Consumer Awareness & Privacy

**Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Period: \_\_\_\_\_\_\_\_\_\_\_**

**Why privacy is an important issue in the information age**

Public information

1.
2.
3.
4.
5.
6.
7.

 Info only accessed with a legitimate reason

1.
2.
3.
4.
5.
6.
7.

 **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_:** requires each federal agency that maintains records to permit individuals to request

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_:** gives consumers the right to dispute inaccurate information and permits them to insert their own version of disputed information into a credit report amendment of his or her record.

**Keeping your Social Security Number Private**

**Safety Tips for Shopping Online**

1. Know the real deal
2. Look for clues about security
3. Use a credit card
4. Keep proof handy
5. Get the scoop on the seller

**Common Frauds**

Credit Repairs

Ponzi scheme

Pyramid Scheme

Affinity Fraud

**List how Identity Theft happens and signs of Identity Theft.**

**What to do if Identity Theft happens**

1.

2.

3.

4.

5.

6.

**Agencies & Sources of Assistance**

1.
2.
3.
4.
5.

**Collection Tips**

1.
2.
3.
4.
5.
6.

**“watch out for “\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_” companies!**

**why consumers don’t pay**

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**warning signs of trouble**

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**if you can’t pay your bills**

1. take another (close) look at your budget
2. contact your creditors
3. credit counseling
4. loan consolidation

**what is garnishment?**

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**Car Repossession**

**Bankruptcy**

**what you may still owe**

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**what you no longer owe**

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