

UNIT 3 READING QUIZ

Read the article. Then answer the questions that follow.

Dealing with Digital Identity Theft

- 1 Now that many transactions in modern life are done digitally, we all have to deal with the possibility of digital identity theft. This problem can take many forms. Of course, there is always the risk of someone stealing and then using your credit card number to purchase something illegally. However, this problem can occur on a larger scale, too. We often hear in the news about certain businesses being hacked; recent examples in the U.S. include the home improvement supply store Home Depot and the technology company Yahoo. As a result, we logically worry that someone may violate the law and access our credit card data. Instances of organizations like health insurance companies being hacked for sensitive medical information are also increasingly in the news. In these cases, companies and organizations may offer the victims of data breaches free identity-theft-protection services to protect against further damage.
- 2 Identity theft protection after a data breach comes in several forms. The first type is Internet surveillance. Some cybersecurity firms have technology that scans a variety of black market websites, social media platforms, and chatrooms to uncover communications related to illegal selling or trading of stolen personal information. When a firm comes up with evidence that this is happening, it lets the victims know immediately. Other companies provide careful monitoring of bank account information, loan activity, social security number data, credit card activity, and payroll accounts of employers. There are also organizations that can offer support in restoring people's financial reputation after fraud has occurred. A victim's original reputation as an honest customer, business partner, or loan recipient can be harmed indefinitely by identity theft. These firms can help those victims eliminate bad credit scores and clear their names.
- 3 In addition to the help that firms can provide, there is a lot the individuals themselves can do to guard against identity theft. In a July 2015 article in *The Atlantic* magazine, Costis Toregas, of the Cyber Security Policy and Research Institute at George Washington University, advises victims of data breaches to learn more about strategies to improve their cybersecurity and to make changes in their online practices. He states that, unfortunately, victims of a data breach need to assume that someone has stolen and will attempt to use their personal information at least once, and they need to make online decisions based on this assumption. So what are some of his helpful strategies? One is to review your credit regularly: make sure all purchases listed in your accounts are actually yours. Also, make sure no one is opening new credit accounts in your name. If you do find evidence of fraud, it is recommended that you contact the Federal Trade Commission in the U.S. (or an equivalent organization in another country), since they can monitor fraud and provide assistance. "Breaches have nothing to do with computers," says Toregas. "They have everything to do with your life. They have everything to do with your career, with your credit, with your happiness, with your ability to get on an airplane and not to be arrested for a different identity, and so on."

PART A: KEY SKILLS

1 IDENTIFYING PURPOSE AND TONE

Choose the best answer to each question.

- 1 Which idea best describes the writer's main purpose in writing this article?
 - a to warn identity thieves about the possible consequences of their crime
 - b to praise effective solutions for identity theft and to criticize ineffective ones
 - c to offer information and assistance to victims and potential victims of identity theft
- 2 What is the main point of paragraph 2?
 - a to describe types of online identity theft scams
 - b to describe types of help available to victims of a data breach
 - c to describe types of services offered by cyber security companies
- 3 What is the main point of paragraph 3?
 - a to identify ways victims can protect themselves from identity theft
 - b to warn about how a victim's reputation can be harmed
 - c to explain a service provided for victims by cyber security companies
- 4 Why does the author include a quotation from the expert in the last paragraph?
 - a It humanizes a problem that seems to be mostly a technology problem.
 - b It reminds readers that identity theft can also affect air travel.
 - c It shows how personal happiness is connected to a person's credit and career.
- 5 What is the overall tone of the article?
 - a humorous but serious
 - b informative and instructive
 - c academic and scholarly

PART B: ADDITIONAL SKILLS

2 Complete the sentences.

- 1 The definition of *data breach* in paragraph 1 is ...
 - a the illegal accessing of information.
 - b a lack of accurate information.
 - c the correction of a mistake.
- 2 *Surveillance* in paragraph 2 refers to the act of ...
 - a observing people's behavior because they may be involved in criminal activity.
 - b punishing someone because they have done something illegal.
 - c asking people questions to find out the most common opinion about something.
- 3 *Monitoring* means ...
 - a reporting illegal activity to the authorities.
 - b making changes to something that is ineffective.
 - c watching and checking something carefully over a period of time.
- 4 If you *clear your name*, you ...
 - a avoid identity theft by not using your real name.
 - b restore your reputation.
 - c hire someone to erase your digital fingerprint.
- 5 Costis Toregas advises victims of data breaches to ...
 - a contact the Cyber Security Policy and Research Institute.
 - b assume the worst and actively monitor their digital identity.
 - c consult an expert before making changes to their online practices.

UNIT 3 READING QUIZ

UNIT 3 LANGUAGE QUIZ

PART A: KEY VOCABULARY

1 Choose the best word to complete the sentences.

- 1 The company *regulated* / *assembled* a strong security team to deal with information breaches.
- 2 Law enforcement authorities will *violate* / *prosecute* cybercriminals they catch in court.
- 3 Although they take many precautions, credit card companies cannot completely *withdraw* / *guarantee* that their customers' personal information will not be stolen.
- 4 It is important for the government to *regulate* / *guarantee* environmental pollution in our state.
- 5 The administration *violated* / *eliminated* the constitutional right of its citizens by censoring what was published by journalists.
- 6 We will need to *guarantee* / *eliminate* unnecessary spending this year because of lower profits.
- 7 Our city's bus service is often *suspended* / *prosecuted* during snow and ice storms.
- 8 The military plans to *withdraw* / *suspend* all of its soldiers from the region by the end of the year.

2 Choose the best word to complete the sentences.

- 1 A political conflict between countries can present a *penalty* / *barrier* to cultural exchange.
- 2 My coworker's email to our manager was intentionally *disturbing* / *malicious*. I think he's trying to get me fired!
- 3 There is a lot of *validity* / *barrier* to his ideas on how to stimulate the economy during a depression. We should listen to what he says.
- 4 When a teacher criticizes a shy student in front of the class, it can cause the student great *humiliation* / *validity*.
- 5 Cyberbullies are sometimes difficult to stop because they can remain *anonymous* / *malicious*.
- 6 People who pay their taxes late have to pay a *penalty* / *humiliation* in addition to the taxes they owe.
- 7 Emotionally *abusive* / *anonymous* messages are very harmful for children.
- 8 Reports say that identity theft is on the rise, which is very *malicious* / *disturbing* news.

PART B: LANGUAGE DEVELOPMENT

3 COLLOCATIONS FOR BEHAVIOR Complete the sentences with the correct form of the expressions in the box.

build a reputation exhibit good behavior experience abuse lose confidence take responsibility

- 1 Animals that have _____ will often act aggressively towards people.
- 2 We usually admire people who _____ for their mistakes and try to make things right.
- 3 A good teacher knows that students can _____ if exams are unfairly difficult.
- 4 New companies need to _____ for good customer service if they want to succeed.
- 5 The best way to teach your children to be polite is to _____ yourself, no matter what the situation.

4 PROBLEM-SOLUTION COLLOCATIONS Complete the paragraph with the expressions in the box.

becoming an issue cause problems confront this challenge eliminate the risk poses a threat

Lack of access to fresh water in certain parts of the world is ⁽¹⁾ _____. For people living in these regions, many of which are in developing countries, this problem ⁽²⁾ _____ to their health and prosperity. When people only have access to low-quality or contaminated water, it can ⁽³⁾ _____ such as disease, poor sanitation, and decreased farming. We must help these communities gain access to clean water in order to stimulate their local economies and ⁽⁴⁾ _____ of ongoing poverty. As we move through the 21st century, it will become increasingly important for us to ⁽⁵⁾ _____ and not leave it for future generations to solve.

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