



Americans Prepare for Fallout from Trump's CFPB Halt

Description

NEW YORK (AP) — President Donald Trump calls the Consumer Financial Protection Bureau (CFPB) a place filled with “waste, fraud, and abuse.” He thinks it only hurts people. But many people, like Jonathon Booth, see it differently.

Booth, a 34-year-old professor, got help from CFPB when his credit card company unfairly charged him a late fee. He says, “CFPB helps with problems that are too small for court.” After he made a complaint, the CFPB quickly helped him get his \$17 back.

Nurit Baytch, a disabled woman from Massachusetts, also used CFPB. She had problems with a contractor who damaged her things. She did not think she would get any help, but she received \$100 after her complaint.

Seese, a retired teacher, had issues with debt collectors. After she complained to the CFPB, the calls stopped, and she felt safe and supported.

Many people believe the CFPB helps protect them from unfair businesses. They say it is good for consumers. If the CFPB goes away, they worry about where they can get help.

Vocabulary List:

1. **Consumer** /kən'su:.mə/ (noun): A person who purchases goods and services for personal use.
2. **Fraud** /frɔ:d/ (noun): Wrongful or criminal deception intended to result in financial or personal gain.
3. **Complaint** /kəm'pleɪnt/ (noun): A statement that something is unsatisfactory or unacceptable.
4. **Contractor** /'kɒn.træk.tər/ (noun): A person or company that undertakes a contract to provide materials or labor to perform a service or do a job.
5. **Support** /sə'pɔ:rt/ (verb): To bear all or part of the weight of; to hold up.
6. **Abuse** /ə'bju:z/ (noun): The improper use of something typically to achieve a bad outcome.

Comprehension Questions

Multiple Choice



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1. Who is mentioned as a person who received help from the Consumer Financial Protection Bureau (CFPB)?
 - Option: Jonathon Booth
 - Option: Donald Trump
 - Option: Nurit Baytch
 - Option: Seese

 2. What was the reason for Jonathon Booth seeking help from the CFPB?
 - Option: Unfair late fee
 - Option: Debt collectors
 - Option: Contractor issues
 - Option: Safety concerns

 3. How much money did Jonathon Booth get back after making a complaint to the CFPB?
 - Option: \$17
 - Option: \$100
 - Option: \$50
 - Option: \$200

 4. What state is Nurit Baytch from?
 - Option: Massachusetts
 - Option: New York
 - Option: California
 - Option: Texas

 5. What kind of issues did Seese have before seeking help from the CFPB?
 - Option: Debt collectors
 - Option: Contractor problems
 - Option: Safety concerns
 - Option: Late fees

 6. What do many people believe the CFPB helps protect them from?
 - Option: Unfair businesses
 - Option: Debt collectors
 - Option: Safety concerns
 - Option: Contractor issues

True-False



7. President Donald Trump believes the CFPB is beneficial for people.
8. Booth is a retired teacher who sought help from the CFPB.
9. Nurit Baytch did not expect to receive any help from the CFPB.
10. Seese felt unsafe and unsupported after contacting the CFPB.
11. The CFPB is valued by many for its consumer protection efforts.
12. People are not concerned about losing the CFPB as a source of help.

Gap-Fill

13. Jonathon Booth, a 34-year-old _____, sought help from the CFPB after being unfairly charged a late fee.
14. Nurit Baytch, a disabled woman from _____, used the CFPB to resolve issues with a damaging contractor.
15. After making a complaint, Booth was able to get back \$ _____ from the CFPB.
16. Seese, a retired _____, found relief after seeking assistance from the CFPB regarding debt collectors.
17. Many believe the CFPB is essential for protecting consumers from unfair _____.
18. If the CFPB is no longer available, people worry about where they will find _____.

Answer

Multiple Choice: 1. Jonathon Booth 2. Unfair late fee 3. \$17 4. Massachusetts 5. Debt collectors 6. Unfair businesses

True-False: 7. False 8. False 9. False 10. False 11. True 12. False

Gap-Fill: 13. professor 14. Massachusetts 15. 17 16. teacher 17. businesses 18. help



Vocabulary quizzes

Multiple Choice (Select the Correct answer for each question.)

1. Who is the primary beneficiary of consumer protection laws?
Option: Contractors
Option: Fraudsters
Option: Consumers
Option: Management
2. What is the term used to describe the misuse of something?
Option: Restrictions
Option: Abuse
Option: Support
Option: Revenue
3. What may be offered by service providers as different service options?
Option: Promoting
Option: Diversity
Option: Limiting
Option: Packages
4. What concept refers to the differences between individuals and groups?
Option: Inclusion
Option: Customers
Option: Diversity
Option: Protested
5. What is the total amount of money received through work or investments?
Option: Active
Option: Earnings
Option: Growth
Option: Average
6. Which term is used to describe assistance and help provided to someone or something?
Option: Support
Option: Members
Option: Oversight
Option: Announced
7. Who are the individuals or companies that buy goods or services from a business?



- Option: Candidates
- Option: Customers
- Option: Paused
- Option: Management

8. Which term refers to the process of increasing in size or improving over time?

- Option: Earnings
- Option: Active
- Option: Growth
- Option: Average

9. What do individuals typically file when they are dissatisfied with a product or service?

- Option: Members
- Option: Complaint
- Option: Oversight
- Option: Announced

10. What is a statistical measure of change in an economy or a securities market?

- Option: Protect
- Option: Index
- Option: Earnings
- Option: Promoting

Gap-Fill (Fill in the blanks with the correct word from the vocabulary list.)

11. _____ is the intentional deception made for personal gain or to damage another individual.

12. To ensure fairness some companies apply _____ on the usage of certain services.

13. The company expanded its operations to offer services _____ across the country.

14. The development of new features was _____ due to technical difficulties.

15. The total income generated by a company from its normal business activities is called _____.

16. The regulatory body provides _____ to ensure compliance with industry standards.



17. The company _____ a new product line to meet customer demands.
18. The HR department is currently reviewing potential _____ for the vacant position.
19. To maintain a healthy lifestyle it is important to stay _____ and engage in physical activities.
20. The group welcomed new _____ who contribute diverse skills and experiences.

Matching Sentences (Match each definition to the correct word from the vocabulary list.)

21. Consumer protection laws aim to individuals from unfair practices in the market.
22. The company is actively its new range of eco-friendly products to raise awareness.
23. The community against the construction of the new industrial plant due to environmental concerns.
24. Effective is essential for the success of any organization in achieving its goals.
25. The company values and ensures equal opportunities for all employees.
26. The service provider is considering the number of users allowed on the basic plan.
27. The luxury brand is popular for its high-quality but products.
28. Regular exercise is important to keep an and healthy lifestyle.
29. The company's quality assurance team ensures that all products meet the standards set by industry norms.
30. The new pricing model was designed to offer more choices to and cater to their needs.

Answer

Multiple Choice: 1. Consumers 2. Abuse 3. Packages 4. Diversity 5. Earnings 6. Support 7. Customers 8. Growth 9. Complaint 10. Index

Gap-Fill: 11. Fraud 12. Restrictions 13. Nationwide 14. Paused 15. Revenue 16. Oversight 17. Announced 18. Candidates 19. Active 20. Members

Matching sentence: 1. Protect 2. Promoting 3. Protested 4. Management 5. Inclusion 6. Limiting 7. Expensive 8. Active 9. Average 10. Consumers



CATEGORY

1. Business - LEVEL1

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