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Vocabulary Builder Reference from...

Shivani Siroya: A smart loan for people with no credit history (yet) | TED Talk

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

Advanced Words Only

IMPORTANT

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Session 1: Word List

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.

institutionalize

v. to establish or make something a part of an institution (= a place such as a university, hospital, etc.)
synonym: formalize, establish, regularize
(1) **institutionalize** a system, (2) **institutionalize** customary laws
The new policy aims to **institutionalize** the use of renewable energy sources.

electrify

v. to make a machine or system work by using electricity; to make someone extremely enthusiastic about or interested in something
synonym: wire, amaze, astonish
(1) **electrify** the audience, (2) **electrify** a manufacturing process
The product developed through years of research continues to **electrify** the market.

smartphone

n. a mobile phone that functions as a computer and connects to the Internet

(1) **smartphone** app developer, (2) **smartphone** addict
Internet traffic volumes have increased significantly with the advent of **smartphones**.

creditworthy

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

synonym: dependable, trustworthy

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

vouch

v. to assert or guarantee the truth or accuracy of something; to provide a personal recommendation or endorsement

synonym: confirm, validate, attest

(1) **vouch** for the authenticity, (2) **vouch** for the accuracy of the data

I can **vouch** for her honesty and integrity.

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.

Session 2: Spelling

1. ins_____ize customary laws *v.* to establish or make something a part of an institution (= a place such as a university, hospital, etc.)
2. bankrupt cr_____or *n.* a person, company, etc. to whom a debtor owes money
3. cre_____thy borrower *adj.* of or relating to a person or entity that has a strong credit history and is therefore seen as likely to repay any loans or debts they may incur, typically associated with lower interest rates and more favorable loan terms
4. vo__h for the authenticity *v.* to assert or guarantee the truth or accuracy of something; to provide a personal recommendation or endorsement
5. the cr_____or's claims *n.* a person, company, etc. to whom a debtor owes money
6. cre_____thy business *adj.* of or relating to a person or entity that has a strong credit history and is therefore seen as likely to repay any loans or debts they may incur, typically associated with lower interest rates and more favorable loan terms
7. el_____fy the audience *v.* to make a machine or system work by using electricity; to make someone extremely enthusiastic about or interested in something

ANSWERS: 1. institutionalize, 2. creditor, 3. creditworthy, 4. vouch, 5. creditor, 6. creditworthy, 7. electrify

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| 8. vo__h for the accuracy of the data | v. | to assert or guarantee the truth or accuracy of something; to provide a personal recommendation or endorsement |
| 9. ex___e the crowd | v. | to make someone feel suddenly enthusiastic or eager |
| 10. el_____fy a manufacturing process | v. | to make a machine or system work by using electricity; to make someone extremely enthusiastic about or interested in something |
| 11. sma_____ne addict | n. | a mobile phone that functions as a computer and connects to the Internet |
| 12. ins_____ize a system | v. | to establish or make something a part of an institution (= a place such as a university, hospital, etc.) |
| 13. ex___e rebellion | v. | to make someone feel suddenly enthusiastic or eager |
| 14. sma_____ne app developer | n. | a mobile phone that functions as a computer and connects to the Internet |

ANSWERS: 8. vouch, 9. excite, 10. electrify, 11. smartphone, 12. institutionalize, 13. excite, 14. smartphone

Session 3: Fill in the Blanks

1. The new policy aims to _____ the use of renewable energy sources.
 - v. to establish or make something a part of an institution (= a place such as a university, hospital, etc.)
2. The bank only lends money to _____ individuals with a proven financial responsibility track record.
 - adj. of or relating to a person or entity that has a strong credit history and is therefore seen as likely to repay any loans or debts they may incur, typically associated with lower interest rates and more favorable loan terms
3. The news of her promotion _____ her.
 - v. to make someone feel suddenly enthusiastic or eager
4. I asked the lawyer to initiate _____ negotiations for voluntary liquidation.
 - n. a person, company, etc. to whom a debtor owes money
5. I can _____ for her honesty and integrity.
 - v. to assert or guarantee the truth or accuracy of something; to provide a personal recommendation or endorsement
6. Internet traffic volumes have increased significantly with the advent of _____.
 - n. a mobile phone that functions as a computer and connects to the Internet
7. The product developed through years of research continues to _____ the market.
 - v. to make a machine or system work by using electricity; to make someone extremely enthusiastic about or interested in something

ANSWERS: 1. institutionalize, 2. creditworthy, 3. excited, 4. creditor, 5. vouch, 6. smartphones, 7. electrify

ANSWERS: