

学生活动



## 第十四课

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# 消费者隐私

实用理财技巧

受用终生

姓名: \_\_\_\_\_ 日期: \_\_\_\_\_



## 测试你的隐私

在空白处写下你的答案。

1. 解释为什么隐私是信息时代的关键问题。
2. 对于下列信息来源，用“**Pub.**”来表示那些可以从公共资源中获得的(公开的)，用“**Pr.**”表示那些属于隐私限制的。

电话号码簿

捐款记录

结婚/离婚记录

选民登记记录

人事档案

竞选捐款

信用报告

驾驶执照

房产所有权

医疗记录

3. 对于数据库中有你的个人信息的一家公司，列出其三个优点。

4. 列出一份信用报告包含的四项内容。

4. 解释为什么有一个良好的信用记录是一件重要的事。

姓名: \_\_\_\_\_ 日期: \_\_\_\_\_



## 你会做什么

阅读下方描述的情境，分别回答你会如何应对。

1. 你申请了助学贷款，但被告知由于一次信用卡逾期还款，你的贷款申请被拒绝。你想要知道你的信用报告的具体内容，以便做出必要的更正。
2. 你收到了体育器材目录，但你没有兴趣购买。同时，你也收到了服装制造商的目录，而且你希望继续收到。你希望自己的名字能从体育器材邮寄名单中删除。
3. 你桌上的一堆邮购目录已高达四英寸。你不希望再收到任何公司的直销材料，自己的名字能够从他们的顾客列表中删除。
4. 你想以邮件而非电话的形式收到直销信息。

姓名: \_\_\_\_\_ 日期: \_\_\_\_\_

## 你会做什么？（接上文）

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5. 你曾经拨打过几个“800”和“900”号码，尽管你没有留下你的电话号码，但你开始从一些相同的公司和个人处收到手机广告。你想确保当你拨打“800”或“900”号码时，你不会无意中把自己的电话号码留给对方。
6. 你的季度工作评估没有你希望的那么好。你想知道你的人事档案里写了什么使你得到了这样一个中等的评价。

姓名: \_\_\_\_\_

日期: \_\_\_\_\_



## 你的信息被透漏了

### 说明

观察下方的保修卡实例。使用真实信息或编造的信息填写。完成后，交给你的搭档检查。你搭档的任务是研究每个问题，并写出至少一个或一类可能对你的信息感兴趣的公司。

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

**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"/>

**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.			

**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

## 你的信息被透漏了多少？（接上文）

<p><b>10</b> WHERE DID YOU PURCHASE THIS PRODUCT?</p> <p>1. <input type="checkbox"/> Camera Store 2. <input type="checkbox"/> Discount Store 3. <input type="checkbox"/> Department Store 4. <input type="checkbox"/> Mail Order</p> <p>5. <input type="checkbox"/> Catalog 6. <input type="checkbox"/> Received as a Gift 7. <input type="checkbox"/> Sporting Goods Store 8. <input type="checkbox"/> Other</p>	<p><b>13</b> HOW DID YOU PAY FOR THIS PRODUCT?</p> <p>1. <input type="checkbox"/> Cash 2. <input type="checkbox"/> Personal Check 3. <input type="checkbox"/> Credit Card</p> <p>4. <input type="checkbox"/> Store Credit Card 5. <input type="checkbox"/> Store Finance 6. <input type="checkbox"/> Other</p>																																																									
<p><b>11</b> WHAT MOST INFLUENCED THE PURCHASE OF THIS PRODUCT?</p> <p>1. <input type="checkbox"/> Dealer recommendation 2. <input type="checkbox"/> Professional recommendation</p> <p>3. <input type="checkbox"/> Ads 4. <input type="checkbox"/> Dealer ads 5. <input type="checkbox"/> Friends</p>	<p><b>14</b> WHICH OF THE FOLLOWING DO YOU USE REGULARLY?</p> <p>1. <input type="checkbox"/> American Express, Diners Club, Carte Blanche 2. <input type="checkbox"/> Bank Credit Card (MasterCard, Visa) 3. <input type="checkbox"/> Gas, Dept. Store, etc. Credit Cards 4. <input type="checkbox"/> Airline Club/Frequent Flyer Program 5. <input type="checkbox"/> None of the above</p>																																																									
<p><b>12</b> THIS PRODUCT WILL BE USED PRIMARILY FOR:</p> <p>1. <input type="checkbox"/> Commercial/Industrial 2. <input type="checkbox"/> Scientific/Medical 3. <input type="checkbox"/> Photo Journalism</p> <p>4. <input type="checkbox"/> Creative/Hobby 5. <input type="checkbox"/> Family/Travel 6. <input type="checkbox"/> Sports/Outdoors</p>	<p><b>15</b> FOR YOUR PRIMARY RESIDENCE, DO YOU:</p> <p>1. <input type="checkbox"/> Own a house? 2. <input type="checkbox"/> Rent a house?</p> <p>3. <input type="checkbox"/> Rent an apartment? 4. <input type="checkbox"/> Own a townhouse or condo?</p>																																																									
<p><b>16</b> 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:</p> <table border="0"> <tr> <td>01. <input type="checkbox"/> Bicycling Frequently</td> <td>20. <input type="checkbox"/> Electronics</td> <td>39. <input type="checkbox"/> Our Nation's Heritage</td> </tr> <tr> <td>02. <input type="checkbox"/> Golf</td> <td>21. <input type="checkbox"/> Home Workshop/Do it Yourself</td> <td>40. <input type="checkbox"/> Real Estate Investment</td> </tr> <tr> <td>03. <input type="checkbox"/> Physical Fitness/Exercise</td> <td>22. <input type="checkbox"/> Motorcycles</td> <td>41. <input type="checkbox"/> Stock/Bond Investments</td> </tr> <tr> <td>04. <input type="checkbox"/> Running/Jogging</td> <td>23. <input type="checkbox"/> Recreational Vehicles</td> <td>42. <input type="checkbox"/> Veterans Benefits Programs</td> </tr> <tr> <td>05. <input type="checkbox"/> Snow Skiing 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<p>_____</p>																																																										
<p>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: <input type="checkbox"/></p>																																																										

姓名: \_\_\_\_\_ 日期: \_\_\_\_\_



## 你的邮件可以告诉你

从家里收集商品目录、抽奖活动、直接邮寄广告和其他商家主动提供的材料。  
看看是谁发送的这些材料，然后问自己：

1. 你（或你的父母）的年龄、性别、收入、兴趣和活动“被”知道了多少？

2. 这些公司是从哪里获得你（或你的父母）的姓名和住址的？

姓名: \_\_\_\_\_ 日期: \_\_\_\_\_



## 第十四课测验：关于消费者隐私

**对-错题** (认为描述正确, 用“T”表示; 错误则用“F”表示)

1. \_\_\_\_\_ 信息自由法案允许访问公司的大多数私人记录, 但不是所有私人记录。
2. \_\_\_\_\_ 公共数据库包括信用报告、学校记录和医疗记录等信息。
3. \_\_\_\_\_ 如果一个人曾经宣布破产, 他/她的信用报告中也会显示。
4. \_\_\_\_\_ 信用局记录人们是否按时支付他们的账单。
5. \_\_\_\_\_ 公平信用报告法案允许个人查看其信用报告。

### 单项选择

6. \_\_\_\_\_ 公共记录的一个例子是：  
A. 信用卡对账单 B. 电话簿 C. 医疗记录 D. 公司的职位申请档案
7. \_\_\_\_\_ 选民登记记录被认为是：  
A. 公共记录 B. 私人记录 C. 公司记录 D. 数据库文件
8. \_\_\_\_\_ 信用报告包括一个人的：  
A. 联邦所得税数据 B. 电费及其他公用事业(费用)余额 C. 薪金历史 D. 分期付款账户余额
9. \_\_\_\_\_ 为公司提供个人信用卡历史记录的组织是：  
A. 信用社 B. 消费者信用咨询服务 C. 公平信用报告机构 D. 信用局
10. \_\_\_\_\_ 当使用自动取款机时, 输入你的银行卡密码是为了：  
A. 显示你目前的余额 B. 向银行提供你的财务记录 C. 为授权用户提供安全保证 D. 显示你的信用等级

### 案例应用



维吉尼亚最近收到了赊欠帐逾期的信件。她注意到这些信都来自她从不购物的公司。经过进一步调查，她发现她并没有买过这些物品。你会建议维吉尼亚怎么做？