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Vocabulary Builder Reference from...

Miguel Goncalves: How millennials and Gen Z can invest in a better future | TED Talk https://www.ted.com/talks/miguel_goncalves_how_millennials_and_gen_z_can_invest_in_a_better_future



All Words

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Session 1: Word List

millennial

adj. relating to a period of a thousand years or the year 2000; (noun) a person born between the early 1980s and the late 1990s, also called Generation Y

synonym: thousand, (noun) Generation Y

(1) **millennial** record, (2) the **millennial** reign
Earth's ecosystems are greatly affected by **millennial-scale** changes in climate.

inherit

v. to receive money, property, or a title from someone after they have died

synonym: obtain, gain, acquire

(1) **inherit** estate, (2) **inherit** ancestral property After his death, his sons **inherited** his business.

wealth

n. a large amount of money, property, or other things that someone or an organization owns

synonym: affluence, assets, fortunate

(1) majority of his **wealth**, (2) material **wealth**

The **wealth** inequality was unavoidable.

trillion

n. the number 1,000,000,000,000; a million million

(1) trillion cubic feet, (2) many trillions of dollars

One light year is nearly 6 trillion miles.

climate

 the weather in a particular location averaged over some long period

synonym: atmosphere, weather, environment

(1) a cold climate, (2) effects of climate changeClimate and weather have an impact on every part of our lifestyles.

geopolitical

- adj. of or relating to political activity or relations between countries and groups of countries, as influenced by the physical features of a country or area
- (1) the **geopolitical** situations, (2) reduce **geopolitical** risk The country holds dominant **geopolitical** power over its neighbors.

instability

 the state of being unstable or uncertain and likely to change suddenly

synonym: imbalance, fluctuation, unstableness

(1) political **instability**, (2) **instability** in currency markets Lack of sleep and overwork often lead to emotional **instability**.

inequality

 n. the unfairness of a society in which some people have more opportunity, money, etc. than others; (mathematics) relation between two values when they are different

synonym: imbalance, prejudice, unfairness

(1) **inequality** in salary, (2) algebraic **inequality**There are several causes of economic **inequality** within societies.

enormous

adj. extremely large or great
synonym: huge, giant, gigantic

(1) **enormous** amount, (2) **enormous** potential Shakespeare's output of poetry was **enormous**.

define

 to state or explain precisely the nature, scope, or meaning of something synonym: characterize, depict, express

(1) **define** a word, (2) **define** my position

To advance this discussion, we must **define** "success" rigorously.

folk

 people in general, especially those of a particular group or type

synonym: community, family, person

- folk art, (2) the folk songs of a particular district
 Some seaweed was used as folk medicine in ancient times.

investor

 someone who puts money or capital into something to gain financial returns

synonym: financier, banker, stockholder

(1) **investor** lawsuit, (2) a real estate **investor** Institutional **investors** refrained from buying stocks amid the booming economy.

essence

 the basic or most important part or quality of something that makes it what it is

synonym: core, nature, disposition

(1) vanilla **essence**, (2) universal **essence**University teaches the art of understanding the **essence** of the matter.

allocate

- v. to give or distribute something, such as resources or duties, to someone or something for a particular purpose synonym: apportion, assign, distribute
- (1) **allocate** resource, (2) **allocate** budgets

 The company **allocated** a portion of its profits to developing new products.

millennium

- n. a span of 1000 years, or the 1000th anniversary (plural: millennia)
- (1) past **millennium**, (2) **millennium** bottle of wine Our world is in the third **millennium**.

temperature

- n. the degree of hotness or coldness of a thing or placesynonym: climate, warmth, degree
- (1) extreme **temperatures**, (2) the atmospheric **temperature**

Cities around the world set records for highest **temperatures** this summer.

invest

v. to put money, effort, time, etc. into something to make a profit or achieve a result

synonym: fund, sponsor, support

(1) invest in stocks, (2) invest capital

The government should view children as national assets and actively **invest** in them.

environment

 the natural world such as air, water, and land in which humans, animals, and plants live

synonym: atmosphere, surroundings, climate

(1) **environment** affairs, (2) chaotic **environment**Every human is responsible for taking care of the Earth's **environment**.

govern

v. to legally control and direct a country, city, group of people, etc. and be responsible for introducing new laws, organizing and maintaining public services

synonym: control, rule, preside

(1) a nation's right to **govern**, (2) **govern** a public enterprise The regulations **governing** medical malpractice claims are rigorous.

addition

 the act or process of adding something to something else; the process of adding numbers

synonym: accumulation, expansion, addendum

(1) chemical addition, (2) addition of vectorsIn addition, private corporations provide healthcare services.

analyze

 to think about in-depth and evaluate to discover essential features or meaning synonym: explore, examine, investigate

(1) **analyze** a chemical compound, (2) **analyze** your real motives

The teacher attempted to **analyze** the root cause of our mistake.

fossil

 any preserved remains, impression, or trace of any once-living thing that has become hard and turned into rock

synonym: relic, remnant, antediluvian

(1) burning of **fossil** fuels, (2) a **fossil** leaf It was the **fossil** of a dinosaur tooth.

fuel

 a substance that is typically burned to generate heat or energy

synonym: energy, power, gas

(1) biomass fuel, (2) smokeless fuel

The **fuel** scarcity most severely impacted the manufacturing sector

sustainable

adj. able to continue or be continued for a long time *synonym*: continuable, endurable, tolerable

(1) **sustainable** alternative fuel, (2) principles of **sustainable** development

The government should do more to support environmentally **sustainable** agriculture.

relation

 the way two persons or groups of people feel and act toward one another

synonym: association, linkage, connection

(1) **relation** between cause and effect, (2) **relation** of inclusion

The industrial **relations** laws were passed with little to no alteration.

vision

 the ability to think about or see the future with imagination and intelligence; the faculty of being able to see

synonym: sight, image, concept

(1) a prodigious vision,(2) telescopic visionDriving is difficult for me because of my poor vision.

strategy

 a detailed plan of action designed to achieve a long-term or overall goal.

synonym: approach, procedure, scenario

(1) military **strategy**, (2) develop a **strategy**

Our plan includes a comprehensive marketing **strategy**.

sober

 adj. not drunk or affected by alcohol; dignified in manner or character and committed to keeping promises

synonym: calm, lucid, temperate

(1) **sober** discussion, (2) as **sober** as a judge He led a **sober** life.

survey

 an investigation of the opinions, behavior, etc. of a particular group of people, made by asking people questions

synonym: study, examination, poll

(1) a comprehensive **survey**, (2) recent **survey**That **survey** shows that people are accepting the tax increase to some extent.

consult

 to seek or get advice or information from a person, book, or other source having special knowledge on a particular subject

synonym: confer, consider, see

(1) regularly **consult** with a doctor, (2) **consult** my wallet Always **consult** a lawyer before launching a business.

institutional

adj. of, in, or relating to a large important organization, such as a university or bank; organized as or forming part of the standard systems, practices, etc.

synonym:

corporate, governmental

(1) **institutional** bank, (2) address **institutional** constraints We have to discuss the **institutional** reforms of our country.

unclear

adj. poorly stated or described and therefore not easy to understand; not easy to perceive

synonym: ambiguous, fuzzy, obscure

(1) an unclear match, (2) in no unclear terms

It is important not to undertake tasks with **unclear** objectives to improve productivity.

unproven

adj. not tested or proved

(1) unproven efficacy, (2) scientifically unproven

The new treatment's long-term advantages are still unproven.

convinced

adj. completely certain about something; having a strong belief or conviction in a particular religion

synonym: confident, positive, indoctrinated

(1) **convinced** of the idea, (2) **convinced** criminal The public is **convinced** that the prime minister has committed fraud.

outcome

n. the result or effect of an action, event, etc.

synonym: result, consequence, effect

(1) improved student **outcomes**, (2) a desirable **outcome** They awaited news of the **outcome** of the election.

necessarily

adv. in an essential manner; in such a way as could not be otherwise

synonym: inevitable, certainly, automatically

(1) not **necessarily** a problem, (2) **necessarily** true

This accident was something that happened **necessarily**.

anticipate

 to expect or predict that something will happen; to tell in advance

synonym: forecast, predict, expect

(1) **anticipate** your kind cooperation, (2) **anticipate** a black future

We anticipate heavy snowfall tomorrow.

appreciate

- v. to value and acknowledge the worth of someone or something; to be grateful for something or someonesynonym: acknowledge, admire, enjoy
- (1) **appreciate** her feedback, (2) **appreciate** the value We would **appreciate** an early reply.

finance

n. the management of money, credit, banking, and investments, especially by a government or commercial organization; the branch of economics that studies the management of money and other assets

synonym: banking, investment, fund

finance act, (2) manage my finances
 Our company decided to hire an advisor who specializes in finance.

psychology

- n. the scientific study of mind and behavior
- (1) **psychology** experiment, (2) **psychology** of crowd She had a master's degree in **psychology**.

economics

 n. the branch of social science that deals with the production, consumption, and transfer of goods and services

synonym: social science, finance, business

(1) welfare **economics**, (2) **economics** professor His class will cover an introduction to agricultural **economics**.

spirit

n. the part of a person which is the seat of their mind, feelings, and character rather than their physical body; the general atmosphere of a place or situation and the effect that it has on people

synonym: soul, attitude, enthusiasm

(1) **spirit** and the letter of the law, (2) an indomitable **spirit** Despite their tragic loss, the family is showing great **spirit**.

mustache

n. an unshaved growth of hair on the upper lip

synonym: whisker

(1) a gray mustache, (2) big mustache

The actor's **mustache** has become an icon.

digress

v. to move away from the main subject temporarily, especially in speech or writing

synonym: deviate, meander, stray

(1) **digress** into my personal opinions, (2) **digress** from the main subject

The professor always **digresses** when he gives a lecture.

firsthand

adv. from the source; directly; (adjective) received directly from a source

synonym: direct

(1) hear customer's voices **firsthand**, (2) conduct **firsthand** research

The manager tried to hear customers' voices firsthand.

hyperinflation

- a condition where the price of everything in a national economy rises very quickly, causing damage to an economy
- (1) the risk of **hyperinflation**, (2) fear of **hyperinflation**The central bank has accelerated rate hikes to thwart **hyperinflation**.

concept

- n. an idea or principle associated with something abstractsynonym: idea, notion, vision
- (1) learn new concepts, (2) concept car

One such rapidly growing **concept** is quantum cryptography.

inflation

 a general and progressive increase in prices;
 (cosmology) a theory of the exponential expansion of space in the early universe; the act of filling something with air

synonym: increase, swelling, boom

(1) inflation control, (2) global inflation

Investment in index funds can often be a hedge against inflation.

lord

a person who has general authority, control, or power over others; a man of noble rank or high office

synonym: master, noble, peer

(1) a young lord, (2) lord of castle

The feudal **lord** had ruled the land for many years.

mainstream

 the ideas, opinions, beliefs, etc., that are considered normal or accepted by most people

synonym: prevailing, average, common

(1) join the **mainstream**, (2) **mainstream** political beliefs His thinking is **mainstream** in the country's culture.

redefine

 to change the meaning or interpretation of something; to make people think about something in a new or different way

synonym: reconsider, reformulate, alter

(1) **redefine** customer experience, (2) **redefine** our role The video telephony application has **redefined** the way we work.

divergent

- adj. different or becoming different from another or a standard; tending to move apart in different directionssynonym: differing, disparate, atypical
- (1) follow a **divergent** path, (2) wildly **divergent** results

 The prime minister had to reconcile **divergent** opinions on controversial issues like abortion.

paralysis

 a condition in which you are unable to move or lose control of part or most of the body because of illness or injury

synonym: immobility, stiffness, palsy

(1) moral **paralysis**, (2) **paralysis** in the leg Massive demonstrations lead to total **paralysis** of transportation.

skeptical

adj. doubting that something is accurate or useful synonym: doubtful, distrustful, suspicious

(1) a **skeptical** attitude, (2) **skeptical** scientists
His religious and philosophical beliefs were utterly **skeptical**.

incentivize

v. to make someone want to do in a particular way by offering them a reward

synonym: encourage, motivate

(1) **incentivize** carpooling, (2) **incentivize** the right behavior Governments **incentivize** their citizens to buy eco-friendly products through subsidies.

cherry-pick

- to choose and take only the best people or most beneficial or profitable things from what is available
- (1) **cherry-pick** top talent, (2) **cherry-pick** data

 They **cherry-picked** the evidence to support drug efficacy.

encourage

v. to give someone support, confidence, or hope; to persuade someone to do or continue to do something by making it easier for them and making them believe it is a good thing to do

synonym: facilitate, persuade, stimulate

(1) **encourage** a sense of affinity, (2) **encourage** antisocial behavior

They **encouraged** customers with a premium for loyal patronage.

mass

 a large amount of a substance with no definite shape or form; a large number of people or things grouped or crowded together

synonym: abundance, crowd, mob

(1) a **mass** of molten rock, (2) critical **mass**The **mass** of people who do not own property is politically impotent.

paramount

adj. more important than anything else; having superior power and influence or the highest position

synonym: central, major, crucial

(1) the lord **paramount**, (2) **paramount** to all the others This country became a country of **paramount** geostrategic importance to us.

cabinet

 a piece of furniture with doors, shelves, and drawers used for storage or display; a small group of senior members of a government who act as official advisers for the President or Prime Minister

synonym: cupboard, ministry, authority

(1) member of the **cabinet**, (2) the **cabinet** above the sink The prime minister decided to reshuffle his **cabinet** to regain support.

manufacture

v. to make goods in large numbers, usually in a factory using machines

synonym: create, fabricate, assemble

(1) **manufacture** an enzyme, (2) **manufacture** a product The majority of synthetic vitamins are **manufactured** from oil.

outperform

v. to be or do something compared to others of a similar type

synonym: beat, exceed, surpass

(1) **outperform** other countries, (2) **outperform** the human brain

They consistently **outperformed** other teams in the league.

calculate

v. to judge or find out the amount or number of something by using mathematics

synonym: compute, figure, estimate

(1) **calculate** the distance, (2) **calculate** his credit score He couldn't **calculate** the actual value of the artwork.

forecast

 a prediction or statement about how something, such as the weather, will develop or what will happen in the future; (verb) to predict the future in advance

synonym: prediction, outlook, (verb) guess

(1) a weather forecast,(2) forecast an epidemicTheir team specializes in demand forecasts for our products.

educated

adj. having received a high standard of education synonym: knowledgeable, erudite, enlightened

(1) educated adult, (2) educated speech

Excellent speech is a characteristic of an **educated** man.

prediction

 the act of predicting the future by reasoning; a statement made about the future

synonym: forecast, anticipation, foretelling

(1) make my **predictions**, (2) gloomy **predictions**These results muddled the **prediction**.

excel

- v. to be extremely good at or proficient in doing something synonym: outdo, shine, surpass
- (1) **excel** in description, (2) **excel** at communication The company **excels** in customer service.

spreadsheet

- a computer program that is used for displaying and dealing with numbers by arranging them in rows and columns
- a spreadsheet program,
 plug numbers into a spreadsheet

I accidentally deleted all the contents of the **spreadsheet**.

thrill

 a feeling of extreme and sudden excitement and pleasure; to cause someone to feel sudden intense sensation or emotion

synonym: exhilaration, delight, rush

(1) the thrill of speed, (2) incredible thrillSkydiving is an overwhelming thrill for many people.

predict

v. to state beforehand that something will happen in the future, mainly based on knowledge or experience
 synonym: forecast, anticipate, foresee

(1) predict the future,	(2) predict when she will arrive
It's notoriously challeng	ging to predict birth rates.

indelible

adj. cannot be removed, erased, or forgot synonym: enduring, lasting, unforgettable

(1) an indelible ink, (2) an indelible disgrace She left an **indelible** mark on our country's literature.

risky

adj. involving the possibility of danger, failure, or loss synonym: dangerous, perilous, scary

(1) change **risky** behavior, (2) a **risky** enterprise It is extremely **risky** to sail in such a storm.

lever

a handle used to operate a vehicle or a machine; a rigid bar resting on a pivot so that one end of it can be pushed or pulled easily

synonym: lifter, crowbar, bar

(1) a gear change **lever**, (2) **lever** for reform This initiative will be a **lever** for increasing company sales.

improve

- to make or become better synonym: enhance, ameliorate, enrich
- (1) improve a process, (2) improve the test score We want to **improve** ties between our two countries.

economical

- adj. providing a satisfactory return on the money, time, or effort; not using more money, fuel, etc. than necessary synonym: frugal, thrifty, parsimonious
- (1) **economical** use of her time, (2) an **economical** meal It is more **economical** to wash your plastic bottle and reuse it.

- high moral standards in behavior or attitudes synonym: integrity, probity, goodness
- (1) virtue of frugality, (2) acquire a virtue She had many good **virtues** and few faults.

cycle

n. an interval during which a recurring sequence of events occurs; a bicycle or motorcycle

synonym: revolution, rotation, bike

(1) the **cycle** of the seasons, (2) go to the workplace by **cycle**

The food chain causes a material cycle.

eon

 n. (also aeon) an indefinite long period of time; the longest division of geological time scale

synonym: aeon

(1) a geological **eon**, (2) over the **eons**

I heard that fairy tale **eons** ago.

awesome

adj. inspiring fear, admiration, or respect; very good, nice, fun, etc.

synonym: miraculous, marvelous, astounding

(1) **awesome** mental faculty, (2) have an **awesome** birthday. There is a lot of **awesome** nature and food in Hawaii.

represent

v. to speak, act, or be present on behalf of another person or group; to form or constitute

synonym: depict, express, describe

(1) **represent** by a diagram, (2) the characters that **represent** numbers

We elected him to **represent** us at the international conference.

fellow

adj. someone who has the same job or interests as you, or is in the same class, profession, or situation as you

synonym: buddy, mate, affiliate

(1) junior fellow, (2) nice fellow

He is the kind of **fellow** who only works for his success.

asset

 something or someone that is useful or valuable quality, skill, etc.; valuable property

synonym: aid, resource, equity

(1) frozen **assets**, (2) liquid **assets** of the company

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A sense of humor is an invaluable asset in this job.

pension

 a regular payment to a person made by the government or a private company that is intended to allow them to subsist without working

synonym: allowance, annuity, grant

(1) a disability **pension**, (2) public **pension** funds Because of the country's poor economic prospects, the number of **pension** defaulters has been increasing.

Session 2: Spelling

1.	reduce geocal risk	adj.	of or relating to political activity or relations between countries and groups of countries, as influenced by the physical features of a country or area
2.	milal record	adj.	relating to a period of a thousand years or the year 2000; (noun) a person born between the early 1980s and the late 1990s, also called Generation Y
3.	ime the test score	<i>v</i> .	to make or become better
4.	moral pais	n.	a condition in which you are unable to move or lose control of part or most of the body because of illness or injury
5.	an inle ink	adj.	cannot be removed, erased, or forgot
6.	wildly dint results	adj.	different or becoming different from another or a standard; tending to move apart in different directions
7.	outrm other countries	v.	to be or do something compared to others of a similar type
8.	develop a stgy	n.	a detailed plan of action designed to achieve a long-term or overall goal.
9.	dis from the main subject	v.	to move away from the main subject temporarily, especially in speech or writing
10.	a weather fost	n.	a prediction or statement about how something, such as the weather, will develop or what will happen in the future; (verb) to predict the future in advance

ANSWERS: 1. geopolitical, 2. millennial, 3. improve, 4. paralysis, 5. indelible, 6. divergent, 7. outperform, 8. strategy, 9. digress, 10. forecast

ANSWERS: 11. enormous, 12. sustainable, 13. asset, 14. predict, 15. cabinet, 16. pension, 17. finance, 18. paramount, 19. paralysis

ANSWERS: 20. temperature, 21. skeptical, 22. relation, 23. sober, 24. mass, 25. vision, 26. convinced, 27. concept, 28. thrill, 29. thrill

ANSWERS: 30. survey, 31. asset, 32. fellow, 33. awesome, 34. essence, 35. institutional, 36. mass, 37. concept, 38. millennium, 39. vision

the faculty of being able to see

ANSWERS: 40. govern, 41. instability, 42. psychology, 43. economics, 44. relation, 45. divergent, 46. awesome, 47. economics, 48. necessarily, 49. lord, 50. wealth

organization owns

ANSWERS: 51. redefine, 52. encourage, 53. climate, 54. cycle, 55. redefine, 56. virtue, 57. economical, 58. anticipate, 59. mustache, 60. inequality

are different

displaying and dealing with numbers by arranging them in rows and columns

n.

a computer program that is used for

ANSWERS: 61. invest, 62. necessarily, 63. inherit, 64. appreciate, 65. trillion, 66. essence, 67. allocate, 68. inflation, 69. calculate, 70. spreadsheet

70. plug numbers into a spr et

ANSWERS: 71. cabinet, 72. lord, 73. climate, 74. consult, 75. lever, 76. fellow, 77. strategy, 78. environment, 79. paramount

the highest position

ANSWERS: 80. prediction, 81. inherit, 82. environment, 83. fossil, 84. sober, 85. improve, 86. hyperinflation, 87. wealth, 88. millennial, 89. skeptical, 90. fuel

91.	a nation's right to gon	<i>v</i> .	to legally control and direct a country, city, group of people, etc. and be responsible for introducing new laws, organizing and maintaining public services
92.	insty in currency markets	n.	the state of being unstable or uncertain and likely to change suddenly
93.	biomass fI	n.	a substance that is typically burned to generate heat or energy
94.	an indomitable spt	n.	the part of a person which is the seat of their mind, feelings, and character rather than their physical body; the general atmosphere of a place or situation and the effect that it has on people
95.	check top talent	v.	to choose and take only the best people or most beneficial or profitable things from what is available
96.	incze the right behavior	ν.	to make someone want to do in a particular way by offering them a reward
97.	enus amount	adj.	extremely large or great
98.	tron cubic feet	n.	the number 1,000,000,000,000; a million million
99.	hear customer's voices find	adv.	from the source; directly; (adjective) received directly from a source
100	o. alte budgets	v.	to give or distribute something, such as resources or duties, to someone or something for a particular purpose
101	. maiam political beliefs	n.	the ideas, opinions, beliefs, etc., that are considered normal or accepted by most people
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ANSWERS: 91. govern, 92. instability, 93. fuel, 94. spirit, 95. cherry-pick, 96. incentivize, 97. enormous, 98. trillion, 99. firsthand, 100. allocate, 101. mainstream

102. appte her feedback	<i>v</i> .	to value and acknowledge the worth of someone or something; to be grateful for something or someone
103. coed of the idea	adj.	completely certain about something; having a strong belief or conviction in a particular religion
104. scientifically unen	adj.	not tested or proved
105. principles of susle development	adj.	able to continue or be continued for a long time
106. ane a chemical compound	v.	to think about in-depth and evaluate to discover essential features or meaning
107. inor lawsuit	n.	someone who puts money or capital into something to gain financial returns
108. chemical adon	n.	the act or process of adding something to something else; the process of adding numbers
109. an inle disgrace	adj.	cannot be removed, erased, or forgot
110. ecoal use of her time	adj.	providing a satisfactory return on the money, time, or effort; not using more money, fuel, etc. than necessary
111. a real estate inor	n.	someone who puts money or capital into something to gain financial returns
112. dee a word	<i>v</i> .	to state or explain precisely the nature, scope, or meaning of something
113. rent by a diagram	ν.	to speak, act, or be present on behalf of another person or group; to form or constitute

ANSWERS: 102. appreciate, 103. convinced, 104. unproven, 105. sustainable, 106. analyze, 107. investor, 108. addition, 109. indelible, 110. economical, 111. investor, 112. define, 113. represent

114. psygy of crowd	n.	the scientific study of mind and behavior
115. the cye of the seasons	n.	an interval during which a recurring sequence of events occurs; a bicycle or motorcycle
116. manre a product	v.	to make goods in large numbers, usually in a factory using machines
117. burning of foI fuels	n.	any preserved remains, impression, or trace of any once-living thing that has become hard and turned into rock
118. enge antisocial behavior	v.	to give someone support, confidence, or hope; to persuade someone to do or continue to do something by making it easier for them and making them believe it is a good thing to do
119. a gray muhe	n.	an unshaved growth of hair on the upper lip
120. change riy behavior	adj.	involving the possibility of danger, failure, or loss
121. exl at communication	v.	to be extremely good at or proficient in doing something
122. incze carpooling	v.	to make someone want to do in a particular way by offering them a reward
123. adon of vectors	n.	the act or process of adding something to something else; the process of adding numbers
124. in no unr terms	adj.	poorly stated or described and therefore not easy to understand; not easy to perceive

ANSWERS: 114. psychology, 115. cycle, 116. manufacture, 117. fossil, 118. encourage, 119. mustache, 120. risky, 121. excel, 122. incentivize, 123. addition, 124. unclear

125. gloomy preons	n.	the act of predicting the future by reasoning; a statement made about the future
126. manre an enzyme	v.	to make goods in large numbers, usually in a factory using machines
127. vie of frugality	n.	high moral standards in behavior or attitudes
128. a desirable oue	n.	the result or effect of an action, event, etc.
129. conduct find research	adv.	from the source; directly; (adjective) received directly from a source
130. fost an epidemic	n.	a prediction or statement about how something, such as the weather, will develop or what will happen in the future; (verb) to predict the future in advance
131. outrm the human brain	ν.	to be or do something compared to others of a similar type
132. cate the distance	ν.	to judge or find out the amount or number of something by using mathematics
133. the fk songs of a particular district	n.	people in general, especially those of a particular group or type
134. eded speech	adj.	having received a high standard of education
135. a disability pen	n.	a regular payment to a person made by the government or a private company that is intended to allow them to subsist without working

ANSWERS: 125. prediction, 126. manufacture, 127. virtue, 128. outcome, 129. firsthand, 130. forecast, 131. outperform, 132. calculate, 133. folk, 134. educated, 135. pension

ANSWERS: 136. unclear, 137. digress, 138. spreadsheet, 139. analyze, 140. spirit, 141. finance, 142. folk, 143. geopolitical, 144. educated

145. over the e_ns	n.	(also aeon) an indefinite long period of time; the longest division of geological time scale
146. fear of hypion	n.	a condition where the price of everything in a national economy rises very quickly, causing damage to an economy
147. check data	v.	to choose and take only the best people or most beneficial or profitable things from what is available
148. a riy enterprise	adj.	involving the possibility of danger, failure, or loss
149. antte a black future	<i>v</i> .	to expect or predict that something will happen; to tell in advance
150. int capital	<i>v</i> .	to put money, effort, time, etc. into something to make a profit or achieve a result
151. cot my wallet	v.	to seek or get advice or information from a person, book, or other source having special knowledge on a particular subject
152. unen efficacy	adj.	not tested or proved
153. recent suy	n.	an investigation of the opinions, behavior, etc. of a particular group of people, made by asking people questions
154. join the maiam	n.	the ideas, opinions, beliefs, etc., that are considered normal or accepted by most people

ANSWERS: 145. eon, 146. hyperinflation, 147. cherry-pick, 148. risky, 149. anticipate, 150. invest, 151. consult, 152. unproven, 153. survey, 154. mainstream

ANSWERS: 155. excel, 156. temperature, 157. define, 158. predict, 159. eon, 160. represent, 161. lever, 162. inequality, 163. institutional, 164. inflation

Vocab-Builder Ref from "Miguel Goncalves: How millennials and Gen Z can invest in a better future TED Talk" (83 wor	ocab-Builder Ref from	"Miguel Goncalves	: How millennials	and Gen Z can	invest in a bette	er future TEC	Talk" ((83 words
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165. past mil____um

166. improved student ou____es

- n. a span of 1000 years, or the 1000th anniversary (plural: millennia)
- *n.* the result or effect of an action, event, etc.

ANSWERS: 165. millennium, 166. outcome

Session 3: Fill in the Blanks

1.	The prime minister had to reconcile opinions on controversial issues like abortion.
adj	different or becoming different from another or a standard; tending to move apart in different directions
2.	and weather have an impact on every part of our lifestyles.
n.	the weather in a particular location averaged over some long period
3.	The central bank has accelerated rate hikes to thwart
n.	a condition where the price of everything in a national economy rises very quickly, causing damage to an economy
4.	I accidentally deleted all the contents of the
n.	a computer program that is used for displaying and dealing with numbers by arranging them in rows and columns
5.	We would an early reply.
<i>v</i> .	to value and acknowledge the worth of someone or something; to be grateful for something or someone
6.	Institutional refrained from buying stocks amid the booming economy.
n.	someone who puts money or capital into something to gain financial returns
7.	The majority of synthetic vitamins are from oil.
<i>v</i> .	to make goods in large numbers, usually in a factory using machines
	SWERS: 1. divergent, 2. Climate, 3. hyperinflation, 4. spreadsheet, 5. appreciate, nvestors, 7. manufactured

8.	She had many good and few faults.
n.	high moral standards in behavior or attitudes
9.	Our company decided to hire an advisor who specializes in
n.	the management of money, credit, banking, and investments, especially by a government or commercial organization; the branch of economics that studies the management of money and other assets
10.	It is extremely to sail in such a storm.
adj	. involving the possibility of danger, failure, or loss
11.	The company a portion of its profits to developing new products.
ν.	to give or distribute something, such as resources or duties, to someone or something for a particular purpose
12.	University teaches the art of understanding the of the matter.
n.	the basic or most important part or quality of something that makes it what it is
13.	Always a lawyer before launching a business.
ν.	to seek or get advice or information from a person, book, or other source having special knowledge on a particular subject
14.	There are several causes of economic within societies.
n.	the unfairness of a society in which some people have more opportunity, money, etc. than others; (mathematics) relation between two values when they are different
15.	Our plan includes a comprehensive marketing
n.	a detailed plan of action designed to achieve a long-term or overall goal.
	SWERS: 8. virtues, 9. finance, 10. risky, 11. allocated, 12. essence, 13. consult, inequality, 15. strategy

25.	The actor's	has become an icon.		
n.	an unshaved g	rowth of hair on the upper li	0	
26.	The scarci	y most severely impacted th	ne manufacturing sec	etor
n.	a substance th	at is typically burned to gene	erate heat or energy	
27.	Earth's ecosyste climate.	ms are greatly affected by _	c	changes in
adj	•	riod of a thousand years or orly 1980s and the late 1990	• • • • • • • • • • • • • • • • • • • •	•
28.	This initiative wil	be a for increasing of	company sales.	
n.		to operate a vehicle or a made of it can be pushed or pulled	. •	ting on a pivot
29.	He led al	ife.		
adj		ected by alcohol; dignified i eeping promises	n manner or characte	er and
30.	His religious and	philosophical beliefs were	utterly	
adj	doubting that s	omething is accurate or use	ful	
31.	Some seaweed	was used as medicine	in ancient times.	
n.	people in gene	ral, especially those of a pa	rticular group or type	
32.	Massive demons	trations lead to total	of transportation	٦.
n.		hich you are unable to movuse of illness or injury	e or lose control of p	art or most of
	SWERS: 25. mus ptical, 31. folk, 3	tache, 26. fuel, 27. millennia 2. paralysis	al-scale, 28. lever, 29	9. sober, 30.

49.	We heavy snowfall tomorrow.
ν.	to expect or predict that something will happen; to tell in advance
50.	Driving is difficult for me because of my poor
n.	the ability to think about or see the future with imagination and intelligence; the faculty of being able to see
51.	The video telephony application has the way we work.
v.	to change the meaning or interpretation of something; to make people think about something in a new or different way
52.	To advance this discussion, we must "success" rigorously.
ν.	to state or explain precisely the nature, scope, or meaning of something
53.	It is important not to undertake tasks with objectives to improve productivity.
adj	poorly stated or described and therefore not easy to understand; not easy to perceive
54.	Governments their citizens to buy eco-friendly products through subsidies.
ν.	to make someone want to do in a particular way by offering them a reward
55.	The industrial laws were passed with little to no alteration.
n.	the way two persons or groups of people feel and act toward one another
56.	The prime minister decided to reshuffle his to regain support.
n.	a piece of furniture with doors, shelves, and drawers used for storage or display; a small group of senior members of a government who act as official advisers for the President or Prime Minister
	SWERS: 49. anticipate, 50. vision, 51. redefined, 52. define, 53. unclear, 54. entivize, 55. relations, 56. cabinet

57.	The professor always when he gives a lecture.
v.	to move away from the main subject temporarily, especially in speech or writing
58.	Their team specializes in demand for our products.
n.	a prediction or statement about how something, such as the weather, will develop or what will happen in the future; (verb) to predict the future in advance
59.	The food chain causes a material
n.	an interval during which a recurring sequence of events occurs; a bicycle or motorcycle
60.	It was the of a dinosaur tooth.
n.	any preserved remains, impression, or trace of any once-living thing that has become hard and turned into rock
	The new treatment's long-term advantages are still not tested or proved
62.	The government should do more to support environmentally agriculture.
adj	able to continue or be continued for a long time
63.	The public is that the prime minister has committed fraud.
adj	completely certain about something; having a strong belief or conviction in a particular religion
64.	I heard that fairy tale ago.
n.	(also aeon) an indefinite long period of time; the longest division of geological time scale
	SWERS: 57. digresses, 58. forecasts, 59. cycle, 60. fossil, 61. unproven, 62. tainable, 63. convinced, 64. eons

65.	That shows that people are accepting the tax increase to some extent.
n.	an investigation of the opinions, behavior, etc. of a particular group of people, made by asking people questions
66.	They customers with a premium for loyal patronage.
<i>v</i> .	to give someone support, confidence, or hope; to persuade someone to do or continue to do something by making it easier for them and making them believe it is a good thing to do
67.	The teacher attempted to the root cause of our mistake.
v.	to think about in-depth and evaluate to discover essential features or meaning
68.	Every human is responsible for taking care of the Earth's
n.	the natural world such as air, water, and land in which humans, animals, and plants live
69.	This country became a country of geostrategic importance to us.
adj.	more important than anything else; having superior power and influence or the highest position
70.	Shakespeare's output of poetry was
adj.	extremely large or great
71.	Excellent speech is a characteristic of an man.
adj.	having received a high standard of education
72.	There is a lot of nature and food in Hawaii.
adj.	inspiring fear, admiration, or respect; very good, nice, fun, etc.
	SWERS: 65. survey, 66. encouraged, 67. analyze, 68. environment, 69.
para	amount, 70. enormous, 71. educated, 72. awesome

81. n.	His class will cover an introduction to agricultural the branch of social science that deals with the production, consumption, and transfer of goods and services
82.	His thinking is in the country's culture.
n.	the ideas, opinions, beliefs, etc., that are considered normal or accepted by most people
83.	She had a master's degree in
n.	the scientific study of mind and behavior
AN	SWERS: 81. economics, 82. mainstream, 83. psychology