Consumer Awareness & Privacy

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

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

Public information



Info only accessed with a legitimate reason



**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_:** 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**



**Collection Tips**



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

**why consumers don’t pay**



**warning signs of trouble**



**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?**



**Car Repossession**

**Bankruptcy**

**what you may still owe**



**what you no longer owe**