



Securing Your Personal Data: Freeze Your Credit Now!

Description

I deliberated for weeks before finally deciding to freeze my credit. In my role as a personal finance editor focusing on identity theft, I was well aware of the benefits. Freezing my credit would certainly pose challenges for me, as it would require manual unfreezing whenever I needed to apply for new credit.

The process of freezing credit is not straightforward either. It involves setting up accounts with the three main US credit bureaus - Equifax, TransUnion, and Experian. Despite the complexities, two key advantages convinced me to take this step. Firstly, freezing credit is completely free. Secondly, it provides peace of mind by thwarting cybercriminals from accessing my personal information.

Data breaches occur frequently, with many individuals unknowingly affected. The increasing number of scam messages I received prompted me to take action. Freezing my credit offered a layer of protection against identity theft, though it is not foolproof. Even so, it limits the potential damage that fraudsters could inflict.

Freezing credit with each bureau involved a straightforward online process, taking around 30 minutes. Despite the inconvenience of having to unfreeze credit for new applications, the added security was worth it for me. It is crucial to remember that freezing credit is not a cure-all solution. Maintaining good password hygiene, monitoring accounts regularly, and considering identity theft protection services are essential steps to safeguard personal data and financial assets.

In conclusion, though freezing credit has its drawbacks, I am content with my decision. It provides a sense of security and disrupts any malicious plans by cybercriminals. I am vigilant in overseeing my financial accounts and remain cautious of potential threats.

Vocabulary List:

1. **Deliberated** /dɪˈlɪb.ə.reɪ.tɪd/ (verb): Considered or discussed something carefully and at length.
2. **Thwarting** /θwɔːrt/ (verb): Preventing someone from accomplishing something.
3. **Bureau** /ˈbjʊə.roʊ/ (noun): An office or organization that provides specific services.
4. **Inconvenience** /ˌɪn.kənˈviː.njəns/ (noun): The state of being trouble or difficulty.
5. **Fraudsters** /ˈfrɔːd.stər/ (noun): Individuals who commit deceitful or dishonest acts to gain something of value.
6. **Vigilant** /ˈvɪdʒ.ɪ.lənt/ (adjective): Keeping careful watch for possible danger or difficulties.

Comprehension Questions



Multiple Choice

1. What were the two key advantages that convinced the person to freeze their credit?
 - Option: Added security and convenience
 - Option: Peace of mind and free of cost
 - Option: Increased data breaches and scam messages
 - Option: Complex process and frequent online monitoring

2. How many main US credit bureaus are involved in the process of freezing credit?
 - Option: One
 - Option: Two
 - Option: Three
 - Option: Four

3. How long does it typically take to complete the freezing process with each credit bureau?
 - Option: 5 minutes
 - Option: 15 minutes
 - Option: 30 minutes
 - Option: 1 hour

4. What is a crucial step in safeguarding personal data and financial assets along with freezing credit?
 - Option: Not sharing personal information online
 - Option: Regularly changing bank accounts
 - Option: Maintaining good password hygiene
 - Option: Avoiding credit cards

5. What is mentioned as an essential consideration to counter potential threats besides freezing credit?
 - Option: Regularly visiting banks in person
 - Option: Hiring personal security guards
 - Option: Regularly monitoring accounts
 - Option: Keeping all financial assets in cash

6. What is the general sentiment of the person regarding their decision to freeze credit?
 - Option: Regretful
 - Option: Confused
 - Option: Content
 - Option: Anxious



Answer

Multiple Choice: 1. Peace of mind and free of cost 2. Three 3. 30 minutes 4. Maintaining good password hygiene 5. Regularly monitoring accounts 6. Content

Vocabulary quizzes

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

1. When was the organization's Establishment date?

- Option: A) 2000
- Option: B) 1985
- Option: C) 1992
- Option: D) 2010

2. What does the law Prohibit?

- Option: A) Speeding
- Option: B) Texting while driving
- Option: C) Littering
- Option: D) Loud music

3. Which event affected the whole world?

- Option: A) Tornado
- Option: B) Earthquake
- Option: C) Pandemic
- Option: D) Drought

4. Who is most Vulnerable to cyber attacks?

- Option: A) Children
- Option: B) Elderly
- Option: C) Teenagers
- Option: D) Adults

5. What does the term Efficacy refer to?

- Option: A) Effectiveness
- Option: B) Efficiency
- Option: C) Economy
- Option: D) Ethicality



6. Which process involves working together with others?

- Option: A) Competition
- Option: B) Collaboration
- Option: C) Solitude
- Option: D) Innovation

7. What do setbacks typically do to progress?

- Option: A) Accelerate
- Option: B) Halt
- Option: C) Reverse
- Option: D) Maintain

8. What is the primary goal of advertising?

- Option: A) Educate
- Option: B) Entice
- Option: C) Confuse
- Option: D) Bore

9. What is another term for carefully thinking something over?

- Option: A) Rushed
- Option: B) Hasty
- Option: C) Contemplated
- Option: D) Vague

10. What is the act of preventing something?

- Option: A) Encouraging
- Option: B) Enhancing
- Option: C) Thwarting
- Option: D) Ignoring

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

11. The new model's features are not _____ to the previous version.

12. The company announced the _____ of new policies to improve efficiency.

13. Consumers should be aware of online _____ who try to steal personal information.

14. Regular software _____ help keep your devices secure and up-to-date.

15. Education and training programs can increase _____ of important issues.



16. The political party saw a rapid _____ in popularity after the election.
17. Any _____ of the rules will result in immediate disqualification.
18. It is important to _____ any contracts before signing them.
19. Leaving valuables unattended can lead to _____.
20. The company implemented various _____ measures to reduce environmental impact.

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

21. The statistics released a report on economic trends.
22. Waiting in long lines at the store can be an for many customers.
23. The evidence presented in court was believed to be .
24. The salesman used tactics to persuade customers to buy unnecessary products.
25. Security guards need to remain to spot any unusual behavior.
26. The new smartphone model is not to its competitors in terms of features.
27. The scientists made a significant in cancer research.
28. The study aims to determine the of the new drug in treating heart disease.
29. In today's digital age it is crucial to be against cyber threats.
30. Optimal resource is essential for maximizing productivity.

Answer

Multiple Choice: 1. A) 2000 2. B) Texting while driving 3. C) Pandemic 4. A) Children 5. A) Effectiveness
6. B) Collaboration 7. C) Reverse 8. B) Entice 9. C) Contemplated 10. C) Thwarting

Gap-Fill: 11. Comparable 12. Implementation 13. Fraudsters 14. Upgrades 15. Awareness 16. Ascendance
17. Contravention 18. Scrutinize 19. Theft 20. Mitigating

Matching sentence: 1. Bureau 2. Inconvenience 3. Fabricated 4. Deceptive 5. Vigilant 6. Comparable
7. Breakthrough 8. Efficacy 9. Vigilant 10. Utilization



CATEGORY

1. Business - LEVEL6

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