# **Englist.me**

### Vocabulary Builder Reference from...

Adam Carroll: What playing Monopoly with real money taught me about my kids--and humanity | TED Talk

https://www.ted.com/talks/adam\_carroll\_what\_playing
\_monopoly\_with\_real\_money\_taught\_me\_about\_my\_
kids\_and\_humanity



### **All Words**

#### **IMPORTANT**

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### **Session 1: Word List**

#### sanction

official permission or approval for an action, especially an economic or political action by a government or international organization; a penalty or punishment imposed for breaking the law, rule, or agreement; (verb) to impose a penalty or punishment for breaking the law, rule, or agreement

*synonym*: approve, authorize, endorse

Imperial sanction, (2) popular sanction
 The government imposed economic sanctions on the country.

#### supervise

v. to watch over and direct someone or something, especially in a position of responsibility

synonym: oversee, manage, control

(1) **supervise** entrance test takers, (2) **supervise** team activity

She was asked to **supervise** the construction project.

### psychology

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

#### experiment

 the scientific test conducted to observe what happens and gain new knowledge

synonym: experimentation, investigation

(1) **experiment** design, (2) series of **experiments** His **experiments** showed highly positive results.

#### premise

 a statement or proposition that is held to be true or from which a conclusion can be drawn

synonym: assumption, postulate, supposition

(1) the major **premise**, (2) make a **premise**The book's **premise** is that the main character must save the world from an impending disaster.

#### dive

- v. to jump into the water with your head and arms going in first, or to move down to a deeper level underwatersynonym: dip, leap, plunge
- (1) **dive** into anime communities, (2) **dive** off a cliff The sperm whale can **dive** to 1,000 meters.

#### dice

 a small cube with each side marked with a different number of spots (from 1 to 6) used in gambling and some games

*synonym*: cube, die

(1) **dice** game, (2) playing **dice** 

He rolled the dice, hoping for a lucky outcome.

### monopoly

n. exclusive control or possession of something, especially an area of business; a board game in which players try to gain a monopoly on real estate

synonym: cartel, trust, ownership

(1) a government **monopoly**, (2) **monopoly** in distribution The government strived to protect its tobacco **monopoly**.

#### marathon

- n. a long-distance race of 42.195 kilometerssynonym: endurance, race, event
- run a marathon, (2) watch a marathon
   She successfully completed her first marathon with a

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personal best time.

### strategy

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

synonym: approach, procedure, scenario

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

Our plan includes a comprehensive marketing strategy.

### entirely

adv. completely

*synonym*: completely, fully, totally

(1) **entirely** satisfied with the meal, (2) he was **entirely** to blame

Later, his claim was found to be **entirely** false.

#### communal

adj. belonging to or used by a group rather than individuals; for common use

synonym: collaborative, combined, collective

(1) **communal** swimming pool, (2) **communal** combination of funds

**Communal** elections were held in several European countries.

### utility

 the state or quality of being useful or convenient; the service, such as electric power or water or transportation, provided by a public

synonym: usefulness, practicality, utility

(1) utility costs, (2) marginal utility

The **utility** of the device was immediately apparent to all who saw it.

### proceeds

 the money or profit earned from a particular activity or venture; the total amount collected from a sale or fundraiser

synonym: earnings, profits, income

(1) **proceeds** of a sale, (2) criminal **proceeds** 

The **proceeds** from the charity auction will go towards

building a school in a developing country.

#### savvy

 n. the condition of being aware of and able to deal with a situation effectively; (adjective) having knowledge and understanding of a particular subject or activity

synonym: know-how, expertise, skill

(1) a **savvy** investor, (2) tech- **savvy** 

His business **savvy** was evident in the success of his company.

#### wheelbarrow

 a hand-operated cart with a single wheel in front and two supporting legs behind, used for carrying small loads over short distances

synonym: cart, handcart, trolley

(1) empty the **wheelbarrow**, (2) **wheelbarrow** tire I loaded up the **wheelbarrow** with dirt and hauled it to the backyard.

unfold

 to open up or spread out something that is folded or rolled up; to reveal or disclose something that was previously hidden or unknown

synonym: open, spread out, expose

(1) **unfold** the story, (2) **unfold** the stroller The mystery **unfolded** as the detectives gathered more clues.

#### observation

 the act or activity of carefully examining or monitoring something or someone

synonym: watching, notice, reflection

- (1) class **observation** day, (2) **observation** instrument In the hospital, she will remain under constant **observation**.
- a facility where criminals are kept to be punished for their crimes; a prison

synonym: prison, slammer, penitentiary

(1) county jail, (2) be in jail

The police escorted the prisoner to the **jail**.

jail

flush

v. to become red on your face, especially because you are embarrassed, angry, or hot; to rinse, clean, or empty something, especially a toilet, by causing large quantities of water to flow

synonym: redden, burn, suffuse

(1) the blood **flush** into my face, (2) **flush** the toilet The girl **flushed** when a young man whistled as she walked by.

banter

n. playful and teasing conversation between friends or acquaintances, characterized by good-natured teasing and humor; (verb) to engage in good-natured teasing or playful conversation with someone in a lighthearted and humorous way

synonym: teasing, raillery, chitchat

(1) banter back and forth, (2) playful banter

The **banter** between the two colleagues lightened the mood in the office.

decision

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

synonym: choice, determination, judgment

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

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

concept

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

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

abstract

adj. based on general ideas, feelings, or qualities and not on any a physical or concrete existence

synonym: conceptual, theoretical, ideational

(1) an abstract noun, (2) abstract science

The invention of the camera triggered the development of

### abstract painting.

### 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**.

#### interact

- v. to communicate or react with somebody synonym: cooperate, combine, collaborate
- (1) **interact** directly with customers, (2) **interact** with one another

He should interact more with his colleagues.

#### basis

 the most important facts, ideas, or events from which something is developed; the way how things are organized or arranged

synonym: foundation, base, ground

on an equal basis,
 basis for calculation
 evidence will form the basis for our discussion.

#### anecdotal

adj. based on personal accounts or stories that may not be verifiable or representative of a larger population; characterized by anecdotes or casual observations rather than scientific data or empirical evidence

synonym: hearsay, informal, unreliable

anecdotal evidence, (2) anecdotal example
 My friend shared an anecdotal story about her experience in customer service.

#### grandchild

- n. a child of someone's son or daughtersynonym: offspring, descendant, progeny
- (1) **grandchild-grandparent** relationship, (2) **grandchild** development

The grandparents take care of their grandchild while the

parents are at work.

app

 n. (abbreviation for application) software designed to run on smartphones and other mobile devices or inside a web browser on a PC

synonym: application, software

(1) killer app, (2) cannot log in to the app

The discovery of a critical bug caused the company to delay the **app's** release.

#### reimburse

- v. to pay someone back for money that they have spent synonym: compensate, repay, refund
- (1) **reimburse** expenses, (2) **reimburse** money

  The insurance company will **reimburse** the cost of the damage caused by the storm.

### approve

v. to think that someone or something is favorable, acceptable, or appropriate; to officially accept a plan, request, etc.

synonym: accept, authorize, agree

(1) **approve** a measures, (2) unanimously **approve** a resolution

My boss wouldn't approve of the plan.

tune

 a musical composition or set of musical notes that are played or sung; (verb) to adjust or set something to a specific condition or standard

synonym: melody, harmony, (verb) adjust

(1) the tune of a song, (2) tune a piano

The band played a beautiful tune on their instruments.

#### settlement

n. an official agreement that brings an argument to a close; the process of establishing permanent residence in a place.

synonym: agreement, accommodation, colonization

(1) the **settlement** of a dispute, (2) **settlement** in a new house

Our goal must be to achieve a peaceful settlement.

#### invest

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

synonym: fund, sponsor, support

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

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

#### device

 a piece of equipment, tool, or technology that serves a particular purpose or function, often mechanical or electronic

synonym: gadget, instrument, tool

(1) electronic device, (2) tracking device

I always carry a backup **device** in case my phone runs out of battery.

#### function

n. the purpose or use of an object, system, or process; a particular activity or operation that is designed to serve a specific purpose; a mathematical concept that describes a relationship between two sets of values, called the input and output sets; (verb) to operate or work in a specific way, or to perform a particular task or purpose

synonym: purpose, mapping, job

(1) function properly, (2) immune function

The brain is an incredibly complex organ that controls the body's **function**.

id

n. a part of the psyche that represents the unconscious desires and instincts of an individual; in psychoanalytic theory, it is believed to be the most basic and primal part of the human psyche; (also ID, short for identification) a document or card that proves a person's identity, such as a driver's license, passport, or national ID card

synonym: identity, ego, persona

(1) the id ego, (2) ID card

I forgot my **ID** at home and needed it to enter the club.

#### property

- n. a thing or things that belong to someonesynonym: belongings, possessions, equity
- (1) a man of **property**, (2) chemical **property**. He stood to inherit a million-dollar **property**.

#### dessert

- n. a sweet food served as the last course of a meal synonym: sweet, cake, confection
- dessert knife, (2) easy dessert recipe
   Let's go to an all-you-can-eat dessert restaurant.

### magic

 beliefs and actions employed to influence supernatural beings and forces; any art or performance that invokes supernatural powers

synonym: fascination, illusion, wizardry

(1) a magic spell, (2) she is magicHe performed magic tricks with sophisticated moves.

### kingdom

- n. the country ruled by a king or queen
- synonym: empire, realm, land
- (1) establish his **kingdom**, (2) a subordinate **kingdom** By remaining neutral, this **kingdom** continued to exist.

#### vacation

 a period in which someone does not have to attend work or school and is free to do whatever they choose, such as travel or leisure

synonym: leave, recess, break

(1) a short vacation, (2) summer vacation
Do you have a plan for a long vacation?

#### magical

- adj. produced by or containing supernatural powerssynonym: enchanting, occult, supernatural
- magical place, (2) magical powers
   When I was a child, my mother often cast magical spells to

ease my pain whenever I was injured.

#### conversation

 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.

#### grand

adj. important and large in size, scope, or extent synonym: impressive, great, ambitious

(1) a grand meal, (2) grand bargain

This year's **grand** gathering will be held in Canada.

#### theft

 the act of taking anything from someone or somewhere unlawfully; stealing

synonym: stealing, heist, robbery

(1) victim of identity **theft**, (2) **theft** of designs Poverty is not a reproach; however, **theft** is.

### sketchy

- adj. lacking in detail or completeness; vague, uncertain, or unreliable; suspicious or questionablesynonym: suspicious, dubious, questionable
- (1) sketchy sources, (2) sketchy behavior

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

#### calculated

- adj. done with careful thought or planning; deliberate and intentional; based on a process of reasoning or estimation rather than on instinct or chance
   synonym: premeditated, willful, deliberate
- (1) **calculated** bankruptcy, (2) **calculated** crime The company made a **calculated** decision to invest in new technology.

#### currency

- n. a system of money in general use in a particular country synonym: money, tender, cash
- (1) **currency** exchange, (2) digital **currency**The **currency** used in this country is the Euro.

#### estimate

v. to guess or calculate the cost, size, value, etc. of something

synonym: calculate, gauge, evaluate

(1) **estimate** a fair value, (2) **estimate** this chicken to weigh three pounds

We **estimated** the season's total trade deficit at \$50 billion.

#### denomination

 a religious group or branch, usually including many local churches; a value or size of a banknote, coin, or postage stamp

synonym: sect, faith, creed

(1) a religious **denomination**, (2) notes of small **denomination** 

He flashed a fistful of large denomination bills.

#### stake

 a share or financial investment in something such as a business; a wooden or metal post set up to mark something

*synonym*: share, interest, post

(1) execution by burning at a **stake**, (2) buy the company's **stake** 

The **stake** of the company is too high nowadays.

### normally

adv. usually; under normal conditions

synonym: commonly, generally, naturally

(1) complete **normally**, (2) not **normally** drink much I don't **normally** take a vacation in the middle of summer.

### hypothesis

 a proposed idea or explanation that is based on a few known facts but has not yet been proven to be true or accurate

synonym: assumption, conjecture, theory

(1) test my **hypothesis**, (2) a bold **hypothesis** 

This evidence supports the big-bang hypothesis.

### bankrupt

adj. unable to pay one's debts; having been reduced to a state of financial ruin; lacking in something essential or

#### fundamental

*synonym*: insolvent, broke, ruined

(1) bankrupt business, (2) financially bankrupt

Unfortunately, the company went **bankrupt** and had to close its doors permanently.

#### retire

v. to withdraw from one's position or occupation, especially because of age

synonym: relinquish, step down, withdraw

(1) **retire** voluntarily, (2) **retire** after four terms

After working for the company for 30 years, she decided to **retire** from her job.

#### roll

v. to move in a particular direction by turning over and over or from side to side

synonym: spin, swirl, wheel

(1) roll a ball, (2) roll down his cheeks

He was exhausted and **rolled** into bed as soon as he got home.

#### conservative

adj. holding traditional views and values and opposed to change or innovation

synonym: traditional, reactionary, cautious

(1) a **conservative** society, (2) **conservative** about production

He always makes a **conservative** estimation when predicting future sales.

#### boardwalk

 a path or walkway, usually raised and made of wood, along or near a beach, boardwalk, or waterfront area, often used for recreation or pedestrian traffic

synonym: promenade, walkway, pier

(1) boardwalk trail, (2) oceanfront boardwalk

Walking along the seaside **boardwalk**, I enjoyed the sound of the waves crashing on the shore.

lane

n. a narrow road in the countryside; a well-defined track or path for someone such as a swimmer or driver

synonym: roadway, street, artery

(1) lane change, (2) first lane

We walked along a muddy lane to reach the farm.

immediately

adv. now or without delay

synonym: directly, instantly, promptly

(1) **immediately** recall a product, (2) write him an answer **immediately** 

A suspension order from the court is effective **immediately**.

oriental

adj. relating to Asia or the eastern part of the world; specifically associated with the cultural, artistic, and architectural traditions of Asia

synonym: Eastern, Asian, far eastern

(1) oriental philosophy, (2) oriental culture

The **oriental** cuisine at this restaurant is delicious.

avenue

 a wide road in a town or city, especially with trees or tall buildings on both sides; a line of approach

synonym: artery, roadway, street

(1) an avenue of poplars, (2) an avenue to success

They explored every **avenue** they could think of.

affordable

adj. not expensive and able to pay

synonym: cheap, reasonable, inexpensive

(1) affordable housing, (2) affordable solution

The automaker has been providing **affordable** car financing options since last year.

pride

 a feeling of deep pleasure or satisfaction derived from one's achievements

synonym: vanity, conceit, egotism

(1) pride of a company, (2) hide his pride

She took great **pride** in her work, always striving for

### perfection.

### phrase

 a group of words that mean something specific when used together

*synonym*: expression, idiom, term

ready-made phrases, (2) noun phrase
 We bought a Spanish phrase book.

### annoy

- v. to make someone angry, anxious, or irritating slightly synonym: aggravate, irritate, unsettle
- (1) **annoy** at the time, (2) **annoy** everyone else Her constant chatter was starting to **annoy** the neighbors.

#### confine

- v. to restrict the movement of someone or something synonym: restrict, limit, contain
- (1) **confine** themselves solely, (2) **confine** the scope of use The animal was **confined** in a small cage.

#### illusion

 a false idea or belief, especially about somebody or about a situation

synonym: delusion, fallacy, magic trick

(1) optical **illusion**, (2) the **illusion** of being in the forest He could no longer tell the difference between **illusion** and reality.

### consequence

 the outcome of a particular action or event, especially relative to an individual

*synonym*: result, impact, outcome

(1) unintended **consequences**, (2) the **consequence** of an argument

These economic activities had disastrous environmental **consequences**.

#### peter

v. to fail or lose power, efficiency, or value gradually before coming to an end

synonym: decrease, drop, lower

(1) eventually **peter** out, (2) begin to **peter** out The music just **petered** out.

#### fame

 n. the condition of being well-known and discussed by a large number of people as a result of one's accomplishments, abilities, and so on

synonym: celebrity, renown, stardom

(1) leap into **fame**, (2) his undying **fame** Good **fame** is better than a good face.

#### guru

 a spiritual teacher or leader, notably in Hindu and Sikh traditions; a person who has knowledge and expertise in a particular area

synonym: sage, mentor, master

(1) guru meditation, (2) spiritual guru

He was considered a **guru** in economics and consulted by many leaders.

#### finance

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

synonym: banking, investment, fund

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

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

#### industrious

adj. hardworking, diligent, and persistent in effortsynonym: diligent, hardworking, assiduous

(1) industrious worker, (2) industrious student

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

#### creative

adj. relating to or involving the use of skill and original and unusual ideas to create something

synonym: imaginative, innovative, inventive

(1) creative writing, (2) barren of creative spirit

All the supervisor has to do is assign tasks that make his subordinates more **creative**.

### leadership

*n*. the ability, act, or status of leading a group of people or an organization

synonym: captaincy, direction, initiative

(1) under his **leadership**, (2) **leadership** by politicians The country's **leadership** has decided to take large-scale measures against global warming.

#### executive

n. a person or group of people with top-level management responsibility in a business or other organization; the branch that is responsible for implementing, administering, and enforcing laws, as well as running the day-to-day operations

synonym: administrator, manager, director

(1) **executive** editor at the publishing house, (2) **executive** vice president

As the **executive** director of the non-profit, it's her responsibility to make sure they're meeting their mission goals.

#### characteristic

 a typical feature or quality that can identify, tell apart, or describe something or somebody

synonym: feature, quality, attribute

(1) stripes **characteristic** of the zebra, (2) my friend's **characteristic** laugh

Bananas have their **characteristic** taste and odor.

#### thrust

v. to push or drive forcibly; to impose or insert; (noun) the force used in pushing

synonym: push, shove, prod

(1) **thrust** a dagger home, (2) **thrust** a plate away The engine **thrust** the rocket into space.

#### mentor

 a person who helps and advises a younger or less experienced person over time, usually at work or school synonym: adviser, coach, tutor

(1) mentor for life, (2) fashion mentor

As a **mentor**, he helped me realize my career.

### appreciate

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

### suppose

- v. to think that something is likely to be actual or possible synonym: guess, assume, presume
- (1) **suppose** you're right, (2) **suppose** beforehand What do you **suppose** the culprit's motive was?

#### framework

 the structural components of a building or object that support its weight and give it form; the underlying structure of a system, concept, or text

*synonym*: structure, scheme, foundation

(1) legal **framework**, (2) the **framework** of a house He devised a new analytical **framework** to capture the phenomenon.

#### essence

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

synonym: core, nature, disposition

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

#### 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.

#### engage

v. to attract and keep someone's attention and interest; to participate in or obtain services of something

synonym: confront, employ, amuse

- (1) **engage** in environmental protection activities,
- (2) engage a new employee

Many multinational companies are **engaged** in the reconstruction of that country.

#### relevance

 the state or degree of being closely connected or appropriate to the matter at hand

synonym: pertinence, applicability, connection

(1) have no **relevance**, (2) **relevance** category

The **relevance** of this information to the current situation needs to be investigated.

#### likelihood

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

synonym: probability, chance, possibility

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

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

### kaleidoscope

- a toy or optical instrument made up of mirrors and pieces of colored glass or plastic, which produce changing patterns and images when rotated; a constantly changing succession of different things or events
- (1) **kaleidoscope** of cultures, (2) **kaleidoscope** pattern
  The **kaleidoscope** of colors in the sunset was breathtaking.

#### achieve

v. to successfully complete a task or goal, often through hard work, perseverance, and dedication; to attain or accomplish something that one has set out to do

synonym: accomplish, attain, reach

(1) achieve success, (2) achieve milestonesI will work hard to achieve my goals and realize my dreams.

humble

adj. having or showing a modest or low estimate of one's quality or importance

synonym: modest, unpretentious, abject

(1) a humble cottage, (2) humble opinion

The nobler, the more **humble**.

subtle

adj. not readily apparent or visible

synonym: slight, nuanced, exquisite

(1) **subtle** changes, (2) a **subtle** poison

A famous artist painted the room in a **subtle** pink hue.

societal

adj. relating to society or social relationships

synonym: social, communal, cultural

(1) **societal** norms, (2) **societal** expectations

The **societal** pressure to conform is strong in this community.

shift

a slight transition in position, direction, or trend

synonym: transition, change, modification

(1) Doppler **shift**, (2) major paradigm **shift** 

Could you help me shift some furniture?

trillion

- n. the number 1,000,000,000,000; a million million
- (1) **trillion** cubic feet, (2) many **trillions** of dollars

One light year is nearly 6 **trillion** miles.

globe

the earth or world, mainly used to emphasize its vastness

synonym: Earth, world, sphere

(1) terrestrial globe, (2) around the globe

His final goal is to sail around the **globe**.

economy

n. the system by which a country or region produces manages, and distributes goods and services, including the money and finances involved in these activities; (of an airline) the lowest-priced, most basic option for seating in commercial travel

synonym: finance, trade, business

(1) economy of scale, (2) economy class

The **economy** of the country is struggling due to the recent political instability.

digital

adj. processing or storing information as a succession of 1 and 0 to show that a signal is present or missing; relating to the use of computer technology, especially the internet

synonym: numerical, computerized, cyber

- (1) a **digital** watch, (2) **digital** electronic signature

  Sensors convert physical phenomena into **digital** signals.
- Sensors convert physical phenomena into digital signals

packet

 a small container or envelope that holds one or more items typically used for storing or transporting items like food, medicine, or marketing materials

synonym: package, parcel, bundle

(1) packet delivery, (2) packet data networkI need to buy a packet of biscuits from the store.

native

adj. connecting with or describing someone's birth country or place of birth, or someone born in a specific country or place

synonym: endemic, domestic, aboriginal

(1) **native** to Africa, (2) **native** language The vegetation here is almost wholly **native**.

cheque

 n. (UK form of check) a written order directing a bank to pay money

synonym: bank check, bill

(1) a phony **cheque**, (2) **cheque** issuer I wrote him a **cheque** for \$500.

checkbook

 a book containing blank checks that can be used to withdraw money from a bank or to make payments by mail

synonym: check register, bank ledger, account book

(1) update your **checkbook**, (2) keep a **checkbook** 

I need to balance my <b>checkbook</b> to ensure I spend my	y
money wisely.	

liable

- *adj.* having legal responsibility for something or someone *synonym*: answerable, responsible, accountable
- (1) **liable** to taxation, (2) **liable** for all damages The people are **liable** to tax.

equate

v. to consider or describe one thing as similar, equal, or analogous

synonym: associate, liken, relate

(1) **equate** mistakes with failure, (2) **equate** to legal responsibility

It isn't very reasonable to **equate** money with happiness.

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.

debit

 an entry in a financial account that represents money owed or transferred out of the account; a payment card or other means of withdrawing funds from a bank account

synonym: charge, withdrawal, deduction

(1) debit card, (2) debit balance

I checked my bank statement and noticed an unexpected **debit** from an unknown source.

zap

 to strike, destroy, get rid of, or kill something or someone suddenly and with force

*synonym*: destroy, kill, exterminate

(1) **zap** a huge target, (2) **zap** bar code

They provided allies with powerful weapons that could **zap** the enemy from thousands of miles away.

#### technological

adj. based on scientific and industrial progress synonym: specialized, technical

(1) **technological** advancement, (2) **technological** policy **Technological** advances have disrupted many industries.

#### advancement

*n.* the development, improvement, or progress of something

synonym: progression, breakthrough, improvement

(1) **advancement** of knowledge, (2) career **advancement** Competition between countries resulted in fast technological **advancement**.

#### token

 something that serves as a symbol, sign, or expression of something else; a physical object representing a particular idea or concept

synonym: symbol, emblem, representation

(1) digital **token**, (2) **token** payment

As a **token** of appreciation, the teacher gave each student a small gift at the end of the school year.

#### random

adj. made, done, or happening without method, conscious decision, or any regular pattern

synonym: incidental, arbitrary, unanticipated

(1) a random choice, (2) bombs fell at randomTo find drunk drivers, police conduct random tests.

#### biometric

- adj. relating to the measurement and analysis of unique physical or behavioral characteristics of an individual, such as fingerprints or voice patterns, often used for identification or security purposes; (noun, biometrics) the use of measurable biological characteristics or traits, such as fingerprints, facial recognition, iris scans, or voice recognition, to identify or authenticate individuals
- (1) **biometric** recognition, (2) **biometrics** for visitors

  The new smartphone has **biometric** authentication, such as facial recognition and fingerprint scanning.

cave

n. a large hole in the side of a hill, cliff, mountain, or under the ground

synonym: cavern, grotto, burrow

(1) domiciliary caves, (2) the mouth of the cave

Bats reside in sheltered caves.

amazing

adj. extremely surprising, especially in a way that you like or admire

synonym: exceptional, extraordinary, wonderful

(1) **amazing** advances, (2) the most **amazing** feeling

The golfer recorded an **amazing** distance.

snap

to record on photographic film; to make a sudden, sharp sound; (noun) the act of catching an object with the hands

synonym: break, crack, fracture

(1) **snap** a whip, (2) **snap** judgment

She **snapped** a quick picture of the beautiful sunset before it disappeared.

thumb

- n. the short, thick digit of the hand next to the index finger; (verb) to travel by getting free rides from motoristssynonym: digit, finger, phalange
- (1) thumb wrestling, (2) thumb a rideHe used his right thumb to press the button on his phone.

recipe

 a set of instructions for preparing a dish, including the ingredients and the method of cooking

synonym: instructions, formula, method

(1) recipe book, (2) recipe collection

The **recipe** for the cake is passed down from generation to generation in her family.

disaster

 an unexpected event or series of events that cause widespread damage, destruction, or loss of life

*synonym*: catastrophe, calamity, tragedy

(1) global disaster, (2) disaster recovery

The **disaster** response team worked around the clock to aid those affected by the earthquake.

#### uneducated

adj. lacking knowledge or educationsynonym: illiterate, unschooled, untaught

(1) **uneducated** poor people, (2) **uneducated** society The lack of access to education has left many people **uneducated**.

#### **limitless**

*adj.* without end, limit, or boundary; infinite *synonym*: boundless, infinite, unrestricted

for a limitless time, (2) limitless potential
 The possibilities for scientific discovery are limitless.

#### back-end

- n. the part of a system or technology that is not directly visible to the user but which handles data processing, storage, retrieval, and other behind-the-scenes tasks; the operational aspects of a company or project that are not visible to customers or end-users
- (1) **back-end** development, (2) **back-end** operations
  The website's **back-end** is where all the data processing and storage happens.

#### firsthand

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

synonym: direct

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

The manager tried to hear customers' voices firsthand.

#### untold

adj. not yet revealed or known; not having been counted or measured

synonym: countless, immeasurable, innumerable

(1) **untold** riches, (2) an **untold** number of people

The **untold** stories of the disaster victims need to be heard to understand the impact fully.

#### 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 debtHe became in debt after losing his job.

#### balloon

 a small bag made of thin rubber or other light material that can be inflated with air or gas, used as a toy or as a decoration; (verb) to become inflated

synonym: aerostat, blimp, (verb) billow out

(1) **balloon** ride, (2) **balloon** into a severe political problem The satellite **balloon** slowly ascended into the sky.

### mortgage

a loan secured by the collateral of a specific property, such as a house, that is repaid over a set period of time with interest; the legal agreement governing this loan

synonym: home loan, loan, lien

(1) **mortgage** payment, (2) fixed-rate **mortgage**They were able to purchase their dream home with a **mortgage** from the bank.

### delinquent

 a person who regularly engages in minor criminal or antisocial activities, especially a young person; a person who has failed to neglect one's duty

synonym: offender, lawbreaker, criminal

(1) a juvenile **delinquent**, (2) **delinquent** payments
The high rate of **delinquents** in the community has led to increased crime.

#### default

v. to fail to fulfill an obligation or pay a debt when it is due; to fail to meet expectations or perform as required; to choose or accept a predetermined option or condition without making a deliberate selection or choice; (noun) a failure to fulfill an obligation or to meet a requirement; the pre-set or automatic settings that a system or program uses when the user has selected no other options

synonym: fail, neglect, omit

(1) **default** settings, (2) **default** on the mortgage If you don't specify a different option, the computer will **default** to its original settings.

#### dun

adj. having a dull brownish-gray color, often used to describe the color of certain animals, such as a dun horse; (verb) to repeatedly and insistently demand payment of a debt or money owed

synonym: dark, gloomy, somber

(1) **dun** horse, (2) **dun** him for the unpaid bills
The spider was camouflaged on the **dun-colored** rock, waiting for its next prey.

#### headline

 a heading at the top of a newspaper or magazine story or page

synonym: title, caption

(1) headline article, (2) banner headlineThe engagement of the two golf players became headline

news.

#### fortune

- a large amount of money or property; chance or luck as an unknown and arbitrary force affecting human affairssynonym: wealth, affluence, assets
- ill fortune, (2) bit of good fortune
   Capitalism guarantees the right of ownership of personal fortune.

#### consume

v. to spend something, especially fuel, energy, or time, in a large amount

synonym: absorb, ingest, use up

- (1) **consume** a large of alcohol, (2) **consume** electricity A smaller car will **consume** less fuel.
- n. a time of great disagreement, confusion, or danger when problems must be resolved or critical decisions must be taken

*synonym*: concern, problem, emergency

crisis

(1) financial crisis, (2) crisis management

The Chinese word for **crisis** comprises two characters, one for danger and the other for opportunity.

#### domino

 a small, flat, rectangular block used in a game that has pairs of dots on one or both sides; a consequence of an event that sets off a chain reaction of similar events

synonym: tile, block, ivory

(1) domino chain, (2) domino effect

We knocked over a stack of **dominoes** and watched them fall one by one.

### unfortunately

adv. by bad luck; unluckily

synonym: regrettably, unluckily, alas

(1) **unfortunately** caught in a shower, (2) even more **unfortunately** 

The treatments were done but, **unfortunately**, were unsuccessful.

### charity

 an organization that helps people in need, especially by providing food, shelter, or money; a kindly and sympathetic attitude toward people

synonym: philanthropy, benevolence, generosity

(1) charity work, (2) ask charity

She volunteers at a local **charity** every weekend to help those in need.

#### declare

 to say, state, or announce something clearly, officially, or publicly

synonym: announce, state, affirm

(1) **declare** independence, (2) **declare** my love Foreign goods from abroad must be **declared** to customs

when entering a country.

#### 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**.

### perspective

 a confident attitude toward something; a particular style of thinking about something

*synonym*: viewpoint, standpoint, outlook

(1) a **perspective** view, (2) the **perspective** of the battle His father's death changed his whole **perspective** on life.

### bankruptcy

 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.

### simplistic

adj. oversimplified or lacking in complexity or depth; characterized by an attempt to explain something complex or multifaceted with overly vague or simple terms

synonym: basic, uncomplicated, elementary

(1) simplistic approach, (2) simplistic design

The politician's solution to the problem was too **simplistic** to solve the underlying issue.

#### stem

n. the central part of something from which other parts can develop or grow; the part of a word common to all its inflected variants; (verb) to grow out of, have roots in, or originate in

synonym: branch, limb, (verb) come from

(1) **stem** from a belief, (2) the **stem** of a matchstick A rose has thorns on its **stem**.

tide

 the cyclical rise and fall of sea level caused by the moon's gravitational pull synonym: ripple, surge, swell

(1) **tide** cycle, (2) ride the **tide** of change

Red **tide** is often harmful to the local ecosystem.

### largely

adv. virtually entirely; to a large degreesynonym: mainly, chiefly, broadly

(1) **largely** accepted, (2) **largely** mitigate the issue Nevada is **largely** a desert state.

fin

 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.

### guidance

 advice or instructions given to help direct someone's behavior or decision-making

synonym: advice, direction, support

(1) vocational **guidance**, (2) **guidance** counselor

The mentor provided **guidance** to the young entrepreneur, helping her navigate the business world.

### mentorship

 a relationship in which a more experienced or more knowledgeable person helps to guide a less experienced or less knowledgeable person

synonym: guidance, coaching, tutorship

(1) mentorship program, (2) under his mentorship

He was grateful for the **mentorship** opportunity given to him by his supervisor.

### supervision

 the act or process of overseeing or directing the work or performance of others

synonym: oversight, management, direction

(1) under **supervision**, (2) **supervision** by the police She was put in charge of the project and had full **supervision** over the team.

#### commission

 a formal instruction, command, or request given to a person or group; an official group of people entrusted by a government or other official body to control or enforce something

synonym: task, duty, authority

(1) **commission** appointed by the government, (2) the **commission** of murder

She gets a **commission** on each contract.

#### chore

 a routine or tedious task, often related to household or manual labor

synonym: task, duty, job

(1) **chore** list, (2) household **chores** 

Cleaning the house is a **chore** that only some enjoy.

### stipend

 a fixed sum of money paid regularly, often as a salary or allowance, to support a particular activity or role, such as a student or trainee

synonym: allowance, grant, scholarship

(1) full-time **stipend**, (2) **stipend** amount

As a graduate student, I receive a monthly **stipend** to cover my living expenses.

#### cashless

adj. operating without the use of physical currency or cash, often relying instead on electronic forms of payment and exchange, such as credit cards or digital wallets

synonym: electronic, digital, virtual

cashless payment, (2) cashless transactions
 Many countries are moving towards a cashless society, where all transactions are made electronically.

shelter

a structure built to protect from poor weather, danger, or attack:

synonym: refuge, hideout, lair

(1) rainproof **shelter**, (2) anti-air raid **shelter** They need food and **shelter**.

### toiletry

 items used for personal grooming and hygiene, such as soap, toothbrush, and shampoo

synonym: grooming kit, hygiene products

(1) travel toiletry, (2) toiletry bag

Remember to pack your **toiletry** goods when you go on vacation, or you'll have to repurchase them.

#### entertainment

 public shows, films, television, or other performances or activities of enjoying people

synonym: amusement, recreation, enjoyment

(1) an elegant **entertainment**, (2) hour of **entertainment** The hotel is famous for its **entertainment**, including the casino.

#### resent

 to feel anger, bitterness, or indignation towards someone or something as a result of unfair treatment or perceived injustice; to harbor negative feelings towards someone or something

synonym: dislike, begrudge, envy

(1) **resent** being called a fool, (2) **resent** their success
He couldn't help but **resent** his friend for always taking credit for his ideas.

### scholarship

 a grant or payment made to support a student's education usually awarded based on academic or other achievements

synonym: grant, award, stipend

a scholarship association, (2) college scholarship
 she received a full scholarship to study abroad.

attend

- v. to be present at an event, to go to a place synonym: go, be present, accompany
- (1) **attend** a meeting, (2) **attend** service We must **attend** to this matter.

#### exude

v. to emit or release a liquid, smell, or expression gradually and slowly; to display an emotion, quality, or

characteristic in a spontaneous and natural way synonym: emit, ooze, radiate

(1) exude confidence, (2) exude charm

The flowers **exude** a sweet fragrance.

#### prowess

- n. exceptional or superior skill or ability, particularly in a physical or athletic context; valorous bravery or courage synonym: expertise, skill, ability
- (1) economic **prowess**, (2) intellectual **prowess**The athlete's **prowess** in her sport earned her many accolades.

#### unmistakable

adj. clearly recognizable; impossible to mistake or misunderstand

synonym: apparent, clear, definite

(1) find **unmistakable** evidence, (2) **unmistakable** difference

His talent for singing is unmistakable.

#### inherit

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

synonym: obtain, gain, acquire

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

### precarious

- adj. not securely held or in position; dangerously unstable or uncertain; dependent on chance or uncertain conditionssynonym: precariousness, instability, uncertainty
- (1) **precarious** job, (2) **precarious** financial situation She had a **precarious** hold on the ladder and was afraid to move.

## **Session 2: Spelling**

9.

hu e opinion

a small cube with each side marked 1. d e game n. with a different number of spots (from 1 to 6) used in gambling and some games to record on photographic film; to make 2. s\_\_p judgment a sudden, sharp sound; (noun) the act of catching an object with the hands the condition of being well-known and his undying f e 3. n. discussed by a large number of people as a result of one's accomplishments, abilities, and so on app\_\_\_\_te her feedback to value and acknowledge the worth of 4. ν. someone or something; to be grateful for something or someone su\_\_\_\_se entrance test takers to watch over and direct someone or 5. ν. something, especially in a position of responsibility stripes cha\_\_\_\_\_tic of the a typical feature or quality that can 6. n. identify, tell apart, or describe zebra something or somebody a routine or tedious task, often related 7. ch e list n. to household or manual labor 8. a spiritual teacher or leader, notably in g u meditation n. Hindu and Sikh traditions; a person who has knowledge and expertise in a

ANSWERS: 1. dice, 2. snap, 3. fame, 4. appreciate, 5. supervise, 6. characteristic, 7. chore, 8. guru, 9. humble

particular area

adj. having or showing a modest or low

estimate of one's quality or importance

ANSWERS: 10. guidance, 11. utility, 12. experiment, 13. humble, 14. avenue, 15. debt, 16. entirely, 17. insolvent, 18. tune, 19. magic

20. det balance	n.	an entry in a financial account that represents money owed or transferred out of the account; a payment card or other means of withdrawing funds from a bank account
21. chy work	n.	an organization that helps people in need, especially by providing food, shelter, or money; a kindly and sympathetic attitude toward people
22. update your chok	n.	a book containing blank checks that can be used to withdraw money from a bank or to make payments by mail
23. under supon	n.	the act or process of overseeing or directing the work or performance of others
24. for a liss time	adj.	without end, limit, or boundary; infinite
25. run a maon	n.	a long-distance race of 42.195 kilometers
26. wheow tire	n.	a hand-operated cart with a single wheel in front and two supporting legs behind, used for carrying small loads over short distances
27. produce tale results	adj.	real and concrete; able to be perceived especially able to be touched; (of business assets) having physical substance and intrinsic monetary value
28. conion in English	n.	an informal talk between two or more people to exchange their views, ideas, information, etc.
ANSWERS: 20. debit, 21. charity, 22. chec marathon, 26. wheelbarrow, 27. tangible, 2		· · · · · · · · · · · · · · · · · · ·

b-Builder Ref from "Adam Carroll: What playing Monopoly with real money taught me about my kids--and humanity | TED Talk" (165 w

29. k	oand operations	n.	the part of a system or technology that is not directly visible to the user but which handles data processing, storage, retrieval, and other behind-the-scenes tasks; the operational aspects of a company or project that are not visible to customers or end-users
30. c	de into anime communities	ν.	to jump into the water with your head and arms going in first, or to move dow to a deeper level underwater
31. f	Ih the toilet	v.	to become red on your face, especially because you are embarrassed, angry, or hot; to rinse, clean, or empty something, especially a toilet, by causing large quantities of water to flow
32. s	simic approach	adj.	oversimplified or lacking in complexity or depth; characterized by an attempt to explain something complex or multifaceted with overly vague or simple terms
33. t	he most amg feeling	adj.	extremely surprising, especially in a way that you like or admire
34. k	killer a_p	n.	(abbreviation for application) software designed to run on smartphones and other mobile devices or inside a web browser on a PC
35. l	eaip by politicians	n.	the ability, act, or status of leading a group of people or an organization
36. p	osygy experiment	n.	the scientific study of mind and behavio

37.	band development	n.	the part of a system or technology that is not directly visible to the user but which handles data processing, storage, retrieval, and other behind-the-scenes tasks; the operational aspects of a company or project that are not visible to customers or end-users
38.	buy the company's ste	n.	a share or financial investment in something such as a business; a wooden or metal post set up to mark something
39.	a sue poison	adj.	not readily apparent or visible
40.	hear customer's voices find	adv.	from the source; directly; (adjective) received directly from a source
41.	opne occasion	adj.	suitable or happening at a time that is suitable or convenient for a particular purpose
42.	eventually per out	ν.	to fail or lose power, efficiency, or value gradually before coming to an end
43.	und riches	adj.	not yet revealed or known; not having been counted or measured
44.	cass payment	adj.	operating without the use of physical currency or cash, often relying instead on electronic forms of payment and exchange, such as credit cards or digital wallets
45.	simic design	adj.	oversimplified or lacking in complexity or depth; characterized by an attempt to explain something complex or multifaceted with overly vague or simple terms

- 46. do\_\_\_o chain
- 47. z p bar code
- 48. to\_\_n payment
- 49. I\_\_e change
- 50. ask ch\_\_\_\_y
- 51. de t card
- 52. ec\_\_\_y of scale

- n. a small, flat, rectangular block used in a game that has pairs of dots on one or both sides; a consequence of an event that sets off a chain reaction of similar events
- v. to strike, destroy, get rid of, or kill something or someone suddenly and with force
- something that serves as a symbol, sign, or expression of something else; a physical object representing a particular idea or concept
- a narrow road in the countryside; a well-defined track or path for someone such as a swimmer or driver
- an organization that helps people in need, especially by providing food, shelter, or money; a kindly and sympathetic attitude toward people
- n. an entry in a financial account that represents money owed or transferred out of the account; a payment card or other means of withdrawing funds from a bank account
- n. the system by which a country or region produces manages, and distributes goods and services, including the money and finances involved in these activities; (of an airline) the lowest-priced, most basic option for seating in commercial travel

ANSWERS: 46. domino, 47. zap, 48. token, 49. lane, 50. charity, 51. debit, 52. economy

53. ecy class	n.	the system by which a country or region produces manages, and distributes goods and services, including the money and finances involved in these activities; (of an airline) the lowest-priced, most basic option for seating in commercial travel
54. any at the time	ν.	to make someone angry, anxious, or irritating slightly
55. soal expectations	adj.	relating to society or social relationships
56. rese expenses	ν.	to pay someone back for money that they have spent
57. kalope of cultures	n.	a toy or optical instrument made up of mirrors and pieces of colored glass or plastic, which produce changing patterns and images when rotated; a constantly changing succession of different things or events
58. cot car	n.	an idea or principle associated with something abstract
59. watch a maon	n.	a long-distance race of 42.195 kilometers
60. ID card	n.	a part of the psyche that represents the unconscious desires and instincts of an individual; in psychoanalytic theory, it is believed to be the most basic and primal part of the human psyche; (also ID, short for identification) a document or card that proves a person's identity, such as a driver's license, passport, or

ANSWERS: 53. economy, 54. annoy, 55. societal, 56. reimburse, 57. kaleidoscope, 58. concept, 59. marathon, 60. id

national ID card

- 61. d\_n him for the unpaid bills
- 62. tech-sa\_\_y
- 63. ba\_\_\_r back and forth

64. fu on properly

- 65. cu\_\_\_cy exchange
- 66. na e language

- adj. having a dull brownish-gray color, often used to describe the color of certain animals, such as a dun horse; (verb) to repeatedly and insistently demand payment of a debt or money owed
- n. the condition of being aware of and able to deal with a situation effectively; (adjective) having knowledge and understanding of a particular subject or activity
- n. playful and teasing conversation between friends or acquaintances, characterized by good-natured teasing and humor; (verb) to engage in good-natured teasing or playful conversation with someone in a lighthearted and humorous way
- n. the purpose or use of an object, system, or process; a particular activity or operation that is designed to serve a specific purpose; a mathematical concept that describes a relationship between two sets of values, called the input and output sets; (verb) to operate or work in a specific way, or to perform a particular task or purpose
- a system of money in general use in a particular country
- adj. connecting with or describing someone's birth country or place of birth, or someone born in a specific country or place

ANSWERS: 61. dun, 62. savvy, 63. banter, 64. function, 65. currency, 66. native

ANSWERS: 76. thrust, 77. sketchy, 78. strategy, 79. mentor, 80. roll, 81. normally, 82. magical, 83. limitless, 84. scholarship, 85. normally, 86. entirely, 87. industrious, 88. thrust

89. tale assets	adj.	real and concrete; able to be perceived,
		especially able to be touched; (of business assets) having physical substance and intrinsic monetary value
90. playful bar	n.	playful and teasing conversation between friends or acquaintances, characterized by good-natured teasing and humor; (verb) to engage in good-natured teasing or playful conversation with someone in a lighthearted and humorous way
91. anal example	adj.	based on personal accounts or stories that may not be verifiable or representative of a larger population; characterized by anecdotes or casual observations rather than scientific data or empirical evidence
92. grald-grandparent relationship	n.	a child of someone's son or daughter
93. abct science	adj.	based on general ideas, feelings, or qualities and not on any a physical or concrete existence
94. che issuer	n.	(UK form of check) a written order directing a bank to pay money
95. grd bargain	adj.	important and large in size, scope, or extent
96. career advnt	n.	the development, improvement, or progress of something
97. ride the te of change	n.	the cyclical rise and fall of sea level caused by the moon's gravitational pull
ANSWERS: 89. tangible, 90. banter, 91. a	neco	dotal, 92. grandchild, 93. abstract, 94.

cheque, 95. grand, 96. advancement, 97. tide

98. advnt of knowledge	n.	the development, improvement, or progress of something
99. int in stocks	<i>v</i> .	to put money, effort, time, etc. into something to make a profit or achieve a result
100. the sm of a matchstick	n.	the central part of something from which other parts can develop or grow; the part of a word common to all its inflected variants; (verb) to grow out of, have roots in, or originate in
101. diI electronic signature	adj.	processing or storing information as a succession of 1 and 0 to show that a signal is present or missing; relating to the use of computer technology, especially the internet
102. an und number of people	adj.	not yet revealed or known; not having been counted or measured
103. sp a whip	v.	to record on photographic film; to make a sudden, sharp sound; (noun) the act of catching an object with the hands
104. popular saon	n.	official permission or approval for an action, especially an economic or political action by a government or international organization; a penalty or punishment imposed for breaking the law, rule, or agreement; (verb) to impose a penalty or punishment for breaking the law, rule, or agreement
105. the conce of an argument	n.	the outcome of a particular action or event, especially relative to an individual
ANSWERS: 98. advancement, 99. invest, snap, 104. sanction, 105. consequence	100.	stem, 101. digital, 102. untold, 103.

a musical composition or set of musical 114. t e a piano n. notes that are played or sung; (verb) to adjust or set something to a specific condition or standard 115. ill fo\_\_\_\_e a large amount of money or property; n. chance or luck as an unknown and arbitrary force affecting human affairs 116. de\_\_\_\_e my love to say, state, or announce something clearly, officially, or publicly a thin flat part on the body of a fish or 117. a f\_n of a plane other aquatic animal used for propulsion or balance 118. even more unf ely adv. by bad luck; unluckily the earth or world, mainly used to 119. terrestrial gl e n. emphasize its vastness a statement or proposition that is held to 120. the major pr e n. be true or from which a conclusion can be drawn 121. unm ble difference adj. clearly recognizable; impossible to mistake or misunderstand 122. cal\_\_\_\_ed bankruptcy adj. done with careful thought or planning; deliberate and intentional; based on a process of reasoning or estimation rather than on instinct or chance to strike, destroy, get rid of, or kill 123. z p a huge target something or someone suddenly and with force a proposed idea or explanation that is 124. test my hyp\_\_\_\_is n. based on a few known facts but has not yet been proven to be true or accurate

ANSWERS: 114. tune, 115. fortune, 116. declare, 117. fin, 118. unfortunately, 119. globe, 120. premise, 121. unmistakable, 122. calculated, 123. zap, 124. hypothesis

- 141. su\_\_\_\_e beforehand
- 142. ban\_\_\_\_cy court
- 143. victim of identity th\_\_t

- v. to think that something is likely to be actual or possible
- the legal status of a person or business that cannot repay debts to creditors
- n. the act of taking anything from someone or somewhere unlawfully; stealing

ANSWERS: 134. supervision, 135. entertainment, 136. technological, 137. immediately, 138. uneducated, 139. fortune, 140. id, 141. suppose, 142. bankruptcy, 143. theft

ANSWERS: 144. trillion, 145. inherit, 146. dive, 147. mentorship, 148. native, 149. engage, 150. annoy, 151. unfold, 152. token

physical object representing a particular

idea or concept

153. bolk trail	n.	a path or walkway, usually raised and made of wood, along or near a beach, boardwalk, or waterfront area, often used for recreation or pedestrian traffic
154. Doppler sht	n.	a slight transition in position, direction, or trend
155. college schip	n.	a grant or payment made to support a student's education usually awarded based on academic or other achievements
156. the perve of the battle	n.	a confident attitude toward something; particular style of thinking about something
157. unfely caught in a shower	adv.	by bad luck; unluckily
158. rese money	ν.	to pay someone back for money that they have spent
159. este this chicken to weigh three pounds	ν.	to guess or calculate the cost, size, value, etc. of something
160. a diI watch	adj.	processing or storing information as a succession of 1 and 0 to show that a signal is present or missing; relating to the use of computer technology, especially the internet
161. ret being called a fool	ν.	to feel anger, bitterness, or indignation towards someone or something as a result of unfair treatment or perceived injustice; to harbor negative feelings towards someone or something
162. intellectual prs	n.	exceptional or superior skill or ability, particularly in a physical or athletic context; valorous bravery or courage
ANSWERS: 153. boardwalk, 154. shift, 15 unfortunately, 158. reimburse, 159. estima		• • • • • • • • • • • • • • • • • • • •

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Bui	lder Ref from "Adam Carroll: What playing Monopoly with rea	l mon	ey taught me about my kidsand humanity   TED Talk" (165 w
	163. pat delivery	n.	a small container or envelope that holds one or more items typically used for storing or transporting items like food, medicine, or marketing materials
	164. soal norms	adj.	relating to society or social relationships
	165. oral culture	adj.	relating to Asia or the eastern part of the world; specifically associated with the cultural, artistic, and architectural traditions of Asia
	166. dier recovery	n.	an unexpected event or series of events that cause widespread damage, destruction, or loss of life
	167. coe the scope of use	ν.	to restrict the movement of someone or something
	168. hour of entent	n.	public shows, films, television, or other performances or activities of enjoying people
	169. uneed poor people	adj.	lacking knowledge or education
	170. notes of small denion	n.	a religious group or branch, usually including many local churches; a value or size of a banknote, coin, or postage stamp
	171. pat data network	n.	a small container or envelope that holds one or more items typically used for storing or transporting items like food, medicine, or marketing materials

ANSWERS: 163. packet, 164. societal, 165. oriental, 166. disaster, 167. confine, 168. entertainment, 169. uneducated, 170. denomination, 171. packet, 172. cave

172. domiciliary c\_\_es

a large hole in the side of a hill, cliff,

mountain, or under the ground

ANSWERS: 173. firsthand, 174. delinquent, 175. recipe, 176. pride, 177. toiletry, 178. proceeds, 179. function, 180. flush

causing large quantities of water to flow

184. spiritual g\_\_u

n. a spiritual teacher or leader, notably in Hindu and Sikh traditions; a person who has knowledge and expertise in a particular area

a wide road in a town or city, especially with trees or tall buildings on both sides;a line of approach

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

v. to think that something is likely to be actual or possible

n. the earth or world, mainly used to emphasize its vastness

 a time of great disagreement, confusion, or danger when problems must be resolved or critical decisions must be taken

n. the ability, act, or status of leading a group of people or an organization

185. an av\_\_\_e of poplars

186. back f\_n

187. su\_\_\_\_e you're right

188. around the gl\_\_e

189. financial cr\_\_s

190. under his lea ip

ANSWERS: 181. headline, 182. delinquent, 183. creative, 184. guru, 185. avenue, 186. fin, 187. suppose, 188. globe, 189. crisis, 190. leadership

ANSWERS: 191. mortgage, 192. essence, 193. achieve, 194. disaster, 195. sketchy, 196. psychology, 197. sanction, 198. liable

a facility where criminals are kept to be 199. be in j 1 n. punished for their crimes; a prison adj. having legal responsibility for something 200. li e for all damages or someone 201. chemical pr\_\_\_ty a thing or things that belong to n. someone a small cube with each side marked 202. playing d\_\_e n. with a different number of spots (from 1 to 6) used in gambling and some games a loan secured by the collateral of a 203. mo\_\_\_\_ge payment specific property, such as a house, that is repaid over a set period of time with interest; the legal agreement governing this loan 204. con ive about production adj. holding traditional views and values and opposed to change or innovation 205. de t knife a sweet food served as the last course n. of a meal to receive money, property, or a title 206. in\_\_\_\_t estate ν. from someone after they have died 207. in\_\_\_t capital to put money, effort, time, etc. into ν. something to make a profit or achieve a result beliefs and actions employed to 208. she is ma c influence supernatural beings and forces; any art or performance that invokes supernatural powers

ANSWERS: 199. jail, 200. liable, 201. property, 202. dice, 203. mortgage, 204. conservative, 205. dessert, 206. inherit, 207. invest, 208. magic, 209. chore

n.

209. household chees

a routine or tedious task, often related

to household or manual labor

210. obson instrument	n.	the act or activity of carefully examining or monitoring something or someone
211. begin to per out	<i>v</i> .	to fail or lose power, efficiency, or value gradually before coming to an end
212. a grd meal	adj.	important and large in size, scope, or extent
213. atd a meeting	v.	to be present at an event, to go to a place
214. biic recognition	adj.	relating to the measurement and analysis of unique physical or behavioral characteristics of an individual, such as fingerprints or voice patterns, often used for identification or security purposes; (noun, biometrics) the use of measurable biological characteristics or traits, such as fingerprints, facial recognition, iris scans, or voice recognition, to identify or authenticate individuals
215. atd service	v.	to be present at an event, to go to a place
216. coal combination of funds	adj.	belonging to or used by a group rather than individuals; for common use
217. establish his kim	n.	the country ruled by a king or queen
218. prds of a sale	n.	the money or profit earned from a particular activity or venture; the total

ANSWERS: 210. observation, 211. peter, 212. grand, 213. attend, 214. biometric, 215. attend, 216. communal, 217. kingdom, 218. proceeds, 219. perspective

219. a per\_\_\_\_ve view

amount collected from a sale or

particular style of thinking about

a confident attitude toward something; a

fundraiser

something

a narrow road in the countryside; a 220. first le n. well-defined track or path for someone such as a swimmer or driver 221. legal fr\_\_\_\_rk the structural components of a building n. or object that support its weight and give it form; the underlying structure of a system, concept, or text to successfully complete a task or goal, 222. ac\_\_\_e milestones often through hard work, perseverance, and dedication; to attain or accomplish something that one has set out to do to withdraw from one's position or 223. re\_\_\_e after four terms ν. occupation, especially because of age the central part of something from which 224. s m from a belief n. other parts can develop or grow; the part of a word common to all its inflected variants; (verb) to grow out of, have roots in, or originate in a book containing blank checks that can 225. keep a ch ok n. be used to withdraw money from a bank or to make payments by mail 226. marginal ut\_\_\_y the state or quality of being useful or n. convenient; the service, such as electric power or water or transportation, provided by a public 227. improve the lik\_\_\_\_od of a cure the probability or chance that something will happen or be the case 228. ba s for calculation the most important facts, ideas, or n. events from which something is developed; the way how things are organized or arranged

ANSWERS: 220. lane, 221. framework, 222. achieve, 223. retire, 224. stem, 225. checkbook, 226. utility, 227. likelihood, 228. basis

230. tec\_\_\_\_cal policy

232. la\_\_\_\_y mitigate the issue

233. learn new co ts

234. a bold hyp\_\_\_\_is

235. un d the stroller

236. optical il\_\_\_on

237. anti-air raid sh\_\_\_\_r

238. de t on the mortgage

progress

231. a sa\_\_y investor

n. the condition of being aware of and able to deal with a situation effectively; (adjective) having knowledge and understanding of a particular subject or activity

adv. virtually entirely; to a large degree

adj. based on scientific and industrial

n. an idea or principle associated with something abstract

 a proposed idea or explanation that is based on a few known facts but has not yet been proven to be true or accurate

v. to open up or spread out something that is folded or rolled up; to reveal or disclose something that was previously hidden or unknown

n. a false idea or belief, especially about somebody or about a situation

*n.* a structure built to protect from poor weather, danger, or attack:

v. to fail to fulfill an obligation or pay a debt when it is due; to fail to meet expectations or perform as required; to choose or accept a predetermined option or condition without making a deliberate selection or choice; (noun) a failure to fulfill an obligation or to meet a requirement; the pre-set or automatic settings that a system or program uses when the user has selected no other options

ANSWERS: 229. consume, 230. technological, 231. savvy, 232. largely, 233. concept, 234. hypothesis, 235. unfold, 236. illusion, 237. shelter, 238. default

ANSWERS: 239. domino, 240. dun, 241. relevance, 242. bankrupt, 243. monopoly, 244. boardwalk, 245. crisis

must be taken

ANSWERS: 246. phrase, 247. premise, 248. unmistakable, 249. monopoly, 250. experiment, 251. biometric, 252. roll, 253. creative

254. anal evidence	adj.	based on personal accounts or stories that may not be verifiable or representative of a larger population; characterized by anecdotes or casual observations rather than scientific data or empirical evidence
255. bankrupt cror	n.	a person, company, etc. to whom a debtor owes money
256. county jl	n.	a facility where criminals are kept to be punished for their crimes; a prison
257. suse team activity	v.	to watch over and direct someone or something, especially in a position of responsibility
258. easy det recipe	n.	a sweet food served as the last course of a meal
259. the comon of murder	n.	a formal instruction, command, or request given to a person or group; an official group of people entrusted by a government or other official body to control or enforce something
260. indus worker	adj.	hardworking, diligent, and persistent in effort
261. an opne remark	adj.	suitable or happening at a time that is suitable or convenient for a particular purpose
262. pre of a company	n.	a feeling of deep pleasure or satisfaction derived from one's achievements
263. tht of designs	n.	the act of taking anything from someone or somewhere unlawfully; stealing

ANSWERS: 254. anecdotal, 255. creditor, 256. jail, 257. supervise, 258. dessert, 259. commission, 260. industrious, 261. opportune, 262. pride, 263. theft

a group of words that mean something 272. ready-made ph es n. specific when used together a detailed plan of action designed to 273. military st\_\_\_\_gy n. achieve a long-term or overall goal. 274. unanimously ap\_\_\_e a resolution to think that someone or something is ν. favorable, acceptable, or appropriate; to officially accept a plan, request, etc. (abbreviation for application) software 275. cannot log in to the a p n. designed to run on smartphones and other mobile devices or inside a web browser on a PC adj. operating without the use of physical 276. ca\_\_\_\_ss transactions currency or cash, often relying instead on electronic forms of payment and exchange, such as credit cards or digital wallets 277. the cr\_\_\_or's claims a person, company, etc. to whom a n. debtor owes money 278. co e themselves solely to restrict the movement of someone or ν. something 279. a phony ch\_\_\_e (UK form of check) a written order n. directing a bank to pay money the cyclical rise and fall of sea level 280. t e cycle n. caused by the moon's gravitational pull a period in which someone does not 281. summer va\_\_\_\_on have to attend work or school and is free to do whatever they choose, such as travel or leisure 282. the fr\_\_\_\_rk of a house the structural components of a building or object that support its weight and give it form; the underlying structure of

ANSWERS: 272. phrase, 273. strategy, 274. approve, 275. app, 276. cashless, 277. creditor, 278. confine, 279. cheque, 280. tide, 281. vacation, 282. framework

a system, concept, or text

ANSWERS: 283. immediately, 284. equate, 285. likelihood, 286. thumb, 287. thumb, 288. oriental, 289. finance, 290. conversation, 291. largely, 292. wheelbarrow

behind, used for carrying small loads

over short distances

ANSWERS: 293. kaleidoscope, 294. vacation, 295. equate, 296. kingdom, 297. exude, 298. calculated, 299. interact, 300. communal, 301. executive

302. a ram choice	adj.	made, done, or happening without method, conscious decision, or any regular pattern
303. grald development	n.	a child of someone's son or daughter
304. bombs fell at ram	adj.	made, done, or happening without method, conscious decision, or any regular pattern
305. a conive society	adj.	holding traditional views and values and opposed to change or innovation
306. affle housing	adj.	not expensive and able to pay
307. rainproof shr	n.	a structure built to protect from poor weather, danger, or attack:
308. the ilon of being in the forest	n.	a false idea or belief, especially about somebody or about a situation
309. mer for life	n.	a person who helps and advises a younger or less experienced person over time, usually at work or school
310. economic prs	n.	exceptional or superior skill or ability, particularly in a physical or athletic context; valorous bravery or courage
311. ree collection	n.	a set of instructions for preparing a dish, including the ingredients and the method of cooking
312. an abct noun	adj.	based on general ideas, feelings, or qualities and not on any a physical or concrete existence
313. a man of prty	n.	a thing or things that belong to someone

ANSWERS: 302. random, 303. grandchild, 304. random, 305. conservative, 306. affordable, 307. shelter, 308. illusion, 309. mentor, 310. prowess, 311. recipe, 312. abstract, 313. property

mentorship, 319. decision, 320. precarious, 321. guidance, 322. approve, 323. exude

ANSWERS: 324. amazing, 325. denomination, 326. magical, 327. finance, 328. currency, 329. commission, 330. consume

ν.

to spend something, especially fuel,

energy, or time, in a large amount

330. co\_\_\_\_e a large of alcohol

## **Session 3: Fill in the Blanks**

1. <i>v</i> .	He was exhausted and into bed as soon as he got home.  to move in a particular direction by turning over and over or from side to side
2. n.	She received a full to study abroad.  a grant or payment made to support a student's education usually awarded based on academic or other achievements
3. v.	We must to this matter.  to be present at an event, to go to a place
4. n.	Capitalism guarantees the right of ownership of personal  a large amount of money or property; chance or luck as an unknown and arbitrary force affecting human affairs
<b>5.</b> <i>v</i> .	I will work hard to my goals and realize my dreams.  to successfully complete a task or goal, often through hard work, perseverance and dedication; to attain or accomplish something that one has set out to do
6. v.	If you don't specify a different option, the computer will to its original settings.  to fail to fulfill an obligation or pay a debt when it is due; to fail to meet expectations or perform as required; to choose or accept a predetermined option or condition without making a deliberate selection or choice; (noun) a failure to fulfill an obligation or to meet a requirement; the pre-set or automatic settings that a system or program uses when the user has selected no other options
<b>7.</b> adj	A problem that has been pointed out for years finally becomes  real and concrete; able to be perceived, especially able to be touched; (of business assets) having physical substance and intrinsic monetary value
	SWERS: 1. rolled, 2. scholarship, 3. attend, 4. fortune, 5. achieve, 6. default, 7. gible

40. He stood to inherit a million-dollar
n. a thing or things that belong to someone
41. The of this information to the current situation needs to be investigated.
<ul> <li>n. the state or degree of being closely connected or appropriate to the matter at hand</li> </ul>
42. The high rate of in the community has led to increased crime.
<ul> <li>a person who regularly engages in minor criminal or antisocial activities, especially a young person; a person who has failed to neglect one's duty</li> </ul>
43. The vegetation here is almost wholly
adj. connecting with or describing someone's birth country or place of birth, or someone born in a specific country or place
44. My friend shared an story about her experience in customer service.
adj. based on personal accounts or stories that may not be verifiable or representative of a larger population; characterized by anecdotes or casual observations rather than scientific data or empirical evidence
45. I forgot my at home and needed it to enter the club.
n. a part of the psyche that represents the unconscious desires and instincts of an individual; in psychoanalytic theory, it is believed to be the most basic and primal part of the human psyche; (also ID, short for identification) a document or card that proves a person's identity, such as a driver's license, passport, or national ID card
46. The politician's solution to the problem was too to solve the underlying issue.
adj. oversimplified or lacking in complexity or depth; characterized by an attempt to explain something complex or multifaceted with overly vague or simple terms
ANSWERS: 40. property, 41. relevance, 42. delinquents, 43. native, 44. anecdotal, 45. ID, 46. simplistic

ler Ref from "Adam Carroll:	What playing Mono	poly with real mon	ey taught me abo	ut my kidsand l	humanity   TED T	alk" (
ANSWERS:						
ANSWERS.						