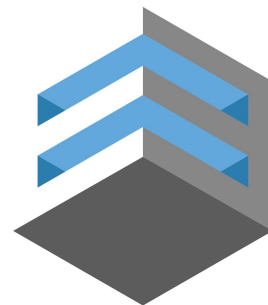


Englist.me



Vocabulary Builder Reference from...

Wendy De La Rosa: Why we make bad financial choices -- even when we know better | TED Talk
https://www.ted.com/talks/wendy_de_la_rosa_why_we_make_bad_financial_choices_even_when_we_know_better

All Words

IMPORTANT

This material is a commentary and does not contain any copyrighted material of the reference source. We strongly recommend accessing/buying the reference source at the same time.

Session 1: Word List

sunscreen

n. a substance, typically a lotion or spray, that is applied to the skin to protect it from the harmful effects of the sun's ultraviolet (UV) rays

synonym: sunblock, sun cream, suntan lotion

(1) **sunscreen** lotion, (2) natural **sunscreen**

Wearing **sunscreen** to protect your skin from harmful UV rays is important.

balanced

adj. taking all sides or opinions into account equally; being in a state of proper equilibrium

synonym: equitable, congruous, flat

(1) a **balanced** diet, (2) a well- **balanced** mind

We conducted a **balanced** assessment of intellectual and cultural history.

diet

n. the food and drink that a person, animal, or community eats and drinks regularly; a legislative assembly in certain countries, for example, Japan

synonym: food, dietary

(1) eat a vegetarian **diet**, (2) **Diet** approval

A balanced **diet** is more important for health than supplements.

penny

- n.* a small denomination of currency or coin, typically the smallest unit of a currency system; in the US, a coin worth one cent

synonym: cent, coin, copper

- (1) **penny** stock, (2) save a **penny**

I found a lucky **penny** on the ground while walking to work this morning.

announcement

- n.* a public statement or declaration, often made in writing or through the media, that conveys important information or news

synonym: declaration, notification, statement

- (1) public **announcement**, (2) **announcement** date

The company made an **announcement** about its new product at a press conference.

episode

- n.* a happening or story that is distinctive in a series of related events; an abrupt short period during which someone suffers from the effects of a physical or mental illness

synonym: event, chapter, seizure

- (1) end of the first **episode**, (2) **episode** of vertigo

I want to put that **episode** of my life behind me.

cartoon

- n.* a simple drawing depicting a humorous or critical situation, often accompanied by a caption

synonym: illustration, drawing, caricature

- (1) **cartoon** character, (2) **cartoon** industry

He spent his afternoon watching **cartoon** movies on TV.

devour

- v.* to eat or consume something eagerly or ravenously; or to destroy something rapidly

synonym: consume, swallow, destroy

- (1) **devour** a meal, (2) **devour** my way

She **devoured** the mystery novel in one sitting.

chip

n. a small fragment of something broken off from the whole; a long and thin piece of potato fried in oil or fat

synonym: flake, fragment, chunk

(1) a **chip** of wood, (2) I don't care a **chip**

We can use this campaign as a bargaining **chip** in the negotiations.

paycheck

n. a check issued to an employee as payment for work or services rendered; the amount of money received in this check

synonym: salary, earnings, income

(1) electronic **paycheck**, (2) monthly **paycheck**

I received a bonus on top of my regular **paycheck** this month.

anticipate

v. 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.

fallacy

n. a mistaken belief, idea, or argument that is not supported by facts or evidence; a deceptive or misleading statement or belief

synonym: falsity, misconception, delusion

(1) **fallacy** of logic, (2) belief in a **fallacy**

Many people cling to the **fallacy** that they can get rich quickly, despite all evidence.

phenomenon

n. something that exists and can be perceptible, especially one that is not fully understood

synonym: marvel, wonder, splendor

(1) natural **phenomenon**, (2) historical **phenomenon**

A rainbow is a natural **phenomenon**.

decision

n. the act or process of making up someone's mind about something; a choice or judgment reached after considering options

synonym: choice, determination, judgment

(1) **decision** authority, (2) a selfish **decision**

She was struggling to make a **decision** between two job offers.

struggle

v. to make a great effort to do something when it is difficult, or there are a lot of problems; to use force or violence to break away from restraint or constriction

synonym: toil, strive, compete

(1) **struggle** against discrimination, (2) **struggle** to get the job

He could not **struggle** against temptation.

expense

n. the money, time, or effort incurred or required for something

synonym: cost, expenditure, outlay

(1) enormous **expenses**, (2) **expense** account

For this project to be successful, we must control **expenses** strictly.

debt

n. something, especially money, goods, or services owed by one person to another; the state of owing something

synonym: liability, obligation, deficit

(1) **debt** ceiling, (2) corporate **debt**

He became in **debt** after losing his job.

fundamental

adj. forming an essential base or core from which everything else develops or is affected

synonym: basic, essential, entire

(1) **fundamental** education, (2) **fundamental** rights

Human behavior has **fundamental** characteristics.

improve

v. 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.

equation

n. the act of regarding as equal; (mathematics) a statement that expresses the equality of two expressions by connecting them with the equals sign

(1) the **equation** of poverty with ignorance, (2) a chemical **equation**

In this class, you will learn how to solve quadratic **equations**.

subscription

n. the act of signing up to receive something, typically a publication, service, etc., regularly

synonym: membership, registration, enrollment

(1) **subscription** fee, (2) raise a **subscription**

He paid for a **subscription** to the newspaper to have it delivered to his house every morning.

cancel

v. to decide that a previously scheduled activity will not take place

synonym: abort, invalidate, annul

(1) **cancel** a class, (2) **cancel** a free subscription trial

When customers **cancel** their reservations, they lose the deposit they made.

critic

n. someone who expresses opinions about the quality of books, music, etc.

synonym: pundit, analyst, attacker

(1) art **critic**, (2) severe **critic**

Advocates for legal reform hear less harsh words from their **critics**.

rid

v. to make someone or something free of unwanted or unpleasant tasks, objects, or person

synonym: do away with, free, clear

(1) get **rid** of the rats, (2) **rid** the body of waste products

We must **rid** ourselves of pollution.

variance

n. the fact or quality that two or more things are different, divergent, or inconsistent; a difference between conflicting facts, claims, or opinions

synonym: difference, conflict, disagreement

(1) **variance** analysis, (2) having no **variance**

The article is at **variance** with the truth.

mandate

n. an official or authoritative instruction or command; a commission or authority to carry out a particular task

synonym: command, instruction, authority

(1) **mandate** obligation, (2) an Imperial **mandate**

The **mandate** given to the new government is to improve the economy.

implement

v. to put a decision, plan, or system into effect

synonym: execute, enforce, put through

(1) **implement** a corporate strategy, (2) **implement** security measures

The government promised to **implement** a new system to control the financial crisis.

unlikely

adj. not probable or likely to happen

synonym: doubtful, questionable, far-fetched

(1) **unlikely** event, (2) it is **unlikely** that he would win the game

The passage of the bill is **unlikely**.

creditor

n. a person, company, etc. to whom a debtor owes money

(1) the **creditor's** claims, (2) bankrupt **creditor**

I asked the lawyer to initiate **creditor** negotiations for voluntary liquidation.

likelihood

n. the probability or chance that something will happen or be the case

synonym: probability, chance, possibility

(1) **likelihood** of the success, (2) improve the **likelihood** of

a cure

The **likelihood** of the project being completed on time is uncertain.

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.

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 challenging to **predict** birth rates.

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

(1) **finance** act, (2) manage my **finances**

Our company decided to hire an advisor who specializes in **finance**.

mathematics

n. the science dealing with the logic of quantities, shapes, spaces, and arrangement

synonym: arithmetic, calculation, calculus

(1) a good grounding in **mathematics**, (2) **mathematics** competition

He has a flair for **mathematics**.

educational

adj. relating to education or providing knowledge or instruction

synonym: instructional, informative, enlightening

(1) **educational** system, (2) elevate **educational** standards

The museum offers a variety of **educational** programs for children and adults.

pursue

v. to do something or attempt to attain something over time; to follow or seek someone or something, especially in trying to catch them

synonym: seek, hunt, chase

(1) **pursue** a goal, (2) **pursue** freedoms

She intends to **pursue** a political career.

environment

n. 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**.

cue

n. a signal, gesture, or action that provides information or direction for someone else to act or respond; a reminder or prompt for someone to do something

synonym: signal, sign, hint

(1) **cue** card, (2) visual **cue**

The director gave the actor a **cue** to begin the scene.

efficient

adj. performing at the highest level of productivity with the least wasted effort or resources; capable of achieving maximum output with minimum wasted effort, time, or materials

synonym: productive, effective, competent

(1) **efficient** operation, (2) energy- **efficient** appliances

The new washing machine is much more **efficient** than the old one.

corporate

adj. of or relating to a large company

synonym: business, commercial, organizational

(1) **corporate** right, (2) **corporate** environment

The **corporate** office has decided to lay off 10% of the

workforce.

engaging

adj. attracting, pleasant, or charming

synonym: alluring, interesting, engrossing

(1) **engaging** story, (2) an **engaging** smile

She was disbarred for her **engaging** in fraud.

reshape

v. to change the form or structure of something

synonym: alter, adjust, modify

(1) **reshape** education policy, (2) **reshape** my thoughts

The advent of the Internet completely **reshaped** the manufacturing industry.

interact

v. to communicate or react with somebody

synonym: cooperate, combine, collaborate

(1) **interact** directly with customers, (2) **interact** with one another

He should **interact** more with his colleagues.

regain

v. to get something back or recover something after it has been lost or taken away

synonym: recover, reclaim, retrieve

(1) **regain** our reputation, (2) **regain** my health

After years of hard work, he finally **regained** his financial stability.

practical

adj. of or connected with actual use or real situation rather than with theory and ideas

synonym: applicable, functional, realistic

(1) **practical** English, (2) gain **practical** experience

Her concept is highly **practical** and helpful.

tip

n. the top or extreme point of something slender or tapering, usually a mountain or hill; a piece of advice about something practical; a small amount of money given for services

synonym: edge, advice, gratuity

(1) the **tip** of a paintbrush, (2) give the waiter a **tip** .

I will introduce some **tips** on learning English in this class.

Session 2: Spelling

- | | |
|-----------------------------------|--|
| 1. raise a sub_____ion | <i>n.</i> the act of signing up to receive something, typically a publication, service, etc., regularly |
| 2. en_____ng story | <i>adj.</i> attracting, pleasant, or charming |
| 3. pu____e freedoms | <i>v.</i> to do something or attempt to attain something over time; to follow or seek someone or something, especially in trying to catch them |
| 4. r_d the body of waste products | <i>v.</i> to make someone or something free of unwanted or unpleasant tasks, objects, or person |
| 5. the cr____or's claims | <i>n.</i> a person, company, etc. to whom a debtor owes money |
| 6. the t_p of a paintbrush | <i>n.</i> the top or extreme point of something slender or tapering, usually a mountain or hill; a piece of advice about something practical; a small amount of money given for services |
| 7. re_____e education policy | <i>v.</i> to change the form or structure of something |
| 8. fun_____al education | <i>adj.</i> forming an essential base or core from which everything else develops or is affected |
| 9. mat_____cs competition | <i>n.</i> the science dealing with the logic of quantities, shapes, spaces, and arrangement |

ANSWERS: 1. subscription, 2. engaging, 3. pursue, 4. rid, 5. creditor, 6. tip, 7. reshape, 8. fundamental, 9. mathematics

- | | |
|------------------------------|--|
| 10. va____ce analysis | <i>n.</i> the fact or quality that two or more things are different, divergent, or inconsistent; a difference between conflicting facts, claims, or opinions |
| 11. d__t ceiling | <i>n.</i> something, especially money, goods, or services owed by one person to another; the state of owing something |
| 12. an Imperial ma____e | <i>n.</i> an official or authoritative instruction or command; a commission or authority to carry out a particular task |
| 13. lik____od of the success | <i>n.</i> the probability or chance that something will happen or be the case |
| 14. ex____e account | <i>n.</i> the money, time, or effort incurred or required for something |
| 15. get r_d of the rats | <i>v.</i> to make someone or something free of unwanted or unpleasant tasks, objects, or person |
| 16. sub____ion fee | <i>n.</i> the act of signing up to receive something, typically a publication, service, etc., regularly |
| 17. edu____al system | <i>adj.</i> relating to education or providing knowledge or instruction |
| 18. de____r a meal | <i>v.</i> to eat or consume something eagerly or ravenously; or to destroy something rapidly |
| 19. in____t capital | <i>v.</i> to put money, effort, time, etc. into something to make a profit or achieve a result |
| 20. give the waiter a t_p. | <i>n.</i> the top or extreme point of something slender or tapering, usually a mountain or hill; a piece of advice about something practical; a small amount of money given for services |

ANSWERS: 10. variance, 11. debt, 12. mandate, 13. likelihood, 14. expense, 15. rid, 16. subscription, 17. educational, 18. devour, 19. invest, 20. tip

21. fi____e act	<i>n.</i> 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
22. elevate edu_____al standards	<i>adj.</i> relating to education or providing knowledge or instruction
23. ca___l a free subscription trial	<i>v.</i> to decide that a previously scheduled activity will not take place
24. belief in a fa____y	<i>n.</i> a mistaken belief, idea, or argument that is not supported by facts or evidence; a deceptive or misleading statement or belief
25. ep____e of vertigo	<i>n.</i> a happening or story that is distinctive in a series of related events; an abrupt short period during which someone suffers from the effects of a physical or mental illness
26. D__t approval	<i>n.</i> the food and drink that a person, animal, or community eats and drinks regularly; a legislative assembly in certain countries, for example, Japan
27. pu___e a goal	<i>v.</i> to do something or attempt to attain something over time; to follow or seek someone or something, especially in trying to catch them
28. im_____nt a corporate strategy	<i>v.</i> to put a decision, plan, or system into effect
29. the eq____on of poverty with ignorance	<i>n.</i> the act of regarding as equal; (mathematics) a statement that expresses the equality of two expressions by connecting them with the equals sign

ANSWERS: 21. finance, 22. educational, 23. cancel, 24. fallacy, 25. episode, 26. diet, 27. pursue, 28. implement, 29. equation

30. fun_____al rights	<i>adj.</i> forming an essential base or core from which everything else develops or is affected
31. save a pe__y	<i>n.</i> a small denomination of currency or coin, typically the smallest unit of a currency system; in the US, a coin worth one cent
32. visual c_e	<i>n.</i> a signal, gesture, or action that provides information or direction for someone else to act or respond; a reminder or prompt for someone to do something
33. in_____ct with one another	<i>v.</i> to communicate or react with somebody
34. I don't care a c__p	<i>n.</i> a small fragment of something broken off from the whole; a long and thin piece of potato fried in oil or fat
35. a c__p of wood	<i>n.</i> a small fragment of something broken off from the whole; a long and thin piece of potato fried in oil or fat
36. natural phe_____on	<i>n.</i> something that exists and can be perceptible, especially one that is not fully understood
37. monthly pa_____ck	<i>n.</i> a check issued to an employee as payment for work or services rendered; the amount of money received in this check
38. de___r my way	<i>v.</i> to eat or consume something eagerly or ravenously; or to destroy something rapidly
39. st_____le to get the job	<i>v.</i> to make a great effort to do something when it is difficult, or there are a lot of problems; to use force or violence to break away from restraint or constriction

ANSWERS: 30. fundamental, 31. penny, 32. cue, 33. interact, 34. chip, 35. chip, 36. phenomenon, 37. paycheck, 38. devour, 39. struggle

40. im_____e a process	<i>v.</i> to make or become better
41. pr_____al English	<i>adj.</i> of or connected with actual use or real situation rather than with theory and ideas
42. ef_____nt operation	<i>adj.</i> performing at the highest level of productivity with the least wasted effort or resources; capable of achieving maximum output with minimum wasted effort, time, or materials
43. historical phe_____on	<i>n.</i> something that exists and can be perceptible, especially one that is not fully understood
44. manage my fi_____es	<i>n.</i> 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
45. env_____nt affairs	<i>n.</i> the natural world such as air, water, and land in which humans, animals, and plants live
46. ca_____n character	<i>n.</i> a simple drawing depicting a humorous or critical situation, often accompanied by a caption
47. in____t in stocks	<i>v.</i> to put money, effort, time, etc. into something to make a profit or achieve a result
48. ca_____n industry	<i>n.</i> a simple drawing depicting a humorous or critical situation, often accompanied by a caption

ANSWERS: 40. improve, 41. practical, 42. efficient, 43. phenomenon, 44. finance, 45. environment, 46. cartoon, 47. invest, 48. cartoon

- | | |
|---------------------------|--|
| 49. eat a vegetarian d__t | <i>n.</i> the food and drink that a person, animal, or community eats and drinks regularly; a legislative assembly in certain countries, for example, Japan |
| 50. re___n our reputation | <i>v.</i> to get something back or recover something after it has been lost or taken away |
| 51. a ba____ed diet | <i>adj.</i> taking all sides or opinions into account equally; being in a state of proper equilibrium |
| 52. chaotic env_____nt | <i>n.</i> the natural world such as air, water, and land in which humans, animals, and plants live |
| 53. bankrupt cr____or | <i>n.</i> a person, company, etc. to whom a debtor owes money |
| 54. a well-ba____ed mind | <i>adj.</i> taking all sides or opinions into account equally; being in a state of proper equilibrium |
| 55. c_e card | <i>n.</i> a signal, gesture, or action that provides information or direction for someone else to act or respond; a reminder or prompt for someone to do something |
| 56. pe__y stock | <i>n.</i> a small denomination of currency or coin, typically the smallest unit of a currency system; in the US, a coin worth one cent |
| 57. de____on authority | <i>n.</i> the act or process of making up someone's mind about something; a choice or judgment reached after considering options |

ANSWERS: 49. diet, 50. regain, 51. balanced, 52. environment, 53. creditor, 54. balanced, 55. cue, 56. penny, 57. decision

- | | |
|------------------------------|--|
| 58. a chemical eq____on | <i>n.</i> the act of regarding as equal; (mathematics) a statement that expresses the equality of two expressions by connecting them with the equals sign |
| 59. an en____ng smile | <i>adj.</i> attracting, pleasant, or charming |
| 60. ca____l a class | <i>v.</i> to decide that a previously scheduled activity will not take place |
| 61. corporate d__t | <i>n.</i> something, especially money, goods, or services owed by one person to another; the state of owing something |
| 62. enormous ex____es | <i>n.</i> the money, time, or effort incurred or required for something |
| 63. art cr____c | <i>n.</i> someone who expresses opinions about the quality of books, music, etc. |
| 64. end of the first ep____e | <i>n.</i> a happening or story that is distinctive in a series of related events; an abrupt short period during which someone suffers from the effects of a physical or mental illness |
| 65. ma____e obligation | <i>n.</i> an official or authoritative instruction or command; a commission or authority to carry out a particular task |
| 66. electronic pa____ck | <i>n.</i> a check issued to an employee as payment for work or services rendered; the amount of money received in this check |
| 67. a selfish de____on | <i>n.</i> the act or process of making up someone's mind about something; a choice or judgment reached after considering options |

ANSWERS: 58. equation, 59. engaging, 60. cancel, 61. debt, 62. expense, 63. critic, 64. episode, 65. mandate, 66. paycheck, 67. decision

68. co_____te environment	<i>adj.</i> of or relating to a large company
69. pr_____t the future	<i>v.</i> to state beforehand that something will happen in the future, mainly based on knowledge or experience
70. re_____e my thoughts	<i>v.</i> to change the form or structure of something
71. ant_____te your kind cooperation	<i>v.</i> to expect or predict that something will happen; to tell in advance
72. im_____e the test score	<i>v.</i> to make or become better
73. ant_____te a black future	<i>v.</i> to expect or predict that something will happen; to tell in advance
74. it is un_____ly that he would win the game	<i>adj.</i> not probable or likely to happen
75. st_____le against discrimination	<i>v.</i> to make a great effort to do something when it is difficult, or there are a lot of problems; to use force or violence to break away from restraint or constriction
76. im_____nt security measures	<i>v.</i> to put a decision, plan, or system into effect
77. re_____n my health	<i>v.</i> to get something back or recover something after it has been lost or taken away
78. un_____ly event	<i>adj.</i> not probable or likely to happen
79. pr_____t when she will arrive	<i>v.</i> to state beforehand that something will happen in the future, mainly based on knowledge or experience
80. su_____en lotion	<i>n.</i> a substance, typically a lotion or spray, that is applied to the skin to protect it from the harmful effects of the sun's ultraviolet (UV) rays

ANSWERS: 68. corporate, 69. predict, 70. reshape, 71. anticipate, 72. improve, 73. anticipate, 74. unlikely, 75. struggle, 76. implement, 77. regain, 78. unlikely, 79. predict, 80. sunscreen

81. in_____ct directly with customers	<i>v.</i> to communicate or react with somebody
82. energy-ef_____nt appliances	<i>adj.</i> performing at the highest level of productivity with the least wasted effort or resources; capable of achieving maximum output with minimum wasted effort, time, or materials
83. co_____te right	<i>adj.</i> of or relating to a large company
84. a good grounding in mat_____cs	<i>n.</i> the science dealing with the logic of quantities, shapes, spaces, and arrangement
85. fa_____y of logic	<i>n.</i> a mistaken belief, idea, or argument that is not supported by facts or evidence; a deceptive or misleading statement or belief
86. having no va_____ce	<i>n.</i> the fact or quality that two or more things are different, divergent, or inconsistent; a difference between conflicting facts, claims, or opinions
87. severe cr____c	<i>n.</i> someone who expresses opinions about the quality of books, music, etc.
88. gain pr_____al experience	<i>adj.</i> of or connected with actual use or real situation rather than with theory and ideas
89. ann_____ent date	<i>n.</i> a public statement or declaration, often made in writing or through the media, that conveys important information or news
90. public ann_____ent	<i>n.</i> a public statement or declaration, often made in writing or through the media, that conveys important information or news

ANSWERS: 81. interact, 82. efficient, 83. corporate, 84. mathematics, 85. fallacy, 86. variance, 87. critic, 88. practical, 89. announcement, 90. announcement

91. improve the lik_____od of a cure

n. the probability or chance that something will happen or be the case

92. natural su_____en

n. a substance, typically a lotion or spray, that is applied to the skin to protect it from the harmful effects of the sun's ultraviolet (UV) rays

ANSWERS: 91. likelihood, 92. sunscreen

Session 3: Fill in the Blanks

1. She _____ the mystery novel in one sitting.
v. to eat or consume something eagerly or ravenously; or to destroy something rapidly
2. Her concept is highly _____ and helpful.
adj. of or connected with actual use or real situation rather than with theory and ideas
3. We want to _____ ties between our two countries.
v. to make or become better
4. The director gave the actor a _____ to begin the scene.
n. a signal, gesture, or action that provides information or direction for someone else to act or respond; a reminder or prompt for someone to do something
5. After years of hard work, he finally _____ his financial stability.
v. to get something back or recover something after it has been lost or taken away
6. In this class, you will learn how to solve quadratic _____.
n. the act of regarding as equal; (mathematics) a statement that expresses the equality of two expressions by connecting them with the equals sign
7. When customers _____ their reservations, they lose the deposit they made.
v. to decide that a previously scheduled activity will not take place
8. She was struggling to make a _____ between two job offers.
n. the act or process of making up someone's mind about something; a choice or judgment reached after considering options

ANSWERS: 1. devoured, 2. practical, 3. improve, 4. cue, 5. regained, 6. equations, 7. cancel, 8. decision

9. The _____ of the project being completed on time is uncertain.
n. the probability or chance that something will happen or be the case
10. The advent of the Internet completely _____ the manufacturing industry.
v. to change the form or structure of something
11. The _____ given to the new government is to improve the economy.
n. an official or authoritative instruction or command; a commission or authority to carry out a particular task
12. For this project to be successful, we must control _____ strictly.
n. the money, time, or effort incurred or required for something
13. A rainbow is a natural _____.
n. something that exists and can be perceptible, especially one that is not fully understood
14. 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
15. We conducted a _____ assessment of intellectual and cultural history.
adj. taking all sides or opinions into account equally; being in a state of proper equilibrium
16. I want to put that _____ of my life behind me.
n. a happening or story that is distinctive in a series of related events; an abrupt short period during which someone suffers from the effects of a physical or mental illness

ANSWERS: 9. likelihood, 10. reshaped, 11. mandate, 12. expenses, 13. phenomenon, 14. finance, 15. balanced, 16. episode

17. I will introduce some _____ on learning English in this class.

- n.* the top or extreme point of something slender or tapering, usually a mountain or hill; a piece of advice about something practical; a small amount of money given for services

18. He should _____ more with his colleagues.

- v.* to communicate or react with somebody

19. 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

20. She was disbarred for her _____ in fraud.

- adj.* attracting, pleasant, or charming

21. He spent his afternoon watching _____ movies on TV.

- n.* a simple drawing depicting a humorous or critical situation, often accompanied by a caption

22. We must ____ ourselves of pollution.

- v.* to make someone or something free of unwanted or unpleasant tasks, objects, or person

23. He became in _____ after losing his job.

- n.* something, especially money, goods, or services owed by one person to another; the state of owing something

24. Many people cling to the _____ that they can get rich quickly, despite all evidence.

- n.* a mistaken belief, idea, or argument that is not supported by facts or evidence; a deceptive or misleading statement or belief

ANSWERS: 17. tips, 18. interact, 19. environment, 20. engaging, 21. cartoon, 22. rid, 23. debt, 24. fallacy

25. I received a bonus on top of my regular _____ this month.

- n.* a check issued to an employee as payment for work or services rendered; the amount of money received in this check

26. I found a lucky _____ on the ground while walking to work this morning.

- n.* a small denomination of currency or coin, typically the smallest unit of a currency system; in the US, a coin worth one cent

27. We _____ heavy snowfall tomorrow.

- v.* to expect or predict that something will happen; to tell in advance

28. We can use this campaign as a bargaining _____ in the negotiations.

- n.* a small fragment of something broken off from the whole; a long and thin piece of potato fried in oil or fat

29. The new washing machine is much more _____ than the old one.

- adj.* performing at the highest level of productivity with the least wasted effort or resources; capable of achieving maximum output with minimum wasted effort, time, or materials

30. The government promised to _____ a new system to control the financial crisis.

- v.* to put a decision, plan, or system into effect

31. The passage of the bill is _____.

- adj.* not probable or likely to happen

32. The museum offers a variety of _____ programs for children and adults.

- adj.* relating to education or providing knowledge or instruction

ANSWERS: 25. paycheck, 26. penny, 27. anticipate, 28. chip, 29. efficient, 30. implement, 31. unlikely, 32. educational

33. It's notoriously challenging to _____ birth rates.

- v.* to state beforehand that something will happen in the future, mainly based on knowledge or experience

34. A balanced _____ is more important for health than supplements.

- n.* the food and drink that a person, animal, or community eats and drinks regularly; a legislative assembly in certain countries, for example, Japan

35. Wearing _____ to protect your skin from harmful UV rays is important.

- n.* a substance, typically a lotion or spray, that is applied to the skin to protect it from the harmful effects of the sun's ultraviolet (UV) rays

36. She intends to _____ a political career.

- v.* to do something or attempt to attain something over time; to follow or seek someone or something, especially in trying to catch them

37. I asked the lawyer to initiate _____ negotiations for voluntary liquidation.

- n.* a person, company, etc. to whom a debtor owes money

38. He could not _____ against temptation.

- v.* to make a great effort to do something when it is difficult, or there are a lot of problems; to use force or violence to break away from restraint or constriction

39. The _____ office has decided to lay off 10% of the workforce.

- adj.* of or relating to a large company

40. Human behavior has _____ characteristics.

- adj.* forming an essential base or core from which everything else develops or is affected

ANSWERS: 33. predict, 34. diet, 35. sunscreen, 36. pursue, 37. creditor, 38. struggle, 39. corporate, 40. fundamental

41. The government should view children as national assets and actively _____ in them.

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

42. He paid for a _____ to the newspaper to have it delivered to his house every morning.

- n.* the act of signing up to receive something, typically a publication, service, etc., regularly

43. He has a flair for _____.

- n.* the science dealing with the logic of quantities, shapes, spaces, and arrangement

44. The article is at _____ with the truth.

- n.* the fact or quality that two or more things are different, divergent, or inconsistent; a difference between conflicting facts, claims, or opinions

45. The company made an _____ about its new product at a press conference.

- n.* a public statement or declaration, often made in writing or through the media, that conveys important information or news

46. Advocates for legal reform hear less harsh words from their _____.

- n.* someone who expresses opinions about the quality of books, music, etc.

ANSWERS: 41. invest, 42. subscription, 43. mathematics, 44. variance, 45. announcement, 46. critics