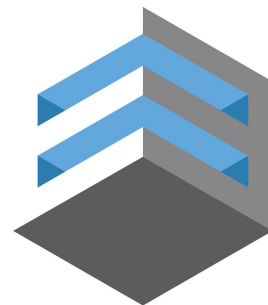


Englist.me



Vocabulary Builder Reference from...

Kedra Newsom Reeves: How to reduce the wealth gap between Black and white Americans | TED Talk
https://www.ted.com/talks/kedra_newsom_reeves_how_to_reduce_the_wealth_gap_between_black_and_white_americans

Advanced Words Only

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

pandemic

n. an outbreak of a disease that affects many people over a very wide area

synonym: outbreak

(1) flu **pandemic**, (2) global **pandemic**

They fear a **pandemic** of a new type of virus.

loom

v. to appear or take shape as a large, especially in a frightening way

synonym: appear, come on, overshadow

(1) **loom** over the global economy, (2) **loom** on the horizon

The issue of divorce **loomed** large in his mind.

recession

n. a period of economic decline, typically lasting for six months or more, during which trade and industrial activity decrease, and unemployment increases

synonym: downturn, slump, contraction

(1) **recession** period, (2) recover from a **recession**

The country is facing a **recession**, with high unemployment and low GDP.

inequity

n. a lack of fairness or justice; an unfair or unequal situation or practice

synonym: injustice, unfairness, bias

(1) **inequity** in education, (2) market **inequity**

There's an **inequity** in the criminal justice system that needs to be addressed.

boardroom

n. a room where the board of directors of a company or organization meets

synonym: meeting room, conference room, executive room

(1) **boardroom** meeting, (2) **boardroom** decision

The corporate **boardroom** was filled with tense silence as the CEO presented the new plan.

descendant

n. children or offspring of a specific person, plant, or animal

synonym: child, offspring, heir

(1) **descendant** of a pioneer, (2) third-generation

descendant

Those warriors' **descendants** are still skilled archers.

intersect

v. to meet or cross one another

synonym: cross, bisect, cut

(1) **intersect** at a point, (2) railways **intersect** the country

Her multidisciplinary works **intersect** music and picture with writing.

quarry

n. a place where a stone or other materials are extracted from the ground; an animal or a person that is the target of hunting

synonym: stone pit, prey, target

(1) **quarry** operation, (2) **quarry** site

The hunter tracked down his **quarry** in the woods.

confederate

n. a person who is allied or associated with another person or group, especially in a political or military context; a supporter of the Confederate States of America

synonym: ally, associate, partner

(1) **confederate** soldier, (2) **Confederate** government

The two countries are **confederates** and have a strong alliance.

enslave

v. to make someone a slave; to deprive someone of their freedom of choice or action

synonym: coerce, deprive, imprison

(1) **enslave** poor peasants, (2) **enslave** indigenous people

Her beauty **enslaved** me completely.

opportune

adj. suitable or happening at a time that is suitable or convenient for a particular purpose

synonym: suitable, timely, practical

(1) **opportune** occasion, (2) an **opportune** remark

The phone rang at the most **opportune** time.

sharecropper

n. a farmer who cultivates a piece of land owned by someone else, usually in exchange for a share of the crops produced

synonym: tenant farmer, cropper, farmer

(1) **sharecropper** system, (2) **sharecropper** labor

Many **sharecroppers** in the South were impoverished and trapped in a cycle of debt.

segregate

v. to separate or set apart from others, often based on race, gender, or some other characteristic

synonym: isolate, separate, divide

(1) **segregate** by race, (2) **segregate** boys and girls

The school board decided to **segregate** students by the ability to meet their needs better.

sentimental

adj. connected with or resulting from someone's emotions, rather than reason or realism

synonym: bathetic, drippy, maudlin

(1) in a **sentimental** mood, (2) **sentimental** damage

Stop being **sentimental** and always speak the truth.

compress

v. to press or squeeze together to make something take up less space

synonym: condense, constrict, squeeze

(1) **compress** the chest, (2) **compress** gas

She **compressed** the files into a single ZIP archive to save space on her computer.

stressor

n. something that causes stress or emotional tension

synonym: pressure, strain, burden

(1) **stressor** event, (2) **stressor** management

The deadline for the project was a major **stressor** for the team.

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.

redline

n. a boundary or threshold beyond which something is no longer acceptable or allowed; a mark or line drawn in red to indicate a specific limit or danger zone

synonym: boundary line, deadline, limit

(1) **redline** speed, (2) **redline** level

The neighborhood was affected by a **redline** drawn by real estate agents to keep specific populations out.

subprime

adj. of or relating to financial loans, particularly mortgages, which are made to individuals with poor credit histories or limited income, often associated with higher interest rates and a greater risk of default

(1) **subprime** lending, (2) **subprime** market

The **subprime** mortgage crisis of 2008 led to a global economic downturn.

underbanked

adj. not having enough access or connection to mainstream banking services or financial institutions

synonym: underfunded, financially excluded, marginalized

(1) **underbanked** community, (2) **underbanked** customers
The **underbanked** population is often forced to rely on alternative financial services such as payday loans and check cashing.

unbanked

adj. not having a bank account or access to any financial services

(1) **unbanked** customers, (2) those who are **unbanked**
2.5 billion people in the world remain **unbanked**.

creditworthy

adj. of or relating to a person or entity that has a strong credit history and is therefore seen as likely to repay any loans or debts they may incur, typically associated with lower interest rates and more favorable loan terms

synonym: dependable, trustworthy

(1) **creditworthy** borrower, (2) **creditworthy** business
The bank only lends money to **creditworthy** individuals with a proven financial responsibility track record.

innovate

v. to introduce new methods, ideas, or products

synonym: bring in, introduce, found

(1) **innovate** a new method, (2) **innovate** the quality of his life

Companies developing self-driving cars consistently **innovate** the emerging technologies.

industrious

adj. hardworking, diligent, and persistent in effort

synonym: diligent, hardworking, assiduous

(1) **industrious** worker, (2) **industrious** student

He was known to be very **industrious** and would often work late into the night.

sandbox

n. an outdoor play area for children consisting of a box filled with sand; a virtual testing environment used for software development or security testing

synonym: playpen, sandpit, box

(1) **sandbox** approach, (2) virtual **sandbox**

The children played in the **sandbox** for hours, building sandcastles and digging tunnels.

philanthropy

n. the practice of voluntarily helping the poor, especially by giving money

synonym: altruism, benevolence, generosity

(1) **philanthropy** organization, (2) private **philanthropy**

Tech billionaires often spend the majority of their time on **philanthropy**.

disinvestment

n. the act of reducing or withdrawing the amount of money you have provided in a particular area or sector

synonym: divestment, withdrawal, pullout

(1) **disinvestment** strategy, (2) **disinvestment** plan

The company's decision to engage in **disinvestment** led to a reduction in its overall portfolio.

proprietorship

n. a form of business ownership in which a single individual or entity is the sole owner and has full control and responsibility over the business's operations and financial affairs

synonym: ownership, proprietary

(1) **proprietorship** agreement, (2) small business **proprietorship**

The family business was run as a **proprietorship** until the children inherited and decided to incorporate it.

perpetuate

v. to make something continue or prevail for a long time

synonym: eternalize, preserve, maintain

(1) **perpetuate** a myth, (2) **perpetuate** chronic pain

That work **perpetuates** his fame.

Session 2: Spelling

- | | |
|-------------------------------|--|
| 1. sa____x approach | <i>n.</i> an outdoor play area for children consisting of a box filled with sand; a virtual testing environment used for software development or security testing |
| 2. re____e level | <i>n.</i> a boundary or threshold beyond which something is no longer acceptable or allowed; a mark or line drawn in red to indicate a specific limit or danger zone |
| 3. third-generation des____nt | <i>n.</i> children or offspring of a specific person, plant, or animal |
| 4. cre____thy borrower | <i>adj.</i> of or relating to a person or entity that has a strong credit history and is therefore seen as likely to repay any loans or debts they may incur, typically associated with lower interest rates and more favorable loan terms |
| 5. in____ty in education | <i>n.</i> a lack of fairness or justice; an unfair or unequal situation or practice |
| 6. phi____opy organization | <i>n.</i> the practice of voluntarily helping the poor, especially by giving money |
| 7. per____te chronic pain | <i>v.</i> to make something continue or prevail for a long time |
| 8. in____te a new method | <i>v.</i> to introduce new methods, ideas, or products |
| 9. pro____hip agreement | <i>n.</i> a form of business ownership in which a single individual or entity is the sole owner and has full control and responsibility over the business's operations and financial affairs |

ANSWERS: 1. sandbox, 2. redline, 3. descendant, 4. creditworthy, 5. inequity, 6. philanthropy, 7. perpetuate, 8. innovate, 9. proprietorship

- | | |
|---------------------------------------|--|
| 10. re_____e speed | <i>n.</i> a boundary or threshold beyond which something is no longer acceptable or allowed; a mark or line drawn in red to indicate a specific limit or danger zone |
| 11. se_____te by race | <i>v.</i> to separate or set apart from others, often based on race, gender, or some other characteristic |
| 12. und_____ed customers | <i>adj.</i> not having enough access or connection to mainstream banking services or financial institutions |
| 13. global pa_____ic | <i>n.</i> an outbreak of a disease that affects many people over a very wide area |
| 14. bankrupt cr_____or | <i>n.</i> a person, company, etc. to whom a debtor owes money |
| 15. in_____te the quality of his life | <i>v.</i> to introduce new methods, ideas, or products |
| 16. small business pro_____hip | <i>n.</i> a form of business ownership in which a single individual or entity is the sole owner and has full control and responsibility over the business's operations and financial affairs |
| 17. des_____nt of a pioneer | <i>n.</i> children or offspring of a specific person, plant, or animal |
| 18. en_____e indigenous people | <i>v.</i> to make someone a slave; to deprive someone of their freedom of choice or action |
| 19. those who are un_____ed | <i>adj.</i> not having a bank account or access to any financial services |
| 20. cre_____thy business | <i>adj.</i> of or relating to a person or entity that has a strong credit history and is therefore seen as likely to repay any loans or debts they may incur, typically associated with lower interest rates and more favorable loan terms |

ANSWERS: 10. redline, 11. segregate, 12. underbanked, 13. pandemic, 14. creditor, 15. innovate, 16. proprietorship, 17. descendant, 18. enslave, 19. unbanked, 20. creditworthy

- | | |
|----------------------------------|--|
| 21. und_____ed community | <i>adj.</i> not having enough access or connection to mainstream banking services or financial institutions |
| 22. I__m over the global economy | <i>v.</i> to appear or take shape as a large, especially in a frightening way |
| 23. per_____te a myth | <i>v.</i> to make something continue or prevail for a long time |
| 24. virtual sa_____x | <i>n.</i> an outdoor play area for children consisting of a box filled with sand; a virtual testing environment used for software development or security testing |
| 25. qu____y site | <i>n.</i> a place where a stone or other materials are extracted from the ground; an animal or a person that is the target of hunting |
| 26. su_____me lending | <i>adj.</i> of or relating to financial loans, particularly mortgages, which are made to individuals with poor credit histories or limited income, often associated with higher interest rates and a greater risk of default |
| 27. an op_____ne remark | <i>adj.</i> suitable or happening at a time that is suitable or convenient for a particular purpose |
| 28. Con_____te government | <i>n.</i> a person who is allied or associated with another person or group, especially in a political or military context; a supporter of the Confederate States of America |

ANSWERS: 21. underbanked, 22. loom, 23. perpetuate, 24. sandbox, 25. quarry, 26. subprime, 27. opportune, 28. confederate

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|------------------------------|--|
| 29. bo_____om decision | <i>n.</i> a room where the board of directors of a company or organization meets |
| 30. ind_____us worker | <i>adj.</i> hardworking, diligent, and persistent in effort |
| 31. su_____me market | <i>adj.</i> of or relating to financial loans, particularly mortgages, which are made to individuals with poor credit histories or limited income, often associated with higher interest rates and a greater risk of default |
| 32. bo_____om meeting | <i>n.</i> a room where the board of directors of a company or organization meets |
| 33. se_____te boys and girls | <i>v.</i> to separate or set apart from others, often based on race, gender, or some other characteristic |
| 34. flu pa_____ic | <i>n.</i> an outbreak of a disease that affects many people over a very wide area |
| 35. ind_____us student | <i>adj.</i> hardworking, diligent, and persistent in effort |
| 36. un_____ed customers | <i>adj.</i> not having a bank account or access to any financial services |
| 37. sha_____per system | <i>n.</i> a farmer who cultivates a piece of land owned by someone else, usually in exchange for a share of the crops produced |
| 38. the cr_____or's claims | <i>n.</i> a person, company, etc. to whom a debtor owes money |
| 39. re_____on period | <i>n.</i> a period of economic decline, typically lasting for six months or more, during which trade and industrial activity decrease, and unemployment increases |

ANSWERS: 29. boardroom, 30. industrious, 31. subprime, 32. boardroom, 33. segregate, 34. pandemic, 35. industrious, 36. unbanked, 37. sharecropper, 38. creditor, 39. recession

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|------------------------------|---|
| 40. dis_____ent plan | <i>n.</i> the act of reducing or withdrawing the amount of money you have provided in a particular area or sector |
| 41. dis_____ent strategy | <i>n.</i> the act of reducing or withdrawing the amount of money you have provided in a particular area or sector |
| 42. st_____or management | <i>n.</i> something that causes stress or emotional tension |
| 43. sha_____per labor | <i>n.</i> a farmer who cultivates a piece of land owned by someone else, usually in exchange for a share of the crops produced |
| 44. op_____ne occasion | <i>adj.</i> suitable or happening at a time that is suitable or convenient for a particular purpose |
| 45. recover from a re_____on | <i>n.</i> a period of economic decline, typically lasting for six months or more, during which trade and industrial activity decrease, and unemployment increases |
| 46. qu____y operation | <i>n.</i> a place where a stone or other materials are extracted from the ground; an animal or a person that is the target of hunting |
| 47. market in_____ty | <i>n.</i> a lack of fairness or justice; an unfair or unequal situation or practice |
| 48. l__m on the horizon | <i>v.</i> to appear or take shape as a large, especially in a frightening way |
| 49. private phi_____opy | <i>n.</i> the practice of voluntarily helping the poor, especially by giving money |

ANSWERS: 40. disinvestment, 41. disinvestment, 42. stressor, 43. sharecropper, 44. opportune, 45. recession, 46. quarry, 47. inequity, 48. loom, 49. philanthropy

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|------------------------------------|--|
| 50. co____ss the chest | <i>v.</i> to press or squeeze together to make something take up less space |
| 51. sen_____al damage | <i>adj.</i> connected with or resulting from someone's emotions, rather than reason or realism |
| 52. in a sen_____al mood | <i>adj.</i> connected with or resulting from someone's emotions, rather than reason or realism |
| 53. st____or event | <i>n.</i> something that causes stress or emotional tension |
| 54. in_____ct at a point | <i>v.</i> to meet or cross one another |
| 55. railways in_____ct the country | <i>v.</i> to meet or cross one another |
| 56. con_____te soldier | <i>n.</i> a person who is allied or associated with another person or group, especially in a political or military context; a supporter of the Confederate States of America |
| 57. en____e poor peasants | <i>v.</i> to make someone a slave; to deprive someone of their freedom of choice or action |
| 58. co____ss gas | <i>v.</i> to press or squeeze together to make something take up less space |

ANSWERS: 50. compress, 51. sentimental, 52. sentimental, 53. stressor, 54. intersect, 55. intersect, 56. confederate, 57. enslave, 58. compress

Session 3: Fill in the Blanks

1. The corporate _____ was filled with tense silence as the CEO presented the new plan.
n. a room where the board of directors of a company or organization meets
2. The issue of divorce _____ large in his mind.
v. to appear or take shape as a large, especially in a frightening way
3. The children played in the _____ for hours, building sandcastles and digging tunnels.
n. an outdoor play area for children consisting of a box filled with sand; a virtual testing environment used for software development or security testing
4. They fear a _____ of a new type of virus.
n. an outbreak of a disease that affects many people over a very wide area
5. He was known to be very _____ and would often work late into the night.
adj. hardworking, diligent, and persistent in effort
6. The _____ population is often forced to rely on alternative financial services such as payday loans and check cashing.
adj. not having enough access or connection to mainstream banking services or financial institutions
7. The family business was run as a _____ until the children inherited and decided to incorporate it.
n. a form of business ownership in which a single individual or entity is the sole owner and has full control and responsibility over the business's operations and financial affairs

ANSWERS: 1. boardroom, 2. loomed, 3. sandbox, 4. pandemic, 5. industrious, 6. underbanked, 7. proprietorship

8. The deadline for the project was a major _____ for the team.
n. something that causes stress or emotional tension
9. The company's decision to engage in _____ led to a reduction in its overall portfolio.
n. the act of reducing or withdrawing the amount of money you have provided in a particular area or sector
10. I asked the lawyer to initiate _____ negotiations for voluntary liquidation.
n. a person, company, etc. to whom a debtor owes money
11. The neighborhood was affected by a _____ drawn by real estate agents to keep specific populations out.
n. a boundary or threshold beyond which something is no longer acceptable or allowed; a mark or line drawn in red to indicate a specific limit or danger zone
12. Companies developing self-driving cars consistently _____ the emerging technologies.
v. to introduce new methods, ideas, or products
13. The hunter tracked down his _____ in the woods.
n. a place where a stone or other materials are extracted from the ground; an animal or a person that is the target of hunting
14. She _____ the files into a single ZIP archive to save space on her computer.
v. to press or squeeze together to make something take up less space
15. There's an _____ in the criminal justice system that needs to be addressed.
n. a lack of fairness or justice; an unfair or unequal situation or practice

ANSWERS: 8. stressor, 9. disinvestment, 10. creditor, 11. redline, 12. innovate, 13. quarry, 14. compressed, 15. inequity

16. The country is facing a _____ with high unemployment and low GDP.
n. a period of economic decline, typically lasting for six months or more, during which trade and industrial activity decrease, and unemployment increases
17. Those warriors' _____ are still skilled archers.
n. children or offspring of a specific person, plant, or animal
18. Her multidisciplinary works _____ music and picture with writing.
v. to meet or cross one another
19. Many _____ in the South were impoverished and trapped in a cycle of debt.
n. a farmer who cultivates a piece of land owned by someone else, usually in exchange for a share of the crops produced
20. The phone rang at the most _____ time.
adj. suitable or happening at a time that is suitable or convenient for a particular purpose
21. 2.5 billion people in the world remain _____.
adj. not having a bank account or access to any financial services
22. Tech billionaires often spend the majority of their time on _____.
n. the practice of voluntarily helping the poor, especially by giving money
23. Her beauty _____ me completely.
v. to make someone a slave; to deprive someone of their freedom of choice or action

ANSWERS: 16. recession, 17. descendants, 18. intersect, 19. sharecroppers, 20. opportune, 21. unbanked, 22. philanthropy, 23. enslaved

24. The school board decided to _____ students by the ability to meet their needs better.

- v.* to separate or set apart from others, often based on race, gender, or some other characteristic

25. The bank only lends money to _____ individuals with a proven financial responsibility track record.

- adj.* of or relating to a person or entity that has a strong credit history and is therefore seen as likely to repay any loans or debts they may incur, typically associated with lower interest rates and more favorable loan terms

26. That work _____ his fame.

- v.* to make something continue or prevail for a long time

27. Stop being _____ and always speak the truth.

- adj.* connected with or resulting from someone's emotions, rather than reason or realism

28. The _____ mortgage crisis of 2008 led to a global economic downturn.

- adj.* of or relating to financial loans, particularly mortgages, which are made to individuals with poor credit histories or limited income, often associated with higher interest rates and a greater risk of default

29. The two countries are _____ and have a strong alliance.

- n.* a person who is allied or associated with another person or group, especially in a political or military context; a supporter of the Confederate States of America

ANSWERS: 24. segregate, 25. creditworthy, 26. perpetuates, 27. sentimental, 28. subprime, 29. confederates