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## Essential Steps for Freezing Credit Post-National Data Breach

### Description

I thought about freezing my credit for a long time. I knew it would make it harder for bad people to open accounts in my name, but it would also make things hard for me. To freeze your credit, you need to stop anyone from opening new accounts. It's free and gives me peace of mind. Many data breaches happen, and my info may have been stolen. Freezing my credit helps protect my money and data, but it's not a perfect solution. You need to unfreeze your credit when you want a new account. To freeze your credit, you have to create accounts with three main credit bureaus and then freeze it. It's simple but not convenient. Freezing credit won't solve all your identity theft worries. It's important to be careful with passwords and monitor your accounts. In the end, I feel safer after freezing my credit.

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### Vocabulary List:

1. **Freezing** /'fri:.zɪŋ/ (verb): The act of making something extremely cold to prevent access or change.
2. **Bureau** /'bjʊə.rou/ (noun): An office or organization that provides a particular service.
3. **Breaches** /bri:.tʃɪz/ (noun): Instances of breaking or failing to observe a law agreement or code of conduct.
4. **Identity** /aɪ'dentɪti/ (noun): The fact of being who or what a person or thing is.
5. **Protect** /prə'tekt/ (verb): To keep safe from harm or injury.
6. **Monitor** /'mɒnɪtər/ (verb): To observe and check the progress or quality of something over a period of time.

### Comprehension Questions

#### Multiple Choice

1. What is one benefit of freezing your credit?

Option: Preventing bad people from opening accounts in your name

Option: Increasing your credit score

Option: Making it easier to open new accounts

Option: Sharing your personal information with more entities

2. How many main credit bureaus do you need to create accounts with to freeze your credit?

Option: 1



- Option: 2
- Option: 3
- Option: 4

3. What is one drawback of freezing your credit?

- Option: It costs money
- Option: It decreases the security of your accounts
- Option: It makes it inconvenient to open new accounts
- Option: It increases the risk of identity theft

4. When might you need to unfreeze your credit?

- Option: When you want to close your accounts
- Option: When you want to increase your credit limit
- Option: When you want to open a new account
- Option: When you want to share your credit information

5. What is an important step to take in addition to freezing your credit to protect against identity theft?

- Option: Sharing your passwords with others
- Option: Avoiding monitoring your accounts
- Option: Using the same password for all accounts
- Option: Being careful with passwords and monitoring your accounts

6. What does freezing your credit help protect?

- Option: Your credit score
- Option: Your personal information
- Option: Your social media accounts
- Option: Your shopping habits

## Answer

**Multiple Choice:** 1. Preventing bad people from opening accounts in your name 2. 3 3. It makes it inconvenient to open new accounts 4. When you want to open a new account 5. Being careful with passwords and monitoring your accounts 6. Your personal information

## Vocabulary quizzes

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

1. What is the least amount required?

- Option: A. Maximum
- Option: B. Optimum
- Option: C. Minimum
- Option: D. Average

2. What is a severe tropical storm?

- Option: A. Blizzard
- Option: B. Monsoon
- Option: C. Typhoon
- Option: D. Hurricane

3. Who establishes a company?

- Option: A. Investor
- Option: B. CEO
- Option: C. Shareholder
- Option: D. Founder

4. Situations requiring immediate action are called?

- Option: A. Disasters
- Option: B. Contingencies
- Option: C. Emergencies
- Option: D. Crises

5. What is something of great worth?

- Option: A. Ordinary
- Option: B. Inexpensive
- Option: C. Common
- Option: D. Valuable

6. What refers to the scientific knowledge used in practical ways?

- Option: A. Machinery
- Option: B. Technology
- Option: C. Equipment
- Option: D. Tools

7. Assistance or encouragement is known as?

- Option: A. Denial
- Option: B. Support
- Option: C. Opposition
- Option: D. Disapproval

8. Who studies weather patterns and makes forecasts?

- Option: A. Geologists
- Option: B. Astronomers
- Option: C. Biologists
- Option: D. Meteorologists

9. Who is the highest-ranking executive in a company?

- Option: A. Manager
- Option: B. CFO
- Option: C. CTO
- Option: D. CEO

10. Which gemstone is the hardest natural material?

- Option: A. Ruby
- Option: B. Sapphire
- Option: C. Emerald
- Option: D. Diamond

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

11. Rolex watches are known for being very \_\_\_\_\_.

12. It is important to maintain a \_\_\_\_\_ between work and personal life.

13. The company plans to \_\_\_\_\_ its market share by 20% next year.

14. Elon Musk is considered a \_\_\_\_\_ entrepreneur for his innovative ideas.

15. Cybersecurity measures are essential to prevent data \_\_\_\_\_.

16. The traditional wedding \_\_\_\_\_ was held in a beautiful garden.

17. It is the duty of the security guard to \_\_\_\_\_ the premises from unauthorized access.

18. The water in the lake was so cold it felt like \_\_\_\_\_ temperatures.

19. The new computer software provides many \_\_\_\_\_ features for the users.

20. The CCTV cameras are used to \_\_\_\_\_ activity around the building.

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

21. Employees receive payment for their work known as salaries or wages.
22. Anxiety or worry about something troubling is termed as concerns.
23. Having links or relationships with people or organizations is referred to as connections.
24. Grouping objects or individuals based on shared characteristics defines a category.
25. Companies or individuals providing goods or services to other businesses are called suppliers.
26. Guiding or directing a group of people towards a common goal is known as leadership.
27. A chest of drawers or a government office or department can be referred to as a bureau.
28. The distinct characteristics or personality that defines an individual is their identity.
29. Maintaining stability or equilibrium between different factors is keeping a balance.
30. To safeguard from harm or damage is to protect.

**Answer**

**Multiple Choice:** 1. C. Minimum 2. D. Hurricane 3. D. Founder 4. C. Emergencies 5. D. Valuable 6. B. Technology 7. B. Support 8. D. Meteorologists 9. D. CEO 10. D. Diamond

**Gap-Fill:** 11. expensive 12. balance 13. increase 14. visionary 15. breaches 16. ceremony 17. protect 18. freezing 19. practical 20. monitor

**Matching sentence:** 1. Wages 2. Concerns 3. Connections 4. Category 5. Suppliers 6. Leadership 7. Bureau 8. Identity 9. Balance 10. Protect

**CATEGORY**

1. Business - LEVEL1

**Date Created**

2024/08/17

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