

# Englist.me



## Vocabulary Builder Reference from...

*Sajay Samuel: How college loans exploit students for profit | TED Talk*

[https://www.ted.com/talks/sajay\\_samuel\\_how\\_college\\_loans\\_exploit\\_students\\_for\\_profit](https://www.ted.com/talks/sajay_samuel_how_college_loans_exploit_students_for_profit)

### Advanced Words Only

#### IMPORTANT

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## Session 1: Word List

### indebted

*adj.* owing money or having financial obligations to another person or organization; feeling grateful or obligated to someone for their help, support, or kindness

*synonym* : owing, obligated, beholden

(1) **indebted** to creditors, (2) financially **indebted**

He felt **indebted** to his parents for all the sacrifices they had made for him.

### 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.

### gamble

*v.* to take risky action in the hope of being successful; to play or game for money or other stakes

*synonym* : bet, venture, wager

(1) **gamble** \$100 on the race, (2) **gamble** away my fortune

Will you **gamble** on the result of the fight?

## whopping

*adj.* extremely large, impressive, or noteworthy; it can also be used to describe a surprise or shock

*synonym* : enormous, gigantic, massive

(1) **whopping** price, (2) **whopping** success

The new smartphone has a **whopping** 1TB of storage space.

## diminish

*v.* to reduce or be reduced in size, extent, or importance; to make something smaller, weaker, etc.

*synonym* : decline, dwindle, lessen

(1) **diminish** a reputation, (2) **diminish** swelling

As people get old, their energies may **diminish**.

## abundantly

*adv.* in large quantities; plentifully

*synonym* : plentifully, copiously, lavishly

(1) **abundantly** clear, (2) **abundantly** available

The policy change resulted in an **abundantly** positive outcome for the company.

## barb

*n.* a sharp projection or point, often on a plant or animal; a cutting remark or criticism that is meant to hurt or insult; a type of fishing lure that has small hooks and a brightly colored feather or hair

*synonym* : spine, barbed remark, sting

(1) **barb** wire, (2) aim a **barb**

The politician's words were full of **barbs** designed to hurt his opponent.

## industrious

*adj.* hardworking, diligent, and persistent in effort

*synonym* : diligent, hardworking, assiduous

(1) **industrious** worker, (2) **industrious** student

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

## gorilla

*n.* a large, powerful, and intelligent primate found in the forests of central Africa, with coarse black or brown fur and a distinctive face

*synonym* : ape, chimpanzee, orangutan

(1) **gorilla** habitat, (2) endangered **gorilla**

The **gorilla** at the zoo impressed visitors with its size and strength.

## pretension

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

*synonym* : presumption, pretense, affectation

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

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

## envy

*v.* to experience a feeling of jealousy or resentment towards someone because of their possessions, qualities, or achievements; to desire to have something that someone else has; (noun) a feeling of resentment or jealousy towards someone else's perceived advantage or success

*synonym* : covet, resent, grudge

(1) **envy** his success, (2) feeling **envy** toward him

I can't help but **envy** my friend's ability to stay calm in stressful situations.

## 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**.

## upsell

*v.* to persuade a customer to purchase a more expensive or additional product or service

*synonym* : promote, persuade

(1) **upsell** to customers, (2) **upsell** additional services

The online retailer offers personalized recommendations to **upsell** related products.

## escalator

*n.* a moving staircase or conveyor device that carries people between floors or levels of a building or structure

*synonym*: moving stairway, elevator, lift

(1) **escalator** ride, (2) **escalator** malfunction

Please be careful getting on and off the **escalator**.

## belie

*v.* to contradict or show to be false or untrue; to give a false impression or disguise the true nature of something

*synonym*: disprove, refute, contradict

(1) **belie** his expectations, (2) **belies** the impact of the speaker's words

The peaceful surroundings **belied** the danger lurking just around the corner.

## barista

*n.* a person who works in a coffee shop or café, typically making and serving coffee and other hot beverages

*synonym*: coffee maker, coffee expert, espresso artist

(1) **barista** skills, (2) professional **barista**

The **barista** at my favorite coffee shop always makes the perfect latte.

## underemployed

*adj.* employed in a job that does not fully utilize one's skills, education, or experience; employed in a job that is below one's qualifications or aspirations

*synonym*: underutilized, unemployed, idle

(1) **underemployed** population, (2) **underemployed** graduates

The **underemployed** worker was grateful for any job opportunities that came their way

## exorbitant

*adj.* excessively high or unreasonable, often referring to prices or fees

*synonym*: excessive, extravagant, overpriced

(1) **exorbitant** cost, (2) **exorbitant** demand

The price of the designer shoes was **exorbitant**, so I decided not to buy them.

## downright

*adj.* (especially of something bad) complete and absolute; utter; (adverb) completely and absolutely

*synonym* : absolute, utter, complete

(1) **downright** nonsense, (2) **downright** impossible

It was a **downright** lie that he would attend the event.

## bleak

*adj.* unlikely to be favorable; unpleasantly cold and damp; offering little or no hope

*synonym* : miserable, pathetic, dim

(1) prospects were **bleak**, (2) **bleak** future

The political landscape looks **bleak** without a change of administration.

## pun

*n.* a humorous play on words or use of words that sound similar but have different meanings, often for a comedic effect; a form of wordplay

*synonym* : joke, quip, wordplay

(1) witty **pun**, (2) silly **pun**

The comedian's **pun** had the audience laughing out loud.

## cynical

*adj.* believing that people are motivated by self-interest; distrustful of human sincerity or integrity

*synonym* : skeptical, mistrustful, doubtful

(1) **cynical** remarks, (2) **cynical** worldview

He was very **cynical** and didn't believe anything anyone said unless he saw evidence for himself.

## medicinal

*adj.* of or relating to the treatment or cure of disease

*synonym* : curative, therapeutic, healing

(1) **medicinal** chemistry, (2) traditional **medicinal**

The **medicinal** properties of this herb have been known to help with various ailments.

## 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.

## **huckster**

*n.* a person who uses aggressive or dishonest methods to promote or sell goods or products; a peddler or a salesman who is often considered as using deceptive or manipulative tactics

*synonym* : peddler, hawker, salesman

(1) **huckster** politician, (2) persuasive **huckster**

The pyramid scheme was founded by a group of **hucksters** who promised big returns but only took people's money.

## **ploy**

*n.* a strategic maneuver or tactic used to gain an advantage; a cunning plan or scheme

*synonym* : tactic, maneuver, strategy

(1) clever **ploy**, (2) marketing **ploy**

The thief's **ploy** to distract the security guard worked perfectly.

## **subsidize**

*v.* to pay part of the cost of something to support an organization, activity, etc. financially

*synonym* : finance, endow, sponsor

(1) **subsidize** the project, (2) **subsidize** the cost

Governments **subsidize** renewable energy generation in various ways.

## **inequity**

*n.* a lack of fairness or justice; an unfair or unequal situation or practice

*synonym* : injustice, unfairness, bias

(1) **inequity** in education, (2) market **inequity**

There's an **inequity** in the criminal justice system that needs to be addressed.

## **rediscover**

*v.* to discover or find again something that was previously known but lost

*synonym* : recover, get back, revive

(1) **rediscover** a value, (2) **rediscover** an old truth

The painting was **rediscovered** in an attic and turned out to be a long-lost masterpiece.

## **stimming**

*n.* a behavior often exhibited by individuals on the autism spectrum characterized by repetitive bodily movements or sounds, such as hand flapping or rocking, often used as a form of self-regulation or sensory stimulation

*synonym* : self-stimulation, repetitive behaviors

(1) autistic **stimming**, (2) **stimming** therapy

Autistic children may engage in **stimming** behaviors, such as rocking or hand flapping, to self-regulate.

## Session 2: Spelling

1. cy\_\_\_\_l worldview *adj.* believing that people are motivated by self-interest; distrustful of human sincerity or integrity
2. und\_\_\_\_yed graduates *adj.* employed in a job that does not fully utilize one's skills, education, or experience; employed in a job that is below one's qualifications or aspirations
3. sma\_\_\_\_ne app developer *n.* a mobile phone that functions as a computer and connects to the Internet
4. professional ba\_\_\_\_a *n.* a person who works in a coffee shop or café, typically making and serving coffee and other hot beverages
5. cy\_\_\_\_l remarks *adj.* believing that people are motivated by self-interest; distrustful of human sincerity or integrity
6. abu\_\_\_\_ly available *adv.* in large quantities; plentifully
7. hu\_\_\_\_er politician *n.* a person who uses aggressive or dishonest methods to promote or sell goods or products; a peddler or a salesman who is often considered as using deceptive or manipulative tactics
8. bl\_\_k future *adj.* unlikely to be favorable; unpleasantly cold and damp; offering little or no hope
9. es\_\_\_\_or malfunction *n.* a moving staircase or conveyor device that carries people between floors or levels of a building or structure

ANSWERS: 1. cynical, 2. underemployed, 3. smartphone, 4. barista, 5. cynical, 6. abundantly, 7. huckster, 8. bleak, 9. escalator





17. up\_\_\_l to customers      *v.* to persuade a customer to purchase a more expensive or additional product or service
18. be\_\_es the impact of the speaker's words      *v.* to contradict or show to be false or untrue; to give a false impression or disguise the true nature of something
19. di\_\_\_\_\_sh swelling      *v.* to reduce or be reduced in size, extent, or importance; to make something smaller, weaker, etc.
20. aim a b\_\_b      *n.* a sharp projection or point, often on a plant or animal; a cutting remark or criticism that is meant to hurt or insult; a type of fishing lure that has small hooks and a brightly colored feather or hair
21. abu\_\_\_\_\_ly clear      *adv.* in large quantities; plentifully
22. exo\_\_\_\_\_nt demand      *adj.* excessively high or unreasonable, often referring to prices or fees
23. ga\_\_\_e away my fortune      *v.* to take risky action in the hope of being successful; to play or game for money or other stakes
24. wh\_\_\_\_\_ng price      *adj.* extremely large, impressive, or noteworthy; it can also be used to describe a surprise or shock
25. ga\_\_\_e \$100 on the race      *v.* to take risky action in the hope of being successful; to play or game for money or other stakes
26. exo\_\_\_\_\_nt cost      *adj.* excessively high or unreasonable, often referring to prices or fees
27. financially in\_\_\_\_\_ed      *adj.* owing money or having financial obligations to another person or organization; feeling grateful or obligated to someone for their help, support, or kindness

ANSWERS: 17. upsell, 18. belie, 19. diminish, 20. barb, 21. abundantly, 22. exorbitant, 23. gamble, 24. whopping, 25. gamble, 26. exorbitant, 27. indebted

28. wh\_\_\_\_\_ng success *adj.* extremely large, impressive, or noteworthy; it can also be used to describe a surprise or shock
29. red\_\_\_\_\_er a value *v.* to discover or find again something that was previously known but lost
30. in\_\_\_\_\_ed to creditors *adj.* owing money or having financial obligations to another person or organization; feeling grateful or obligated to someone for their help, support, or kindness
31. autistic st\_\_\_\_\_ng *n.* a behavior often exhibited by individuals on the autism spectrum characterized by repetitive bodily movements or sounds, such as hand flapping or rocking, often used as a form of self-regulation or sensory stimulation
32. b\_\_b wire *n.* a sharp projection or point, often on a plant or animal; a cutting remark or criticism that is meant to hurt or insult; a type of fishing lure that has small hooks and a brightly colored feather or hair
33. do\_\_\_\_\_ht nonsense *adj.* (especially of something bad) complete and absolute; utter; (adverb) completely and absolutely
34. in\_\_\_\_\_ty in education *n.* a lack of fairness or justice; an unfair or unequal situation or practice
35. me\_\_\_\_\_al chemistry *adj.* of or relating to the treatment or cure of disease
36. marketing p\_\_y *n.* a strategic maneuver or tactic used to gain an advantage; a cunning plan or scheme

ANSWERS: 28. whopping, 29. rediscover, 30. indebted, 31. stimming, 32. barb, 33. downright, 34. inequity, 35. medicinal, 36. ploy

37. ind\_\_\_\_\_us student *adj.* hardworking, diligent, and persistent in effort
38. clever p\_\_y *n.* a strategic maneuver or tactic used to gain an advantage; a cunning plan or scheme
39. sma\_\_\_\_\_ne addict *n.* a mobile phone that functions as a computer and connects to the Internet
40. es\_\_\_\_\_or ride *n.* a moving staircase or conveyor device that carries people between floors or levels of a building or structure
41. ba\_\_\_\_\_a skills *n.* a person who works in a coffee shop or café, typically making and serving coffee and other hot beverages
42. e\_\_y his success *v.* to experience a feeling of jealousy or resentment towards someone because of their possessions, qualities, or achievements; to desire to have something that someone else has; (noun) a feeling of resentment or jealousy towards someone else's perceived advantage or success
43. endangered go\_\_\_\_\_a *n.* a large, powerful, and intelligent primate found in the forests of central Africa, with coarse black or brown fur and a distinctive face
44. go\_\_\_\_\_a habitat *n.* a large, powerful, and intelligent primate found in the forests of central Africa, with coarse black or brown fur and a distinctive face
45. su\_\_\_\_\_ze the project *v.* to pay part of the cost of something to support an organization, activity, etc. financially

ANSWERS: 37. industrious, 38. ploy, 39. smartphone, 40. escalator, 41. barista, 42. envy, 43. gorilla, 44. gorilla, 45. subsidize

46. ind\_\_\_\_\_us worker *adj.* hardworking, diligent, and persistent in effort
47. do\_\_\_\_\_ht impossible *adj.* (especially of something bad) complete and absolute; utter; (adverb) completely and absolutely
48. pre\_\_\_\_\_on to authority *n.* the act of claiming or asserting something, especially without good reason or without evidence; an unfounded or excessive claim or ambition
49. und\_\_\_\_\_yed population *adj.* employed in a job that does not fully utilize one's skills, education, or experience; employed in a job that is below one's qualifications or aspirations
50. di\_\_\_\_\_sh a reputation *v.* to reduce or be reduced in size, extent, or importance; to make something smaller, weaker, etc.
51. financially ba\_\_\_\_\_pt *adj.* unable to pay one's debts; having been reduced to a state of financial ruin; lacking in something essential or fundamental
52. traditional me\_\_\_\_\_al *adj.* of or relating to the treatment or cure of disease
53. su\_\_\_\_\_ze the cost *v.* to pay part of the cost of something to support an organization, activity, etc. financially
54. market in\_\_\_\_\_ty *n.* a lack of fairness or justice; an unfair or unequal situation or practice
55. prospects were bl\_\_k *adj.* unlikely to be favorable; unpleasantly cold and damp; offering little or no hope

ANSWERS: 46. industrious, 47. downright, 48. pretension, 49. underemployed, 50. diminish, 51. bankrupt, 52. medicinal, 53. subsidize, 54. inequity, 55. bleak

56. witty p\_n *n.* a humorous play on words or use of words that sound similar but have different meanings, often for a comedic effect; a form of wordplay
57. st\_\_\_\_ng therapy *n.* a behavior often exhibited by individuals on the autism spectrum characterized by repetitive bodily movements or sounds, such as hand flapping or rocking, often used as a form of self-regulation or sensory stimulation
58. 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
59. silly p\_n *n.* a humorous play on words or use of words that sound similar but have different meanings, often for a comedic effect; a form of wordplay
60. ba\_\_\_\_pt business *adj.* unable to pay one's debts; having been reduced to a state of financial ruin; lacking in something essential or fundamental

ANSWERS: 56. pun, 57. stimming, 58. app, 59. pun, 60. bankrupt

## Session 3: Fill in the Blanks

1. The thief's \_\_\_\_\_ to distract the security guard worked perfectly.  
*n.* a strategic maneuver or tactic used to gain an advantage; a cunning plan or scheme
2. The new smartphone has a \_\_\_\_\_ 1TB of storage space.  
*adj.* extremely large, impressive, or noteworthy; it can also be used to describe a surprise or shock
3. Please be careful getting on and off the \_\_\_\_\_.  
*n.* a moving staircase or conveyor device that carries people between floors or levels of a building or structure
4. The political landscape looks \_\_\_\_\_ without a change of administration.  
*adj.* unlikely to be favorable; unpleasantly cold and damp; offering little or no hope
5. There's an \_\_\_\_\_ in the criminal justice system that needs to be addressed.  
*n.* a lack of fairness or justice; an unfair or unequal situation or practice
6. The \_\_\_\_\_ at the zoo impressed visitors with its size and strength.  
*n.* a large, powerful, and intelligent primate found in the forests of central Africa, with coarse black or brown fur and a distinctive face
7. The comedian's \_\_\_\_\_ had the audience laughing out loud.  
*n.* a humorous play on words or use of words that sound similar but have different meanings, often for a comedic effect; a form of wordplay
8. The price of the designer shoes was \_\_\_\_\_ so I decided not to buy them.  
*adj.* excessively high or unreasonable, often referring to prices or fees

ANSWERS: 1. ploy, 2. whopping, 3. escalator, 4. bleak, 5. inequity, 6. gorilla, 7. pun, 8. exorbitant,

9. Will you \_\_\_\_\_ on the result of the fight?
- v.* to take risky action in the hope of being successful; to play or game for money or other stakes
10. The \_\_\_\_\_ at my favorite coffee shop always makes the perfect latte.
- n.* a person who works in a coffee shop or café, typically making and serving coffee and other hot beverages
11. The politician's words were full of \_\_\_\_\_ designed to hurt his opponent.
- n.* a sharp projection or point, often on a plant or animal; a cutting remark or criticism that is meant to hurt or insult; a type of fishing lure that has small hooks and a brightly colored feather or hair
12. As people get old, their energies may \_\_\_\_\_.
- v.* to reduce or be reduced in size, extent, or importance; to make something smaller, weaker, etc.
13. He was known to be very \_\_\_\_\_ and would often work late into the night.
- adj.* hardworking, diligent, and persistent in effort
14. Governments \_\_\_\_\_ renewable energy generation in various ways.
- v.* to pay part of the cost of something to support an organization, activity, etc. financially
15. The \_\_\_\_\_ worker was grateful for any job opportunities that came their way
- adj.* employed in a job that does not fully utilize one's skills, education, or experience; employed in a job that is below one's qualifications or aspirations
16. The \_\_\_\_\_ properties of this herb have been known to help with various ailments.
- adj.* of or relating to the treatment or cure of disease

ANSWERS: 9. gamble, 10. barista, 11. barbs, 12. diminish, 13. industrious, 14. subsidize, 15. underemployed, 16. medicinal



17. The policy change resulted in an \_\_\_\_\_ positive outcome for the company.  
*adv.* in large quantities; plentifully
18. Unfortunately, the company went \_\_\_\_\_ and had to close its doors permanently.  
*adj.* unable to pay one's debts; having been reduced to a state of financial ruin; lacking in something essential or fundamental
19. It was a \_\_\_\_\_ lie that he would attend the event.  
*adj.* (especially of something bad) complete and absolute; utter; (adverb) completely and absolutely
20. The peaceful surroundings \_\_\_\_\_ the danger lurking just around the corner.  
*v.* to contradict or show to be false or untrue; to give a false impression or disguise the true nature of something
21. The pyramid scheme was founded by a group of \_\_\_\_\_ who promised big returns but only took people's money.  
*n.* a person who uses aggressive or dishonest methods to promote or sell goods or products; a peddler or a salesman who is often considered as using deceptive or manipulative tactics
22. Autistic children may engage in \_\_\_\_\_ behaviors, such as rocking or hand flapping, to self-regulate.  
*n.* a behavior often exhibited by individuals on the autism spectrum characterized by repetitive bodily movements or sounds, such as hand flapping or rocking, often used as a form of self-regulation or sensory stimulation
23. The discovery of a critical bug caused the company to delay the \_\_\_\_\_ release.  
*n.* (abbreviation for application) software designed to run on smartphones and other mobile devices or inside a web browser on a PC

ANSWERS: 17. abundantly, 18. bankrupt, 19. downright, 20. belied, 21. hucksters, 22. stimming, 23. app's

24. His \_\_\_\_\_ of being a gourmet were quickly exposed when he could not identify basic herbs and spices.
- n.* the act of claiming or asserting something, especially without good reason or without evidence; an unfounded or excessive claim or ambition
25. The online retailer offers personalized recommendations to \_\_\_\_\_ related products.
- v.* to persuade a customer to purchase a more expensive or additional product or service
26. He felt \_\_\_\_\_ to his parents for all the sacrifices they had made for him.
- adj.* owing money or having financial obligations to another person or organization; feeling grateful or obligated to someone for their help, support, or kindness
27. Internet traffic volumes have increased significantly with the advent of \_\_\_\_\_.
- n.* a mobile phone that functions as a computer and connects to the Internet
28. I can't help but \_\_\_\_\_ my friend's ability to stay calm in stressful situations.
- v.* to experience a feeling of jealousy or resentment towards someone because of their possessions, qualities, or achievements; to desire to have something that someone else has; (noun) a feeling of resentment or jealousy towards someone else's perceived advantage or success
29. The painting was \_\_\_\_\_ in an attic and turned out to be a long-lost masterpiece.
- v.* to discover or find again something that was previously known but lost
30. He was very \_\_\_\_\_ and didn't believe anything anyone said unless he saw evidence for himself.
- adj.* believing that people are motivated by self-interest; distrustful of human sincerity or integrity

ANSWERS: 24. pretensions, 25. upsell, 26. indebted, 27. smartphones, 28. envy, 29. rediscovered, 30. cynical

ANSWERS: