type="checkbox"/> 11 yrs.	<input type="checkbox"/> 16 yrs.
<input type="checkbox"/> 1 yr.	<input type="checkbox"/> 7 yrs.	<input type="checkbox"/> 12 yrs.	<input type="checkbox"/> 17 yrs.
<input type="checkbox"/> 2 yrs.	<input type="checkbox"/> 8 yrs.	<input type="checkbox"/> 13 yrs.	<input type="checkbox"/> 18 yrs.
<input type="checkbox"/> 3 yrs.	<input type="checkbox"/> 9 yrs.	<input type="checkbox"/> 14 yrs.	<input type="checkbox"/> 19+ yrs.
<input type="checkbox"/> 4 yrs.			

7 WHAT IS YOUR OCCUPATION?

	YOU	SPOUSE
Homemaker	1. <input type="checkbox"/>	1. <input type="checkbox"/>
Professional/Technical	2. <input type="checkbox"/>	2. <input type="checkbox"/>
Executive/Administrative	3. <input type="checkbox"/>	3. <input type="checkbox"/>
Clerical or Social Worker	4. <input type="checkbox"/>	4. <input type="checkbox"/>
Tradesman/Machine Operator/Laborer	5. <input type="checkbox"/>	5. <input type="checkbox"/>
Retired	6. <input type="checkbox"/>	6. <input type="checkbox"/>
Student	7. <input type="checkbox"/>	7. <input type="checkbox"/>
Self-Employed/Business Owner	8. <input type="checkbox"/>	8. <input type="checkbox"/>

9 WHICH AMOUNT DESCRIBES YOUR FAMILY INCOME?

1. <input type="checkbox"/> Under \$19,999	5. <input type="checkbox"/> \$50,000-\$59,999
2. <input type="checkbox"/> \$20,000-\$29,999	6. <input type="checkbox"/> \$60,000-\$74,999
3. <input type="checkbox"/> \$30,000-\$39,999	7. <input type="checkbox"/> \$75,000-\$99,999
4. <input type="checkbox"/> \$40,000-\$49,999	8. <input type="checkbox"/> \$100,000 & over

www.practicalmoneyskills.com consumer privacy

student activity 10-3a

how much is known about you? (continued)

10 WHERE DID YOU PURCHASE THIS PRODUCT?

- | | |
|--|--|
| 1. <input type="checkbox"/> Camera Store | 5. <input type="checkbox"/> Catalog |
| 2. <input type="checkbox"/> Discount Store | 6. <input type="checkbox"/> Received as a Gift |
| 3. <input type="checkbox"/> Department Store | 7. <input type="checkbox"/> Sporting Goods Store |
| 4. <input type="checkbox"/> Mail Order | 8. <input type="checkbox"/> Other |

11 WHAT MOST INFLUENCED THE PURCHASE OF THIS PRODUCT?

- | | |
|---|--|
| 1. <input type="checkbox"/> Dealer recommendation | 3. <input type="checkbox"/> Ads |
| 2. <input type="checkbox"/> Professional recommendation | 4. <input type="checkbox"/> Dealer ads |
| | 5. <input type="checkbox"/> Friends |

12 THIS PRODUCT WILL BE USED PRIMARILY FOR:

- | | |
|---|---|
| 1. <input type="checkbox"/> Commercial/Industrial | 4. <input type="checkbox"/> Creative/Hobby |
| 2. <input type="checkbox"/> Scientific/Medical | 5. <input type="checkbox"/> Family/Travel |
| 3. <input type="checkbox"/> Photo Journalism | 6. <input type="checkbox"/> Sports/Outdoors |

13 HOW DID YOU PAY FOR THIS PRODUCT?

- | | |
|--|---|
| 1. <input type="checkbox"/> Cash | 4. <input type="checkbox"/> Store Credit Card |
| 2. <input type="checkbox"/> Personal Check | 5. <input type="checkbox"/> Store Finance |
| 3. <input type="checkbox"/> Credit Card | 6. <input type="checkbox"/> Other |

14 WHICH OF THE FOLLOWING DO YOU USE REGULARLY?

1. American Express, Diners Club, Carte Blanche
2. Bank Credit Card (MasterCard, Visa)
3. Gas, Dept. Store, etc. Credit Cards
4. Airline Club/Frequent Flyer Program
5. None of the above

15 FOR YOUR PRIMARY RESIDENCE, DO YOU:

- | | |
|---|---|
| 1. <input type="checkbox"/> Own a house? | 3. <input type="checkbox"/> Rent an apartment? |
| 2. <input type="checkbox"/> Rent a house? | 4. <input type="checkbox"/> Own a townhouse or condo? |

16 TO HELP US UNDERSTAND OUR CUSTOMERS' LIFESTYLES, PLEASE INDICATE THE INTERESTS AND ACTIVITIES IN WHICH YOU OR YOUR SPOUSE ENJOY PARTICIPATING ON A REGULAR BASIS:

- | | | |
|--|---|--|
| 01. <input type="checkbox"/> Bicycling Frequently | 20. <input type="checkbox"/> Electronics | 39. <input type="checkbox"/> Our Nation's Heritage |
| 02. <input type="checkbox"/> Golf | 21. <input type="checkbox"/> Home Workshop/Do it Yourself | 40. <input type="checkbox"/> Real Estate Investment |
| 03. <input type="checkbox"/> Physical Fitness/Exercise | 22. <input type="checkbox"/> Motorcycles | 41. <input type="checkbox"/> Stock/Bond Investments |
| 04. <input type="checkbox"/> Running/Jogging | 23. <input type="checkbox"/> Recreational Vehicles | 42. <input type="checkbox"/> Veterans Benefits/Programs |
| 05. <input type="checkbox"/> Snow Skiing Frequently | 24. <input type="checkbox"/> Stereo, Records/Tapes/Disks | 43. <input type="checkbox"/> Entering Sweepstakes |
| 06. <input type="checkbox"/> Tennis Frequently | 25. <input type="checkbox"/> Avid Book Reading | 44. <input type="checkbox"/> Home Video Games |
| 07. <input type="checkbox"/> Bowling | 26. <input type="checkbox"/> Bible/Devotional Reading | 45. <input type="checkbox"/> Household Pets (cats, dogs, etc.) |
| 08. <input type="checkbox"/> Camping/Hiking | 27. <input type="checkbox"/> Current Affairs/Politics | 46. <input type="checkbox"/> Money Marketing Opportunities |
| 09. <input type="checkbox"/> Fishing Frequently | 28. <input type="checkbox"/> Health Foods/Vitamins | 47. <input type="checkbox"/> Science Fiction |
| 10. <input type="checkbox"/> Hunting/Shooting | 29. <input type="checkbox"/> House Plants | 48. <input type="checkbox"/> Wildlife/Environmental Issues |
| 11. <input type="checkbox"/> Power Boating | 30. <input type="checkbox"/> Photography | 49. <input type="checkbox"/> Career-Oriented Activities |
| 12. <input type="checkbox"/> Sailing | 31. <input type="checkbox"/> Attend Cultural/Arts Events | 50. <input type="checkbox"/> Personal/Home Computers |
| 13. <input type="checkbox"/> Crafts | 32. <input type="checkbox"/> Charities/Volunteer Activities | 51. <input type="checkbox"/> Science/New Technology |
| 14. <input type="checkbox"/> Crossword Puzzles | 33. <input type="checkbox"/> Fashion Clothing | 52. <input type="checkbox"/> Watching Cable TV |
| 15. <input type="checkbox"/> Needlework/Knitting | 34. <input type="checkbox"/> Fine Art/Antiques | 53. <input type="checkbox"/> Watching Sports on TV |
| 16. <input type="checkbox"/> Outdoor Gardening | 35. <input type="checkbox"/> Foreign Travel | 54. <input type="checkbox"/> NONE OF THE ABOVE |
| 17. <input type="checkbox"/> Sewing | 36. <input type="checkbox"/> Gourmet Cooking/Fine Foods | |
| 18. <input type="checkbox"/> Walking for Health | 37. <input type="checkbox"/> Coin/Stamp Collecting | |
| 19. <input type="checkbox"/> Automotive Work | 38. <input type="checkbox"/> Collectibles/Collections | |

17 FROM THE ABOVE LIST, PLEASE INDICATE THE NUMBERS REPRESENTING THE 3 MOST IMPORTANT ACTIVITIES FOR:

--	--	--

YOU

--	--	--

YOUR SPOUSE

Thanks for taking the time to fill out this questionnaire. Your answers will be used for market research studies and reports — and will help us better serve you in the future. They will also allow you to receive important mailings and special offers from a number of fine companies whose products and services relate directly to the specific interests, hobbies, and other information indicated above. Through this selective program, you will be able to obtain more information about activities in which you are involved and less about those in which you are not. Please check here if for some reason you would prefer not to participate in the opportunity:



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?



lesson ten quiz: about consumer privacy

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 of whether 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?