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Vocabulary Builder Reference from...

Tammy Lally: Let's get honest about our money problems | TED Talk

https://www.ted.com/talks/tammy_lally_let_s_get_honest_about_our_money_problems

All Words

IMPORTANT

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Session 1: Word List

secrecy

n. the state or quality of being kept hidden or private; the act of keeping something confidential or unknown to others

synonym : confidentiality, clandestineness, closeness

(1) government **secrecy**, (2) maintain **secrecy**

The company's **secrecy** surrounding its new product launch has created consumer excitement and anticipation.

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**.

dire

adj. extremely serious or urgent; critical, grave, or disastrous

synonym : serious, critical, desperate

(1) suffer **dire** poverty, (2) **dire** situation

The **dire** economic straits called for immediate action.

strait

n. a narrow stretch of water or sea connecting two larger bodies of water or seas

synonym : narrows, channel, passage

(1) **strait** passage, (2) **strait** channel

The ship navigated through the **strait** with great care.

frightening

adj. causing fear or alarm, or very surprising and alarming

synonym: scary, terrifying, alarming

(1) cast **frightening** eyes, (2) **frightening** experience

The news of the pandemic was a **frightening** reminder of the fragility of human health.

tough-love

n. a parenting or disciplinary approach that combines strictness and harshness with emotional support and encouragement; a philosophy emphasizing both compassionate and firm treatment

synonym: strict love, hard love

(1) **tough-love** approach, (2) **tough-love** parent

Parents often have to use **tough-love** techniques when dealing with rebellious teenagers.

conversation

n. an informal talk between two or more people to exchange their views, ideas, information, etc.

synonym: chat, discussion, dialogue

(1) **conversation** in English, (2) a friendly **conversation**

Your **conversation** reflects your thoughts.

downsize

v. to reduce the size, scale, or scope of something, such as a company or organization; to decrease the number of employees or members

synonym: reduce, cut back, trim

(1) **downsize** a company, (2) **downsize** a menu

The company had to **downsize** due to financial difficulties and let go of many employees.

afford

v. to have enough money or time to be able to buy or do something

(1) **afford** to buy a new car, (2) **afford** a high travel cost

He cannot **afford** a holiday.

- toy** *n.* a thing, typically a small model or replica of something that is played with, especially by children
synonym : plaything, game, trinket
(1) **toy** store, (2) **toy** box
He gave his daughter a new **toy** for her birthday.
- trap** *n.* a piece of equipment or hole for catching animals or people; (verb) to catch animals or people and prevent them from escaping
synonym : catch, snare, pinfall
(1) set a **trap**, (2) **trap** an animal
The enemy fell right into the **trap**.
- fearsome** *adj.* causing fear or terror; frightening, alarming, or formidable
synonym : terrifying, alarming, intimidating
(1) **fearsome** creature, (2) **fearsome** reputation
The dragon's **fearsome** roar echoed through the valley.
- blame** *v.* to think or say that someone or something did something wrong or is responsible for something bad
synonym : condemn, rebuke, find fault with
(1) **blame** circumstances for the failure, (2) **blame** the lack of knowledge
We **blamed** our impeded progress on lack of money.
- messy** *adj.* disorganized and untidy
synonym : cluttered, disorganized, untidy
(1) **messy** data, (2) **messy** handling
His **messy** bedroom is always a source of frustration for his mother.
- vacillate** *v.* to alternate or waver between different opinions, actions, or directions; to be indecisive
synonym : hesitate, waver, vibrate
(1) **vacillate** between hope and despair, (2) **vacillate** in behavior

I **vacillate** between different opinions, never quite sure which one is right.

therapy

n. the act of caring for someone through medication, remedial training, etc.

synonym: antidote, medicine, treatment

(1) **therapy** for a patient, (2) field of gene **therapy**

I underwent aversion **therapy** for my addiction to alcohol.

buck

n. a male deer; a unit of currency, especially the US dollar; a sudden jolt or movement; a young man; (verb) to resist or oppose something, such as an authority, trend, or convention

synonym: dollar, money, currency

(1) **buck** the trend, (2) extra **buck**

I spotted a majestic **buck** with large antlers standing at the forest's edge.

gang

n. a group of people who organize and engage in criminal activity

synonym: crew, posse, group

(1) a motorcycle **gang**, (2) **gang** member

The street **gang** was known for its violent behavior.

committed

adj. willing to put in a lot of effort, time, and energy into something; firmly believing in something

synonym: devoted, faithful, attached

(1) in a **committed** relationship, (2) strong and **committed** sales staff

Our company is strongly **committed** to meeting customers' needs.

suicide

n. the act of killing yourself intentionally

synonym: self-destruction, self-annihilation, felo-de-se

(1) commit **suicide**, (2) **suicide** attack

In an economically prosperous country, most male **suicide** is

due to child support problems.

garage

n. a building or part of a building used to store a vehicle or vehicles, typically a car

synonym: carport, shed, barn

(1) electrical **garage** door, (2) **garage** repair

He parked his car in the private **garage**.

stack

n. a pile of something arranged or laid one on top of another; a large tall chimney through which combustion gases and smoke can be evacuated

synonym: accumulation, heap, pile

(1) high **stack**, (2) a large **stack** of paper

The earthquake caused a **stack** of lumber to crumble noisily.

overdue

adj. past the expected or scheduled time; not completed or paid on time; delayed, tardy, or postponed

synonym: late, delinquent, outstanding

(1) **overdue** bill, (2) **overdue** task

Her library books were **overdue**, so she had to pay a fine to check out more.

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.

foreclosure

n. the legal process by which a lender repossesses and sells a property or asset due to the borrower's failure to meet loan payments; the act of taking control of or seizing property or assets to satisfy a debt

synonym: repossession, seizure, default

(1) **foreclosure** proceeding, (2) **foreclosure** crisis

The family faced **foreclosure** on their home after falling behind on mortgage payments.

brilliant

adj. extremely clever, skilled, or impressive

synonym : luminous, intelligent, clever

(1) **brilliant** idea, (2) **brilliant** performance

The more **brilliant** you are, the more people around you look at you with envy and jealousy.

graduate

n. a person who has a first degree from university or college; (verb) to complete the first course of university or college and get a degree

synonym : alumna, alum, grad

(1) **graduate** degree program, (2) honor **graduate**

Many employers hire **graduate** trainees to train as managers.

cycle

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

synonym : revolution, rotation, bike

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

The food chain causes a material **cycle**.

bankruptcy

n. the legal status of a person or business that cannot repay debts to creditors

synonym : insolvency, default, ruin

(1) **bankruptcy** court, (2) **bankruptcy** filing

The **bankruptcy** of the company has left many workers without jobs.

destruction

n. the act of causing so much damage to something

synonym : devastation, annihilation, ruin

(1) path of **destruction**, (2) cyclonic **destruction**

The extinction of several subspecies has been linked to climate change and habitat **destruction**.

defeat

v. to win against somebody in a fight, war, or attempt

synonym : conquer, beat, overpower

(1) **defeat** a global power, (2) **defeat** body odor

Despite his best efforts, he was unable to **defeat** the enemy.

subconscious

adj. relating to or concerning the part of the mind that is not fully conscious but still influences thoughts, feelings, and behavior

synonym : unconscious, latent, hidden

(1) **subconscious** influence, (2) **subconscious** behavior

The **subconscious** mind is said to hold our deepest desires and fears.

ingrained

adj. deeply rooted in someone's mind or behavior; difficult to change due to being established for a long time

synonym : inborn, embedded, deep-seated

(1) **ingrained** habit, (2) **ingrained** prejudice

Her fear of dogs was **ingrained** after a traumatic experience in childhood.

crazy

adj. stupid or not sensible; very angry

synonym : insane, absurd, bizarre

(1) **crazy** about cars and racing, (2) a **crazy** scheme

The rain and thunder are **crazy** today.

define

v. to state or explain precisely the nature, scope, or meaning of something

synonym : characterize, depict, express

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

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

intense

adj. (especially of a feeling) very strong; extremely sharp or severe

synonym : extreme, fierce, harsh

(1) **intense** heat, (2) develop **intense** itching

That statement by the prime minister drew **intense** international criticism.

flaw

n. a fault, mistake, or weakness that causes something not to be perfect

synonym: defect, fault, imperfection

(1) a minor **flaw**, (2) the **flaw** in the legislation

Even the slightest design **flaw** in an aircraft can lead to a fatal accident.

belong

v. to be the property of someone or something; to be a member or part of a group; to be in the proper or appropriate place

synonym: fit, be appropriate, be suitable

(1) **belong** to different species, (2) **belong** to a group

All the books in this section **belong** to the library's rare collection and must be handled carefully.

definition

n. a concise explanation of the meaning of a word, phrase, or symbol

synonym: description, connotation, meaning

(1) a precise **definition**, (2) the **definition** of a word

Parallel lines are, by **definition**, lines on the same plane that never cross.

balance

n. a condition in which everything has the same weight or force; something left after other parts have been taken away

synonym: equilibrium, counterpoise, remainder

(1) the **balance** of power, (2) asset on the company's **balance** sheet

Try to keep a **balance** between work and off.

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.

- fin** *n.* a thin flat part on the body of a fish or other aquatic animal used for propulsion or balance
synonym: flipper, appendage, stabilizer
(1) back **fin**, (2) a **fin** of a plane
The shark's powerful **fins** allowed it to swim at high speeds.
- rescue** *v.* to save someone or something from a dangerous or difficult situation
synonym: save, extricate, retrieve
(1) **rescue** a dying dog, (2) **rescue** a company from bankruptcy
The fire department arrived just in time to **rescue** the family from the burning building.
- chronic** *adj.* being long-lasting and recurrent or characterized by long suffering; habitual
synonym: established, regular, constant
(1) risk of **chronic** disease, (2) **chronic** alcohol consumption
Chronic hyperglycemia is a trigger for a variety of serious diseases.
- grip** *n.* the act of holding onto something firmly with your hands, or the ability to do so; (verb) to hold fast or firmly
synonym: grasp, clasp, (verb) hold
(1) **grip** of fear, (2) lose my **grip**
He had a firm **grip** on the rope as he climbed the mountain.
- 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.

terrify

v. to frighten someone very much

synonym: unnerve, scare, horrify

(1) **terrify** people, (2) the threats **terrify** him

It would be best not to **terrify** your associates into doing complex tasks.

silent

adj. without any or little sound

synonym: quiet, hushed, mute

(1) **silent** reading, (2) give **silent** consent

The politician remained **silent** despite intense media scrutiny.

know-it-all

n. a person who behaves as if they have comprehensive knowledge about a wide range of topics and is dismissive of others' opinions or knowledge

synonym: smart aleck, wise guy, show-off

(1) **know-it-all** attitude, (2) annoying **know-it-all**

She's a **know-it-all** about fashion and always criticizes my outfits.

inquiry

n. the act or process of asking a question or asking for information; an official process of investigating a matter of public interest

synonym: question, research, exploration

(1) **inquiry** about the product, (2) launch an **inquiry**

Our tech support responds to the first **inquiry** exceptionally promptly.

taboo

adj. prohibited or restricted by social custom

synonym: forbidden, prohibited, proscribed

(1) a **taboo** word, (2) academic **taboo**

In this society, discussing politics in public is a **taboo** subject.

topic

n. a subject that is being discussed or written about

synonym: subject, theme, issue

(1) a serious **topic**, (2) the **topic** of the book

The **topic** of the discussion was the current state of the

economy.

suffer

v. to experience pain, distress, or hardship; to undergo or endure something painful or unpleasant

synonym: endure, undergo, tolerate

(1) **suffer** a setback, (2) **suffer** bad grades

The older man **suffers** from arthritis and finds it difficult to move around.

numb

adj. unable to feel physical sensation and movement; not showing human feeling or sensitivity

synonym: dazed, insensitive, emotionless

(1) **numb** with cold, (2) a **numb** mind

My left arm became **numb**.

uncover

v. to remove the cover from something; to discover something previously unseen or hidden

synonym: disclose, reveal, unveil

(1) **uncover** a potential problem, (2) **uncover** the truth

He continued his investigation and soon **uncovered** another crime.

surrender

v. to cease resistance to an enemy or opponent and submit to their authority

synonym: yield, submit, relinquish

(1) **surrender** at discretion, (2) **surrender** an insurance policy

The enemy was forced to **surrender** after a long battle.

faith

n. complete trust in something or someone's ability or knowledge; a strong belief in religion, divine power, etc.

synonym: belief, trust, confidence

(1) religious **faith**, (2) **faith** in government

He kept his robust **faith** in his company.

forgiveness

n. the act of stopping feeling angry or resentful towards someone for a mistake or offense with compassion

synonym : pardon, amnesty, compassion

(1) **forgiveness** of liabilities, (2) beg for **forgiveness**

He gained debt **forgiveness**.

tangible

adj. real and concrete; able to be perceived, especially able to be touched; (of business assets) having physical substance and intrinsic monetary value

synonym : palpable, real, actual

(1) **tangible** assets, (2) produce **tangible** results

A problem that has been pointed out for years finally becomes **tangible**.

manifestation

n. a visible or tangible form of something, especially a particular sign of a disease or condition

synonym : expression, embodiment, presentation

(1) **manifestation** of a deeper problem, (2) **manifestation** of psychological stress

The **manifestation** of his anxiety was evident in his shaking hands.

excite

v. to make someone feel suddenly enthusiastic or eager

synonym : thrill, exhilarate, animate

(1) **excite** the crowd, (2) **excite** rebellion

The news of her promotion **excited** her.

autobiography

n. a written account of someone's own life, written by that person

synonym : bio, life story, biography

(1) **autobiography** of his early life, (2) fictionalized **autobiography**

She wrote an **autobiography** detailing her journey from poverty to success.

confuse

v. to mistake one thing for another; to make somebody hard to understand

synonym : confound, obscure, disorient

(1) **confuse** the listener, (2) **confuse** fantasy with reality
Her remarks **confused** the debate.

intern

v. to put someone in prison, especially for political or military reasons; (noun) a student or trainee who works, sometimes for free, to get work experience or to fulfill qualification criteria

synonym : apprentice, trainee, student

(1) **intern** civilians, (2) medical **intern**
The navy **interned** ships of defeated nations.

alcohol

n. a clear liquid that can make people drunk and is used in medicines, cleaning products, etc.

synonym : booze, liquor, ethanol

(1) stop drinking **alcohol**, (2) diluted **alcohol**
There is a clear association between **alcohol** consumption and cognitive decline.

opposition

n. the act of disagreeing or resisting; the state of strong disagreement

synonym : resistance, hostility, antagonism

(1) **opposition** campaign, (2) meet with **opposition**
The **opposition** party strongly disagreed with the government's proposed legislation.

judgment

n. the ability to form valuable opinions and make reasonable decisions

synonym : conclusion, decision, determination

(1) an emotional **judgment**, (2) deliver a **judgment**
Her **judgments** are consistently rational and sensible.

breakthrough

n. a sudden, dramatic, and important discovery or development that helps to improve a situation or provide an answer to a problem

synonym : advance, progress, innovation

(1) **breakthrough** in the negotiations, (2) **breakthrough** discovery

A technique called deep learning has led to **breakthroughs** in AI.

compassion

n. a strong feeling of sympathy and sadness for another's suffering or bad luck

synonym: pity, empathy, understanding

(1) feel **compassion** for the poor, (2) have **compassion** toward the accident

His infinite love and **compassion** for everyone never weary.

profound

adj. extremely great; sensed or experienced very strongly; displaying a high level of knowledge or comprehension

synonym: deep, unsounded, far-reaching

(1) a **profound** book, (2) the **profound** depths of the sea

My mother's illness had a **profound** impact on us all.

Session 2: Spelling

- | | |
|------------------------------------|--|
| 1. meet with opp_____on | <i>n.</i> the act of disagreeing or resisting; the state of strong disagreement |
| 2. ov_____e task | <i>adj.</i> past the expected or scheduled time; not completed or paid on time; delayed, tardy, or postponed |
| 3. man_____ion of a deeper problem | <i>n.</i> a visible or tangible form of something, especially a particular sign of a disease or condition |
| 4. bl__e the lack of knowledge | <i>v.</i> to think or say that someone or something did something wrong or is responsible for something bad |
| 5. go to the workplace by cy__e | <i>n.</i> an interval during which a recurring sequence of events occurs; a bicycle or motorcycle |
| 6. the f__w in the legislation | <i>n.</i> a fault, mistake, or weakness that causes something not to be perfect |
| 7. tou_____ve approach | <i>n.</i> a parenting or disciplinary approach that combines strictness and harshness with emotional support and encouragement; a philosophy emphasizing both compassionate and firm treatment |
| 8. a cr__y scheme | <i>adj.</i> stupid or not sensible; very angry |
| 9. the def_____on of a word | <i>n.</i> a concise explanation of the meaning of a word, phrase, or symbol |
| 10. d__t ceiling | <i>n.</i> something, especially money, goods, or services owed by one person to another; the state of owing something |

ANSWERS: 1. opposition, 2. overdue, 3. manifestation, 4. blame, 5. cycle, 6. flaw, 7. tough-love, 8. crazy, 9. definition, 10. debt

11. be___g to a group *v.* to be the property of someone or something; to be a member or part of a group; to be in the proper or appropriate place
12. af___d to buy a new car *v.* to have enough money or time to be able to buy or do something
13. strong and co_____ed sales staff *adj.* willing to put in a lot of effort, time, and energy into something; firmly believing in something
14. bankrupt cr_____or *n.* a person, company, etc. to whom a debtor owes money
15. high st__k *n.* a pile of something arranged or laid one on top of another; a large tall chimney through which combustion gases and smoke can be evacuated
16. ga___e repair *n.* a building or part of a building used to store a vehicle or vehicles, typically a car
17. de___t a global power *v.* to win against somebody in a fight, war, or attempt
18. the pr_____nd depths of the sea *adj.* extremely great; sensed or experienced very strongly; displaying a high level of knowledge or comprehension
19. electrical ga___e door *n.* a building or part of a building used to store a vehicle or vehicles, typically a car
20. a minor f__w *n.* a fault, mistake, or weakness that causes something not to be perfect
21. back f_n *n.* a thin flat part on the body of a fish or other aquatic animal used for propulsion or balance

ANSWERS: 11. belong, 12. afford, 13. committed, 14. creditor, 15. stack, 16. garage, 17. defeat, 18. profound, 19. garage, 20. flaw, 21. fin

22. suffer d__e poverty *adj.* extremely serious or urgent; critical, grave, or disastrous
23. feel com_____on for the poor *n.* a strong feeling of sympathy and sadness for another's suffering or bad luck
24. the threats te_____y him *v.* to frighten someone very much
25. a large st__k of paper *n.* a pile of something arranged or laid one on top of another; a large tall chimney through which combustion gases and smoke can be evacuated
26. in_____ed prejudice *adj.* deeply rooted in someone's mind or behavior; difficult to change due to being established for a long time
27. in_____ed habit *adj.* deeply rooted in someone's mind or behavior; difficult to change due to being established for a long time
28. have com_____on toward the accident *n.* a strong feeling of sympathy and sadness for another's suffering or bad luck
29. co_____e fantasy with reality *v.* to mistake one thing for another; to make somebody hard to understand
30. a n__b mind *adj.* unable to feel physical sensation and movement; not showing human feeling or sensitivity
31. re_____on period *n.* a period of economic decline, typically lasting for six months or more, during which trade and industrial activity decrease, and unemployment increases
32. tou_____ve parent *n.* a parenting or disciplinary approach that combines strictness and harshness with emotional support and encouragement; a philosophy emphasizing both compassionate and firm treatment

ANSWERS: 22. dire, 23. compassion, 24. terrify, 25. stack, 26. ingrained, 27. ingrained, 28. compassion, 29. confuse, 30. numb, 31. recession, 32. tough-love

33. 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
34. kno_____ll attitude *n.* a person who behaves as if they have comprehensive knowledge about a wide range of topics and is dismissive of others' opinions or knowledge
35. de___t body odor *v.* to win against somebody in a fight, war, or attempt
36. aut_____phy of his early life *n.* a written account of someone's own life, written by that person
37. bl__e circumstances for the failure *v.* to think or say that someone or something did something wrong or is responsible for something bad
38. an emotional ju_____nt *n.* the ability to form valuable opinions and make reasonable decisions
39. su___r bad grades *v.* to experience pain, distress, or hardship; to undergo or endure something painful or unpleasant
40. me__y data *adj.* disorganized and untidy
41. co_____e the listener *v.* to mistake one thing for another; to make somebody hard to understand
42. a f_n of a plane *n.* a thin flat part on the body of a fish or other aquatic animal used for propulsion or balance
43. te_____y people *v.* to frighten someone very much
44. field of gene th_____y *n.* the act of caring for someone through medication, remedial training, etc.

ANSWERS: 33. sham, 34. know-it-all, 35. defeat, 36. autobiography, 37. blame, 38. judgment, 39. suffer, 40. messy, 41. confuse, 42. fin, 43. terrify, 44. therapy

45. fa__h in government *n.* complete trust in something or someone's ability or knowledge; a strong belief in religion, divine power, etc.
46. the cr____or's claims *n.* a person, company, etc. to whom a debtor owes money
47. the cy__e of the seasons *n.* an interval during which a recurring sequence of events occurs; a bicycle or motorcycle
48. do____ze a menu *v.* to reduce the size, scale, or scope of something, such as a company or organization; to decrease the number of employees or members
49. ch____c alcohol consumption *adj.* being long-lasting and recurrent or characterized by long suffering; habitual
50. fe____me creature *adj.* causing fear or terror; frightening, alarming, or formidable
51. gr____te degree program *n.* a person who has a first degree from university or college; (verb) to complete the first course of university or college and get a degree
52. br____nt idea *adj.* extremely clever, skilled, or impressive
53. develop in____e itching *adj.* (especially of a feeling) very strong; extremely sharp or severe
54. for____ss of liabilities *n.* the act of stopping feeling angry or resentful towards someone for a mistake or offense with compassion
55. su____er at discretion *v.* to cease resistance to an enemy or opponent and submit to their authority

ANSWERS: 45. faith, 46. creditor, 47. cycle, 48. downsize, 49. chronic, 50. fearsome, 51. graduate, 52. brilliant, 53. intense, 54. forgiveness, 55. surrender

56. give si___t consent *adj.* without any or little sound
57. path of des_____on *n.* the act of causing so much damage to something
58. st___t channel *n.* a narrow stretch of water or sea connecting two larger bodies of water or seas
59. ban_____cy filing *n.* the legal status of a person or business that cannot repay debts to creditors
60. br_____nt performance *adj.* extremely clever, skilled, or impressive
61. a pr_____nd book *adj.* extremely great; sensed or experienced very strongly; displaying a high level of knowledge or comprehension
62. bre_____ugh discovery *n.* a sudden, dramatic, and important discovery or development that helps to improve a situation or provide an answer to a problem
63. for_____re crisis *n.* the legal process by which a lender repossesses and sells a property or asset due to the borrower's failure to meet loan payments; the act of taking control of or seizing property or assets to satisfy a debt
64. st___t passage *n.* a narrow stretch of water or sea connecting two larger bodies of water or seas
65. a friendly con_____ion *n.* an informal talk between two or more people to exchange their views, ideas, information, etc.

ANSWERS: 56. silent, 57. destruction, 58. strait, 59. bankruptcy, 60. brilliant, 61. profound, 62. breakthrough, 63. foreclosure, 64. strait, 65. conversation

66. un_____r the truth *v.* to remove the cover from something; to discover something previously unseen or hidden
67. corporate d__t *n.* something, especially money, goods, or services owed by one person to another; the state of owing something
68. t_y store *n.* a thing, typically a small model or replica of something that is played with, especially by children
69. un_____r a potential problem *v.* to remove the cover from something; to discover something previously unseen or hidden
70. ov_____e bill *adj.* past the expected or scheduled time; not completed or paid on time; delayed, tardy, or postponed
71. man_____ion of psychological stress *n.* a visible or tangible form of something, especially a particular sign of a disease or condition
72. t_y box *n.* a thing, typically a small model or replica of something that is played with, especially by children
73. con_____ion in English *n.* an informal talk between two or more people to exchange their views, ideas, information, etc.
74. fe_____me reputation *adj.* causing fear or terror; frightening, alarming, or formidable
75. bre_____ugh in the negotiations *n.* a sudden, dramatic, and important discovery or development that helps to improve a situation or provide an answer to a problem

ANSWERS: 66. uncover, 67. debt, 68. toy, 69. uncover, 70. overdue, 71. manifestation, 72. toy, 73. conversation, 74. fearsome, 75. breakthrough

76. sub_____ous influence *adj.* relating to or concerning the part of the mind that is not fully conscious but still influences thoughts, feelings, and behavior
77. sub_____ous behavior *adj.* relating to or concerning the part of the mind that is not fully conscious but still influences thoughts, feelings, and behavior
78. stop drinking al_____l *n.* a clear liquid that can make people drunk and is used in medicines, cleaning products, etc.
79. religious fa__h *n.* complete trust in something or someone's ability or knowledge; a strong belief in religion, divine power, etc.
80. su_____e attack *n.* the act of killing yourself intentionally
81. academic ta__o *adj.* prohibited or restricted by social custom
82. commit su_____e *n.* the act of killing yourself intentionally
83. n__b with cold *adj.* unable to feel physical sensation and movement; not showing human feeling or sensitivity
84. annoying kno_____ll *n.* a person who behaves as if they have comprehensive knowledge about a wide range of topics and is dismissive of others' opinions or knowledge
85. opp_____on campaign *n.* the act of disagreeing or resisting; the state of strong disagreement
86. government se_____y *n.* the state or quality of being kept hidden or private; the act of keeping something confidential or unknown to others

ANSWERS: 76. subconscious, 77. subconscious, 78. alcohol, 79. faith, 80. suicide, 81. taboo, 82. suicide, 83. numb, 84. know-it-all, 85. opposition, 86. secrecy

87. honor gr____te *n.* a person who has a first degree from university or college; (verb) to complete the first course of university or college and get a degree
88. va_____te in behavior *v.* to alternate or waver between different opinions, actions, or directions; to be indecisive
89. ban_____cy court *n.* the legal status of a person or business that cannot repay debts to creditors
90. si___t reading *adj.* without any or little sound
91. va_____te between hope and despair *v.* to alternate or waver between different opinions, actions, or directions; to be indecisive
92. su___r a setback *v.* to experience pain, distress, or hardship; to undergo or endure something painful or unpleasant
93. for_____re proceeding *n.* the legal process by which a lender repossesses and sells a property or asset due to the borrower's failure to meet loan payments; the act of taking control of or seizing property or assets to satisfy a debt
94. produce ta_____le results *adj.* real and concrete; able to be perceived, especially able to be touched; (of business assets) having physical substance and intrinsic monetary value
95. beg for for_____ss *n.* the act of stopping feeling angry or resentful towards someone for a mistake or offense with compassion

ANSWERS: 87. graduate, 88. vacillate, 89. bankruptcy, 90. silent, 91. vacillate, 92. suffer, 93. foreclosure, 94. tangible, 95. forgiveness

96. re___e a company from bankruptcy *v.* to save someone or something from a dangerous or difficult situation
97. ex___e the crowd *v.* to make someone feel suddenly enthusiastic or eager
98. th_____y for a patient *n.* the act of caring for someone through medication, remedial training, etc.
99. d__e situation *adj.* extremely serious or urgent; critical, grave, or disastrous
100. medical in___n *v.* to put someone in prison, especially for political or military reasons; (noun) a student or trainee who works, sometimes for free, to get work experience or to fulfill qualification criteria
101. af___d a high travel cost *v.* to have enough money or time to be able to buy or do something
102. in___n civilians *v.* to put someone in prison, especially for political or military reasons; (noun) a student or trainee who works, sometimes for free, to get work experience or to fulfill qualification criteria
103. extra b__k *n.* a male deer; a unit of currency, especially the US dollar; a sudden jolt or movement; a young man; (verb) to resist or oppose something, such as an authority, trend, or convention
104. risk of ch_____c disease *adj.* being long-lasting and recurrent or characterized by long suffering; habitual

ANSWERS: 96. rescue, 97. excite, 98. therapy, 99. dire, 100. intern, 101. afford, 102. intern, 103. buck, 104. chronic

105. a serious to__c *n.* a subject that is being discussed or written about
106. maintain se____y *n.* the state or quality of being kept hidden or private; the act of keeping something confidential or unknown to others
107. cr__y about cars and racing *adj.* stupid or not sensible; very angry
108. the ba_____e of power *n.* a condition in which everything has the same weight or force; something left after other parts have been taken away
109. lose my g__p *n.* the act of holding onto something firmly with your hands, or the ability to do so; (verb) to hold fast or firmly
110. me__y handling *adj.* disorganized and untidy
111. in a co_____ed relationship *adj.* willing to put in a lot of effort, time, and energy into something; firmly believing in something
112. ta_____le assets *adj.* real and concrete; able to be perceived, especially able to be touched; (of business assets) having physical substance and intrinsic monetary value
113. be___g to different species *v.* to be the property of someone or something; to be a member or part of a group; to be in the proper or appropriate place
114. de___e my position *v.* to state or explain precisely the nature, scope, or meaning of something
115. set a t__p *n.* a piece of equipment or hole for catching animals or people; (verb) to catch animals or people and prevent them from escaping

ANSWERS: 105. topic, 106. secrecy, 107. crazy, 108. balance, 109. grip, 110. messy, 111. committed, 112. tangible, 113. belong, 114. define, 115. trap

116. asset on the company's ba____e sheet *n.* a condition in which everything has the same weight or force; something left after other parts have been taken away
117. in____y about the product *n.* the act or process of asking a question or asking for information; an official process of investigating a matter of public interest
118. b__k the trend *n.* a male deer; a unit of currency, especially the US dollar; a sudden jolt or movement; a young man; (verb) to resist or oppose something, such as an authority, trend, or convention
119. deliver a ju____nt *n.* the ability to form valuable opinions and make reasonable decisions
120. ex____e rebellion *v.* to make someone feel suddenly enthusiastic or eager
121. the to__c of the book *n.* a subject that is being discussed or written about
122. cyclonic des_____on *n.* the act of causing so much damage to something
123. 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
124. diluted al____l *n.* a clear liquid that can make people drunk and is used in medicines, cleaning products, etc.
125. in____e heat *adj.* (especially of a feeling) very strong; extremely sharp or severe

ANSWERS: 116. balance, 117. inquiry, 118. buck, 119. judgment, 120. excite, 121. topic, 122. destruction, 123. sham, 124. alcohol, 125. intense

126. recover from a re_____on *n.* a period of economic decline, typically lasting for six months or more, during which trade and industrial activity decrease, and unemployment increases
127. g__g member *n.* a group of people who organize and engage in criminal activity
128. a precise def_____on *n.* a concise explanation of the meaning of a word, phrase, or symbol
129. launch an in_____y *n.* the act or process of asking a question or asking for information; an official process of investigating a matter of public interest
130. re___e a dying dog *v.* to save someone or something from a dangerous or difficult situation
131. fri_____ng experience *adj.* causing fear or alarm, or very surprising and alarming
132. g__p of fear *n.* the act of holding onto something firmly with your hands, or the ability to do so; (verb) to hold fast or firmly
133. a motorcycle g__g *n.* a group of people who organize and engage in criminal activity
134. fictionalized aut_____phy *n.* a written account of someone's own life, written by that person
135. de___e a word *v.* to state or explain precisely the nature, scope, or meaning of something
136. a ta__o word *adj.* prohibited or restricted by social custom
137. cast fri_____ng eyes *adj.* causing fear or alarm, or very surprising and alarming

ANSWERS: 126. recession, 127. gang, 128. definition, 129. inquiry, 130. rescue, 131. frightening, 132. grip, 133. gang, 134. autobiography, 135. define, 136. taboo, 137. frightening

138. do____ze a company *v.* to reduce the size, scale, or scope of something, such as a company or organization; to decrease the number of employees or members
139. t__p an animal *n.* a piece of equipment or hole for catching animals or people; (verb) to catch animals or people and prevent them from escaping
140. su_____er an insurance policy *v.* to cease resistance to an enemy or opponent and submit to their authority

ANSWERS: 138. downsize, 139. trap, 140. surrender

Session 3: Fill in the Blanks

1. Even the slightest design _____ in an aircraft can lead to a fatal accident.
n. a fault, mistake, or weakness that causes something not to be perfect
2. The politician remained _____ despite intense media scrutiny.
adj. without any or little sound
3. He kept his robust _____ in his company.
n. complete trust in something or someone's ability or knowledge; a strong belief in religion, divine power, etc.
4. The family faced _____ on their home after falling behind on mortgage payments.
n. the legal process by which a lender repossesses and sells a property or asset due to the borrower's failure to meet loan payments; the act of taking control of or seizing property or assets to satisfy a debt
5. His infinite love and _____ for everyone never weary.
n. a strong feeling of sympathy and sadness for another's suffering or bad luck
6. Her library books were _____ so she had to pay a fine to check out more.
adj. past the expected or scheduled time; not completed or paid on time; delayed, tardy, or postponed
7. I underwent aversion _____ for my addiction to alcohol.
n. the act of caring for someone through medication, remedial training, etc.
8. The _____ of his anxiety was evident in his shaking hands.
n. a visible or tangible form of something, especially a particular sign of a disease or condition

ANSWERS: 1. flaw, 2. silent, 3. faith, 4. foreclosure, 5. compassion, 6. overdue, 7. therapy, 8. manifestation

9. A problem that has been pointed out for years finally becomes _____.
adj. real and concrete; able to be perceived, especially able to be touched; (of business assets) having physical substance and intrinsic monetary value
10. His _____ bedroom is always a source of frustration for his mother.
adj. disorganized and untidy
11. He had a firm _____ on the rope as he climbed the mountain.
n. the act of holding onto something firmly with your hands, or the ability to do so; (verb) to hold fast or firmly
12. The rain and thunder are _____ today.
adj. stupid or not sensible; very angry
13. The _____ party strongly disagreed with the government's proposed legislation.
n. the act of disagreeing or resisting; the state of strong disagreement
14. Our tech support responds to the first _____ exceptionally promptly.
n. the act or process of asking a question or asking for information; an official process of investigating a matter of public interest
15. The company's _____ surrounding its new product launch has created consumer excitement and anticipation.
n. the state or quality of being kept hidden or private; the act of keeping something confidential or unknown to others
16. The extinction of several subspecies has been linked to climate change and habitat _____.
n. the act of causing so much damage to something

ANSWERS: 9. tangible, 10. messy, 11. grip, 12. crazy, 13. opposition, 14. inquiry, 15. secrecy, 16. destruction

17. There is a clear association between _____ consumption and cognitive decline.
- n.* a clear liquid that can make people drunk and is used in medicines, cleaning products, etc.
18. We _____ our impeded progress on lack of money.
- v.* to think or say that someone or something did something wrong or is responsible for something bad
19. My mother's illness had a _____ impact on us all.
- adj.* extremely great; sensed or experienced very strongly; displaying a high level of knowledge or comprehension
20. He gained debt _____.
- n.* the act of stopping feeling angry or resentful towards someone for a mistake or offense with compassion
21. I _____ between different opinions, never quite sure which one is right.
- v.* to alternate or waver between different opinions, actions, or directions; to be indecisive
22. Try to keep a _____ between work and off.
- n.* a condition in which everything has the same weight or force; something left after other parts have been taken away
23. My left arm became _____.
- adj.* unable to feel physical sensation and movement; not showing human feeling or sensitivity
24. To advance this discussion, we must _____ "success" rigorously.
- v.* to state or explain precisely the nature, scope, or meaning of something

ANSWERS: 17. alcohol, 18. blamed, 19. profound, 20. forgiveness, 21. vacillate, 22. balance, 23. numb, 24. define

25. Our company is strongly _____ to meeting customers' needs.
adj. willing to put in a lot of effort, time, and energy into something; firmly believing in something
26. The _____ economic straits called for immediate action.
adj. extremely serious or urgent; critical, grave, or disastrous
27. The street _____ was known for its violent behavior.
n. a group of people who organize and engage in criminal activity
28. The company had to _____ due to financial difficulties and let go of many employees.
v. to reduce the size, scale, or scope of something, such as a company or organization; to decrease the number of employees or members
29. 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
30. Your _____ reflects your thoughts.
n. an informal talk between two or more people to exchange their views, ideas, information, etc.
31. The _____ mind is said to hold our deepest desires and fears.
adj. relating to or concerning the part of the mind that is not fully conscious but still influences thoughts, feelings, and behavior
32. The navy _____ ships of defeated nations.
v. to put someone in prison, especially for political or military reasons; (noun) a student or trainee who works, sometimes for free, to get work experience or to fulfill qualification criteria

ANSWERS: 25. committed, 26. dire, 27. gang, 28. downsize, 29. sham, 30. conversation, 31. subconscious, 32. interned

33. Her fear of dogs was _____ after a traumatic experience in childhood.
adj. deeply rooted in someone's mind or behavior; difficult to change due to being established for a long time
34. Her _____ are consistently rational and sensible.
n. the ability to form valuable opinions and make reasonable decisions
35. The news of her promotion _____ her.
v. to make someone feel suddenly enthusiastic or eager
36. He continued his investigation and soon _____ another crime.
v. to remove the cover from something; to discover something previously unseen or hidden
37. That statement by the prime minister drew _____ international criticism.
adj. (especially of a feeling) very strong; extremely sharp or severe
38. The more _____ you are, the more people around you look at you with envy and jealousy.
adj. extremely clever, skilled, or impressive
39. He parked his car in the private _____.
n. a building or part of a building used to store a vehicle or vehicles, typically a car
40. Despite his best efforts, he was unable to _____ the enemy.
v. to win against somebody in a fight, war, or attempt
41. A technique called deep learning has led to _____ in AI.
n. a sudden, dramatic, and important discovery or development that helps to improve a situation or provide an answer to a problem

ANSWERS: 33. ingrained, 34. judgments, 35. excited, 36. uncovered, 37. intense, 38. brilliant, 39. garage, 40. defeat, 41. breakthroughs

42. The _____ of the company has left many workers without jobs.
n. the legal status of a person or business that cannot repay debts to creditors
43. The enemy fell right into the _____.
n. a piece of equipment or hole for catching animals or people; (verb) to catch animals or people and prevent them from escaping
44. Parents often have to use _____ techniques when dealing with rebellious teenagers.
n. a parenting or disciplinary approach that combines strictness and harshness with emotional support and encouragement; a philosophy emphasizing both compassionate and firm treatment
45. She's a _____ about fashion and always criticizes my outfits.
n. a person who behaves as if they have comprehensive knowledge about a wide range of topics and is dismissive of others' opinions or knowledge
46. The dragon's _____ roar echoed through the valley.
adj. causing fear or terror; frightening, alarming, or formidable
47. The earthquake caused a _____ of lumber to crumble noisily.
n. a pile of something arranged or laid one on top of another; a large tall chimney through which combustion gases and smoke can be evacuated
48. It would be best not to _____ your associates into doing complex tasks.
v. to frighten someone very much
49. Her remarks _____ the debate.
v. to mistake one thing for another; to make somebody hard to understand

ANSWERS: 42. bankruptcy, 43. trap, 44. tough-love, 45. know-it-all, 46. fearsome, 47. stack, 48. terrify, 49. confused

50. 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

51. The enemy was forced to _____ after a long battle.

- v.* to cease resistance to an enemy or opponent and submit to their authority

52. He cannot _____ a holiday.

- v.* to have enough money or time to be able to buy or do something

53. The ship navigated through the _____ with great care.

- n.* a narrow stretch of water or sea connecting two larger bodies of water or seas

54. 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

55. Many employers hire _____ trainees to train as managers.

- n.* a person who has a first degree from university or college; (verb) to complete the first course of university or college and get a degree

56. The food chain causes a material _____.

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

57. All the books in this section _____ to the library's rare collection and must be handled carefully.

- v.* to be the property of someone or something; to be a member or part of a group; to be in the proper or appropriate place

ANSWERS: 50. debt, 51. surrender, 52. afford, 53. strait, 54. recession, 55. graduate, 56. cycle, 57. belong

58. In this society, discussing politics in public is a _____ subject.

adj. prohibited or restricted by social custom

59. He gave his daughter a new ____ for her birthday.

n. a thing, typically a small model or replica of something that is played with, especially by children

60. _____ hyperglycemia is a trigger for a variety of serious diseases.

adj. being long-lasting and recurrent or characterized by long suffering; habitual

61. Parallel lines are, by _____ lines on the same plane that never cross.

n. a concise explanation of the meaning of a word, phrase, or symbol

62. The fire department arrived just in time to _____ the family from the burning building.

v. to save someone or something from a dangerous or difficult situation

63. The shark's powerful _____ allowed it to swim at high speeds.

n. a thin flat part on the body of a fish or other aquatic animal used for propulsion or balance

64. The news of the pandemic was a _____ reminder of the fragility of human health.

adj. causing fear or alarm, or very surprising and alarming

65. In an economically prosperous country, most male _____ is due to child support problems.

n. the act of killing yourself intentionally

ANSWERS: 58. taboo, 59. toy, 60. Chronic, 61. definition, 62. rescue, 63. fins, 64. frightening, 65. suicide

66. She wrote an _____ detailing her journey from poverty to success.
n. a written account of someone's own life, written by that person
67. The older man _____ from arthritis and finds it difficult to move around.
v. to experience pain, distress, or hardship; to undergo or endure something painful or unpleasant
68. I spotted a majestic _____ with large antlers standing at the forest's edge.
n. a male deer; a unit of currency, especially the US dollar; a sudden jolt or movement; a young man; (verb) to resist or oppose something, such as an authority, trend, or convention
69. The _____ of the discussion was the current state of the economy.
n. a subject that is being discussed or written about
70. I asked the lawyer to initiate _____ negotiations for voluntary liquidation.
n. a person, company, etc. to whom a debtor owes money

ANSWERS: 66. autobiography, 67. suffers, 68. buck, 69. topic, 70. creditor