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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

All Words

IMPORTANT

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Session 1: Word List

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?

row

n. an arrangement of objects or people side by side in a line; (verb) to propel a boat through the water using oars
synonym : line, sequence, layer

(1) criminal on death **row**, (2) a **row** of cherry trees

He was the leader of the demonstrators and spoke out against the war in the front **row**.

patient

n. a person who is receiving medical treatment, care, or attention from a healthcare professional, such as a doctor, nurse, or therapist; a personal quality or characteristic

synonym : client, recipient, subject

(1) **patient** in the hospital, (2) **patient** with weight loss

The doctor carefully examined the **patient's** medical history.

grocery

n. a shop that sells food and other household items
synonym : foodstuff, market

(1) the **grocery** business, (2) run a **grocery**

I will go to the **grocery** store to buy food for dinner.

spot

n. a particular location or place; a small round or roundish area, differing in color or feels from the surface around it

synonym: dot, mark, place

(1) beauty **spot**, (2) a **spot** on his honor

This remote **spot** is rarely visited.

appointment

n. a formal arrangement to meet someone at a particular time and place, especially for a reason connected with their work; the act of putting a person into a job or position of responsibility

synonym: assignment, selection, commission

(1) **appointment** calendar, (2) take up an **appointment**

We had to reschedule the dentist's **appointment**.

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.

aggregation

n. a collection or assembly of things or individuals; the act of bringing things or individuals together

synonym: collection, cluster, assembly

(1) protein **aggregation**, (2) social media **aggregation**

The **aggregation** of data helped us identify patterns in customer behavior.

analyze

v. to think about in-depth and evaluate to discover essential features or meaning

synonym: explore, examine, investigate

(1) **analyze** a chemical compound, (2) **analyze** your real motives

The teacher attempted to **analyze** the root cause of our mistake.

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.

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.

improve

v. to make or become better

synonym: enhance, ameliorate, enrich

(1) **improve** a process, (2) **improve** the test score

We want to **improve** ties between our two countries.

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**.

emerging

adj. starting to exist, mature, or become well-known

synonym: arising, occurring, state-of-the-art

(1) **emerging** country, (2) **emerging** technologies
Emerging technologies have dramatically improved productivity in various industries.

browse

v. to shop around in a leisurely and casual way; to look through a book, magazine, Internet, etc., casually and randomly, without seeking anything in particular; (of an animal) to feed on plants

synonym: look around, look through, scan

(1) **browse** a website, (2) **browse** through the text
We **browsed** in a souvenir shop.

transaction

n. an instance of buying or selling something; the act or process of doing something

synonym: trade, dealing, commerce

(1) card with no foreign **transaction** fees, (2) **transaction** balance

Electronic **transactions** remain incomplete due to system errors.

capture

v. to catch a person or an animal and confine them in an area which they cannot escape

synonym: catch, arrest, imprison

(1) **capture** a glimpse, (2) **capture** customers' hearts
I was able to **capture** the moment on film.

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.

stall

v. to stop or cause to stop making progress; (noun) small area or booth set off for the sale of goods in a market or

large covered area

synonym: halt, hamper, (noun) cubicle

(1) **stall** at sea, (2) **stall** in a tunnel

The negotiations proceeded slowly and finally **stalled**.

district

n. a part of a country or town, especially one with particular features

synonym: territory, dominion, zone

(1) school **districts**, (2) urban **districts**

Since 2001, the **district** has provided training programs for automotive technicians.

vocational

adj. of or relating to an occupation or employment; providing or undergoing training in special skills that prepare you for a particular job

synonym: occupational, technical, specialized

(1) **vocational** training, (2) **vocational** school

The in-house system provided traineeships in **vocational** rehabilitation.

expense

n. the money, time, or effort incurred or required for something

synonym: cost, expenditure, outlay

(1) enormous **expenses**, (2) **expense** account

For this project to be successful, we must control **expenses** strictly.

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.

emergency

n. a sudden unforeseen crisis usually involving danger that requires immediate action

synonym: crisis, trouble, difficulty

(1) **emergency** action, (2) acute **emergency**
The president declared a state of **emergency**.

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.

discretionary

adj. subject to one's judgment or decision; available for use as needed or desired
synonym: optional, elective, voluntary

(1) **discretionary** power, (2) **discretionary** fund
The **discretionary** bonus was a nice surprise for the employees.

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.

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.

credible

adj. capable of being trusted or believed
synonym: reasonable, believable, plausible

(1) **credible** source, (2) a **credible** story
They didn't have any **credible** evidence of his innocence.

shark

n. a long-bodied, mostly predatory marine fish that has sharp teeth and a pointed fin on its back; a person who is ruthless, greedy, and dishonest

synonym : swindler, con artist, crook

(1) a man-eating **shark**, (2) card **shark**

He borrowed money from a loan **shark**.

risky

adj. involving the possibility of danger, failure, or loss

synonym : dangerous, perilous, scary

(1) change **risky** behavior, (2) a **risky** enterprise

It is extremely **risky** to sail in such a storm.

collateral

n. something of value pledged as security against a loan or debt; something that is related or complementary to something else, often as a secondary consequence

synonym : guarantee, security, pledge

(1) **collateral** damage, (2) **collateral** agreement

The loan was secured with **collateral**, requiring the borrower to put up their house as a guarantee.

convinced

adj. completely certain about something; having a strong belief or conviction in a particular religion

synonym : confident, positive, indoctrinated

(1) **convinced** of the idea, (2) **convinced** criminal

The public is **convinced** that the prime minister has committed fraud.

download

v. to transfer data or files from the Internet or computer network to a user's computer or device; (noun) the process of transferring data or information from a remote or central computer to a local computer or device

synonym : load, save, transfer

(1) **download** files from the Internet, (2) **download** the assignment from the website

I need to **download** the latest update for my computer's operating system.

device

n. 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.

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.

tradition

n. a belief, custom, or way of doing something that has been passed down from generation to generation within a group or society

synonym : custom, practice, ritual

(1) a **tradition** of a culture, (2) against **tradition**

It is a **tradition** in many families to have a big Thanksgiving dinner with all their relatives.

repay

v. to give back or make restitution for money, debt, or other obligation that is owed; to compensate or reward someone for something done or given

synonym : compensate, refund, reimburse

(1) **repay** a kindness, (2) **repay** a debt

I must **repay** my loan on time to avoid late fees and penalties.

consistent

adj. always behaving or happening in the same way, or having the same thoughts, standards, etc.

synonym : coherent, constant, compatible

(1) do on a **consistent** basis, (2) get **consistent** results

You are not **consistent** in your behavior.

communicate

v. to share or exchange information with others by speaking, writing, moving your body, or using other signals

synonym : convey, share, transmit

(1) **communicate** his anxieties to the psychiatrist,

(2) **communicate** well with my advisor

Dolphins use sound to **communicate** with each other.

individual

n. a single person or thing, as distinct from a group

synonym : person, being, self

(1) a private **individual**, (2) **individual** freedom

As an **individual**, he had the right to make his own decisions and live his life as he saw fit.

trail

n. a path or track roughly through a countryside, mountain, or forest area, often made or used for a particular purpose; (verb) to lag or linger behind

synonym : footpath, track, course

(1) a warm **trail**, (2) follow the **trail**

The storm left a **trail** of destruction behind it.

unpredictable

adj. not capable of being foreseen or calculated; not regular or certain

synonym : uncertain, variable, random

(1) dangerously **unpredictable** person, (2) **unpredictable** outcome

The weather in this region is often **unpredictable**, with sudden rainstorms and strong winds.

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.

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.

addition

n. the act or process of adding something to something else; the process of adding numbers

synonym: accumulation, expansion, addendum

(1) chemical **addition**, (2) **addition** of vectors

In **addition**, private corporations provide healthcare services.

commerce

n. the activity of buying and selling things, especially on a large scale

synonym: trade, transaction, dealings

(1) interstate **commerce**, (2) the local chamber of **commerce**

This company has invested heavily in Internet **commerce**.

deserve

v. to be worthy of or entitled to something, especially something good or valuable

synonym: merit, earn, justify

(1) **deserve** respect, (2) **deserve** this prize

The employee **deserved** the promotion for their hard work and dedication.

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. back f_n | <i>n.</i> a thin flat part on the body of a fish or other aquatic animal used for propulsion or balance |
| 2. ins_____ize customary laws | <i>v.</i> to establish or make something a part of an institution (= a place such as a university, hospital, etc.) |
| 3. a tr_____on of a culture | <i>n.</i> a belief, custom, or way of doing something that has been passed down from generation to generation within a group or society |
| 4. tracking de___e | <i>n.</i> a piece of equipment, tool, or technology that serves a particular purpose or function, often mechanical or electronic |
| 5. st__l at sea | <i>v.</i> to stop or cause to stop making progress; (noun) small area or booth set off for the sale of goods in a market or large covered area |
| 6. co_____ed of the idea | <i>adj.</i> completely certain about something; having a strong belief or conviction in a particular religion |
| 7. interstate co_____ce | <i>n.</i> the activity of buying and selling things, especially on a large scale |
| 8. cre_____thy business | <i>adj.</i> of or relating to a person or entity that has a strong credit history and is therefore seen as likely to repay any loans or debts they may incur, typically associated with lower interest rates and more favorable loan terms |

ANSWERS: 1. fin, 2. institutionalize, 3. tradition, 4. device, 5. stall, 6. convinced, 7. commerce, 8. creditworthy

9. do_____ad files from the Internet *v.* to transfer data or files from the Internet or computer network to a user's computer or device; (noun) the process of transferring data or information from a remote or central computer to a local computer or device
10. a private ind_____al *n.* a single person or thing, as distinct from a group
11. urban di_____cts *n.* a part of a country or town, especially one with particular features
12. sma_____ne addict *n.* a mobile phone that functions as a computer and connects to the Internet
13. com_____te his anxieties to the psychiatrist *v.* to share or exchange information with others by speaking, writing, moving your body, or using other signals
14. im_____e a process *v.* to make or become better
15. ins_____ize a system *v.* to establish or make something a part of an institution (= a place such as a university, hospital, etc.)
16. against tr_____on *n.* a belief, custom, or way of doing something that has been passed down from generation to generation within a group or society
17. take up an app_____nt *n.* a formal arrangement to meet someone at a particular time and place, especially for a reason connected with their work; the act of putting a person into a job or position of responsibility
18. protein agg_____on *n.* a collection or assembly of things or individuals; the act of bringing things or individuals together

ANSWERS: 9. download, 10. individual, 11. district, 12. smartphone, 13. communicate, 14. improve, 15. institutionalize, 16. tradition, 17. appointment, 18. aggregation

19. 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
20. a warm tr__l *n.* a path or track roughly through a countryside, mountain, or forest area, often made or used for a particular purpose; (*v.*) to lag or linger behind
21. do on a con_____nt basis *adj.* always behaving or happening in the same way, or having the same thoughts, standards, etc.
22. co_____e electricity *v.* to spend something, especially fuel, energy, or time, in a large amount
23. voc_____al training *adj.* of or relating to an occupation or employment; providing or undergoing training in special skills that prepare you for a particular job
24. re__y a kindness *v.* to give back or make restitution for money, debt, or other obligation that is owed; to compensate or reward someone for something done or given
25. beauty s__t *n.* a particular location or place; a small round or roundish area, differing in color or feels from the surface around it
26. the local chamber of co_____ce *n.* the activity of buying and selling things, especially on a large scale
27. 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

ANSWERS: 19. vouch, 20. trail, 21. consistent, 22. consume, 23. vocational, 24. repay, 25. spot, 26. commerce, 27. creditworthy

28. chemical ad_____on *n.* the act or process of adding something to something else; the process of adding numbers
29. app_____nt calendar *n.* a formal arrangement to meet someone at a particular time and place, especially for a reason connected with their work; the act of putting a person into a job or position of responsibility
30. 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
31. ind_____al freedom *n.* a single person or thing, as distinct from a group
32. su_____e you're right *v.* to think that something is likely to be actual or possible
33. ec_____y of scale *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
34. dangerously unp_____ble person *adj.* not capable of being foreseen or calculated; not regular or certain
35. pa_____t with weight loss *n.* a person who is receiving medical treatment, care, or attention from a healthcare professional, such as a doctor, nurse, or therapist; a personal quality or characteristic
36. co_____e a large of alcohol *v.* to spend something, especially fuel, energy, or time, in a large amount

ANSWERS: 28. addition, 29. appointment, 30. fin, 31. individual, 32. suppose, 33. economy, 34. unpredictable, 35. patient, 36. consume

37. corporate d__t *n.* something, especially money, goods, or services owed by one person to another; the state of owing something
38. change ri__y behavior *adj.* involving the possibility of danger, failure, or loss
39. st__l in a tunnel *v.* to stop or cause to stop making progress; (noun) small area or booth set off for the sale of goods in a market or large covered area
40. the gr____y business *n.* a shop that sells food and other household items
41. em____cy action *n.* a sudden unforeseen crisis usually involving danger that requires immediate action
42. im____e the test score *v.* to make or become better
43. pa____t in the hospital *n.* a person who is receiving medical treatment, care, or attention from a healthcare professional, such as a doctor, nurse, or therapist; a personal quality or characteristic
44. card with no foreign tra____on fees *n.* an instance of buying or selling something; the act or process of doing something
45. ex____e rebellion *v.* to make someone feel suddenly enthusiastic or eager
46. a s__t on his honor *n.* a particular location or place; a small round or roundish area, differing in color or feels from the surface around it
47. ec____y 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

ANSWERS: 37. debt, 38. risky, 39. stall, 40. grocery, 41. emergency, 42. improve, 43.

patient, 44. transaction, 45. excite, 46. spot, 47. economy

48. dis_____ary power *adj.* subject to one's judgment or decision; available for use as needed or desired
49. acute em_____cy *n.* a sudden unforeseen crisis usually involving danger that requires immediate action
50. tra_____on balance *n.* an instance of buying or selling something; the act or process of doing something
51. bankrupt cr_____or *n.* a person, company, etc. to whom a debtor owes money
52. dis_____ary fund *adj.* subject to one's judgment or decision; available for use as needed or desired
53. the cr_____or's claims *n.* a person, company, etc. to whom a debtor owes money
54. re__y a debt *v.* to give back or make restitution for money, debt, or other obligation that is owed; to compensate or reward someone for something done or given
55. social media agg_____on *n.* a collection or assembly of things or individuals; the act of bringing things or individuals together
56. 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
57. d__t ceiling *n.* something, especially money, goods, or services owed by one person to another; the state of owing something
58. unp_____ble outcome *adj.* not capable of being foreseen or calculated; not regular or certain

ANSWERS: 48. discretionary, 49. emergency, 50. transaction, 51. creditor, 52. discretionary, 53. creditor, 54. repay, 55. aggregation, 56. electrify, 57. debt, 58. unpredictable

59. criminal on death r_w *n.* an arrangement of objects or people side by side in a line; (verb) to propel a boat through the water using oars
60. an_____e your real motives *v.* to think about in-depth and evaluate to discover essential features or meaning
61. in____t in stocks *v.* to put money, effort, time, etc. into something to make a profit or achieve a result
62. ex____e the crowd *v.* to make someone feel suddenly enthusiastic or eager
63. a r_w of cherry trees *n.* an arrangement of objects or people side by side in a line; (verb) to propel a boat through the water using oars
64. cr_____le source *adj.* capable of being trusted or believed
65. ca_____e customers' hearts *v.* to catch a person or an animal and confine them in an area which they cannot escape
66. enormous ex_____es *n.* the money, time, or effort incurred or required for something
67. co_____al combination of funds *adj.* belonging to or used by a group rather than individuals; for common use
68. 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
69. com_____te well with my advisor *v.* to share or exchange information with others by speaking, writing, moving your body, or using other signals

ANSWERS: 59. row, 60. analyze, 61. invest, 62. excite, 63. row, 64. credible, 65. capture, 66. expense, 67. communal, 68. electrify, 69. communicate

70. co_____ed criminal *adj.* completely certain about something; having a strong belief or conviction in a particular religion
71. em_____ng country *adj.* starting to exist, mature, or become well-known
72. br___e through the text *v.* to shop around in a leisurely and casual way; to look through a book, magazine, Internet, etc., casually and randomly, without seeking anything in particular; (of an animal) to feed on plants
73. get con_____nt results *adj.* always behaving or happening in the same way, or having the same thoughts, standards, etc.
74. ca_____e a glimpse *v.* to catch a person or an animal and confine them in an area which they cannot escape
75. sma_____ne app developer *n.* a mobile phone that functions as a computer and connects to the Internet
76. do_____ad the assignment from the website *v.* to transfer data or files from the Internet or computer network to a user's computer or device; (noun) the process of transferring data or information from a remote or central computer to a local computer or device
77. an_____e a chemical compound *v.* to think about in-depth and evaluate to discover essential features or meaning
78. su_____e beforehand *v.* to think that something is likely to be actual or possible
79. in___t capital *v.* to put money, effort, time, etc. into something to make a profit or achieve a result

ANSWERS: 70. convinced, 71. emerging, 72. browse, 73. consistent, 74. capture, 75. smartphone, 76. download, 77. analyze, 78. suppose, 79. invest

80. col_____al agreement *n.* something of value pledged as security against a loan or debt; something that is related or complementary to something else, often as a secondary consequence
81. em_____ng technologies *adj.* starting to exist, mature, or become well-known
82. ad_____on of vectors *n.* the act or process of adding something to something else; the process of adding numbers
83. voc_____al school *adj.* of or relating to an occupation or employment; providing or undergoing training in special skills that prepare you for a particular job
84. de_____e respect *v.* to be worthy of or entitled to something, especially something good or valuable
85. school di_____cts *n.* a part of a country or town, especially one with particular features
86. follow the tr___l *n.* a path or track roughly through a countryside, mountain, or forest area, often made or used for a particular purpose; (verb) to lag or linger behind
87. a ri___y enterprise *adj.* involving the possibility of danger, failure, or loss
88. 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
89. de_____e this prize *v.* to be worthy of or entitled to something, especially something good or valuable

ANSWERS: 80. collateral, 81. emerging, 82. addition, 83. vocational, 84. deserve, 85. district, 86. trail, 87. risky, 88. balance, 89. deserve

90. a man-eating sh__k *n.* a long-bodied, mostly predatory marine fish that has sharp teeth and a pointed fin on its back; a person who is ruthless, greedy, and dishonest
91. vo__h for the authenticity *v.* to assert or guarantee the truth or accuracy of something; to provide a personal recommendation or endorsement
92. a cr____le story *adj.* capable of being trusted or believed
93. co____al swimming pool *adj.* belonging to or used by a group rather than individuals; for common use
94. run a gr____y *n.* a shop that sells food and other household items
95. card sh__k *n.* a long-bodied, mostly predatory marine fish that has sharp teeth and a pointed fin on its back; a person who is ruthless, greedy, and dishonest
96. electronic de____e *n.* a piece of equipment, tool, or technology that serves a particular purpose or function, often mechanical or electronic
97. br____e a website *v.* to shop around in a leisurely and casual way; to look through a book, magazine, Internet, etc., casually and randomly, without seeking anything in particular; (of an animal) to feed on plants
98. ex____e account *n.* the money, time, or effort incurred or required for something
99. col____al damage *n.* something of value pledged as security against a loan or debt; something that is related or complementary to something else, often as a secondary consequence

ANSWERS: 90. shark, 91. vouch, 92. credible, 93. communal, 94. grocery, 95. shark, 96. device, 97. browse, 98. expense, 99. collateral

100. 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

ANSWERS: 100. balance

Session 3: Fill in the Blanks

1. It is extremely _____ to sail in such a storm.
adj. involving the possibility of danger, failure, or loss
2. The storm left a _____ of destruction behind it.
n. a path or track roughly through a countryside, mountain, or forest area, often made or used for a particular purpose; (verb) to lag or linger behind
3. 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
4. The _____ bonus was a nice surprise for the employees.
adj. subject to one's judgment or decision; available for use as needed or desired
5. I will go to the _____ store to buy food for dinner.
n. a shop that sells food and other household items
6. In _____ private corporations provide healthcare services.
n. the act or process of adding something to something else; the process of adding numbers
7. The employee _____ the promotion for their hard work and dedication.
v. to be worthy of or entitled to something, especially something good or valuable
8. A smaller car will _____ less fuel.
v. to spend something, especially fuel, energy, or time, in a large amount

ANSWERS: 1. risky, 2. trail, 3. electrify, 4. discretionary, 5. grocery, 6. addition, 7. deserved, 8. consume

9. 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
10. The government should view children as national assets and actively _____ in them.
- v.* to put money, effort, time, etc. into something to make a profit or achieve a result
11. _____ elections were held in several European countries.
- adj.* belonging to or used by a group rather than individuals; for common use
12. I always carry a backup _____ in case my phone runs out of battery.
- n.* a piece of equipment, tool, or technology that serves a particular purpose or function, often mechanical or electronic
13. As an _____ he had the right to make his own decisions and live his life as he saw fit.
- n.* a single person or thing, as distinct from a group
14. The loan was secured with _____ requiring the borrower to put up their house as a guarantee.
- n.* something of value pledged as security against a loan or debt; something that is related or complementary to something else, often as a secondary consequence
15. The public is _____ that the prime minister has committed fraud.
- adj.* completely certain about something; having a strong belief or conviction in a particular religion

ANSWERS: 9. vouch, 10. invest, 11. Communal, 12. device, 13. individual, 14. collateral, 15. convinced

16. The teacher attempted to _____ the root cause of our mistake.
- v. to think about in-depth and evaluate to discover essential features or meaning
17. 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
18. It is a _____ in many families to have a big Thanksgiving dinner with all their relatives.
- n. a belief, custom, or way of doing something that has been passed down from generation to generation within a group or society
19. I need to _____ the latest update for my computer's operating system.
- v. to transfer data or files from the Internet or computer network to a user's computer or device; (noun) the process of transferring data or information from a remote or central computer to a local computer or device
20. The weather in this region is often _____ with sudden rainstorms and strong winds.
- adj. not capable of being foreseen or calculated; not regular or certain
21. 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.)
22. The negotiations proceeded slowly and finally _____.
- v. to stop or cause to stop making progress; (noun) small area or booth set off for the sale of goods in a market or large covered area

ANSWERS: 16. analyze, 17. fins, 18. tradition, 19. download, 20. unpredictable, 21. institutionalize, 22. stalled

23. 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

24. This remote _____ is rarely visited.

n. a particular location or place; a small round or roundish area, differing in color or feels from the surface around it

25. 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

26. The _____ of the country is struggling due to the recent political instability.

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

27. The news of her promotion _____ her.

v. to make someone feel suddenly enthusiastic or eager

28. He borrowed money from a loan _____.

n. a long-bodied, mostly predatory marine fish that has sharp teeth and a pointed fin on its back; a person who is ruthless, greedy, and dishonest

29. What do you _____ the culprit's motive was?

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

ANSWERS: 23. creditworthy, 24. spot, 25. debt, 26. economy, 27. excited, 28. shark, 29. suppose

30. Dolphins use sound to _____ with each other.
- v.* to share or exchange information with others by speaking, writing, moving your body, or using other signals
31. The president declared a state of _____.
- n.* a sudden unforeseen crisis usually involving danger that requires immediate action
32. We had to reschedule the dentist's _____.
- n.* a formal arrangement to meet someone at a particular time and place, especially for a reason connected with their work; the act of putting a person into a job or position of responsibility
33. The doctor carefully examined the _____ medical history.
- n.* a person who is receiving medical treatment, care, or attention from a healthcare professional, such as a doctor, nurse, or therapist; a personal quality or characteristic
34. This company has invested heavily in Internet _____.
- n.* the activity of buying and selling things, especially on a large scale
35. Internet traffic volumes have increased significantly with the advent of _____.
- n.* a mobile phone that functions as a computer and connects to the Internet
36. _____ technologies have dramatically improved productivity in various industries.
- adj.* starting to exist, mature, or become well-known
37. The _____ of data helped us identify patterns in customer behavior.
- n.* a collection or assembly of things or individuals; the act of bringing things or individuals together

ANSWERS: 30. communicate, 31. emergency, 32. appointment, 33. patient's, 34. commerce, 35. smartphones, 36. Emerging, 37. aggregation

38. Since 2001, the _____ has provided training programs for automotive technicians.

n. a part of a country or town, especially one with particular features

39. We want to _____ ties between our two countries.

v. to make or become better

40. The in-house system provided traineeships in _____ rehabilitation.

adj. of or relating to an occupation or employment; providing or undergoing training in special skills that prepare you for a particular job

41. I asked the lawyer to initiate _____ negotiations for voluntary liquidation.

n. a person, company, etc. to whom a debtor owes money

42. For this project to be successful, we must control _____ strictly.

n. the money, time, or effort incurred or required for something

43. We _____ in a souvenir shop.

v. to shop around in a leisurely and casual way; to look through a book, magazine, Internet, etc., casually and randomly, without seeking anything in particular; (of an animal) to feed on plants

44. You are not _____ in your behavior.

adj. always behaving or happening in the same way, or having the same thoughts, standards, etc.

45. I must _____ my loan on time to avoid late fees and penalties.

v. to give back or make restitution for money, debt, or other obligation that is owed; to compensate or reward someone for something done or given

ANSWERS: 38. district, 39. improve, 40. vocational, 41. creditor, 42. expenses, 43. browsed, 44. consistent, 45. repay

46. They didn't have any _____ evidence of his innocence.

adj. capable of being trusted or believed

47. 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

48. He was the leader of the demonstrators and spoke out against the war in the front _____.

n. an arrangement of objects or people side by side in a line; (verb) to propel a boat through the water using oars

49. Electronic _____ remain incomplete due to system errors.

n. an instance of buying or selling something; the act or process of doing something

50. I was able to _____ the moment on film.

v. to catch a person or an animal and confine them in an area which they cannot escape

ANSWERS: 46. credible, 47. balance, 48. row, 49. transactions, 50. capture