

Barack Obama's credit card problem

20th October, 2014



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: *Washington Post* / *CBS News* / *BBC*

Writing

Credit cards are better than cash. Discuss.

Chat

Talk about these words from the article.

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

True / False

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

Synonym Match

- | | |
|-----------------|------------------|
| 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 |

Discussion – Student A

- Tell me about one of your most embarrassing moments.
- Have you ever had a problem paying for something?
- What do you think about Barack Obama's problem?
- How do you tell the U.S. President his credit card is no good?
- How often do you go to expensive restaurants?
- What is the upmarket area of your town like?
- Do you ever go out without enough cash?
- What would Mr Obama have done without his wife to pay the bill?

Phrase Match

- | | |
|---|------------------------------|
| 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 |

Discussion – Student B

- What do you think of using credit cards for online shopping?
- Are credit cards better than cash?
- How much do you worry about identity theft?
- Are all your passwords super-safe and difficult to guess?
- What are the good and bad things about credit cards?
- How will we pay for things in the future?
- What advice do you have for Barack Obama?
- What questions would you like to ask Barack Obama?

Spelling

- rnsigbeaamr moments
- she couldn't tcecap his credit card
- in an mutprkae area of New York
- my credit card was erdctjee
- used for aielllg purposes
- he did not have eghuon cash
- a new law to ptoret consumers
- intytdie theft
- the new law tteinhgs the controls
- 100 limnlio people
- the credit card ysntuird
- cards with eianctmg strips

Answers – Synonym Match

1. e	2. h	3. b	4. g	5. a
6. j	7. d	8. f	9. c	10. i

Role Play

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.

Speaking – Embarrassing

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

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

Answers – True False

a T	b F	c F	d T	e T	f F	g F	h T
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Answers to Phrase Match and Spelling are in the text.