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Vocabulary Builder Reference from...

Elizabeth White: An honest look at the personal finance crisis | TED Talk

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Advanced Words Only

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Session 1: Word List

impeccable

adj. without flaw or fault; perfect or flawless; incapable of doing wrong or making mistakes; of the highest quality or standards

synonym : flawless, perfect, ideal

(1) **impeccable** reputation, (2) **impeccable** taste

His **impeccable** manners and appearance made him stand out from the rest of the guests.

electrify

v. to make a machine or system work by using electricity; to make someone extremely enthusiastic about or interested in something

synonym : wire, amaze, astonish

(1) **electrify** the audience, (2) **electrify** a manufacturing process

The product developed through years of research continues to **electrify** the market.

jug

n. a container with a handle and spout used for pouring liquids, typically made of ceramics, glass, or metal; (verb) to cook something slowly in a covered container

synonym : pitcher, carafe, decanter

(1) ceramic **jug**, (2) **jug** of beer

She filled the **jug** with ice-cold water from the fridge.

detergent

n. a substance used for washing or cleaning, especially one that can remove dirt or stains effectively

synonym : soap, cleanser, disinfectant

(1) **detergent** solution, (2) laundry **detergent**

I use environmentally friendly **detergent** when I wash my clothes and dishes.

frugal

adj. characterized by being sparing or economical about money or resources; avoiding waste or luxury

synonym : economical, thrifty, sparing

(1) live a **frugal** lifestyle, (2) a **frugal** meal

My grandparents were always **frugal** with their money, even when they had plenty of it.

meticulous

adj. cautious and precise; paying great attention to detail

synonym : careful, precise, thorough

(1) take **meticulous** notes, (2) a **meticulous** carpenter

She is known for her **meticulous** attention to detail in her work.

demur

v. to raise objections or show reluctance

synonym : object, protest, oppose

(1) **demur** at the claim, (2) **demur** at the proposal

When asked to participate in the project, she **demurred**, saying she was too busy.

decimate

v. to destroy a significant portion of something or reduce by ten percent; to cause extensive destruction or severe damage; to drastically reduce in size or number

synonym : devastate, destroy, annihilate

(1) **decimate** population, (2) **decimate** economy

The hurricane **decimated** the small town, leaving behind destruction and devastation.

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.

verbatim

adv. word for word; in the exact words; exactly as spoken or written

synonym: word-for-word, exactly, literally

(1) quote his words **verbatim**, (2) **verbatim** transcript

The court reporter transcribed the testimony **verbatim** to ensure accuracy.

plight

n. a difficult or unfortunate situation

synonym: crisis, predicament, trouble

(1) miserable **plight**, (2) the **plight** of the poor

The government has ignored the **plight** of the homeless population.

sketchy

adj. lacking in detail or completeness; vague, uncertain, or unreliable; suspicious or questionable

synonym: suspicious, dubious, questionable

(1) **sketchy** sources, (2) **sketchy** behavior

The neighborhood had a **sketchy** reputation due to its high crime rate.

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.

ache

v. to experience a dull, persistent pain or discomfort, typically of moderate or low intensity; to feel a continuous dull pain

synonym: hurt, throb, smart

(1) **ache** abominably, (2) **ache** all the time

I **ache** all over after running a marathon yesterday.

appraise

v. to assess or evaluate the value, quality, or condition of something or someone, often in a professional or organized manner

synonym : evaluate, assess, judge

(1) **appraise** his property, (2) **appraise** the situation

The real estate agent will **appraise** the value of your property before listing it.

pretension

n. the act of claiming or asserting something, especially without good reason or without evidence; an unfounded or excessive claim or ambition

synonym : presumption, pretense, affectation

(1) **pretension** to authority, (2) baseless **pretension**

His **pretensions** of being a gourmet were quickly exposed when he could not identify basic herbs and spices.

insolvent

adj. unable to pay one's debts or obligations, often leading to bankruptcy or financial ruin; lacking adequate resources or assets to cover liabilities and expenses

synonym : bankrupt, broke, penniless

(1) **insolvent** business, (2) **insolvent** debtor

The company filed for bankruptcy and was declared **insolvent**.

abyss

n. a deep, dark, or seemingly bottomless chasm or void

synonym : chasm, cavity, gulf

(1) the **abyss** of time, (2) an **abyss** of hopelessness

The deep sea is an **abyss** of mystery and discovery.

predicament

n. a difficult, unpleasant, or embarrassing situation

synonym : situation, quandary, plight

(1) tragic **predicament**, (2) **predicament** decision

He was in a **predicament** and didn't know how to escape it.

silo

n. a tall, cylindrical structure, usually made of concrete or steel, that is used for storing grain, feed, or other dry materials; a system or structure that is isolated or

separate from others

synonym : storage, warehouse, barn

(1) nuclear **silo**, (2) **silo** organization

The farmer used a **silo** to store feed for the animals.

underfunded

adj. having insufficient funds to support or carry out an enterprise

synonym : undercapitalized, cash-strapped, insolvent

(1) severely **underfunded**, (2) **underfunded** programs

The healthcare system is **underfunded**, and patients are not receiving the needed treatment.

shortfall

n. the amount by which something falls short of its target or goal; a deficit or shortage in quantity, quality, or standards

synonym : deficit, shortage, insufficiency

(1) energy **shortfall**, (2) production **shortfall**

The company experienced a significant financial **shortfall** last quarter.

accuse

v. to charge or criticize someone with a crime or wrongdoing

synonym : charge, blame, criticize

(1) **accuse** his rudeness, (2) **accuse** each other

The witness **accused** the defendant of committing the robbery.

deadbeat

n. a person who avoids paying debts or fulfilling financial obligations, often to family members, creditors, or the government

synonym : defaulter, delinquent, absentee

(1) **deadbeat** dad, (2) **deadbeat** borrower

After losing his job, he became a **deadbeat** tenant, falling behind on rent for several months.

sham

n. something that is not as good or true as it seems to be and is intended to deceive people; a person who pretends to be something they are not

synonym : bogus, counterfeit, fraudulent

(1) a **sham** battle, (2) turn out to be all **sham**

The data he prepared was completely **sham**.

tempting

adj. likely to attract or persuade someone to do something, especially something that may not be wise or safe

synonym : alluring, attractive, inviting

(1) **tempting** offer, (2) sound very **tempting**

The chocolate cake was too **tempting** for me to resist.

wobble

v. to move or shake unsteadily from side to side or up and down

synonym : sway, rock, totter

(1) **wobble** a few steps, (2) **wobble** chair

The table **wobbled** a little when I put my drink on it.

dime

n. an American or Canadian coin worth one-tenth of a dollar

(1) **dime** store, (2) behind a **dime**

He never received a **dime**, even from the company of a close friend.

relic

n. an object from a previous era, especially one of historical value

synonym : whiff, vestige, antique

(1) historical **relic**, (2) holy **relics**

This bronze sword is a **relic** of ancient times.

grandkid

n. the grandchildren of a particular person

synonym : grandchildren, grandnieces, grandnephews

(1) spend the weekend with their **grandkids**, (2) cute **grandkids**

She was so proud of her **grandkids**, who were all doing well

in school and had great personalities.

cavalry

n. a highly mobile army unit

(1) troop of **cavalry**, (2) superbly trained **cavalry**

The **cavalry** regrouped and launched another attack.

bailout

n. the provision of financial help to a corporation or country which is on the brink of bankruptcy

synonym: help, aid, support

(1) **bailout** bill, (2) **bailout** bottle

Many countries provided a **bailout** to the private sector to minimize the economic impact of the coronavirus pandemic.

adrift

adj. without purpose or direction; floating with no clear destination or goal; lacking a stable or secure position or status

synonym: afloat, aimless, unanchored

(1) **adrift** boat, (2) **adrift** at sea

After their boat engine failed, they were left **adrift** in the middle of the ocean.

resilient

adj. able to withstand or recover quickly from difficult conditions

synonym: robust, sturdy, tough

(1) a hard and **resilient** steel, (2) **resilient** population

She is a **resilient** person and has always bounced back from setbacks.

institutionalize

v. to establish or make something a part of an institution (= a place such as a university, hospital, etc.)

synonym: formalize, establish, regularize

(1) **institutionalize** a system, (2) **institutionalize** customary laws

The new policy aims to **institutionalize** the use of renewable energy sources.

policymaker

n. a person in charge of or involved in developing action plans for a political party, business, etc.

synonym : lawmaker, legislator

(1) education **policymaker**, (2) regional **policymaker**

Policymakers struggle to develop various laws and regulations to address international trade conflicts.

mindset

n. the established set of attitudes or fixed ideas held by someone

synonym : attitude, ethos, mentality

(1) flexible **mindset**, (2) the **mindset** in an education system

Countries whose goal is economic development often focus on fostering an entrepreneurial **mindset** in each individual.

drastic

adj. radical and extreme; likely to have a significant or far-reaching impact

synonym : extreme, fierce, radical

(1) **drastic** measures, (2) make **drastic** revision

The global community is undergoing **drastic** changes at present.

ragged

adj. (of clothing) frayed or not in good condition; tattered

synonym : tattered, frayed, worn

(1) **ragged** edge, (2) **ragged** clothing

The old flag was **ragged** and torn.

scrimp

v. to be sparing or frugal in spending or using resources; to economize

synonym : save, economize, cut back

(1) **scrimp** on expenses, (2) **scrimp** on time

I had to **scrimp** and save every penny to afford my dream vacation.

darn

v. to mend a piece of clothing by sewing over a hole or tear with small, tight stitches

synonym : mend, repair, patch

(1) **darn** stockings, (2) **darn** hole

I have to **darn** these socks before they become unwearable.

longevity

n. the property of being long-lived; significant duration of service

synonym: seniority, endurance

(1) **longevity** crisis, (2) **longevity** genes

He is proud of the **longevity** of the business.

disrupt

v. to prevent or stop something, especially an event, activity, or process, from continuing in the usual way by causing a problem or disturbance

synonym: interrupt, disturb, break into

(1) **disrupt** a well-ordered condition, (2) **disrupt** sleep

I'm so sorry to **disrupt** you when you're pretty busy.

quo

n. the existing state or condition of something, especially in relation to a particular situation or issue

synonym: status, condition, state

(1) status **quo** politician, (2) **quo** warranto

The company has been successful in maintaining the status **quo**.

well-being

n. the state of being happy and healthy and prosperous

synonym: health, welfare, happiness

(1) the **well-being** of a nation, (2) a sense of **well-being**

We are responsible for the care and **well-being** of all our employees.

humility

n. the quality or condition of being humble; a low estimate of one's self

synonym: humbleness, modesty, unpretentiousness

(1) develop an attitude of **humility**, (2) lack of **humility**

We were filled with **humility** at the sight of the Queen.

Session 2: Spelling

1. s__o organization *n.* a tall, cylindrical structure, usually made of concrete or steel, that is used for storing grain, feed, or other dry materials; a system or structure that is isolated or separate from others
2. historical re__c *n.* an object from a previous era, especially one of historical value
3. ad__t at sea *adj.* without purpose or direction; floating with no clear destination or goal; lacking a stable or secure position or status
4. sk____y sources *adj.* lacking in detail or completeness; vague, uncertain, or unreliable; suspicious or questionable
5. a sense of wel_____ng *n.* the state of being happy and healthy and prosperous
6. el_____fy a manufacturing process *v.* to make a machine or system work by using electricity; to make someone extremely enthusiastic about or interested in something
7. spend the weekend with their gr____ids *n.* the grandchildren of a particular person
8. the cr____or's claims *n.* a person, company, etc. to whom a debtor owes money
9. de_____at dad *n.* a person who avoids paying debts or fulfilling financial obligations, often to family members, creditors, or the government

ANSWERS: 1. silo, 2. relic, 3. adrift, 4. sketchy, 5. well-being, 6. electrify, 7. grandkid, 8. creditor, 9. deadbeat

10. baseless pre_____on *n.* the act of claiming or asserting something, especially without good reason or without evidence; an unfounded or excessive claim or ambition
11. d__n stockings *v.* to mend a piece of clothing by sewing over a hole or tear with small, tight stitches
12. j_g of beer *n.* a container with a handle and spout used for pouring liquids, typically made of ceramics, glass, or metal; (verb) to cook something slowly in a covered container
13. ra___d edge *adj.* (of clothing) frayed or not in good condition; tattered
14. in_____nt debtor *adj.* unable to pay one's debts or obligations, often leading to bankruptcy or financial ruin; lacking adequate resources or assets to cover liabilities and expenses
15. sc___p on time *v.* to be sparing or frugal in spending or using resources; to economize
16. re_____nt population *adj.* able to withstand or recover quickly from difficult conditions
17. ins_____ize customary laws *v.* to establish or make something a part of an institution (= a place such as a university, hospital, etc.)
18. wo___e a few steps *v.* to move or shake unsteadily from side to side or up and down

ANSWERS: 10. pretension, 11. darn, 12. jug, 13. ragged, 14. insolvent, 15. scrimp, 16. resilient, 17. institutionalize, 18. wobble

19. ba____t bottle *n.* the provision of financial help to a corporation or country which is on the brink of bankruptcy
20. de__r at the proposal *v.* to raise objections or show reluctance
21. te_____ng offer *adj.* likely to attract or persuade someone to do something, especially something that may not be wise or safe
22. ap_____se his property *v.* to assess or evaluate the value, quality, or condition of something or someone, often in a professional or organized manner
23. wo____e chair *v.* to move or shake unsteadily from side to side or up and down
24. in_____nt business *adj.* unable to pay one's debts or obligations, often leading to bankruptcy or financial ruin; lacking adequate resources or assets to cover liabilities and expenses
25. bankrupt cr_____or *n.* a person, company, etc. to whom a debtor owes money
26. lo_____ty genes *n.* the property of being long-lived; significant duration of service
27. pre_____nt decision *n.* a difficult, unpleasant, or embarrassing situation
28. q_o warranto *n.* the existing state or condition of something, especially in relation to a particular situation or issue
29. a__e abominably *v.* to experience a dull, persistent pain or discomfort, typically of moderate or low intensity; to feel a continuous dull pain

ANSWERS: 19. bailout, 20. demur, 21. tempting, 22. appraise, 23. wobble, 24. insolvent, 25. creditor, 26. longevity, 27. predicament, 28. quo, 29. ache

30. ba____t bill *n.* the provision of financial help to a corporation or country which is on the brink of bankruptcy
31. pre_____on to authority *n.* the act of claiming or asserting something, especially without good reason or without evidence; an unfounded or excessive claim or ambition
32. make dr_____c revision *adj.* radical and extreme; likely to have a significant or far-reaching impact
33. ac___e each other *v.* to charge or criticize someone with a crime or wrongdoing
34. develop an attitude of hu_____ty *n.* the quality or condition of being humble; a low estimate of one's self
35. energy sh_____ll *n.* the amount by which something falls short of its target or goal; a deficit or shortage in quantity, quality, or standards
36. el_____fy the audience *v.* to make a machine or system work by using electricity; to make someone extremely enthusiastic about or interested in something
37. severely und_____ed *adj.* having insufficient funds to support or carry out an enterprise
38. sound very te_____ng *adj.* likely to attract or persuade someone to do something, especially something that may not be wise or safe
39. dr_____c measures *adj.* radical and extreme; likely to have a significant or far-reaching impact

ANSWERS: 30. bailout, 31. pretension, 32. drastic, 33. accuse, 34. humility, 35. shortfall, 36. electrify, 37. underfunded, 38. tempting, 39. drastic

40. ra___d clothing *adj.* (of clothing) frayed or not in good condition; tattered
41. production sh_____ll *n.* the amount by which something falls short of its target or goal; a deficit or shortage in quantity, quality, or standards
42. a hard and re_____nt steel *adj.* able to withstand or recover quickly from difficult conditions
43. regional pol_____er *n.* a person in charge of or involved in developing action plans for a political party, business, etc.
44. troop of ca_____y *n.* a highly mobile army unit
45. de_____at borrower *n.* a person who avoids paying debts or fulfilling financial obligations, often to family members, creditors, or the government
46. d__e store *n.* an American or Canadian coin worth one-tenth of a dollar
47. an ab__s of hopelessness *n.* a deep, dark, or seemingly bottomless chasm or void
48. nuclear s__o *n.* a tall, cylindrical structure, usually made of concrete or steel, that is used for storing grain, feed, or other dry materials; a system or structure that is isolated or separate from others
49. the ab__s of time *n.* a deep, dark, or seemingly bottomless chasm or void
50. the mi_____t in an education system *n.* the established set of attitudes or fixed ideas held by someone

ANSWERS: 40. ragged, 41. shortfall, 42. resilient, 43. policymaker, 44. cavalry, 45. deadbeat, 46. dime, 47. abyss, 48. silo, 49. abyss, 50. mindset

51. ve____im transcript *adv.* word for word; in the exact words; exactly as spoken or written
52. turn out to be all s__m *n.* something that is not as good or true as it seems to be and is intended to deceive people; a person who pretends to be something they are not
53. ceramic j_g *n.* a container with a handle and spout used for pouring liquids, typically made of ceramics, glass, or metal; (verb) to cook something slowly in a covered container
54. ins_____ize a system *v.* to establish or make something a part of an institution (= a place such as a university, hospital, etc.)
55. superbly trained ca____y *n.* a highly mobile army unit
56. a fr___l meal *adj.* characterized by being sparing or economical about money or resources; avoiding waste or luxury
57. op_____ne occasion *adj.* suitable or happening at a time that is suitable or convenient for a particular purpose
58. laundry de_____nt *n.* a substance used for washing or cleaning, especially one that can remove dirt or stains effectively
59. de__r at the claim *v.* to raise objections or show reluctance
60. quote his words ve_____im *adv.* word for word; in the exact words; exactly as spoken or written
61. und_____ed programs *adj.* having insufficient funds to support or carry out an enterprise

ANSWERS: 51. verbatim, 52. sham, 53. jug, 54. institutionalize, 55. cavalry, 56. frugal, 57. opportune, 58. detergent, 59. demur, 60. verbatim, 61. underfunded

62. take met_____us notes *adj.* cautious and precise; paying great attention to detail
63. the pl___t of the poor *n.* a difficult or unfortunate situation
64. cute gr_____ids *n.* the grandchildren of a particular person
65. tragic pre_____nt *n.* a difficult, unpleasant, or embarrassing situation
66. lo_____ty crisis *n.* the property of being long-lived; significant duration of service
67. live a fr___l lifestyle *adj.* characterized by being sparing or economical about money or resources; avoiding waste or luxury
68. a met_____us carpenter *adj.* cautious and precise; paying great attention to detail
69. a s__m battle *n.* something that is not as good or true as it seems to be and is intended to deceive people; a person who pretends to be something they are not
70. flexible mi_____t *n.* the established set of attitudes or fixed ideas held by someone
71. an op_____ne remark *adj.* suitable or happening at a time that is suitable or convenient for a particular purpose
72. de_____te population *v.* to destroy a significant portion of something or reduce by ten percent; to cause extensive destruction or severe damage; to drastically reduce in size or number
73. miserable pl___t *n.* a difficult or unfortunate situation

ANSWERS: 62. meticulous, 63. plight, 64. grandkid, 65. predicament, 66. longevity, 67. frugal, 68. meticulous, 69. sham, 70. mindset, 71. opportune, 72. decimate, 73. plight

74. ac___e his rudeness *v.* to charge or criticize someone with a crime or wrongdoing
75. a__e all the time *v.* to experience a dull, persistent pain or discomfort, typically of moderate or low intensity; to feel a continuous dull pain
76. imp_____le taste *adj.* without flaw or fault; perfect or flawless; incapable of doing wrong or making mistakes; of the highest quality or standards
77. d__n hole *v.* to mend a piece of clothing by sewing over a hole or tear with small, tight stitches
78. di_____t a well-ordered condition *v.* to prevent or stop something, especially an event, activity, or process, from continuing in the usual way by causing a problem or disturbance
79. status q_o politician *n.* the existing state or condition of something, especially in relation to a particular situation or issue
80. behind a d__e *n.* an American or Canadian coin worth one-tenth of a dollar
81. the wel_____ng of a nation *n.* the state of being happy and healthy and prosperous
82. de_____nt solution *n.* a substance used for washing or cleaning, especially one that can remove dirt or stains effectively
83. sc___p on expenses *v.* to be sparing or frugal in spending or using resources; to economize
84. lack of hu_____ty *n.* the quality or condition of being humble; a low estimate of one's self

ANSWERS: 74. accuse, 75. ache, 76. impeccable, 77. darn, 78. disrupt, 79. quo, 80. dime, 81. well-being, 82. detergent, 83. scrimp, 84. humility

85. imp_____le reputation *adj.* without flaw or fault; perfect or flawless; incapable of doing wrong or making mistakes; of the highest quality or standards
86. holy re__cs *n.* an object from a previous era, especially one of historical value
87. ap_____se the situation *v.* to assess or evaluate the value, quality, or condition of something or someone, often in a professional or organized manner
88. di_____t sleep *v.* to prevent or stop something, especially an event, activity, or process, from continuing in the usual way by causing a problem or disturbance
89. sk_____y behavior *adj.* lacking in detail or completeness; vague, uncertain, or unreliable; suspicious or questionable
90. ad___t boat *adj.* without purpose or direction; floating with no clear destination or goal; lacking a stable or secure position or status
91. de_____te economy *v.* to destroy a significant portion of something or reduce by ten percent; to cause extensive destruction or severe damage; to drastically reduce in size or number
92. education pol_____er *n.* a person in charge of or involved in developing action plans for a political party, business, etc.

ANSWERS: 85. impeccable, 86. relic, 87. appraise, 88. disrupt, 89. sketchy, 90. adrift, 91. decimate, 92. policymaker

Session 3: Fill in the Blanks

1. The phone rang at the most _____ time.
adj. suitable or happening at a time that is suitable or convenient for a particular purpose
2. His _____ manners and appearance made him stand out from the rest of the guests.
adj. without flaw or fault; perfect or flawless; incapable of doing wrong or making mistakes; of the highest quality or standards
3. She was so proud of her _____ who were all doing well in school and had great personalities.
n. the grandchildren of a particular person
4. I asked the lawyer to initiate _____ negotiations for voluntary liquidation.
n. a person, company, etc. to whom a debtor owes money
5. The new policy aims to _____ the use of renewable energy sources.
v. to establish or make something a part of an institution (= a place such as a university, hospital, etc.)
6. After losing his job, he became a _____ tenant, falling behind on rent for several months.
n. a person who avoids paying debts or fulfilling financial obligations, often to family members, creditors, or the government
7. We are responsible for the care and _____ of all our employees.
n. the state of being happy and healthy and prosperous

ANSWERS: 1. opportune, 2. impeccable, 3. grandkids, 4. creditor, 5. institutionalize, 6. deadbeat, 7. well-being

8. The company filed for bankruptcy and was declared _____.
- adj.* unable to pay one's debts or obligations, often leading to bankruptcy or financial ruin; lacking adequate resources or assets to cover liabilities and expenses
9. I _____ all over after running a marathon yesterday.
- v.* to experience a dull, persistent pain or discomfort, typically of moderate or low intensity; to feel a continuous dull pain
10. This bronze sword is a _____ of ancient times.
- n.* an object from a previous era, especially one of historical value
11. My grandparents were always _____ with their money, even when they had plenty of it.
- adj.* characterized by being sparing or economical about money or resources; avoiding waste or luxury
12. After their boat engine failed, they were left _____ in the middle of the ocean.
- adj.* without purpose or direction; floating with no clear destination or goal; lacking a stable or secure position or status
13. When asked to participate in the project, she _____ saying she was too busy.
- v.* to raise objections or show reluctance
14. The court reporter transcribed the testimony _____ to ensure accuracy.
- adv.* word for word; in the exact words; exactly as spoken or written
15. The hurricane _____ the small town, leaving behind destruction and devastation.
- v.* to destroy a significant portion of something or reduce by ten percent; to cause extensive destruction or severe damage; to drastically reduce in size or number

ANSWERS: 8. insolvent, 9. ache, 10. relic, 11. frugal, 12. adrift, 13. demurred, 14. verbatim, 15. decimated

16. The global community is undergoing _____ changes at present.
adj. radical and extreme; likely to have a significant or far-reaching impact
17. I'm so sorry to _____ you when you're pretty busy.
v. to prevent or stop something, especially an event, activity, or process, from continuing in the usual way by causing a problem or disturbance
18. We were filled with _____ at the sight of the Queen.
n. the quality or condition of being humble; a low estimate of one's self
19. I had to _____ and save every penny to afford my dream vacation.
v. to be sparing or frugal in spending or using resources; to economize
20. _____ struggle to develop various laws and regulations to address international trade conflicts.
n. a person in charge of or involved in developing action plans for a political party, business, etc.
21. I have to _____ these socks before they become unwearable.
v. to mend a piece of clothing by sewing over a hole or tear with small, tight stitches
22. The product developed through years of research continues to _____ the market.
v. to make a machine or system work by using electricity; to make someone extremely enthusiastic about or interested in something
23. She is a _____ person and has always bounced back from setbacks.
adj. able to withstand or recover quickly from difficult conditions

ANSWERS: 16. drastic, 17. disrupt, 18. humility, 19. scrimp, 20. Policymakers, 21. darn, 22. electrify, 23. resilient

24. The company experienced a significant financial _____ last quarter.
- n.* the amount by which something falls short of its target or goal; a deficit or shortage in quantity, quality, or standards
25. The witness _____ the defendant of committing the robbery.
- v.* to charge or criticize someone with a crime or wrongdoing
26. Countries whose goal is economic development often focus on fostering an entrepreneurial _____ in each individual.
- n.* the established set of attitudes or fixed ideas held by someone
27. The data he prepared was completely _____.
- n.* something that is not as good or true as it seems to be and is intended to deceive people; a person who pretends to be something they are not
28. The farmer used a _____ to store feed for the animals.
- n.* a tall, cylindrical structure, usually made of concrete or steel, that is used for storing grain, feed, or other dry materials; a system or structure that is isolated or separate from others
29. Many countries provided a _____ to the private sector to minimize the economic impact of the coronavirus pandemic.
- n.* the provision of financial help to a corporation or country which is on the brink of bankruptcy
30. I use environmentally friendly _____ when I wash my clothes and dishes.
- n.* a substance used for washing or cleaning, especially one that can remove dirt or stains effectively
31. He was in a _____ and didn't know how to escape it.
- n.* a difficult, unpleasant, or embarrassing situation

ANSWERS: 24. shortfall, 25. accused, 26. mindset, 27. sham, 28. silo, 29. bailout, 30. detergent, 31. predicament

32. The real estate agent will _____ the value of your property before listing it.
v. to assess or evaluate the value, quality, or condition of something or someone, often in a professional or organized manner
33. The neighborhood had a _____ reputation due to its high crime rate.
adj. lacking in detail or completeness; vague, uncertain, or unreliable; suspicious or questionable
34. The _____ regrouped and launched another attack.
n. a highly mobile army unit
35. The table _____ a little when I put my drink on it.
v. to move or shake unsteadily from side to side or up and down
36. The company has been successful in maintaining the status _____.
n. the existing state or condition of something, especially in relation to a particular situation or issue
37. The deep sea is an _____ of mystery and discovery.
n. a deep, dark, or seemingly bottomless chasm or void
38. The government has ignored the _____ of the homeless population.
n. a difficult or unfortunate situation
39. He never received a _____ even from the company of a close friend.
n. an American or Canadian coin worth one-tenth of a dollar
40. He is proud of the _____ of the business.
n. the property of being long-lived; significant duration of service

ANSWERS: 32. appraise, 33. sketchy, 34. cavalry, 35. wobbled, 36. quo, 37. abyss, 38. plight, 39. dime, 40. longevity

41. The healthcare system is _____ and patients are not receiving the needed treatment.

adj. having insufficient funds to support or carry out an enterprise

42. She filled the ____ with ice-cold water from the fridge.

n. a container with a handle and spout used for pouring liquids, typically made of ceramics, glass, or metal; (verb) to cook something slowly in a covered container

43. She is known for her _____ attention to detail in her work.

adj. cautious and precise; paying great attention to detail

44. His _____ of being a gourmet were quickly exposed when he could not identify basic herbs and spices.

n. the act of claiming or asserting something, especially without good reason or without evidence; an unfounded or excessive claim or ambition

45. The old flag was _____ and torn.

adj. (of clothing) frayed or not in good condition; tattered

46. The chocolate cake was too _____ for me to resist.

adj. likely to attract or persuade someone to do something, especially something that may not be wise or safe

ANSWERS: 41. underfunded, 42. jug, 43. meticulous, 44. pretensions, 45. ragged, 46. tempting