



Test Ninjas

VOCABULARY STUDY SERIES

SAT VOCABULARY

SAT Vocabulary: Wealth & Poverty

36 focused words in Wealth & Poverty

36

UNIQUE WORDS

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CATEGORIES

SAT

EXAM FOCUS



About this study guide

This vocabulary guide was prepared and published by Test Ninjas as an independent study resource. It is designed to help students build the precise word knowledge needed for demanding academic reading and reasoning.

How to use this guide

Study in short, repeated sessions. Read each definition, say the word aloud, and use the example to understand how the word functions in context. Return to unfamiliar words until you can explain them without looking at the definition.

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001 **beneficiary** *noun*

WEALTH & POVERTY

a person who receives benefits or advantages

She was named as the primary **beneficiary** in her grandfather's will, showing how financial circumstances limited or expanded the choices people could make.

MEMORY CUE: The beneficiary stands at the receiving end of a benefit.

002 **borrow** *verb*

WEALTH & POVERTY

to take and use something with the intention of returning it

May I **borrow** your pen for a moment, giving observers a clearer picture of the economic conditions surrounding the situation.

MEMORY CUE: A borrowed library book travels out on a boomerang because it must be returned.

003 **borrow**s *verb*

WEALTH & POVERTY

takes and uses something with the intention of returning it

He often **borrow**s books from the library instead of buying them, showing how financial circumstances limited or expanded the choices people could make.

MEMORY CUE: Whoever borrows the library book holds it temporarily, with a return arrow attached.

004 **commercialization** *noun*

WEALTH & POVERTY

the process of managing something for financial gain

The **commercialization** of the holiday has diminished its original meaning, giving observers a clearer picture of the economic conditions surrounding the situation.

MEMORY CUE: Commercialization hangs price tags on an idea and manages it to produce financial gain.

005 **costly** *adjective*

WEALTH & POVERTY

expensive; causing significant loss or damage

The **costly** renovation exceeded the original budget, showing how financial circumstances limited or expanded the choices people could make.

MEMORY CUE: A costly choice carries a huge price tag or drains a tank marked money, time, and damage.

006 **expensive** *adjective*

WEALTH & POVERTY

costing a lot of money; high in price

The repairs turned out to be more **expensive** than we had anticipated, illustrating the resources available to the people affected by the decision.

MEMORY CUE: An expensive object bends the price scale under a very heavy cost.

007 **forfeiture** *noun*

WEALTH & POVERTY

the loss or giving up of something as a penalty

Violation of the contract will result in **forfeiture** of the deposit, showing how financial circumstances limited or expanded the choices people could make.

MEMORY CUE: A penalty hand takes away the prize; that forced loss is forfeiture.

008 **inexpensive** *adjective*

WEALTH & POVERTY

not costing a lot of money; affordable

The restaurant serves delicious and **inexpensive** meals, illustrating the resources available to the people affected by the decision.

MEMORY CUE: An inexpensive item carries a light price tag that nearly floats upward.

009 **lucrative** *adjective*

WEALTH & POVERTY

producing a great deal of profit; financially rewarding

The tech industry offers many **lucrative** career opportunities, illustrating the resources available to the people affected by the decision.

MEMORY CUE: A lucrative machine produces a stream of profit and financial reward.

010 **monetizing** *verb*

WEALTH & POVERTY

converting something into a source of income or profit

Many bloggers are **monetizing** their content through advertisements and sponsorships, giving observers a clearer picture of the economic conditions surrounding the situation.

MEMORY CUE: Monetizing hangs a price tag on an asset and turns it into income.

011 **possession** *noun*

WEALTH & POVERTY

the state of having or owning something

The antique clock was her most treasured **possession**, showing how financial circumstances limited or expanded the choices people could make.

MEMORY CUE: A key held beneath a MINE tag represents possession and ownership.

012 **possessions** *noun*

WEALTH & POVERTY

things that one owns; belongings

She packed all her **possessions** into a single suitcase, showing how financial circumstances limited or expanded the choices people could make.

MEMORY CUE: Possessions are the belongings gathered inside a chest labeled MINE.

013 **priced** *verb*

WEALTH & POVERTY

assigned a price to something; valued at a certain amount

The house was **priced** well above the market average, showing how financial circumstances limited or expanded the choices people could make.

MEMORY CUE: A priced object has a specific value written on its tag.

014 **lavish** *adjective*

WEALTH & POVERTY

sumptuously rich or elaborate

They hosted a **lavish** party for their anniversary, illustrating the resources available to the people affected by the decision.

MEMORY CUE: A lavish room overflows with rich fabric, gold, and elaborate detail.

015 **opulent** *adjective*

WEALTH & POVERTY

ostentatiously rich and luxurious

The **opulent** mansion featured marble floors throughout, illustrating the resources available to the people affected by the decision.

MEMORY CUE: An opulent palace gleams with extravagant wealth and luxury.

016 **squander** *verb*

WEALTH & POVERTY

to waste recklessly

He **squandered** his inheritance on frivolous purchases, giving observers a clearer picture of the economic conditions surrounding the situation.

MEMORY CUE: Squander resources by tossing them recklessly into a waste chute.

017 **extravagant** *adjective*

WEALTH & POVERTY

lacking restraint in spending; excessive

The **extravagant** wedding cost a fortune, giving observers a clearer picture of the economic conditions surrounding the situation.

MEMORY CUE: An extravagant spender fires coins from a cannon without restraint.

018 **frugal** *adjective*

WEALTH & POVERTY

sparing or economical with money

Her **frugal** habits allowed her to save money, illustrating the resources available to the people affected by the decision.

MEMORY CUE: A frugal shopper carefully saves each coin and buys only what is needed.

019 **spartan** *adjective*

WEALTH & POVERTY

showing indifference to comfort

The **spartan** room contained only a bed, showing how financial circumstances limited or expanded the choices people could make.

MEMORY CUE: A Spartan room contains only a hard bed and the bare necessities.

022 **prosperous** *adjective*

WEALTH & POVERTY

successful in material terms; flourishing

The **prosperous** merchant expanded his business, giving observers a clearer picture of the economic conditions surrounding the situation.

MEMORY CUE: A prosperous business grows a healthy tree of material success.

020 **affluent** *adjective*

WEALTH & POVERTY

having a great deal of money; wealthy

The **affluent** neighborhood featured large homes, illustrating the resources available to the people affected by the decision.

MEMORY CUE: An affluent household stands beside an overflowing river of wealth.

023 **destitute** *adjective*

WEALTH & POVERTY

without the basic necessities of life

The **destitute** refugees needed immediate help, showing how financial circumstances limited or expanded the choices people could make.

MEMORY CUE: A destitute room lacks even the basic necessities.

021 **indigent** *adjective*

WEALTH & POVERTY

poor; needy

The charity helped **indigent** families, showing how financial circumstances limited or expanded the choices people could make.

MEMORY CUE: An indigent person faces an empty wallet and a NEED HELP sign.

024 **wealthy** *adjective*

WEALTH & POVERTY

having a great deal of money or assets

The **wealthy** philanthropist donated millions, illustrating the resources available to the people affected by the decision.

MEMORY CUE: A wealthy vault holds a great quantity of money and assets.

025 **impoverished** *adjective*

WEALTH & POVERTY

made poor; reduced to poverty

War left the country **impoverished**, showing how financial circumstances limited or expanded the choices people could make.

MEMORY CUE: An impoverished community's resource gauge has fallen into poverty.

028 **sumptuous** *adjective*

WEALTH & POVERTY

splendid and expensive-looking

The **sumptuous** feast included delicacies, illustrating the resources available to the people affected by the decision.

MEMORY CUE: A sumptuous feast looks splendid, rich, and expensive.

026 **penurious** *adjective*

WEALTH & POVERTY

extremely poor; poverty-stricken

The **penurious** artist struggled to pay rent, illustrating the resources available to the people affected by the decision.

MEMORY CUE: A penurious purse is painfully empty because of extreme poverty.

029 **thrifty** *adjective*

WEALTH & POVERTY

using money and resources carefully

Her **thrifty** habits allowed her to retire early, showing how financial circumstances limited or expanded the choices people could make.

MEMORY CUE: A thrifty shopper protects every coin and uses resources carefully.

027 **luxurious** *adjective*

WEALTH & POVERTY

extremely comfortable and elegant

They stayed in a **luxurious** hotel suite, illustrating the resources available to the people affected by the decision.

MEMORY CUE: A luxurious room surrounds comfort with elegant fabric and fine detail.

030 **prodigal** *adjective*

WEALTH & POVERTY

spending money recklessly or wastefully

The **prodigal** heir squandered the family fortune, illustrating the resources available to the people affected by the decision.

MEMORY CUE: A prodigal spender throws money away in a reckless stream.

031 **parsimonious** *adjective*

WEALTH & POVERTY

very unwilling to spend money

The **parsimonious** landlord refused repairs, giving observers a clearer picture of the economic conditions surrounding the situation.

MEMORY CUE: A parsimonious hand locks one small coin inside a giant vault.

034 **munificent** *adjective*

WEALTH & POVERTY

more generous than is usual or necessary

The **munificent** grant funded the research, showing how financial circumstances limited or expanded the choices people could make.

MEMORY CUE: A munificent giver sends an unusually enormous mountain of gifts.

032 **generous** *adjective*

WEALTH & POVERTY

showing a readiness to give more

Her **generous** donation helped many, showing how financial circumstances limited or expanded the choices people could make.

MEMORY CUE: A generous hand gives more than expected from a full basket.

035 **stingy** *adjective*

WEALTH & POVERTY

unwilling to give or spend

The **stingy** tip insulted the waiter, illustrating the resources available to the people affected by the decision.

MEMORY CUE: A stingy hand closes tightly around money instead of giving.

033 **miserly** *adjective*

WEALTH & POVERTY

characterized by a lack of generosity

The **miserly** boss never gave raises, giving observers a clearer picture of the economic conditions surrounding the situation.

MEMORY CUE: A miserly figure clutches every coin and refuses to share.

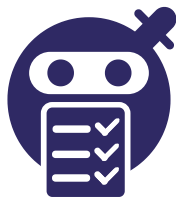
036 **charitable** *adjective*

WEALTH & POVERTY

generous in giving to those in need

The **charitable** foundation helped thousands, illustrating the resources available to the people affected by the decision.

MEMORY CUE: A charitable hand directs generous help toward people in need.



SAT VOCABULARY

Keep building your edge.

Vocabulary grows through repeated exposure and deliberate use.
Revisit this list, write with the words, and practice recognizing their
meaning in context.

More focused practice at test-ninjas.com