

FILL IN THE BLANK *(note: some terms will not be used)*

account hijacking	electronic record	pharming
adoption curve	electronic spreadsheet	phishing
cost-benefit analysis	financial information system	pretexting
data integrity	identity theft	what-if planning
electronic document	information privacy	
electronic info exchange procedure	information security	

1. The practice of obtaining personal information under false pretenses is called _____.
2. _____ is the right of an individual to be secure from unauthorized disclosure of information.
3. _____ represents an attack on a legitimate business' server to redirect traffic from that site to another web site.
4. The _____ represents the stages for an innovation to be accepted by individuals and businesses.
5. Information contained in a computer file prepared for a specific purpose is called a(n) _____.
6. _____ is defined as obtaining access to another person's accounts through fraud and then stealing the funds.
7. In _____, alternatives for financial decisions are considered by applying assumptions to the financial data in an electronic spreadsheet.
8. _____ is the protection of information from unauthorized accidental or intentional access, modification, destruction, or disclosure while being transmitted or stored.
9. _____ compares the total expected costs with the total expected benefits of one or more choices in order to choose the most profitable option.

THINK CRITICALLY

10. What is meant by the statement, "Finance is an information industry"? Why does that make technology an important part of offering products and services to customers? Why does that put pressure on businesses to maintain effective, secure, and up-to-date technology?

11. A car insurance company is considering a new process where customers can notify the company of an accident and track the claims process by cell phone. Explain how they can use the stages of the adoption curve to decide how to implement the new technology.

12. The number of data security problems in the U.S. has actually declined in the past few years, but the total cost to businesses and consumers has increased. Why do you believe both of those changes have happened at the same time?

13. Identify and justify the three most important things consumers can do to protect personal information when they use the Internet.