



# Alumni Insights

Engage your alumni with predictive behavioral models

### Introduction & table of contents

Proprietary behavioral models predict the likelihood of a household to have certain behaviors or interests.

Scores are matched to household records on our leading consumer database, enabling you to instantly gain insight into your customers and prospects or use the scores to feed into your own custom modeling.

#### Instant insights

120 models use survey panel data and other insights to produce scores,

from 0-9, that indicate the degree to which a household is likely to exhibit a particular behavior. Scores are available as an attribute through our real-time data delivery platform or can be used to select digital audiences in major programmatic marketing and advertising platforms.

#### Leverage behavioral models for:

- Prospecting & customer acquisition
- Personalization of offers & messaging
- Custom analytics & more!

The following menu provides the name and description for all available models.

#### Table of contents

Category	Page #
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outegory	i uge i
Auto	3
Banking & finance	4-5
Dining	6
Donors	7
Education	8
Electronics	9
Entertainment & events	10
Family & pets	11
Food & grocery	12
Health & fitness	13
Home & garden	14
Insurance	15
Online activities	16
Politics	17
Shopping	18
Sports & outdoor activities	19-21
Telecom	22
Travel	23-24
How to learn more	25



"Align your Appeals with Purpose"



Engagement & retention

Data enhancement

### Auto

### All-Terrain-Vehicle (ATV)

The All-Terrain Vehicle Model (ATV) predicts the likelihood that a household owns or uses a sport ATV or utility ATV for work or recreational use.

### Do-it-yourself Auto Maintenance (DYA)

The Do-it-yourself Auto Maintenance Model (DYA) predicts the likelihood that a household has performed their own auto maintenance in the last 12 months including: mufflers, air/oil filters, batteries, shock absorbers/struts, spark plugs or windshield wipers.

### Auto Club (ATC)

The Auto Club Model (ATC) predicts the likelihood that a household has paid for an auto club membership such as: AAA, AARP roadside assistance, all state motor club, etc.

### Auto Loan (ATL)

The Auto Loan Model (ATL) predicts the likelihood of a household having an auto loan.

### Hybrid Cars (HYB)

The Hybrid Cars Model (HYB) predicts the likelihood that a household currently owns or leases at least 1 hybrid car.

### Luxury Automobile Buyers (LXA)

The Luxury Automobile Buyers Model (LXA) predicts the likelihood that a household has bought or leased a luxury vehicle of any size.

#### Minivan Buyer (MVN)

The Minivan Buyer Model (MVN) predicts the likelihood that a household has purchased a minivan.

### New Vehicle Buyer (NWV)

The New Vehicle Buyer Model (NWV) predicts the likelihood that a household has purchased a new vehicle. SUV Buyer (SUV)

The SUV Buyer Model (SUV) predicts the likelihood that a household has purchased a sports utility vehicle.

## Banking & finance

#### Annuities (ANN)

The Annuities Model (ANN) predicts the likelihood that a household owns annuities valued at least \$10,000.

### Financial Planner (FIP)

The Financial Planner Model (FIP) predicts the likelihood that a household has consulted a financial planner on investment activity in the last 12 months.

### Business Banking (BBK)

The Business Banking Model (BBK) predicts the likelihood that a household has used a business banking credit card in the past 12 months such as: American Express Open, MasterCard BusinessCard, or Visa Business.

### Heavy Investment Traders (HIT)

The Heavy Investment Traders Model (HIT) predicts the likelihood that a household made at least 10 investment transactions within the past 12 months.

# Credit Card Rewards (CCR)

The Credit Card Rewards Model (CCR) predicts the likelihood that a household has received any of the following credit card rewards: cash back, airline miles, hotel or car rentals, gifts, charitable contributions, gasoline discounts, retail discounts, or other rewards.

### High Risk/High Return Investors (HHI)

The High Risk/High Return Investors Model (HHI) predicts the likelihood that a household has invested in any of the following high risk/high return instruments: common stock, preferred stock, privately held shares of companies, gold, gems, or other investments.

### High-value Security Investors (SEC)

The High-Value Security Investors Model (SEC) predicts the likelihood that a household has securities with a total value of at least \$150,000.

### High-value Stock Investors (STK)

The High-Value Stock Investors Model (STK) predicts the likelihood that a household has stocks with a total value of at least \$100,000.

### Low Risk/Low Return Investors (LLI)

The Low Risk/Low Return Investors Model (LLI) predicts the likelihood that a household has invested in any of the following low risk/low return instruments: U.S. savings bonds, U.S. treasury notes, other U.S. government bonds, savings certificates, insured money markets accounts (bank), CDs (certificate of deposit).

### Online Investment Trading (OIT)

The Online Investment Trading Model (OIT) predicts the likelihood that a household has tracked investments or traded stocks, bonds, or mutual funds online in the past 30 days.

### Real Estate Investment (REI)

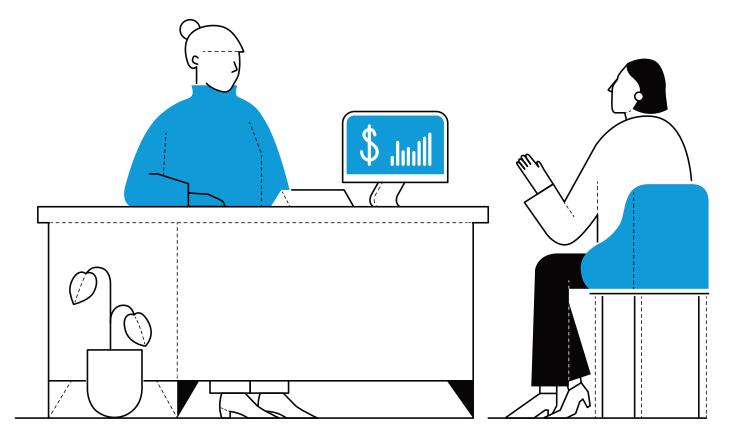
The Real Estate Investment Model (REI) predicts the likelihood that household has made investments in real estate.

### Onsite Tax Preparation Service (TXO)

The Onsite Tax Preparation Service Model (TXO) predicts the likelihood that a household used services such as H&R, Jackson Hewitt, or similar in the last 12 months.

# Tax Preparation by CPA (TXC)

The Tax Preparation by CPA Model (TXC) predicts the likelihood that a household had tax preparation done by a CPA or other professional in the last 12 months.



## Dining

### Fast Food (FFD)

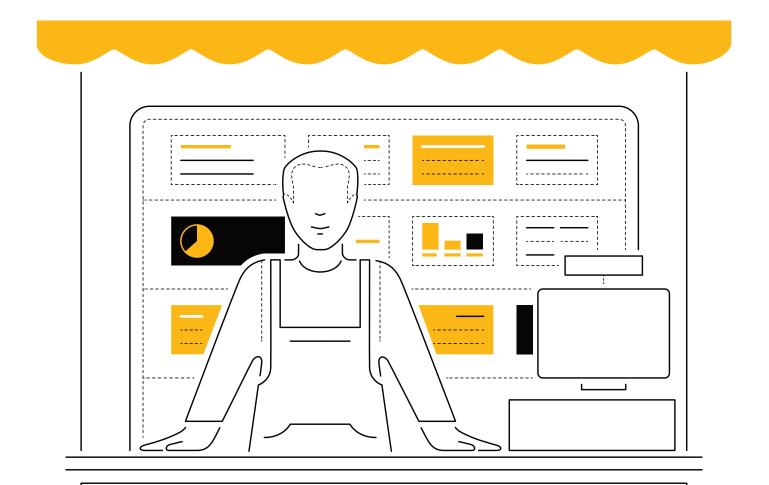
The Fast Food Model (FFD) predicts the likelihood that a household has visited a fast food or drive-through restaurant at least 9 times in the past 30 days and spent at least \$200.

### Family Restaurant Visitors (FRS)

The Frequent/Heavy Family Restaurant Visitors Model (FRS) predicts the likelihood that a household has visited a family restaurant or steak house at least 8 times in the past 30 days.

### Wine Lovers (WIN)

The Wine Lovers Model (WIN) predicts the likelihood that a household drank at least 5 glasses of either domestic or imported wine in last 7 days.



### Donors

### Donors to PBS/NPR (PBS)

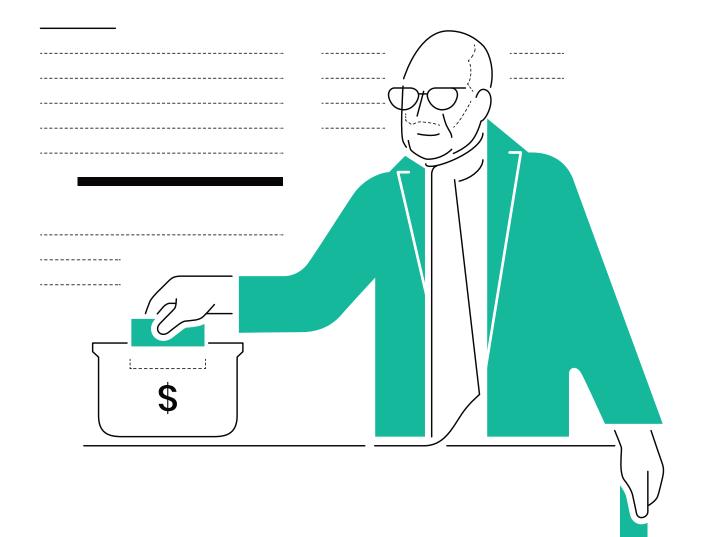
The Donors to PBS/NPR Model (PBS) predicts the likelihood that a household has contributed at least \$100 to PBS/NPR in the last 12 months.

### Non-religious Donor (NRD)

The Non-religious Donor Model (NRD) predicts the likelihood that a household donated to non-religious organizations and causes in the last 12 months.

#### Religious Donors (REL)

The Religious Donors Model (REL) predicts the likelihood that a household has contributed at least \$250 to a religious organization in the last 12 months.



### Education

# Adult Education (AED)

The Adult Education Model (AED) predicts the likelihood of a household attending adult education classes at least once a month.

# Education Loan (EDL)

The Education Loan Model (EDL) predicts the likelihood that a household has an education loan.

## Higher Education (HED)

The Higher Education Model (HED) predicts the likelihood that a household has completed one or more of the following degrees: bachelor's, professional school, master's, or doctorate.



### Electronics

### Avid Gamers (GAM)

The Avid Gamers Model (GAM) predicts the likelihood that a household has spent at least \$200 on video games or video game hardware in the last 12 months.

### E-Reader (ERD)

The E-Reader Model (ERD) predicts the likelihood that a household owns an E-Reader device or tablet computer.

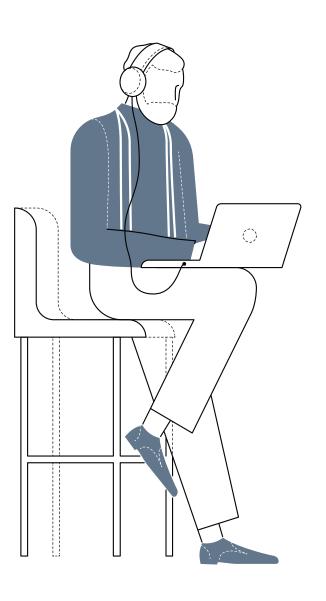
### High-End Electronics Buyers (ELC)

The High-End Electronics Buyers Model (ELC) predicts the likelihood that a household owns the following combination of high end electronics:

Household has all the following items: Cellular/mobile phone; Digital point with shoot camera or digital single lens reflex camera; DVD or Blu-ray player; Laptop, notebook, iMac, MacBook, or MacBook Pro

#### AND

Household has at least 3 of the following items: Home theater system; Portable mp3 player; Digital camcorder; HD TV (36"+) cost more than \$1000 that has an LCD, Plasma, or DLP screen; Built-in GPS/navigation system in the car.



### Entertainment & events

### Heavy Pay-per-view Movie (PVM)

The Heavy Pay-per-view Movie Model (PVM) predicts the likelihood that a household has watched payper-view movies at least 4 times in the past 12 months.

### Music Concerts -Country (MCY)

The Music Concerts - Country Model (MCY) predicts the likelihood that a household has attended country music concerts at least 2 times in the last 12 months.

#### Live Theater (THE)

The Live Theater Model (THE) predicts the likelihood that a household has attended live theater events at least 2 times in the last 12 months.

### Music Concerts - Rock (MCR)

The Music Concerts - Rock Model (MCR) predicts the likelihood that a household has attended rock music concerts at least 2 times in the last 12 months.

#### Music Concerts -Classical (MCC)

The Music Concerts - Classical Model (MCC) predicts the likelihood that a household has attended classical music concerts at least 2 times in the last 12 months.

### Satellite TV (SAT)

The Satellite TV Model (SAT) predicts the likelihood that a household has subscribed to satellite TV (DirecTV, Dish Network or Other).



## Family & pets

# Baby Products (BAB)

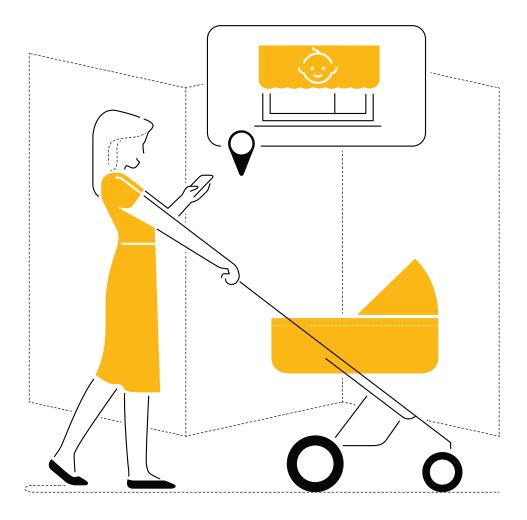
The Baby Products Model (BAB) predicts the likelihood that a household has purchased diapers/ underpants, formula, and/or baby food in the past 6 months.

### Cat Product (CAT)

The Cat Product Model (CAT) predicts the likelihood that a household has purchased one or more of the following in the past 12 months: flea, tick & parasite products, cat litter, cat treats, canned/wet cat food, or packaged dry cat food.

### Dog Product (DOG)

The Dog Product Model (DOG) predicts the likelihood that a household has purchased one or more of the following in the past 12 months: flea, tick & parasite products, canned/wet dog food, packaged dry dog food, dog biscuits or other dog treats.



### Food & grocery

### Cook for Fun (CFF)

The Cook for Fun Model (CFF) predicts the likelihood that a household cooks for fun at least once a week.

### Heavy Snack Eater (HSE)

The Heavy Snack Eaters Model (HSE) predicts the likelihood that a household has purchased, 3 or more times in the last 30 days, at least 5 snack products such as: potato chips, candy, granola bars, cookies, crackers, ice cream, popcorn, doughnuts, muffins, or sweet rolls and pastries.

### Cook from Scratch (CFS)

The Cook from Scratch Model (CFS) predicts the likelihood that a household has cooked from scratch at least 21 times in the past 30 days.

### Organic Food (ORG)

The Organic Food Model (ORG) predicts the likelihood that a household has purchased food labeled as natural or organic.

### Heavy Frozen Dinner Users (FCD)

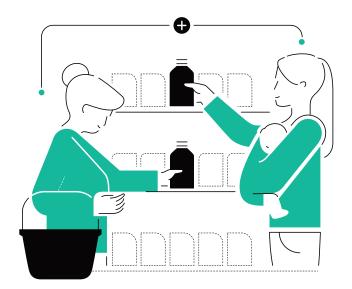
The Heavy Frozen Complete Dinner Users Model (FCD) predicts the likelihood that a household ate at least 9 frozen dinners in the past 30 days.

### Specialty Organic Food Store (SOS)

The Specialty Organic Food Store Model (SOS) predicts the likelihood that a household shopped at a specialty organic food store at least 3 times in the past month such as Trader Joe's or Whole Foods Market.

### Wholesale Club (WSC)

The Wholesale Club Model (WSC) predicts the likelihood that a household shopped in a wholesale club such as BJ's, Costco or Sam's Club at least 4 times in the past 30 days.



### Health & fitness

### Alternative Medicine (AMD)

The Alternative Medicine Model (AMD) predicts the likelihood that a household has visited a chiropractor or acupuncturist in the past 12 months.

### Physical Fitness Clubs (FIT)

The Physical Fitness Clubs (FIT) Model predicts the likelihood that a household participates in physical fitness or regular exercise at least 2 times per week at a club.

### Diet Product (DIT)

The Diet Product Model (DIT) predicts the likelihood that a household has participated in diet programs such as Jenny Craig, Weight Watchers, Alli, Jillian Michaels, Medifast, Nutrisystem, South Beach Diet, Atkins, or other diet organizations or club.

### Heavy Vitamin & Dietary Supplement (VIT)

The Frequent/Heavy Vitamin & Dietary Supplement Model (VIT) predicts the likelihood that a household uses vitamin and dietary supplements at least 21 times in 7 days.

#### Pilates/Yoga

(YOG)

The Pilates/Yoga Model (YOG) predicts the likelihood that a household practices Pilates or Yoga at least once a month.



### Home & garden

### Garden Maintenance (GDN)

The Garden Maintenance Model (GDN) predicts the likelihood that a household has spent over \$800 on garden or property maintenance in the past 12 months.

### Home Improvement (HOM)

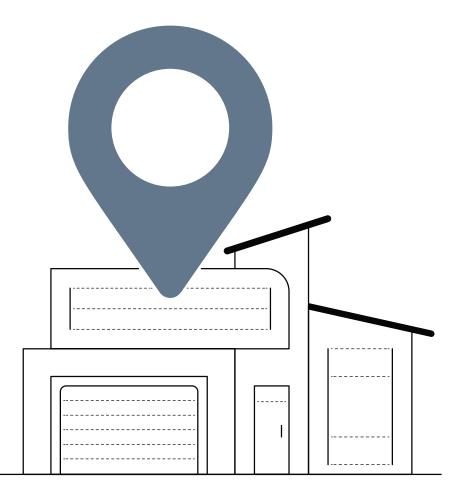
The Home Improvement Model (HOM) predicts the likelihood that a household spent over \$1,000 on home improvements in the past 12 months.

### Home Office (HOF)

The Home Office Model (HOF) predicts the likelihood that a household has converted a room to a home office.

### Major Home Remodeling (RMD)

The Major Home Remodeling Model (RMD) predicts the likelihood that a household has undertaken major home remodeling in the past year at a cost of \$3,000 or more such as: bathroom, kitchen, convert room into home theater, add bathroom, add/extend garage, roofing, siding, kitchen cabinets, kitchen counter tops or swimming pool.



### Insurance

### Comprehensive Auto Insurance (CAI)

The Comprehensive Auto Insurance Model (CAI) predicts the likelihood that a household is going to purchase comprehensive auto insurance.

## Life Insurance (INS)

The Life Insurance Model (INS) predicts the likelihood that a household has purchased life insurance via an agent and currently carries one or more of the following: separate term policy, separate whole life policy, combination term/whole life policy, universal life, variable life, or credit life.

### Health Insurance (HIN)

The Health Insurance Model (HIN) predicts the likelihood that a household purchased health insurance through an agent, either direct or online (not through work).

### Safety & Security Conscious (SFT)

The Safety & Security Conscious Model (SFT) predicts the likelihood that a household has a combination of the following insurances: travel, identity theft, disability, accidental, life, or belongs to an auto club/ roadside assistance program.

### Health Insurance through Work (HIW)

The Health Insurance Work Model (HIW) predicts the likelihood that a household has health insurance through work.

### Small Business Insurance (SBI)

The Small Business Insurance Model (SBI) predicts the likelihood that a household has small business insurance.



## **Online activities**

### Blog Writing (BLG)

The Blog Writing Model (BLG) predicts the likelihood that a household has written an online blog in the past 30 days.

### Online Purchase Business (OPB)

The Online Purchase Business Model (OPB) predicts the likelihood that a household has made online purchases for business reasons in the past 30 days.

### Online Bill Payment (OBP)

The Online Bill Payment Model (OBP) predicts the likelihood that a household has paid bills online in the last 30 days.

### Online Purchase Personal (OPP)

The Online Purchase Personal Model (OPP) predicts likelihood that a household has made online purchase for personal use in the past 30 days.

### Online Music Download (OMD)

The Online Music Download Model (OMD) predicts the likelihood that a household has downloaded at least 2 albums or at least 10 songs in the past 6 months.

#### Online TV Download (OTD)

The Online TV Download Model (OTD) predicts the likelihood that a household has downloaded TV programs in the past 30 days.

### Social Media Network (SMN)

The Social Media Networking Model (SMN) predicts the likelihood that a household has visited one or more social media networks in the past 30 days such as: Facebook, YouTube, Twitter, LinkedIn, Google+, Picasa, Shutterfly, Yelp, Flickr, PhotoBucket, TumbIr or Foursquare.



### Politics

### Conservative (CON)

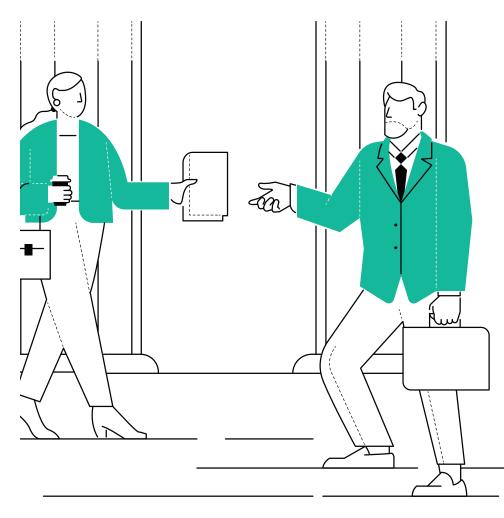
The Conservative Model (CON) predicts the likelihood that a household considers themselves very conservative.

### Liberal (LIB)

The Liberal Model (LIB) predicts the likelihood that a household considers themselves very liberal.

### Opinion Leaders (OPI)

The Opinion Leader Model (OPI) predicts the likelihood that a household has participated in at least 3 opinion leading activities such as: Writing or calling any politician at the local, state or national level; Writing a letter to the editor of a newspaper or magazine or calling a live radio or TV show; Serving on a committee for a local organization; Made a speech; being an active member of any group that tries to influence public policy or government; engaging in fundraising.



## Shopping

### Gift Buyers (GFB)

The Gift Buyers Model (GFB) predicts the likelihood that a household has done at least one of the following in the last 12 months for a friend or other: purchased gift baskets; bought at least 5 gift cards and prepaid cards; spent at least \$100 on gift cards & prepaid cards.

### Heavy Coupon Users (COU)

The Heavy Coupon User Model (COU) predicts the likelihood that a household has used coupons at least 12 times in the past 3 months.

### Impulse Buyers (IMP)

The Impulse Buyer Model (IMP) predicts the likelihood that a household considers itself an impulse buyer

### Heavy Book Buyer (BOK)

The Heavy Book Buyer Model (BOK) predicts the likelihood that a household has purchased at least 15 books in the last year.

### Heavy Catalog Buyer (HCB)

The Heavy Catalog Buyer Model (HCB) predicts the likelihood that a household has spent more than \$500 through catalog shopping in the last 12 months.

### High-End Apparel (HEA)

The High-End Apparel Model (HEA) predicts the likelihood that a household has spent \$300 or more in the past 12 months on high-end apparel brands such as Calvin Klein, Ralph Lauren, and others.

### Shopaholics (SHP)

The Shopaholics Model (SHP) predicts the likelihood that a household tends to exhibit any of the following characteristics: thinks that shopping is a great way to relax, considers themselves "spenders" rather than "savers.", willing to pay extra for products that are consistent with their images, not brand loyal and would easily switch to other brands for the sake of novelty or variety, OR are among the first to try a new product and service.

### Sports & outdoor activities

### Adventure Seekers (ADV)

The Adventure Seekers Model (ADV) predicts the likelihood that a household participates, at least once a year, in one or more of the following: mountain biking, rock climbing, scuba diving, skateboarding, snowboarding, surfing/windsurfing, or whitewater rafting.

### Camping (CMP)

The Camping Model (CMP) predicts the likelihood that a household has gone on an overnight camping trip in the last 12 months.

### Country Club Members (CCM)

The Country Club Member Model (CCM) predicts the likelihood that a household belongs to a country club.

#### Fantasy Sports (FAN)

The Fantasy Sports Model (FAN) predicts the likelihood that a household engages in fantasy sports at least once per month.

#### Freshwater Fishing (FWF)

The Freshwater Fishing Model (FWF) predicts the likelihood that a household freshwater fishes at least once a month.

#### Green (GRN)

The Green Model (GRN) predicts the likelihood that a household has participated in environmental groups or causes in the last 12 months.

### Heavy Pay-per-view Sports (PVS)

The Heavy Pay-per-view Sports Model (PVS) predicts the likelihood that a household has watched payper-view sports at least 2 times in the past 12 months.

### High-End Sporting Equipment (SEQ)

The High-End Sporting Equipment Model (SEQ) predicts the likelihood that a household has purchased high-end sporting equipment totaling over \$250 in the last 12 months.

### Hunting (HUN)

The Hunting Model (HUN) predicts the likelihood that a household went hunting at least once in the last 12 months using a bow & arrow, handgun, rifle, or shotgun.

### Low-End Sporting Equipment (RSE)

The Low-End Sporting Equipment Model (RSE) predicts the likelihood that a household spends at least \$100 on 2+ items of low-end sporting equipment per year.

### Online Gaming Activity (OGA)

The Online Gaming Activity Model (OGA) predicts the likelihood that a household has played games online in the past 30 days.

### Outdoor Activities (OUT)

The Outdoors Activities Model (OUT) predicts the likelihood that a household has participated in any of the following outdoor activities at least once in the last 12 months: backpacking, road bicycling, canoeing/kayaking, jet skiing, snorkeling, snowboarding, snowmobiling, or water skiing.

#### Power Boating (BOA)

The Power Boating Model (BOA) predicts the likelihood that a household has engaged in power boating activities at least once in the last 12 months.

### Saltwater Fishing (SWF)

The Salt Water Fishing Model (SWF) predicts the likelihood that a household went salt water fishing at least once in the last 12 months.

### Sports Fanatics (SFS)

The Sports Fanatics Model (SFS) predicts the likelihood that a household has done at least 2 of the following within the last 12 months: attended a live sporting event, watched a sporting event on TV, or spent more than \$100 on team apparel.

### Sports Fan - College Basketball (CBK)

The College Basketball Model (CBK) predicts the likelihood that a household had done one or more of the following in the past 12 months: attended college basketball game, watched college basketball on TV, listened to college basketball on the radio.

### Sports Fan - College Football (CFB)

The College Football Model (CFB) predicts the likelihood that a household has attended at least one college football game in the past year.

### Sports Fan - Golf (GLF)

The Golf Model (GLF) predicts the likelihood that a household participates in or engages with golfrelated activities such as: attending at least one golf tournament in the last 12 months, playing golf regularly or spending money on golf-related items.

### Sports Fan - Hockey (HKY)

The Hockey Model (HKY) attempts to predict the likelihood that a household participates in or engages with hockey-related activities such as: attending an Ice Hockey game (either regular season or play-offs; to include the Stanley Cup Finals), listening to regular season or playoff games on the radio, watching regular season or playoff games on TV or playing hockey at least once a month.

### Sports Fan - NASCAR (NAS)

The NASCAR Model (NAS) predicts the likelihood that a household has attended at least 1 NASCAR race in the past 12 months.

### Sports Fan - Pro Baseball (PBB)

The Professional Baseball Model (PBB) predicts the likelihood that a household has attended at least one professional baseball game in the last 12 months.

### Sports Fan - Pro Basketball (PBK)

The Professional Basketball Model (PBK) predicts the likelihood that a household has attended at least one professional basketball game in the last 12 months.

### Sports Fan - Pro Football (PFB)

The Professional Football Model (PFB) predicts the likelihood that a household has attended at least one professional football game in the past 12 months.

### Sports Fan - Pro Wrestling (PWS)

The Professional Wrestling Model (PWS) attempts to predict the likelihood that a household has attended a professional wrestling event in the past 12 months and/or regularly watches pro wrestling on television.

### Sports Fan - Soccer (SOC)

The Soccer Model (SOC) predicts the likelihood that a household has attended at least one soccer match in the past 12 months.

### Sports Fan - Tennis (TNS)

The Tennis Model (TNS) attempts to predict the likelihood that a household attends tennis events regularly and/or engages in tennis at least once a month.

### Telecom

### Avid Cellular Phone Users (CEL)

The Avid Cellular Phone Users Model (CEL) predicts the likelihood that a household spends over \$100/month for personal use of a cellular/digital phone.

### International Long Distance (ILD)

The International Long Distance Model (ILD) predicts the likelihood that a household made at least 4 international long distance calls in the last 30 days.

### Avid Smart Phone Users (SPH)

The Avid Smart Phone Users Model (SPH) predicts the likelihood that a household owns at least one smart phone and the bill exceeds \$100 per month.

### Mobile Internet Access (MIA)

The Mobile Internet Access Model (MIA) predicts the likelihood that a household has access to the internet using mobile devices.

### Cell Phone Only (CPO)

The Cell Phone Only Model (CPO) predicts the likelihood that a household does not have a landline phone and only uses a cellular/ mobile phone.

### Voice Over Internet (VOI)

The Voice Over Internet Model (VOI) predicts the likelihood that a household made phone calls using the internet in the past 30 days.

### Wi-Fi at Home (WAH)

The Wi-Fi at Home Model (WAH) predicts the likelihood that a household has Wi-Fi/wireless connections at home.

### Wi-Fi Outside of Home (WOH)

The Wi-Fi Outside of Home Model (WOH) predicts the likelihood that a household used Wi-Fi/wireless connections outside of home in the past 30 days

### Travel

### Avid Theme Park Visitors (TPV)

The Avid Theme Park Visitors Model (TPV) predicts the likelihood that a household has visited theme parks at least 5 days in the past 12 months.

### Frequent Business Travelers (FBT)

The Frequent Business Travelers Model (FBT) predicts the likelihood that a household flew at least 5 times in the past 12 months within the continental U.S. for business.

### Luxury Hotel (LXH)

The Luxury Hotel Model (LXH) predicts the likelihood that a household has stayed at establishments like the following for vacation or personal reasons in last 12 months: Fairmont, Four Seasons, Hilton, Ritz Carlton, Sheraton, W Hotel, Westin, Hyatt or Marriott Hotels, Resorts and Suites.

### Cruise (CRZ)

The Cruise Model (CRZ) predicts the likelihood that a household went on a cruise at least once in the last 3 years.

### Frequent Flyers (FFL)

The Frequent Flyers Model (FFL) predicts the likelihood that a household flew at least 5 times in the past 12 months within the continental U.S. for any of the following reasons: vacation, personal, or honeymoon.

### Moderate/Economy Hotel (MEH)

The Moderate/Economy Hotel Model (MEH) predicts the likelihood that a household has stayed at moderate/economy hotel like the following for vacation or personal reasons: Baymont Inns & Suites, Best Western, Comfort Inns, Country Inn & Suites, Days Inn, Doubletree, Econo Lodge, Extended StayAmerica, Hampton Inn, Ramada Inn or Super 8.

### Foreign Travel for Vacation (FTV)

The Foreign Travel for Vacation Model (FTV) predicts the likelihood that a household has traveled to a foreign country for vacation by plane at least 2 times in the last 3 years.

### Heavy Domestic Travel (HDT)

The Heavy Domestic Travelers Model (HDT) predicts the likelihood that a household has made at least 2 domestic round trips and spent at least \$2000 on travel within the last year.

### Online Travel Plans (OTP)

The Online Travel Plans Model (OTP) predicts the likelihood that a household has made online travel plans for personal or business reasons in the past 30 days.

### Rental Car (REN)

The Rental Car Model (REN) predicts the likelihood that a household frequently rented a car for personal (at least 3 times) or business (at least 4 times) use in the last 12 months.

### Timeshare Owner (TSO)

The Timeshare Owner Model (TSO) predicts the likelihood that a household is an owner of a timeshare residence.