

Fraud Quiz

In the past year:

1. How often have you given a credit card number over the phone?

- Never
- 1 – 2 times
- 3+ times

2. How often have you played casino, bingo or other games of chance?

- Never
- 1 – 2 times
- 3+ times

3. How often have you entered a contest with a ballot?

- Never
- 1 – 2 times
- 3+ times

4. How often do you check your bank account and credit card statements?

- Each month
- Every couple of months
- Spot-check them from time to time
- Rarely check them

5. You win a great prize but you have to pay for postage or taxes to get it. What would you do?

- Send the money to get the prize
- Listen then hang up
- Ask questions to verify the offer
- Interrupt the caller and say “No thanks.”

6. I enjoy receiving phone calls from nice salespeople.

- Disagree strongly
- Disagree slightly
- Agree slightly
- Agree strongly

7. Before buying a large appliance or car, I check published information like Consumer Reports.

- Disagree strongly
- Disagree slightly
- Agree slightly
- Agree strongly

8. My lifestyle is very hectic.

- Disagree strongly
- Disagree slightly
- Agree slightly
- Agree strongly

9. Good manners are a sign of a person's integrity.

- Disagree strongly
- Disagree slightly
- Agree slightly
- Agree strongly

10. I'm always looking for new products that will improve my health.

- Disagree strongly
- Disagree slightly
- Agree slightly
- Agree strongly

11. If you call a 1-900 number you will be billed at:

- Regular long-distance rates?
- Higher than regular call rates?
- Flat rate per call?
- Don't know?

12. Do you take part in Internet chat rooms?

- Never
- Sometimes
- Frequently

13. Internet service providers police bulletin boards for dishonest messages.

- Disagree strongly ___
- Disagree slightly ___
- Agree slightly ___
- Agree strongly ___

14. Only legitimate companies can accept Visa or MasterCard as payment on the Internet.

- Disagree strongly ___
- Disagree slightly ___
- Agree slightly ___
- Agree strongly ___

15. Companies can guarantee profits from their publicly traded stocks in special cases.

- Disagree strongly ___
- Disagree slightly ___
- Agree slightly ___
- Agree strongly ___

*This quiz was excerpted from the Fraud Quiz developed by Industry Canada and used with their permission.

The complete quiz can be taken online. Use the Canadian Consumer Gateway to find the site. Enter www.consumerinformation.ca, choose your language and then search the site using the words “fraud quiz”.

Fraud Quiz Scoring

The value for each answer follows the response. Place your score in the column, total it and compare your total to the risk levels.

#	Score		#	Score	
1.		Never...1 1 – 2 times...2 3+ times ...3	9.		Disagree strongly ...1 Disagree slightly ...2 Agree slightly ...3 Agree strongly ...3
2.		Never ...1 1 – 2 times ...2 3+ times ...3	10		Disagree strongly ...1 Disagree slightly ...2 Agree slightly ...3 Agree strongly ...4
3.		Never ...1 1 – 2 times ...2 3+ times ...3	11.		Regular long-distance rates? ...3 Higher than regular call rates? ...1 Flat rate per call? ...3 Don't know? ...4
4.		Each month ...1 Every couple of months ...2 Spot-check them ...3 Rarely check them ...4	12.		Never ...1 Sometimes ...3 Frequently ...4
5.		Send the money ...4 Listen then hang up ...3 Ask questions ...2 Interrupt and say, "No thanks."...1	13.		Disagree strongly ...1 Disagree slightly ...2 Agree slightly ...3 Agree strongly ...4
6.		Disagree strongly ...1 Disagree slightly ...2 Agree slightly ...3 Agree strongly ...4	14.		Disagree strongly ...1 Disagree slightly ...2 Agree slightly ...3 Agree strongly ...4
7.		Disagree strongly ...3 Disagree slightly ...3 Agree slightly ...2 Agree strongly ...1	15.		Disagree strongly ...1 Disagree slightly ...2 Agree slightly ...3 Agree strongly ...4
8.		Disagree strongly ...1 Disagree slightly ...2 Agree slightly ...3 Agree strongly...4	Your Total _____		Risk Levels: 15 – 29 – low risk 30 – 40 – average risk 48 – 55 – high risk