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## Level 3

# Barack Obama's credit card problem

20th October, 2014

<http://www.breakingnewsenglish.com/1410/141020-credit-cards.html>

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**Please try Levels 0, 1 and 2 (they are easier).**

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# THE ARTICLE

From <http://www.BreakingNewsEnglish.com/1410/141020-credit-cards.html>

Even the President of the United States of America has embarrassing moments with credit cards. Barack Obama had one last month. A restaurant cashier told him she couldn't accept his credit card. He was having dinner at an expensive restaurant in an upmarket area of New York. The President told reporters: "I went to a restaurant during the U.N. General Assembly, and my credit card was rejected....It turned out, I guess, I don't use it enough." He added that the cashier thought his card was being used for illegal purposes. He explained that he did not have enough cash to pay for the restaurant bill. Luckily, his wife paid the bill using her credit card and they could leave the restaurant.

Mr Obama told his credit card story on Friday while he was signing a new law to protect consumers from identity theft. In particular, the new law tightens the controls on credit cards. Obama said: "Even I'm affected by this." Identity theft is a growing problem all over the world. Officials in the USA think that 100 million people have been affected in the past year because someone stole their private information online. The new law is called "BuySecure". It wants the credit card industry to change from cards with magnetic strips to those with microchips and PIN numbers. Magnetic strips are old technology. It is easy for hackers to read them and put the information on other cards.

Sources: <http://www.washingtonpost.com/blogs/post-politics/wp/2014/10/17/president-obamas-credit-card-was-rejected-last-month/>  
<http://www.cbsnews.com/news/obamas-credit-card-declined-at-restaurant/>  
<http://www.bbc.co.uk/news/world-us-canada-29664831>

# WARM-UPS

**1. CREDIT CARDS:** Students walk around the class and talk to other students about credit cards. Change partners often and share your findings.

**2. CHAT:** In pairs / groups, talk about these topics or words from the article. What will the article say about them? What can you say about these words and your life?

*the President / embarrassing / cashier / expensive restaurant / illegal / pay the bill / consumers / identity theft / controls / private information / microchips / PIN / hackers*

Have a chat about the topics you liked. Change topics and partners frequently.

**3. IDENTITY THEFT:** How can we protect these things? Complete this table with your partner(s). Change partners often and share what you wrote.

	Possible dangers	How to keep it (them) safe
Credit cards		
E-mail account		
ATM card		
Bank account		
Passport		
Phone number		

**4. CASH:** Students A **strongly** believe cash is better than credit cards; Students B **strongly** believe the opposite. Change partners again and talk about your conversations.

**5. EMBARRASSING:** Rank these with your partner. Put the most embarrassing at the top. Change partners often and share your rankings.

- bad hair
- body noises
- stain on T-shirt
- family members
- falling over
- forgetting someone's name
- having no money
- too few clothes

**6. CASHIER:** Spend one minute writing down all of the different words you associate with the word "cashier". Share your words with your partner(s) and talk about them. Together, put the words into different categories.

# BEFORE READING / LISTENING

From <http://www.BreakingNewsEnglish.com/1410/141020-credit-cards.html>

**1. TRUE / FALSE:** Read the headline. Guess if a-h below are true (T) or false (F).

- |   |       |
|---|-------|
| a. Barack Obama's credit card caused him embarrassment.                     | T / F |
| b. Mr Obama was shopping in the Apple Store in New York.                    | T / F |
| c. Mr Obama was in New York on a family vacation.                           | T / F |
| d. Mr Obama's wife used her credit card to save her husband.                | T / F |
| e. Mr Obama signed a new law to tighten credit card security.               | T / F |
| f. Over 150 million people had private information stolen in the past year. | T / F |
| g. The new law is called "BeSecure".  | T / F |
| h. Credit cards are moving away from having magnetic strips on the back.    | T / F |

**2. SYNONYM MATCH:** Match the following synonyms from the article.

- |                 |                  |
|-----------------|------------------|
| 1. embarrassing | a. money         |
| 2. upmarket     | b. declined      |
| 3. rejected     | c. switch        |
| 4. illegal      | d. strengthens   |
| 5. cash         | e. uncomfortable |
| 6. story        | f. touched       |
| 7. tightens     | g. unlawful      |
| 8. affected     | h. expensive     |
| 9. change       | i. simple        |
| 10. easy        | j. tale          |

**3. PHRASE MATCH:** (Sometimes more than one choice is possible.)

- |   |                              |
|---|------------------------------|
| 1. embarrassing                               | a. area of New York          |
| 2. A restaurant cashier told him she couldn't | b. for illegal purposes      |
| 3. in an upmarket                             | c. on other cards            |
| 4. his card was being used                    | d. to those with microchips  |
| 5. his wife paid the bill                     | e. moments                   |
| 6. protect consumers from identity            | f. industry                  |
| 7. 100 million people have been               | g. accept his credit card    |
| 8. the credit card                            | h. theft                     |
| 9. change from cards with magnetic strips     | i. using her credit card     |
| 10. put the information                       | j. affected in the past year |

# GAP FILL

From <http://www.BreakingNewsEnglish.com/1410/141020-credit-cards.html>

Even the President of the United States of America has (1) \_\_\_\_\_ moments with credit cards. Barack Obama had one last month. A restaurant (2) \_\_\_\_\_ told him she couldn't (3) \_\_\_\_\_ his credit card. He was having dinner at an expensive restaurant in an (4) \_\_\_\_\_ area of New York. The President told reporters: "I went to a restaurant (5) \_\_\_\_\_ the U.N. General Assembly, and my credit card was rejected....It (6) \_\_\_\_\_ out, I guess, I don't use it enough." He added that the cashier thought his card was being used for illegal (7) \_\_\_\_\_. He explained that he did not have enough cash to pay for the restaurant bill. Luckily, his wife paid the bill (8) \_\_\_\_\_ her credit card and they could leave the restaurant.

*during*  
*purposes*  
*cashier*  
*upmarket*  
*embarrassing*  
*using*  
*accept*  
*turned*

Mr Obama told his credit card story on Friday while he was (9) \_\_\_\_\_ a new law to protect (10) \_\_\_\_\_ from identity theft. In particular, the new law tightens the (11) \_\_\_\_\_ on credit cards. Obama said: "Even I'm affected by this." Identity theft is a (12) \_\_\_\_\_ problem all over the world. Officials in the USA think that 100 million people have been (13) \_\_\_\_\_ in the past year because someone stole their private information online. The new law is called "BuySecure". It wants the credit card (14) \_\_\_\_\_ to change from cards with magnetic strips to those with (15) \_\_\_\_\_ and PIN numbers. Magnetic strips are old technology. It is easy for (16) \_\_\_\_\_ to read them and put the information on other cards.

*affected*  
*hackers*  
*consumers*  
*microchips*  
*controls*  
*industry*  
*signing*  
*growing*

# LISTENING – Guess the answers. Listen to check.

From <http://www.BreakingNewsEnglish.com/1410/141020-credit-cards.html>

- 1) Even the President of the United States of America has \_\_\_\_\_
  - a. embarrassing monuments
  - b. embarrassing mementoes
  - c. embarrassing moments
  - d. embarrassing movements
- 2) A restaurant cashier told him she couldn't \_\_\_\_\_ card
  - a. except his credit
  - b. expect his credit
  - c. aspect his credit
  - d. accept his credit
- 3) He was having dinner at an expensive restaurant in \_\_\_\_\_
  - a. an upmarket area
  - b. an up mark it area
  - c. an up make it area
  - d. an up market area
- 4) He added that the cashier thought his card was being used \_\_\_\_\_
  - a. for illegal purposes
  - b. for illegally purposes
  - c. for ill eagle purposes
  - d. for ill legal purposes
- 5) He explained that he did not have enough cash to pay for \_\_\_\_\_
  - a. the restaurant till
  - b. the restaurant dill
  - c. the restaurant bill
  - d. the restaurant mill
- 6) Mr Obama told his credit card story on Friday while he was \_\_\_\_\_
  - a. singing a new law
  - b. signing in a new law
  - c. signing a new law
  - d. sign in a new law
- 7) In particular, the new law tightens the controls \_\_\_\_\_
  - a. in credit cards
  - b. on credit cards
  - c. by credit cards
  - d. of credit cards
- 8) Officials in the USA think that 100 million people have been \_\_\_\_\_ year
  - a. affected in the past
  - b. reflected in the past
  - c. deflected in the past
  - d. infected in the past
- 9) It wants the credit card industry to change from cards \_\_\_\_\_
  - a. with magnetic stripes
  - b. with magnetic strict
  - c. with magnetic strips
  - d. with magnetic slips
- 10) It is easy for hackers to read them and put the information \_\_\_\_\_
  - a. on another cards
  - b. on other cards
  - c. on all other cards
  - d. on the other cards

# LISTENING – Listen and fill in the gaps

From <http://www.BreakingNewsEnglish.com/1410/141020-credit-cards.html>

Even the President of the United States of America (1) \_\_\_\_\_ moments with credit cards. Barack Obama had one last month. A restaurant cashier told him she (2) \_\_\_\_\_ credit card. He was having dinner at an expensive restaurant (3) \_\_\_\_\_ area of New York. The President told reporters: "I went to a restaurant during the U.N. General Assembly, and my credit card was rejected....It turned out, I guess, I (4) \_\_\_\_\_." He added that the cashier thought his card was being (5) \_\_\_\_\_ purposes. He explained that he did not have enough cash to pay for the restaurant bill. Luckily, (6) \_\_\_\_\_ bill using her credit card and they could leave the restaurant.

Mr Obama told his credit card story on Friday (7) \_\_\_\_\_ a new law to protect consumers from identity theft. In particular, the new law (8) \_\_\_\_\_ credit cards. Obama said: "Even I'm affected by this." Identity (9) \_\_\_\_\_ problem all over the world. Officials in the USA think that 100 million people (10) \_\_\_\_\_ in the past year because someone stole their private information online. The new law is called "BuySecure". It wants the credit card industry to change from cards with magnetic (11) \_\_\_\_\_ microchips and PIN numbers. Magnetic strips are old technology. It is easy (12) \_\_\_\_\_ them and put the information on other cards.

# COMPREHENSION QUESTIONS

From <http://www.BreakingNewsEnglish.com/1410/141020-credit-cards.html>

1. What kind of moments did the article say U.S. Presidents can have?

---

2. Where was Barack Obama when his credit card was rejected?

---

3. Why was Barack Obama in New York?

---

4. Why didn't Barack Obama pay by cash?

---

5. Who paid the bill?

---

6. Who does a new law protect?

---

7. What does the article say is a growing problem around the world?

---

8. How many people have been affected by loss of private information?

---

9. What industry does the law hope to change?

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10. What kind of technology does the article call magnetic strips?

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# MULTIPLE CHOICE - QUIZ

From <http://www.BreakingNewsEnglish.com/1410/141020-credit-cards.html>

1. What kind of moments did the article say U.S. Presidents can have?
  - a) crazy ones
  - b) embarrassing ones
  - c) short ones
  - d) tender ones
2. Where was Barack Obama when his credit card was rejected?
  - a) in a park
  - b) in a petrol (gas) station
  - c) in a store
  - d) in a restaurant
3. Why was Barack Obama in New York?
  - a) for a credit card industry meeting
  - b) on vacation
  - c) for the U.N. General Assembly
  - d) to open his new office
4. Why didn't Barack Obama pay by cash?
  - a) he didn't have enough
  - b) it was a credit-card only place
  - c) he had no dollars
  - d) he left his wallet at home
5. Who paid the bill?
  - a) a security guard
  - b) his wife
  - c) the U.S. taxpayer
  - d) a stranger
6. Who does a new law protect?
  - a) consumers
  - b) restaurants
  - c) children
  - d) sick people
7. What does the article say is a growing problem around the world?
  - a) fake software
  - b) piracy
  - c) identity theft
  - d) money
8. How many people have been affected by loss of private information?
  - a) 100 million
  - b) a billion
  - c) 10,000,000
  - d) ten million
9. What industry does the law hope to change?
  - a) the software industry
  - b) the security industry
  - c) the food industry
  - d) the credit card industry
10. What kind of technology does the article call magnetic strips?
  - a) cutting-edge technology
  - b) advanced technology
  - c) old technology
  - d) digital technology

# ROLE PLAY

From <http://www.BreakingNewsEnglish.com/1410/141020-credit-cards.html>

## **Role A – Credit card**

You think a credit card is the thing most at risk of being stolen. Tell the others three reasons why. Tell them why their things are safer. Also, tell the others which is the safest of these (and why): Internet password, a phone number or an ATM card.

## **Role B – Internet password**

You think an Internet password is the thing most at risk of being stolen. Tell the others three reasons why. Tell them why their things are safer. Also, tell the others which is the safest of these (and why): credit card, a phone number or ATM card.

## **Role C – Phone number**

You think a phone number is the thing most at risk of being stolen. Tell the others three reasons why. Tell them why their things are safer. Also, tell the others which is the safest of these (and why): Internet password, credit card or ATM card.

## **Role D – ATM card**

You think an ATM card is the thing most at risk of being stolen. Tell the others three reasons why. Tell them why their things are safer. Also, tell the others which is the safest of these (and why): Internet password, a phone number or credit card.

# AFTER READING / LISTENING

From <http://www.BreakingNewsEnglish.com/1410/141020-credit-cards.html>

**1. WORD SEARCH:** Look in your dictionary / computer to find collocates, other meanings, information, synonyms ... for the words 'embarrassing' and 'moments'.

<b>embarrassing</b>	<b>moments</b>
---------------------	----------------

- Share your findings with your partners.
- Make questions using the words you found.
- Ask your partner / group your questions.

**2. ARTICLE QUESTIONS:** Look back at the article and write down some questions you would like to ask the class about the text.

- Share your questions with other classmates / groups.
- Ask your partner / group your questions.

**3. GAP FILL:** In pairs / groups, compare your answers to this exercise. Check your answers. Talk about the words from the activity. Were they new, interesting, worth learning...?

**4. VOCABULARY:** Circle any words you do not understand. In groups, pool unknown words and use dictionaries to find their meanings.

**5. TEST EACH OTHER:** Look at the words below. With your partner, try to recall how they were used in the text:

<ul style="list-style-type: none"><li>• even</li><li>• accept</li><li>• area</li><li>• enough</li><li>• illegal</li><li>• leave</li></ul>	<ul style="list-style-type: none"><li>• new</li><li>• controls</li><li>• world</li><li>• online</li><li>• numbers</li><li>• read</li></ul>
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# CREDIT CARDS SURVEY

From <http://www.BreakingNewsEnglish.com/1410/141020-credit-cards.html>

Write five GOOD questions about credit cards in the table. Do this in pairs. Each student must write the questions on his / her own paper.  
When you have finished, interview other students. Write down their answers.

	STUDENT 1 _____	STUDENT 2 _____	STUDENT 3 _____
Q.1.			
Q.2.			
Q.3.			
Q.4.			
Q.5.			

- Now return to your original partner and share and talk about what you found out. Change partners often.
- Make mini-presentations to other groups on your findings.

# CREDIT CARDS DISCUSSION

STUDENT A's QUESTIONS (Do not show these to student B)

- 1) What did you think when you read the headline?
- 2) What springs to mind when you hear the word 'embarrassing'?
- 3) Tell me about one of your most embarrassing moments.
- 4) Have you ever had a problem paying for something?
- 5) What do you think about Barack Obama's problem?
- 6) How do you tell the U.S. President his credit card is no good?
- 7) How often do you go to expensive restaurants?
- 8) What is the upmarket area of your town like?
- 9) Do you ever go out without enough cash?
- 10) What would Mr Obama have done without his wife to pay the bill?

*Barack Obama's credit card problem – 20th October, 2014*  
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# CREDIT CARDS DISCUSSION

STUDENT B's QUESTIONS (Do not show these to student A)

- 11) Did you like reading this article? Why/not?
- 12) Do you worry about using credit cards?
- 12) What do you think of using credit cards for online shopping?
- 14) Are credit cards better than cash?
- 15) How much do you worry about identity theft?
- 16) Are all your passwords super-safe and difficult to guess?
- 17) What are the good and bad things about credit cards?
- 18) How will we pay for things in the future?
- 19) What advice do you have for Barack Obama?
- 20) What questions would you like to ask Barack Obama?

# DISCUSSION (Write your own questions)

STUDENT A's QUESTIONS (Do not show these to student B)

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_

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# DISCUSSION (Write your own questions)

STUDENT B's QUESTIONS (Do not show these to student A)

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_

# LANGUAGE - CLOZE

From <http://www.BreakingNewsEnglish.com/1410/141020-credit-cards.html>

Even the President of the United States of America has (1) \_\_\_\_ moments with credit cards. Barack Obama had one last month. A restaurant cashier told him she couldn't (2) \_\_\_\_ his credit card. He was having dinner at an expensive restaurant in an (3) \_\_\_\_ area of New York. The President told reporters: "I went to a restaurant during the U.N. General Assembly, and my credit card was (4) \_\_\_\_ ....It turned out, I guess, I don't use it enough." He added that the cashier thought his card was being used (5) \_\_\_\_ illegal purposes. He explained that he did not have enough cash to pay for the restaurant bill. Luckily, his wife paid the bill (6) \_\_\_\_ her credit card and they could leave the restaurant.

Mr Obama told his credit card story on Friday while he was (7) \_\_\_\_ a new law to protect consumers from identity theft. (8) \_\_\_\_ particular, the new law tightens the controls on credit cards. Obama said: "Even I'm affected by this." Identity theft is a growing problem (9) \_\_\_\_ over the world. Officials in the USA think that 100 million people have been (10) \_\_\_\_ in the past year because someone stole their private information online. The new law is called "BuySecure". It wants the credit card industry to change from cards with magnetic strips to (11) \_\_\_\_ with microchips and PIN numbers. Magnetic strips are old technology. It is easy for hackers to read them and put the information on (12) \_\_\_\_ cards.

## Put the correct words from the table below in the above article.

- |     |                   |                 |               |                  |
|-----|-------------------|-----------------|---------------|------------------|
| 1.  | (a) embassy       | (b) embarrasses | (c) embracing | (d) embarrassing |
| 2.  | (a) except        | (b) reject      | (c) expect    | (d) accept       |
| 3.  | (a) online market | (b) upmarket    | (c) unmarked  | (d) upscale      |
| 4.  | (a) injected      | (b) suggested   | (c) rejected  | (d) reflected    |
| 5.  | (a) from          | (b) of          | (c) for       | (d) far          |
| 6.  | (a) using         | (b) uses        | (c) usage     | (d) used         |
| 7.  | (a) singing       | (b) signing     | (c) signaling | (d) sighing      |
| 8.  | (a) In            | (b) On          | (c) At        | (d) Of           |
| 9.  | (a) far           | (b) all         | (c) of        | (d) at           |
| 10. | (a) reflected     | (b) infected    | (c) affected  | (d) inspected    |
| 11. | (a) they          | (b) them        | (c) those     | (d) that         |
| 12. | (a) others        | (b) another     | (c) the other | (d) other        |

# SPELLING

From <http://www.BreakingNewsEnglish.com/1410/141020-credit-cards.html>

## Paragraph 1

1. rnssigbeaamr moments
2. she couldn't tcecap his credit card
3. in an mutprkae area of New York
4. my credit card was erdctjee
5. used for aielllg purposes
6. he did not have eghuon cash

## Paragraph 2

7. a new law to pctoret consumers
8. intytdie theft
9. the new law tteinhgs the controls
10. 100 limnlio people
11. the credit card ysntuird
12. cards with eianctmg strips



# PUT THE TEXT BACK TOGETHER

From <http://www.BreakingNewsEnglish.com/1410/141020-credit-cards.html>

**Number these lines in the correct order.**

- ( ) strips are old technology. It is easy for hackers to read them and put the information on other cards.
- ( ) New York. The President told reporters: "I went to a restaurant during the U.N. General Assembly, and my
- ( ) Mr Obama told his credit card story on Friday while he was signing a new law to protect
- ( ) consumers from identity theft. In particular, the new law tightens the controls on credit cards. Obama said:
- ( ) moments with credit cards. Barack Obama had one last month. A restaurant cashier told him she couldn't
- ( ) accept his credit card. He was having dinner at an expensive restaurant in an upmarket area of
- ( ) credit card was rejected....It turned out, I guess, I don't use it enough." He added that the cashier thought his card was
- ( ) "Even I'm affected by this." Identity theft is a growing problem all over the
- ( ) being used for illegal purposes. He explained that he did not have enough cash to pay for the restaurant
- ( ) year because someone stole their private information online. The new law is called "BuySecure". It wants the
- ( ) world. Officials in the USA think that 100 million people have been affected in the past
- ( **1** ) Even the President of the United States of America has embarrassing
- ( ) bill. Luckily, his wife paid the bill using her credit card and they could leave the restaurant.
- ( ) credit card industry to change from cards with magnetic strips to those with microchips and PIN numbers. Magnetic

# PUT THE WORDS IN THE RIGHT ORDER

From <http://www.BreakingNewsEnglish.com/1410/141020-credit-cards.html>

1. last Obama one month Barack had .

---

2. having was He restaurant expensive an at dinner .

---

3. used His for card illegal was purposes being .

---

4. to cash enough have not did he that explained He pay .

---

5. using bill the paid wife his , Luckily card credit her .

---

6. consumers theft new protect identity A to from law .

---

7. new the credit The tightens on law controls cards .

---

8. over Identity a all world is problem the theft growing .

---

9. have in year people affected past million been the 100 .

---

10. them for hackers It to is read easy .

---

# CIRCLE THE CORRECT WORD (20 PAIRS)

From <http://www.BreakingNewsEnglish.com/1410/141020-credit-cards.html>

Even the President of the United States of America has *embarrasses / embarrassing* moments with credit cards. Barack Obama had one *lost / last* month. A restaurant cashier told him she couldn't *except / accept* his credit card. He was having dinner at an *expensive / expansive* restaurant in an upmarket *area / arena* of New York. The President told reporters: "I went to a restaurant during the U.N. General Assembly, and my credit card was *rejected / rejoiced*....It turned out, I guess, I don't use it *plenty / enough*." He added that the cashier thought his card was being used for *illegally / illegal* purposes. He explained that he did not *have / earn* enough cash to pay for the restaurant bill. Luckily, his wife paid the bill *using / used* her credit card and they could leave the restaurant.

Mr Obama told his credit card story *at / on* Friday while he was signing a new law to *protect / protection* consumers from identity *thief / theft*. In particular, the new law tightens the *controls / controlled* on credit cards. Obama said: "Even I'm affected by this." Identity theft is a *growth / growing* problem all over the world. Officials in the USA think that 100 million people have been *infected / affected* in the past year because someone *stole / steals* their private information online. The new law is called "BuySecure". It wants the credit card *industrial / industry* to change from cards with magnetic strips to those with microchips and PIN *members / numbers*. Magnetic strips are old technology. It is easy for hackers to read them and put the information on *other / another* cards.

**Talk about the connection between each pair of words in italics, and why the correct word is correct.**

# INSERT THE VOWELS (a, e, i, o, u)

From <http://www.BreakingNewsEnglish.com/1410/141020-credit-cards.html>

\_v\_n th\_ Pr\_s\_d\_nt \_f th\_ \_n\_t\_d St\_t\_s \_f \_m\_r\_c\_  
h\_s \_mb\_rr\_ss\_ng m\_m\_nts w\_th cr\_d\_t c\_rds. B\_r\_ck  
\_b\_m\_ h\_d \_n\_ l\_st m\_nth. \_r\_st\_\_r\_nt c\_sh\_\_r t\_ld  
h\_m sh\_ c\_\_ldn't \_cc\_pt h\_s cr\_d\_t c\_rd. H\_ w\_s  
h\_v\_ng d\_nn\_r \_t \_n \_xp\_ns v\_ r\_st\_\_r\_nt \_n \_n  
\_pm\_rk\_t \_r\_\_ \_f N\_w Y\_rk. Th\_ Pr\_s\_d\_nt t\_ld  
r\_p\_rt\_rs: "\_ w\_nt t\_ \_r\_st\_\_r\_nt d\_r\_ng th\_ \_\_.N.  
G\_n\_r\_l \_ss\_m\_bly, \_nd my cr\_d\_t c\_rd w\_s r\_j\_ct\_d...\_t  
t\_rn\_d \_\_t, \_g\_\_ss, \_d\_n't s\_\_t \_n\_\_gh." H\_\_dd\_d  
th\_t th\_ c\_sh\_\_r th\_\_ght h\_s c\_rd w\_s b\_\_ng \_s\_d f\_r  
\_ll\_g\_l p\_rp\_s\_s. H\_ \_xpl\_\_n\_d th\_t h\_ d\_d\_n't h\_v\_  
\_n\_\_gh c\_sh\_t\_ p\_y f\_r th\_ r\_st\_\_r\_nt b\_ll. L\_ck\_ly,  
h\_s w\_f\_p\_\_d th\_ b\_ll \_s\_ng h\_r cr\_d\_t c\_rd \_nd th\_y  
c\_\_ld l\_\_v\_ th\_ r\_st\_\_r\_nt.

Mr \_b\_m\_ t\_ld h\_s cr\_d\_t c\_rd st\_ry \_n Fr\_d\_y wh\_l\_  
h\_ w\_s s\_gn\_ng \_n\_w l\_w t\_ pr\_t\_ct c\_ns\_m\_rs fr\_m  
\_d\_nt\_ty th\_ft. \_n p\_rt\_c\_l\_r, th\_ n\_w l\_w t\_ght\_ns th\_  
c\_ntr\_ls \_n cr\_d\_t c\_rds. \_b\_m\_ s\_\_d: "\_v\_n \_'m  
\_ff\_ct\_d by th\_s." \_d\_nt\_ty th\_ft \_s \_gr\_w\_ng pr\_bl\_m  
\_ll \_v\_r th\_ w\_rld. \_ff\_c\_\_ls \_n th\_ \_S\_ th\_nk th\_t 100  
m\_ll\_\_n p\_\_pl\_ h\_v\_ b\_\_n \_ff\_ct\_d \_n th\_ p\_st\_y\_\_r  
b\_c\_\_s\_ s\_m\_\_n\_ st\_l\_ th\_\_r pr\_v\_t\_ \_nf\_rm\_t\_\_n  
\_nl\_n\_. Th\_ n\_w l\_w \_s c\_ll\_d "B\_yS\_c\_r\_". \_t w\_nts  
th\_ cr\_d\_t c\_rd \_nd\_stry t\_ ch\_ng\_ fr\_m c\_rds w\_th  
m\_gn\_t\_c str\_ps t\_ th\_s\_ w\_th m\_cr\_ch\_ps \_nd P\_N  
n\_mb\_rs. M\_gn\_t\_c str\_ps \_r\_\_ld t\_chn\_l\_gy. \_t \_s  
\_\_sy f\_r h\_ck\_rs t\_ r\_\_d th\_m \_nd p\_t th\_ \_nf\_rm\_t\_\_n  
\_n \_th\_r c\_rds.

# PUNCTUATE THE TEXT AND ADD CAPITALS

From <http://www.BreakingNewsEnglish.com/1410/141020-credit-cards.html>

even the president of the united states of america has embarrassing moments with credit cards barack obama had one last month a restaurant cashier told him she couldn't accept his credit card he was having dinner at an expensive restaurant in an upmarket area of new york the president told reporters "i went to a restaurant during the un general assembly and my credit card was rejected...it turned out i guess i don't use it enough" he added that the cashier thought his card was being used for illegal purposes he explained that he did not have enough cash to pay for the restaurant bill luckily his wife paid the bill using her credit card and they could leave the restaurant

mr obama told his credit card story on friday while he was signing a new law to protect consumers from identity theft in particular the new law tightens the controls on credit cards obama said "even i'm affected by this" identity theft is a growing problem all over the world officials in the usa think that 100 million people have been affected in the past year because someone stole their private information online the new law is called "buysecure" it wants the credit card industry to change from cards with magnetic strips to those with microchips and pin numbers magnetic strips are old technology it is easy for hackers to read them and put the information on other cards

# PUT A SLASH ( / ) WHERE THE SPACES ARE

From <http://www.BreakingNewsEnglish.com/1410/141020-credit-cards.html>

EventhePresidentoftheUnitedStatesofAmericahasembarrassingmomentswithcreditcards.BarackObamahadonelastmonth.Arestaurantcashiertoldhimshecouldn'tacceptthiscreditcard.HewashavingdinneratanexpensiverestaurantinanupmarketareaofNewYork.ThePresidenttoldreporters:"IwenttoarestaurantduringtheU.N.GeneralAssembly,andmycreditcardwasrejected....Itturnedout,Iguess,I don'tuseitenough."Headdedthatthecashierthoughtthiscardwasbeingusedforillegal purposes.Heexplainedthatheididnothaveenoughcashtopayfortherestaurantbill.Luckily,hiswifepaidthebillusinghercreditcardandtheycouldleavetherestaurant.MrObamatoldhiscreditcardstoryonFridaywhilehewassigninganewlawtoprotectconsumersfromidentitytheft.Inparticular,thenewlawtightensthecontrolsoncreditcards.Obamasaid:"EvenI'maffectedbythis."Identitytheftisagrowingproblemallovertheworld.Officialsinthearkthinkthat100millionpeoplehavebeenaffectedinthepastyearbecausesomeone stoletheirprivateinformationonline.Thenewlawiscalled"BuySecure".ItwantsthecreditcardindustrytochangefromcardswithmagneticstripstothosewithmicrochipsandPINnumbers.Magneticstripsareoldtechnology.Itiseasyforhackerstoreadthemandputtheinformationonothercards.







# HOMework

**1. VOCABULARY EXTENSION:** Choose several of the words from the text. Use a dictionary or Google's search field (or another search engine) to build up more associations / collocations of each word.

**2. INTERNET:** Search the Internet and find out more about problems with credit cards. Share what you discover with your partner(s) in the next lesson.

**3. CREDIT CARDS:** Make a poster about credit cards. Show your work to your classmates in the next lesson. Did you all have similar things?

**4. CASH OR CREDIT?:** Write a magazine article about credit cards and cash. Include imaginary interviews with people who are for cash and against credit cards, and with people who are for credit cards and against cash.

Read what you wrote to your classmates in the next lesson. Write down any new words and expressions you hear from your partner(s).

**5. WHAT HAPPENED NEXT?** Write a newspaper article about the next stage in this news story. Read what you wrote to your classmates in the next lesson. Give each other feedback on your articles.

**6. LETTER:** Write a letter to an expert on credit cards. Ask him/her three questions about credit cards. Give him/her three of your ideas. Read your letter to your partner(s) in your next lesson. Your partner(s) will answer your questions.

# ANSWERS

## TRUE / FALSE (p.4)

a T    b F    c F    d T    e T    f F    g F    h T

## SYNONYM MATCH (p.4)

- |                 |                  |
|-----------------|------------------|
| 1. embarrassing | a. uncomfortable |
| 2. upmarket     | b. expensive     |
| 3. rejected     | c. declined      |
| 4. illegal      | d. unlawful      |
| 5. cash         | e. money         |
| 6. story        | f. tale          |
| 7. tightens     | g. strengthens   |
| 8. affected     | h. touched       |
| 9. change       | i. switch        |
| 10. easy        | j. simple        |

## COMPREHENSION QUESTIONS (p.8)

1. Embarrassing ones
2. In a restaurant (in New York)
3. For the U.N. General Assembly
4. He didn't have enough
5. His wife
6. Consumers
7. Identity theft
8. 100 million
9. The credit card industry
10. Old technology

## MULTIPLE CHOICE - QUIZ (p.9)

1. b    2. d    3. c    4. a    5. b    6. a    7. c    8. a    9. d    10. c

## ALL OTHER EXERCISES

Please check for yourself by looking at the Article on page 2.  
(It's good for your English ;-)