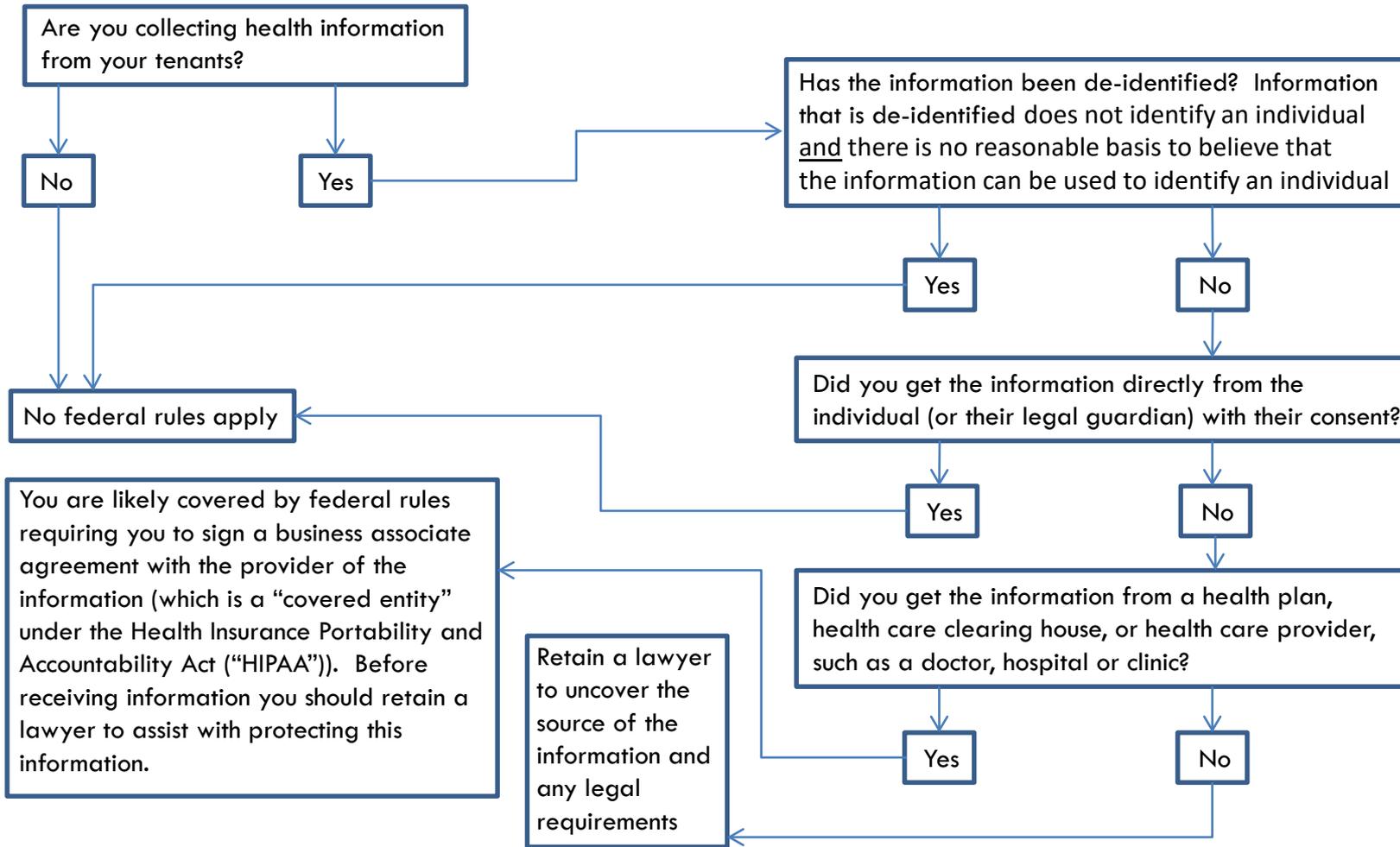


Health Information

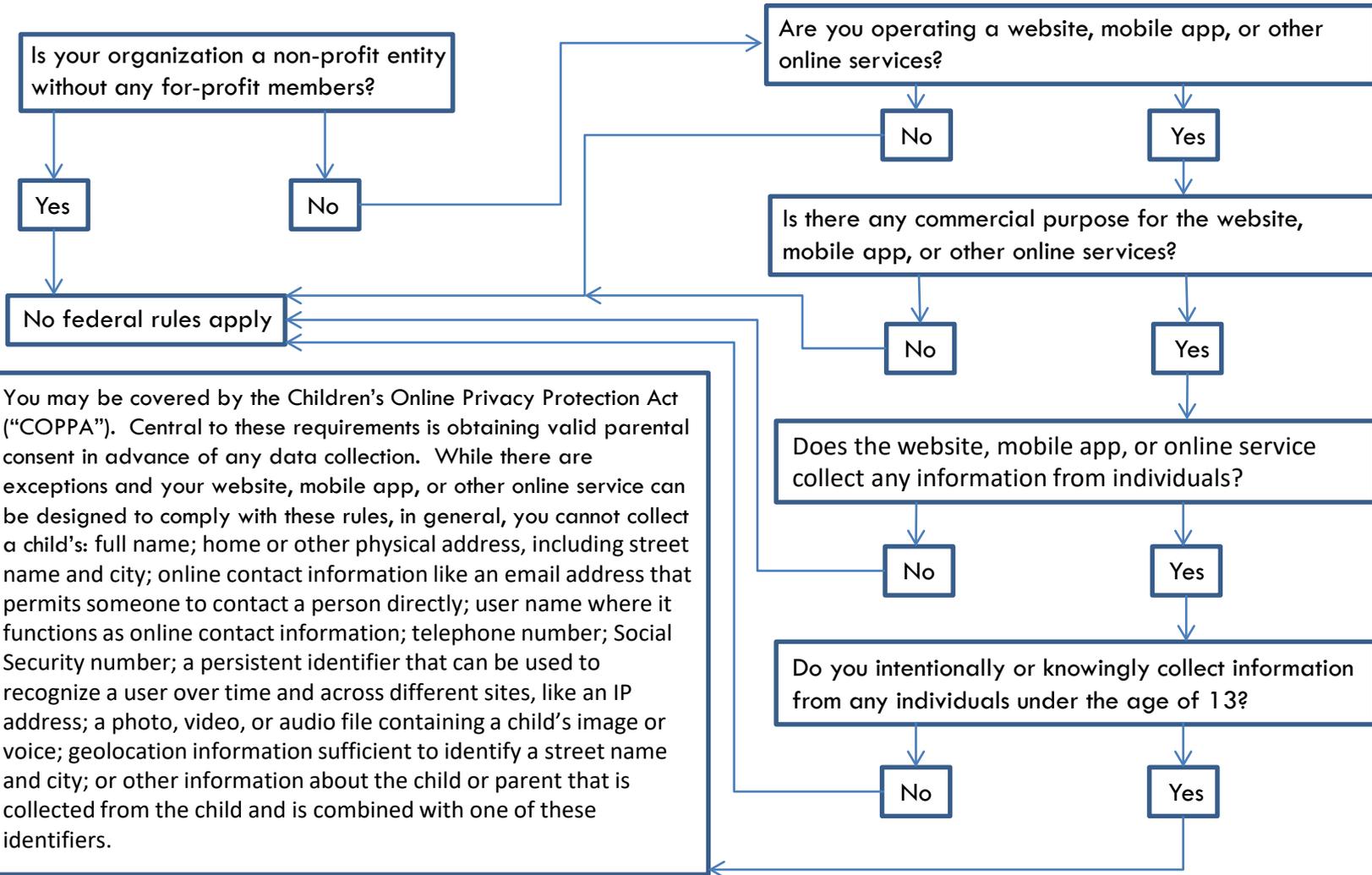
What is health information? Federal law defines health information to include information about past, present or future physical or mental health or condition; the provision of health care; or past, present or future payment for the provision of health care.
42 U.S.C. § 1320d



This quick reference guide is not legal advice. Please consult your lawyer when making decisions about what personal information to collect and how to use, share, and protect that information. Protecting privacy is your responsibility.

Information About Children

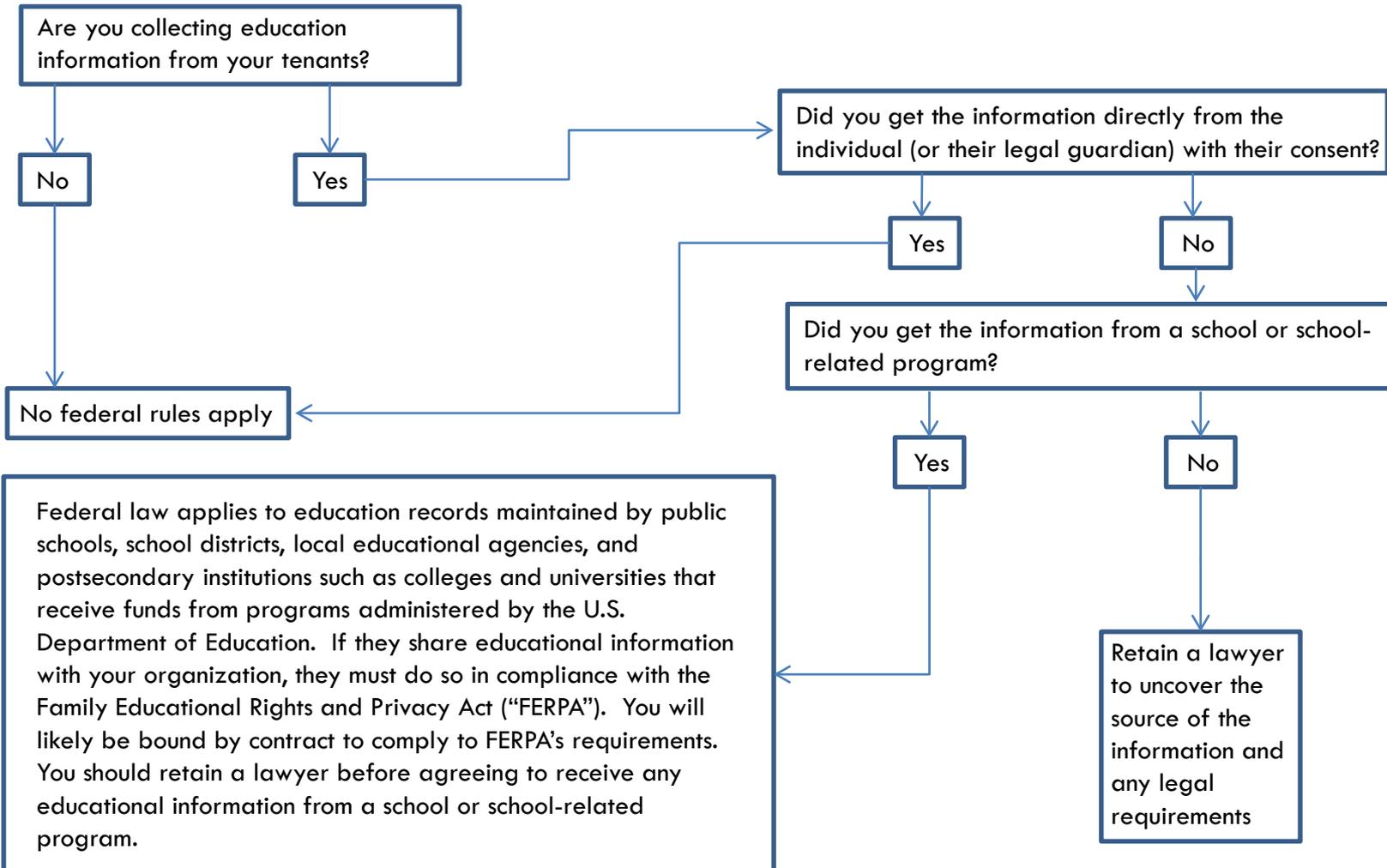
What information about children is protected? Federal law treats children's information differently when that information is collected online. What information is protected changes over time, but includes the categories listed below. 5 U.S.C. § 6501



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Education Information

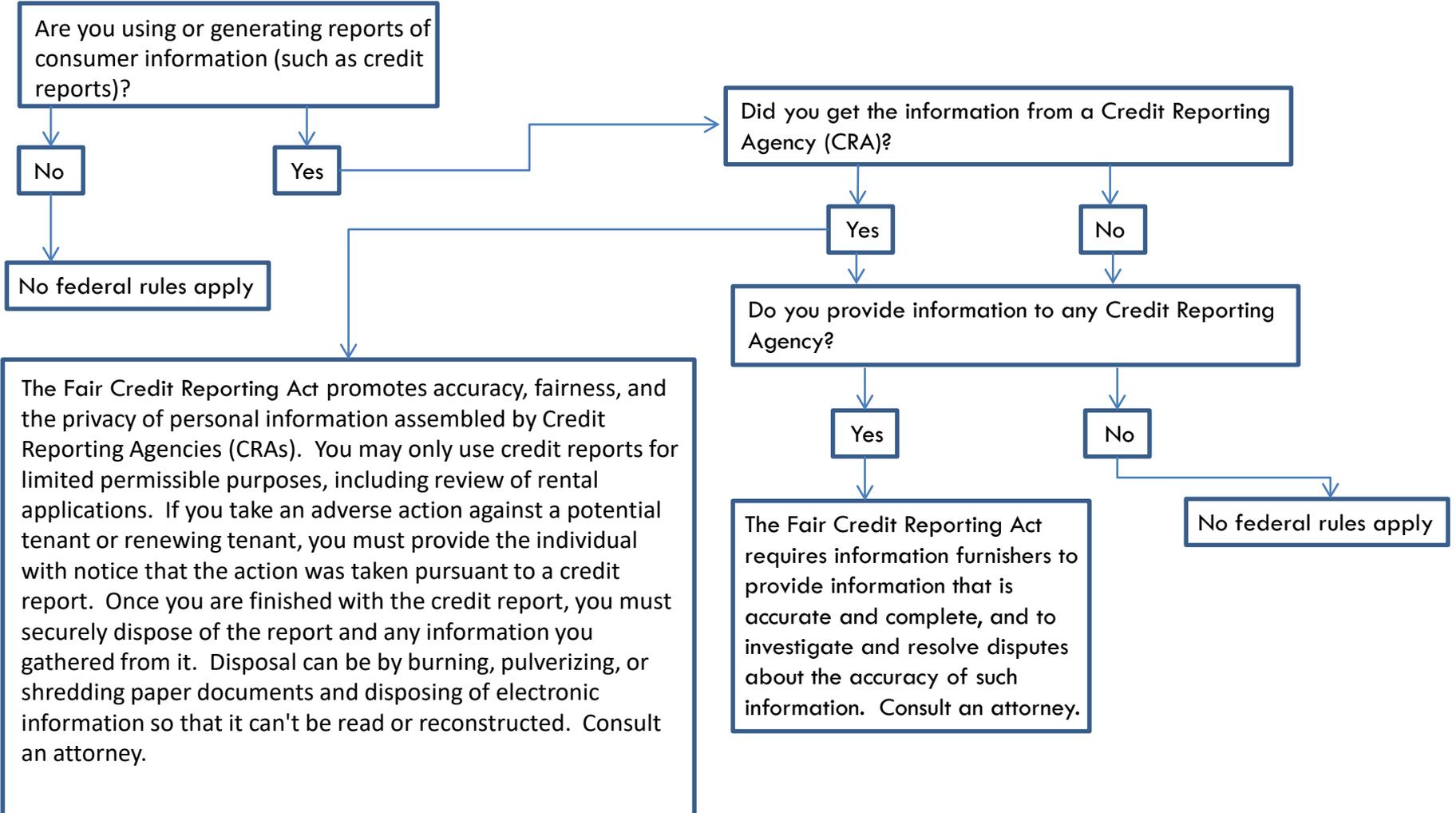
What is education information? Federal law defines education information to include grades and transcripts; class lists and student course schedules; health records at the K-12 level; student financial information at the postsecondary level; and student discipline files. 20 U.S.C. § 1232g



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Financial Information

What is financial information? Federal law defines financial information to include information about an individual's credit worthiness; credit standing; credit capacity; character; general reputation; personal characteristics; or mode of living that serves as a factor in determining eligibility for personal or household credit or insurance, or employment purposes. 15 U. S. C. §1681 et seq.



The Fair Credit Reporting Act promotes accuracy, fairness, and the privacy of personal information assembled by Credit Reporting Agencies (CRAs). You may only use credit reports for limited permissible purposes, including review of rental applications. If you take an adverse action against a potential tenant or renewing tenant, you must provide the individual with notice that the action was taken pursuant to a credit report. Once you are finished with the credit report, you must securely dispose of the report and any information you gathered from it. Disposal can be by burning, pulverizing, or shredding paper documents and disposing of electronic information so that it can't be read or reconstructed. Consult an attorney.

The Fair Credit Reporting Act requires information furnishers to provide information that is accurate and complete, and to investigate and resolve disputes about the accuracy of such information. Consult an attorney.

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