THE AI AUDIT CHECKLIST

12 steps to find out which AI systems already hold data on you

A companion to "AI Is Running Your Life: 12 Shocking Ways It Controls You Now" on FutureNow.click. Work through each item once, then re-check the starred items yearly.

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1. Employment & Hiring

■ Pull your résumé's ATS-facing keywords

Compare the exact language in your résumé against 2–3 recent job postings you'd apply to; ATS parsers match on literal keyword overlap, not synonyms.

■ Check for a formatting trap

Remove tables, text boxes, headers/footers, and columns from your résumé file — many ATS parsers drop or scramble content inside them.

2. Credit & Lending

■ Request your file from all three bureaus

Equifax, Experian, and TransUnion each maintain separate files; pull all three, not just one, since lenders don't always report to the same bureaus.

■ Pull your LexisNexis and ChexSystems reports

These aren't the same as a credit bureau file and often feed separate underwriting models most people never check.

■ Ask your lender if a human reviewed an automated denial

Under the Fair Credit Reporting Act (US) you're entitled to a reason for denial — ask specifically whether a human reviewed the automated decision.

3. Insurance

■ Check your telematics opt-in status

Log into your insurer's app/account settings and confirm whether a driving-behavior program (Snapshot, Drivewise, SmartRide, etc.) is active on your policy.

■ Request your LexisNexis CLUE report

This claims-history database follows you for seven years and directly affects future quotes; you're entitled to a free copy annually.

4. Retail & Pricing

■ Test the same product across two devices

Check the same item's price while logged out, on a different browser, and on a different device — note any variation.

■ Clear cookies before comparing prices

Dynamic pricing models often key off browsing history stored in cookies; a clean session can surface a different price.

5. Data Footprint

■ Submit a data-access request to major brokers

Under GDPR (EU/UK) or applicable US state laws, request what data brokers like LexisNexis and Acxiom hold on you, and correct or delete what's wrong.

■ Review app permissions tied to your car

If you drive a connected vehicle, check the automaker's app or account portal for what driving data is being collected and whether it's shared with insurers.

6. Legal Rights (if applicable)

■ Know your EU AI Act rights

If you're in the EU, high-risk AI decisions (hiring, credit, healthcare, law enforcement) legally require an explanation and a path to human review — ask for both if you're rejected.

■ Ask for the specific reason, not a generic denial

Whether or not a formal right applies where you live, requesting the specific factor behind an automated decision costs nothing and sometimes surfaces an error worth correcting.

Compiled by the FutureNow Editorial team as a companion to the source-linked article on FutureNow.click. This checklist is general information, not legal or financial advice — rules vary by country and state, so confirm specifics for your own jurisdiction before acting.