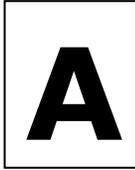


# **Glossary of Terms Used in Modern Business English**

**Developed and compiled by [BusinessEnglishSite.com](http://BusinessEnglishSite.com)**



**(To do) a 180 degree turn:** To change one's position completely. To reverse one's position. EX: "After publicly complaining about Robert's performance for two weeks, Jim did a 180 degree turn and started to support him."

**(To do) an about face:** To change one's opinion/position about something. EX: "After promising everyone they would not drill in Alaska, the company did an about face and released a memo that it would begin drilling next week."

**Above board:** Legal. EX: "He claimed that everything he had done was above board, and that the investigation would exonerate him from any wrongdoing."

**Account for (something):** To explain (something). EX: "In the course of the investigation, she was asked to account for the missing money."

**Across the board (usually used as an adj.):** Across the whole range of something; applying to all members. EX: "He wanted to implement an across-the-board pay hike (= a pay hike that applied to everyone), but the other managing partners voted him down."

**Across the pond:** Across the Atlantic Ocean (usually referring to either the United States or the UK). EX: "The brought in an expert from across the pond."

**(To) address an issue:** To deal with an issue; to fix a problem. EX: "Facebook promised to address the issue as soon as possible."

**(To have) a full plate:** To be very busy. Similar to "to have a lot on one's plate". EX: "I've got a full plate right now and can't take on any other projects."

**A good chunk (of something, of a group of people):** A large amount of something. A large number of people. EX: "A good chunk or respondents stated that they liked shopping on Sunday."

**(To be) ahead of the curve:** Better than average. EX: "Apple has always been ahead of the curve in product innovation."

**(To be) ahead of the game:** To be in a good, advantageous position; EX: "The only way we'll stay ahead of the game is if we invest more in marketing campaigns."

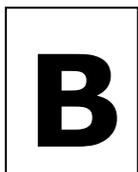
**Aligned (adj. when speaking of interests, etc.):** When two people's (or two companies') "interests are aligned", they want the same thing. When their interests are "not aligned", they have different goals, etc. EX: "Samsung's interests were not 100% aligned with those of their partners."

**At a premium:** At a high price. EX: "Whenever a new smartphone comes out, the manufacturer tries to sell it at a premium."

**At press time:** This is like saying "at the time this article is being published". EX: "At press time, the stock is going for \$25 dollars a share."

**(To be) at stake:** To be at risk; to be at issue. EX: "It's not about the money. What's at stake here is his reputation."

**At a very weak pace:** Very slowly. EX: "The economy grew at a very weak pace."



**Back to the drawing board:** A phrase that's said when something didn't work out, and one has to start again. EX: "I thought the draft would be accepted by management, but it wasn't. Oh well, back to the drawing board."

**(The) backbone (of something):** The core element of something. The thing that something is built around. EX: "Mobile phones are the backbone of their business."

**(To) backfire:** To have the opposite effect of what is intended. EX: "He thought of a plan to motivate his employees to work longer hours, but his plan backfired and they ended up working fewer hours."

**(To) bail (someone/something) out:** To rescue save (someone/something) from difficulty or trouble. EX: "Many people think that the government should not have bailed out the big banks."

**The ball's in (someone's) court:** (Someone) has to make the next step/decision. EX: "I think I've done a great job in presenting our side of the story, but now the ball's in their court."

**(A) ball-park figure:** A rough estimate. EX: "Don't worry if you don't know that exact amount. Just give me a ball-park figure."

**(To get more) bang for the buck** (also "to get more bang for (someone's) buck"): To get a good (favorable) cost-to-benefit ratio. EX: "With returns at an all time low, investors aren't getting the same bang for the buck these days."; "Invest less and make more! Get more bang for your buck!"

**(To) bankroll:** To finance; to pay for. EX: "His parents bankrolled his first business."

**Barring:** Another way of saying "Unless there is/there are..." EX: "Barring a mistake on his application form, he will be hired."

**(To) be in/out of (someone's) hands:** To be in or out of someone's control. EX: "It's in her hands now." (It's her decision now); "It's out of my hands." (I no longer have control of it.); "The new legislation put the decision in the hands of the committee members."

**(To) beat expectations:** To do better than expected. EX: "The earnings beat expectations by about 10%."

**Behind the scenes:** Unnoticed, out of public view. EX: "The timely launch of this website is in large part due to all the people working behind the scenes."

**Beleaguered (adj.):** Having many difficulties (usually financial ones when referring to a business, company, etc.) EX: "The beleaguered company eventually went bankrupt in 2011."

**Bells and whistles:** Fancy, usually non-essential features of a product. EX: "They wanted to release a stripped-down version of the product, without all the bells and whistles."

**(To go) belly up:** To go bankrupt. EX: "Three local banks went belly up during the recession."

**(To) bend over backwards:** To try very hard; to put in a lot of effort. EX: "We bent over backwards trying to get this site launched on time."

**(To) bend the rules:** To allow something that one doesn't normally allow. EX: "The federal government doesn't bend the rules for anyone."

**(To have someone's) best interests at heart:** To be motivated by (someone's) needs. EX: "The banks want you to think that they have your best interests at heart, but they're really just looking after their own interests."

**(A) big deal:** Something major. Something important. EX: "These new regulations are a big deal as far as small business is concerned."

**Big selling point:** A quality of something that is often emphasized. EX: "Great customer service is one of this bank's big selling points."

**(A) big shot/ big wig:** An important person. These days, these words are often used with a hint of irony/humor. EX: "Now that he has been promoted, he's going to eat lunch with the other upper management big shots."

**A bitter pill to swallow:** A difficult truth to accept. EX: "Being laid off was a bitter pill to swallow for many of the employees."

**(A) blow:** A setback. Often used in the phrase "to suffer a blow". EX: "The ruling was a real blow to the company, one of several that they suffered that year."

**Blow by blow (adj.):** Detailed. EX: "What followed was a blow-by-blow transcription of what was said."

**(To) blow the whistle (on someone):** To report someone's wrongdoing. EX: "He had been embezzling funds for two years before someone finally blew the whistle on him."

**Blue-collar (adj.):** relating to the working class, manual workers, etc. Often used in the term "blue-collar worker". EX: "His father was a blue-collar worker."

**(To) bode well:** To be promising. EX: "This does not bode well for the company." (This is not very promising for the company)

**(To) bolster (something):** To prop up; to strengthen. EX: "The buyout will only bolster Apple's position as the leader on the mobile phone market."

**(A) bone of contention:** A subject of disagreement. EX: "There was one major bone of contention during the negotiations: employees' health benefits."

**(A) bonus:** A sum of money that is given to someone on top of his/her normal wages. EX: "He received a signing bonus of \$10,000."

**(To) book a loss:** In terms of accounting, to (officially) declare a loss. EX: "The company booked a \$100 million loss last year."

**(A) boom:** A period of growth; a period when it's easy to make money in a certain field. EX: "The real estate boom ended about three months ago."

**(To) boost (something):** to increase (something), to improve the performance of (something). EX: "The stimulus package was designed to boost the economy."

**Bottleneck (n.):** Something that's a hindrance to progress or production. EX: "The bottleneck was due to Peter's team not getting their work done when they were supposed to."

**(To) bottom:** To reach its/their lowest level. EX: "It's hard to determine when the stock market will bottom."

**(The) bottom fell out:** Said when something either reaches a low point or starts to fail or fall apart completely. EX: "When three of the team members all quit at once, the bottom fell out on the project."

**The bottom line:** Apart from its original meaning, - the line at the bottom of a financial report which shows either profit or loss, - this also can mean "the important thing". EX: "You have start thinking more about our bottom line."; "The bottom line is that he's a good salesperson."

**(To) bounce ideas off each other:** To exchange ideas. EX: "The meeting was pretty informal. We were just brainstorming and bouncing ideas off each other."

**(To) bow out of consideration (for something):** To say no to (something) one is being considered for (usually a job, etc.) EX: "He bowed out of consideration for the Regional Manager position."

**(To) brainstorm:** To spontaneously think of ideas related to something. EX: "We need to brainstorm to come up with names for the new products."

**(To) branch out:** To enter a new market; to expand one's area of business/activity. EX: "They started out selling printers, but they've since branched out into the office supplies market."

**(To) break even:** To experience neither gain nor loss. "I thought I'd break even, but I ended up losing more money than I could recover."

**(To) break protocol:** To break the standard, accepted way of doing things. EX: "They broke protocol by lowering their interest rates instead of raising them."

**(To) break the news:** To be the first to make something known. EX: "NBC broke the news of his arrest this morning."

**(A) breakdown:** An overview; a summary. EX: "Here's a breakdown of the main points."

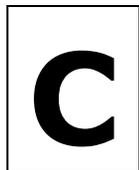
**(To) brief (someone):** To inform someone of something; to explain something to someone. EX: "He briefed her this morning about what was said in yesterday's meeting."

**(To) bring (someone) on:** To hire someone. EX: "They brought him on to deal with the growing base of Spanish-speaking customers." Another way of saying this is "to bring someone on board".

**(To) bring (something) to the table:** To have (something) to offer. EX: "He brings to the table 10 years of sales experience."

**(A) budget squeeze:** Refers to a situation where there isn't enough money in the budget. EX: "The municipal government was faced with yet another budget squeeze."

**(To) butt heads with (someone):** To have a conflict (with someone), to argue (with someone) over something. EX: "When John was vice president, he often butted heads with the CEO."



**(To) call it a day:** To finish working, etc. for the day. EX: "They were all really tired after the meeting, so they called it a day."

**(To) call it quits:** To resign. EX: "He called it quits after 5 years as the CEO."

**(To) call off:** To cancel. EX: "He called off the meeting."

**(To) call the shots:** To be in charge. EX: "He's the one who calls the shots around here."

**(To) call someone's bluff:** To challenge or ask someone to prove that what they're saying is true. EX: "They called the president's bluff, but it turned out he was telling the truth."

**(To) cancel each other out:** To eliminate each other's effect. EX: "The two investments cancelled each other out, since he lost \$1,000 dollars on one, and gained \$1,000 on the other."

**(To) carve out:** To create; To develop. EX: "They carved out a plan to increase revenue."

**(A) cash cow:** Something that makes someone a lot of money. EX: "The iPhone is a cash cow for Apple."

**(To) cash in on (something):** To profit from something. EX: "Investors hope to cash in on the positive financial news."

**(To) cash out one's holdings, etc.:** To convert one's stocks, bonds, etc. into cash. EX: "He cashed out his stock in December."

**(To) cast someone's future into doubt:** To raise doubts about someone's future. EX: "These new allegations cast the company's future into doubt."

**(A) catch:** A hidden complication or difficulty. EX: "There was a catch. He had to fire the other manager in order to get his job."

**(To) catch a break:** To get relief; to get lucky. EX: "They company caught a break when government inspectors failed to check the immigration papers of the employees."

**(To) catch (someone's) eye:** To make someone notice. EX: "Their unscrupulous behavior caught the eye of the regulatory board, and their license was revoked."

**(To) catch (someone) off guard:** To surprise someone; EX: "Everyone at the meeting was caught off guard by the frankness of his speech."

**(To) cave in (to something):** To yield under pressure. EX: "Management finally caved in to the employees' demands."

**(A) chain reaction:** A sequence of events, with one initiating the next. EX: "The fall of the major accounting firms started a chain reaction that eventually led to the breakdown of the current system."

**(To be) cleared of (something):** To be determined not to be guilty of (something). EX: "We all breathed a collective sigh of relief when he was cleared of fraud."

**(To) climb the corporate ladder:** To advance, step by step, in a corporation. EX: "Seven years went by, and Steve felt he had progressed very little in climbing the corporate ladder."

**(To) come back to haunt (someone):** To have negative consequences (for someone) in the future. EX: "If you don't do a background check on him, it might come back to haunt you."

**(To) come in (well) ahead of expectations:** To do better than was previously expected. EX. "Apple's earnings came in well ahead of expectations." (Apple earned more money than was previously expected.)

**(To) come up short:** To not have enough of something. EX: "He tried to gather enough money to make the payment, but he came up short."

**(To) come up with:** To find; to produce; to think of. EX: "Where am I going to come up with \$1,000 to pay off my debts?"; "The executives came up with a plan to save the company."

**(A) contraction in (something):** A decrease in (something). EX: "They had predicted a 5% contraction in production, but they later revised that downward to 4%."

**(To) cook the books:** To lie on a company's financial reports, statements, etc. in order to avoid paying taxes, steal money, etc. EX: "Most reputable accountants will refuse to cook the books for their clients."

**(A) counter-offer:** A revised offer, revised based on a previous offer during negotiations, etc. EX: "His counter-offer was rejected."

**(To) cover one's losses:** To compensate for one's losses; To make up for money that has been lost. EX: "I've already covered most of my losses."

**(A) crash course (in something):** A brief, intensive lesson (in something). EX: "The security experts gave the employees a crash course in preventing cybercrime."

**(To) creep higher:** To slightly increase in value. EX: "European shares crept higher on Monday."

**(To) cross the line:** To go too far in doing something; To go beyond what is acceptable. EX: "He really crossed this line this time. I know that he's trying to save his company, but there's no need to insult others in the process."

**Crunch time:** A high-pressure period that usually requires a lot of things to be done. EX: "It's crunch time. We all have to put in long hours."

**(To) cut back (on something):** To use less of something; To reduce something. EX: "The new regulations forced the banks to cut back on lending."

**(To) cut corners:** To take shortcuts; To do something without the proper care required. EX: "You're never end up with a quality product if you keep cutting corners."

**(To) cut into (something):** To make something smaller; To diminish something. EX: "These expenditures really cut into our profits."

**Cutbacks (n.pl):** Measures taken by a business to save money. This almost always involves laying people off. EX: "10 people lost their jobs in the current round of cutbacks."

**Cybercrime:** Refers to all kinds of computer/internet-related crime including malware attacks, hacking, etc. EX: "50% of online businesses have been the victims of cybercrime."



**(Someone's/something's) days are numbered:** When speaking about a product, company, etc., this usually means that it will soon no longer exist (for whatever reason). When speaking about an employee, this usually means that he/she will soon be fired. EX: "The company's serious financial woes led many to believe that its days were numbered."

**(To be) dead set against (something):** To be completely opposed to (something). EX: "Initially, he was dead set against the merger, but he eventually warmed up to the idea."

**Detail-oriented (adj.):** Paying attention to details. EX: "He claimed to be a detail-oriented individual, but he never pays attention to details!"

**(To be a) dime a dozen:** To be very common. EX: "Ideas like that are a dime a dozen."

**(To) dip:** To go down; to lose value. EX: "The stock dipped by 10%."

**(To) do lunch:** To eat lunch with someone. EX: "Let's do lunch on Tuesday." (Let's eat lunch together on Tuesday.) \*This is generally used in situations where business-related topics will be discussed during lunch as well.

**(To) dodge a bullet:** To (barely) avoid a failure, loss, etc. EX: "Our company dodged a bullet yesterday, but we're not out of the woods yet."

**Dot-com (adj.):** Used to describe a person who runs an online business, as well as that business itself. EX: "The days of dot-com millionaires are over."

**Down (adj.):** Not operational; Offline. EX: "The website is down."; "The network is down again."

**(To) downplay:** To minimize the importance of. EX: "He tried to downplay the investigation, but we all knew it was serious."

**(The) downside:** The negative aspect or side of something. EX: "The downside of going with that vendor is that they're more expensive."

**Downside risk:** An estimation of how much something could decline. EX: "He seemed to think that the downside risk to the stock was minimal."

**Downward spiral:** A quick decline. EX: "That company is in a downward spiral. They're losing lots of money and nearly half the employees have been laid off."

**(To) drag on:** To last a long time (usually meant in a negative way). EX: "The negotiations dragged on for three months."

**(A) drag on (someone's) bottom line:** A hindrance to making profit; something that prevents (someone) from making more money. EX: "They stopped producing those products because it was decided that they were a drag on their bottom line." Also used in phrases such as "a drag on economic growth", etc.

**(To) drag one's feet:** To delay; to not perform quickly enough. EX: "The contract would have been signed by now if the other partners weren't dragging their feet."

**(To) draw on (something):** To utilize (something). EX: "He drew on his vast experience to come up with a quick and effective solution."

**(To) draw the line (at something):** To decide not to do or accept (something). To set a boundary. EX: "The union negotiators drew the line at giving up the workers' dental plan." (They might have accepted the other conditions, but they did not accept this one.)

**(A) dress code:** The way employees are expected to dress. EX: "The dress code at most corporations in the United States is business casual."

**(To) drive a hard bargain:** To be a tough negotiator. To demand a lot or refuse to give a lot during talks, negotiations, etc. EX: "He drove a hard bargain, but in the end we came to an agreement."

**(To) drive sales:** To create sales; to propel sales. EX: "Whatever your business, the main goal should be to drive sales."

**(To) drive up:** To cause an increase because of a certain action, etc. EX: "The news drove up the price of the stock."

**(To) drop the ball:** To make a mistake. EX: "John's team really dropped the ball on this one."

**Drowning in (debt, etc.):** To have a very large amount of debt. EX: "After college, he was drowning in debt and had to work three jobs to pay it off."



**(To) ease:** To mitigate, to slow down. EX: "Bond yields have eased in the past year."

**(To) end on a high note:** To end positively. EX: "The stock market ended the week on a high note."

**End-user (n.):** A consumer who will ultimately use a product or service. EX: "The website was determined to hold no value for its end-users."

**Entry-level (adj.):** When speaking of a job, this means the lowest, most elementary level of employment. EX: "We don't have any managerial positions available, only entry-level." When speaking of products, this refers to the most affordable product in a line. "The entry-level tablet has many of the same features as its more expensive counterparts."

**(To) exit an investment:** To withdraw an investment. EX: "The company exercised its option to exit its investment."

**(To) expand one's payroll:** "Expanding one's payroll" means hiring more people. EX: "Apple and Microsoft expanded their payrolls for the third consecutive month."

**(To) experience a turnaround:** To start to perform better. EX: "After the lawsuit was dismissed, his company experienced a nice turnaround."



**(To) feel the pinch:** To experience having less money; to feel more poor. EX: "As prices go up, consumers are feeling the pinch."

**(To) face headwinds:** To have troubles; to experience problems/hindrances. EX: "The housing sector continues to face headwinds, as housing sales dipped again for a third straight quarter."

**(To) face the facts:** To accept a current situation; to accept the way things are. EX: "We have to face the facts. We just won't be able to compete against the big players if we don't hire more people."

**(To) factor into a decision:** To be one of the deciding factors in a decision. EX: "His lack of experience didn't really factor into our decision not to hire him."

**(A) fair shake:** A fair deal or settlement. EX: "They are one of the few banks that actually give their customers a fair shake."

**(To) fall behind schedule:** To experience a delay; to not finish something by the time you planned. EX: "They were supposed to launch last week, but they fell behind schedule and had to reschedule the launch for next Monday."

**(To) fall behind (someone):** To start to perform worse than (someone). EX: "If we don't revamp our product line, we'll fall behind our competitors."

**(To) fall flat:** To be ineffective. EX: "Your argument falls flat."; "The new measures fell flat."

**(To) fall on deaf ears:** To be ignored. EX: "His speech on the need to ratify the new measures fell on deaf ears, and the board rejected the proposal."

**(To) fall on hard times:** To become poor; to go through economic hardships. EX: "They used to be the wealthiest family in town, but they've fallen on hard times of late."

**(To) fall short of (something):** To not (quite) succeed in doing/obtaining something. EX: "They fell short of obtaining the required 50% of the vote."

**(To) fast track (something):** To make something a priority. To do something more quickly than normal. EX: "In light of growing public outrage at the allegations of corruption, the government fast tracked the review process."

**Feedback:** Response; reaction. EX: "We're getting a lot of positive feedback about these products from our focus groups."

**(To) fend for oneself:** To take care of one's own interests/problems, without outside help. EX: "Many people didn't want the government to bail out the banks. They thought that the banks should fend for themselves."

**(To) fill (someone) in (on something):** To inform (someone of something). EX: "Robert missed the meeting, but Thomas filled him in on what happened."

**First off:** Another way of saying "first of all". EX: "First off, I'd like to congratulate Robert on his promotion."

**(To) fit the bill:** To be what is needed/required. EX: "I suggest we hire him. He fits the bill quite well."

**(To) fizzle:** To fall apart, to not happen (when speaking of a deal, etc.). EX: "There was some interest in setting up a partnership, but that fizzled."

**(To) flare up:** To appear or intensify suddenly, especially after dying down beforehand. EX: "Analysts fear that the European debt crisis might flare up again."

**Flat (adj.):** When speaking about wages, prices, etc., this means "going neither up or down". EX: "The fact that wages are flat is no reason to celebrate."

**(The) flip side (n.):** The reverse or opposite side of something. EX: "The good thing about the job is that he'll make a lot of money. The flip side is that he'll have to work long hours."

**(To) follow on the heels of (something):** To happen (or, for products, to be released) right after something. EX: "The sharp fall followed on the heels of news of a shake-up in the company."

**For the better part of:** For most of. EX: "The stock was trading at below \$5 a share for the better part of last year."

**For the long haul:** For a long period or time. Often used in the phrase "to be in it for the long haul". EX: "He's not cashing out any time soon. He's in it for the long haul." (He plans to hold on to his stock, etc. for a long time.)

**(To) force someone's hand:** To make someone do something when they are either not ready or unwilling to do so. EX: "We should let him make that decision when he's ready. Any attempts to force his hand will most likely backfire."

**(A) foregone conclusion:** A certain/predictable conclusion, result, or occurrence. EX: "His promotion is far from a foregone conclusion."

**(A) free hand:** Complete freedom. EX: "Banks need to be regulated. You can't just give them a free hand to do whatever they want."

**(A) freeze (on something):** A temporary end (to something): EX: "Due to the cutbacks, there's a freeze on hiring at the company."

**From every walk of life:** From every occupation, lifestyle, social class. Basically means "all kinds of people". Also "from all walks of life". EX: "This is not an elite product. It was designed for people from all walks of life."

**Front and center:** The center of attention; EX: "Portugal's bond crisis is front and center these days."



**(To) gain ground:** In business, this means to improve one's performance or to make progress. EX: "We hope to gain ground in the U.S. market."

**(A) game-changer:** Something (or someone) that radically alters a situation or the way things are done. EX: "The imposition of the new tariffs was a game-changer for the telecommunications industry."

**Gamut (of something):** full range (of something). Usually used with the verb "run". EX: "His holdings ran the gamut from penny stocks to very expensive ones."

**(To) gear up:** To get ready; To prepare. EX: "We're gearing up for the big meeting on Friday."

**(To) generate revenue:** To make money. To obtain income from sales/services. EX: "All of this store's branches generate a lot of revenue, except for the one downtown."

**(To) get down to business:** To start working. EX: "All right everyone, let's get down to business. We don't have much time."

**(To) get in on (something):** To become a part of something; to get involved with something. EX: "He got in on the dot com boom early on."

**(To) get one's marching orders:** To receive instruction on what to do. EX: "Conspiracy theorists believe that the president gets his marching orders from the banks."

**(To) get (something) off the ground:** To get (something) moving, working, etc. EX: "The project took two years to get off the ground, mostly due to a lack of capital."

**(To) get the short end of the stick:** To get/experience the negative effects of a situation. EX: "As always, the poorest people will get the short end of the stick."

**(To) get the word out:** To spread the word; To let people know about something; EX: "We asked him to help us get the word out about the new promotions."

**(To) get to the bottom of (something):** To discover the truth (about something); to solve (something). EX: "The chairman promised he would do all he could to get to the bottom of this scandal."

**(To) get your foot in the door:** To take the first step in a process. EX: "It doesn't matter that you're not making a lot of money. At least you got your foot in the door!"

**(To) give clarity on (something):** To clarify (something). The chairman's speech should give clarity on the company's priorities in the next year.

**(To) give (someone) free rein to do something:** To give someone the freedom to do something, with limited or no guidance, etc. EX: "He gave the designers free rein when it came to designing a new logo."

**(To) give (someone) the green light:** To give someone permission. EX: "He was given the green light to proceed with the investigation."

**(To) go off the grid:** To be unreachable (via mobile phone, email, etc.) EX: "When I go on vacation, I usually go off the grid."

**(To) go over something with a fine-tooth comb:** To go over something very carefully. EX: "Before we sign this contract, get our lawyers to go over it with a fine-tooth comb."

**(To) go through with (something):** To execute something; To follow through with something. EX: "They recognized the importance of going through with the merger."

**(To) go to any lengths:** To do whatever it takes; to do whatever is required. EX: "He'll go to any lengths to get what he wants."

**(To) go to great lengths:** To make a strong effort. EX: "They went to great lengths to ensure that their website would never be hacked again."

**(To) go under:** To go bankrupt. EX: "Most analysts agree that they went under because of bad management."

**(To) go up against:** To compete against; to battle. EX: "It's not a good idea to go up against companies like Google."

**(A) golden opportunity:** A great opportunity. EX: "He missed a golden opportunity to make a lot of money."

**(To) grab a larger slice:** To get a bigger percentage (of a market, etc.) EX: "Apple is set to grab a larger slice of the Japanese market."

**(A) gripe:** A complaint. EX: "My biggest gripe about this TV is that it's too heavy."

**Gut-wrenching (adj.):** Painful; Difficult to tolerate. EX: "This was a gut-wrenching loss, one that took him months to recover from."



**(To) hammer out:** To arrange, to negotiate (a deal, etc.); EX: "The two parties managed to hammer out a deal in two days."

**(To) hang on to (something):** To not sell (something). EX: "He hung on to most of his shares, selling only 10% of them."

**(To be) hard at it:** To be working hard. EX: "Yes, I know I look terrible. I was hard at it last night."

**(To give someone) the hard sell:** To aggressively try to sell/promote a product. EX: "Doesn't he realize that the hard sell approach doesn't work anymore?"

**(To be) hard to nail down:** To be difficult to identify or determine. EX: "It's hard to nail down the factors which led to the company's downward spiral."

**(To) have a lot on one's plate:** To be very busy. EX: "I'd help you out, but I have a lot on my plate right now."

**(To) have an edge (on someone):** To have an advantage (over someone). EX: "Apple has an edge on Microsoft when it comes to product design."

**(To) have deep pockets:** To have a lot of money. EX: "Most people around here think that the government has deep pockets."

**(To) have designs on (something):** To want to buy (something), take over (something), etc. EX: "He assured us that they had no designs on our company."

**(To) have it both ways:** To have or receive two incompatible things at once. EX: "They claim they want peace, but they are unwilling to make any concessions to get it. I'm sorry, but you can't have it both ways."

**(To) have it coming:** To deserve something. EX: "I don't feel sorry for the banks. They had it coming." (They deserved what happened to them.)

**(To) have one's work cut out (for them):** To have (a lot of) difficult work to do. EX: "We really have our work cut out for us. We have to code four new e-commerce websites by Friday!"

**(To) have something lined up:** To have something arranged. EX: "What he didn't tell them is that he already had another job lined up."

**(To) have the final say (on something):** To (have the power to) make the final decision about something. EX: "The managers can voice their concerns about the deal, but the CEO has the final say on this."

**(To) have the markings (of something):** To have the potential to be (something). EX: "Your website has all the markings of a successful education portal."

**(To) have the upper hand:** To have an advantage. EX: "Ralphs and Safeway were neck-and-neck for many years, but these days Ralphs has the upper hand."

**Headwinds:** Difficult (economic) times; Problems. EX: "He was one of the first to predict headwinds for the stock market."

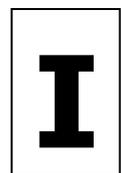
**(To) hedge (one's) bets:** To bet on two or more of something, so that you don't risk all your money on just one thing. EX: "Hedging your bets is a good way to ensure that you won't get burned on the stock market."

**(To) hinge on:** To depend on. EX: "The ruling hinges on the testimony of the two witnesses."; "The low prices of their products hinged on low production costs."

**(To) hold all the cards:** To be in (complete) control. EX: "The way the company is set up, the CEO is virtually powerless. The board holds all the cards."

**(To) hold steady:** To remain at the same level. EX: "Real estate prices held steady for third straight month."

**(To be) household names:** To be well known, recognizable, famous. EX: "These companies aren't household names yet, but if they play their cards right, they could be very soon."



**In confidence:** If something is said "in confidence", it is said privately, and that information is not to be shared with others. EX: "I can't reveal that information, as it was told to me in confidence."

**In-house (adj.):** Something that is part of a company. EX: "We've decided not to outsource this project. We're going to use our in-house design team to work on the website."

**In line with:** In accordance with. EX: "The earnings are in line with economists' expectations." (The earnings are what economists' thought they would be.)

**In short supply:** If something is "in short supply", there isn't enough of it around. EX: "Those phones are in short supply these days."

**In sync with:** Aligned. In the business world, parties that are "in sync with" each other understand each other, share the same position, beliefs, etc. EX: "His interests were in sync with those of the other partners."

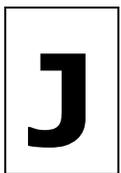
**In the face of:** Due to; amid. EX: "New car sales collapsed in the face of the global economic crisis."

**(To be) in the spotlight:** To be talked about; To be the center of attention. EX: "He was in the spotlight for his comments regarding the takeover."

**In the works:** Being developed, elaborated, etc. EX: "A new deal between Apple and Samsung is in the works, one that will most likely lower the prices of smartphones."

**Input:** An opinion, comment, or viewpoint. EX: "Bill I need your input on the new strategy. Do you think it's worth pursuing?"

**It all comes down to:** A phrase meaning "the most important thing is..." EX: "In the end, it all comes down to how much money they offer you."



**(To) jump-start:** To reinvigorate; to boost. EX: "The stimulus package was supposed to jump-start the economy."

**(To) jump at the chance (to do something):** To welcome the opportunity to do something. EX: "Most people would jump at the chance to listen to him speak."

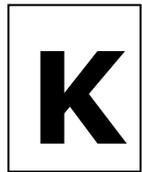
**(To) jump ship:** To go work for the competition. EX: "The fact that he jumped ship last year took us all by surprise."

**(To) jump the gun:** To do something too hastily. EX: "They jumped the gun by hiring him before his background check came back."

**(To) jump through hoops:** To try really hard; To bend over backwards.  
EX: "He had to jump through hoops to get them to agree to the deal."

**(To) jump to a conclusion:** To come to a conclusion (too) quickly. EX:  
"Don't jump to the conclusion that he has no fight left in him."

**Just around the corner:** Going to take place or take effect very soon. EX:  
"The new government regulations are just around the corner."



**Key (adj.):** Very important; Crucial. EX: "Consumer confidence is key for several reasons."

**(To) keep a lid on (something):** To keep (something) a secret.  
EX: "She was asked to keep a lid on the proceedings due to their sensitive nature."

**(To) keep a low profile:** To act so as not to attract a lot of attention. EX:  
"The former CEO has been keeping a low profile ever since he was convicted of fraud."

**(To) keep pace with (someone/something):** To keep up with (s.o./sth), to do something as fast as (s.o./sth). EX: "He had a difficult time keeping pace with most of his colleagues."

**(To) keep someone in the loop:** To keep someone informed of something. EX: "Make sure to keep Mark in the loop regarding any progress."

**(To) keep something under wraps:** To keep something secret; To not reveal something. EX: "He asked me to keep his promotion under wraps until it's announced at the meeting next week."

**(To) keep tabs on (something):** To keep an eye on (something); To follow (something). To pay attention to (something). EX. "The employees were told to keep tabs on expenditures."

**(To) kick in:** To come into effect. EX: "The regulations are set to kick in next week."

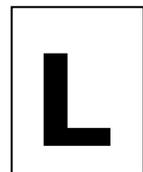
**(A) kickback:** A kickback is similar to a bribe, but is officially given as more as a "thank you" for help, services rendered, etc. EX: "Two of the executives were fired for accepting kickbacks from the oil company."

**Killer (adj.):** Impressive. Very cool. EX: "The new model has a couple of killer features."

**(To be) knee deep in (debt, etc.):** To have a very large amount of debt. EX: "Be careful. Taking out all these loans will leave you knee deep in debt."

**(A) knockoff:** A cheap imitation of a brand-name product. EX: "Some of Samsung's phones look like iPhone knockoffs."

**Know-how:** Expertise; skills; practical knowledge. EX: "We need to find someone with the know-how to get the job done right."



**(To) lag behind (someone):** In business, this means "to not perform as well, financially speaking". EX: "In Japan, Toyota is currently lagging behind Mazda."

**(To) land (a job, etc.):** To obtain; to get. EX: "He landed a job as a regional representative for a pharmaceutical company."

**(A) last-ditch effort:** A final attempt. EX: "In a last ditch effort to save the animal protection law, activists organized a protest outside the parliament building."

**(A) launch:** The official release of a product, website, etc. EX: "They had to push back the launch due to production delays."

**(To) launch:** To officially release a product, website, etc. EX: "They plan to launch their new site next month."

**(To) lay off:** To fire; To end someone's employment; To make redundant (UK); EX: "Ford announced plans to lay off 300 workers at its plant in Michigan."

**(To) lay the blame (on someone):** To blame someone. EX: "They laid the blame on the CEO, though everyone knew that he was just the scapegoat."

**(To) leak (a report, news, etc.):** To disclose the contents of something without authorization. EX: "The classified report was leaked by a senior government official."

**(A) learning curve:** The time required to learn something. Something is often said to have a "steep learning curve", meaning that you have to learn a lot in a short period of time. EX: "The job had a steep learning curve, but Robert handled it without any problems."

**(To) leave (someone) reeling:** To do something that makes (someone) confused, frustrated, etc. EX: "Five straight days of heavy losses left investors reeling."

**(To be) led to believe:** To be told. EX: "I was led to believe that the people who were responsible for the crisis would be held accountable."

**(A) leg up:** An advantage. Used in phrases such as "to give (someone) a leg up", "to get a leg up", etc. EX: "The new software gave the company a leg up on their competition."

**Less-than-stellar (adj.):** Not so good; inadequate. EX: "The phone's less-than-stellar sales led its manufacturer to take it off the market."

**(To) level with someone:** To be honest with someone. EX: "I'll level with you. I think my boss low-balled me." If someone is "on the level" it means he/she is honest.

**(A) level playing field:** A fair situation, where everyone plays by the same set of rules; EX: "The system was designed to ensure a level playing field in which no one bank has an unfair advantage."

**(To) leverage:** To use. (This is a bit of a buzzword, but one that's worth knowing due to its continued wide usage.) EX: "He was contemplating how to leverage this information to drive sales."

**Lightweight (n. or adj.):** Not very serious; small-time (adj.) EX: "The company is a lightweight contender in most markets."

**(A) likely scenario:** Something that is likely to happen. EX: "Analysts agree that the merger is a likely scenario."

**The lion's share:** The (vast) majority. EX: "The lion's share of bonds perform better than the ones they were trying to sell him."

**(To) live paycheck to paycheck:** To barely make enough money to live on, without being able to save any. EX: "I was living paycheck to paycheck until I found a better job."

**(To) live up to expectations:** To perform as well as had been expected. EX: "Unfortunately, the new product is not living up to expectations."

**Looming (adj.):** Imminent; "To be looming" = To seem like something is going to happen for sure. EX: "He tried to be positive, but everyone still worried about the looming collapse of the economy."

**(To) lose favor:** To stop being liked; to no longer be desirable. EX: "For some reason, the product has lost favor with consumers."

**(To) lose ground:** To lose value (when speaking about currency, etc.) EX: "The dollar lost ground against the euro."

**(To) lose out on (something):** To lose a chance to take advantage of something. EX: "If you don't act now, you'll lose out on the low interest rates."

**(To) low-ball (someone):** To offer someone less money than is normal. EX: "That company has a reputation for low-balling its employees."

**(To) lower the bar:** To lower standards or expectations; To make something easier to do. EX: "By lowering the bar, you're actually condoning your employees' mediocre performance."

**(A) lull:** A calm period. EX: "After a lull this morning, the stock was trading heavily by the afternoon."

**(To) lump together:** To put in the same category (usually implying that this was done haphazardly, without a lot of thought). EX: "You can't just lump together all of these products. They are very different from each other."



**(To) make a case (for something):** To argue in favor of something. EX: "He made a strong case for the need to provide more aid to developing countries."

**(To) make a killing:** To make a lot of money. EX: "They made a killing selling satellite dishes in China."

**(To) make a point of:** To do something purposely and intentionally. EX: "John made a point of reminding employees of how important this product launch was."

**(To) make ends meet:** To get by economically; to be able to pay one's bills. EX: "In this economy, a lot of people are having a hard time making ends meet."

**(To) make good (on something):** To do something as promised. EX: "Jim made good on his promise to ask about a job for his friend."

**(To) make headway:** To make progress. EX: "Unfortunately, we didn't make any headway in yesterday's meeting."

**(To) make or break (something):** To be the difference between the success or failure of something. EX: "Specifications aside, the price is what makes or breaks a product."

**(To) make the grade:** To be good enough. EX: "Some of the new products simply didn't make the grade and were scrapped."

**(To) make the most of (something):** EX: To take full advantage of (something). EX: "A lot of companies are making the most of the lack of regulations by engaging in unscrupulous business practices."

**(To) make up:** To account for. EX: "Amazon's Kindle makes up about 25% of Australian tablet sales."

**(To) make waves:** To cause problems or upset people. EX: "The company made waves by suing most of its competitors."

**Margin of error:** The percentage by which a statistic, etc. might be wrong. EX: "The president leads his rival by 5%, with a 1% margin or error."

**Median (adj.):** Average. EX: "Last year, the median base salary at the firm was \$65,000 per year."

**(To) meet a deadline:** To do/finish something on time. EX: "They worked long hours in order to meet the deadline."

**(To) mend fences:** To re-establish good relations (after a period of conflict, disagreement, etc.) EX: "He reached out to some of his competitors in hopes of mending fences."

**(To) micromanage:** To not allow employees to work independently, but to try to (excessively) control what they do. EX: "The most effective managers are the ones who don't micromanage their employees."

**(To) miss sales forecasts:** To do worse than expected in terms of sales. EX: "Microsoft missed sales forecasts for the third quarter in a row."

**(A) milestone:** A significant completion point. EX: "Thanks to your hard work and dedication, our company has reached another milestone this week. We are now the largest distributor of toilet brushes in Kansas."

**(A) mixed bag:** A diverse collection/assortment. EX: "The company doesn't specialize in any one thing, but offers a mixed bag of products."

**(To) move (to do something):** To take action to do something. EX: "The government moved to implement the new regulations."

**(To) move product:** To sell a product. EX: "They were able to move a lot of product in the first quarter."



**(To) narrow the gap (with someone):** To catch up to someone you're competing against. EX: "These new products should help them narrow the gap with their competitors."

**(To be) neck-and-neck (with someone):** To be almost tied/even with someone you're competing against. EX: "Apple and HP are pretty much neck-and-neck when it comes to sales revenue."

**(A) niche market:** A small market that serves a specific purpose. EX: "Swimwear for pregnant women is an example of a niche market."

**Nine times out of ten:** Most of the time; Normally. EX: "Nine times out of ten, he wouldn't get caught embezzling money, but this time he did."

**(To) nip something in the bud:** To eliminate a problem as soon as it appears. EX: "If we don't nip this in the bud, it may come back to haunt us."

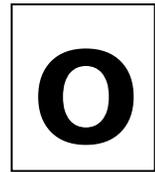
**(A) no-brainer:** A very simple decision. EX: "Going with the first company's offer was a no-brainer. It was much better than the other companies' proposals."

**No-holds-barred (adj.):** Having no rules or restrictions, where anything goes. EX: "He was infamous for his no-holds-barred approach to dealing with his opponents."

**No official word:** No official statement. EX: "There is still no official word regarding the proposed buyout."

**(To be) no stranger to (something):** To be familiar with (something); To have experienced (something) a lot. EX: "The company was no stranger to patent infringement lawsuits."

**(To) not sit well with (someone):** to cause someone to feel uncomfortable about something; to be seen negatively by someone. EX: "His behavior did not sit well with the other board members."



**Off-color (adj.):** Inappropriate; in bad taste. EX: "Robert's boss warned him that his off-color remarks would not be tolerated."

**Off topic/on topic:** Relating/not relating to the topic being discussed. EX: "I can understand your concerns, but let's stay on topic."

**(To be) on a roll:** To be on a successful streak (to be succeeding/winning consistently). EX: "We're really on a roll! We've won three design competitions in a row!"

**(To be) on a tear** (rhymes with "hair", not "here"): To be on a successful streak; to have many consecutive successes. EX: "His company has been on a tear recently. They've been winning awards, getting new contracts, and hiring more people."

**(To be) on pace (to do something):** To be on track to do something. EX: "They're on pace to match last year's earnings."

**On paper:** Theoretically. EX: "Your proposal looks good on paper, but there might be a few snags when it comes to executing it."

**On shaky ground:** In a questionable/unstable state. EX: "The banking sector is on shaky ground these days."

**On (someone's) watch:** While (someone) was in charge. EX: "To be fair, none of the alleged wrongdoing occurred on his watch. All of it is believed to have occurred before he was appointed CEO."

**(To be) on tap:** To be planned. EX: "Several meetings are on tap for this week."

**On the back burner:** Not a priority. EX: "He asked me to put the other project on the back burner for now." (He asked me not to concentrate on the other project, as it is not a priority.)

**(To be) on the fence:** To be undecided. EX: "He's still on the fence about whether or not to hire more developers."

**On the brink (of something):** On the verge (of something); About to. EX: "Their business is on the brink of bankruptcy." (Their business is about to go bankrupt.)

**On the grounds that:** Because. EX: "He refused to answer the question on the grounds that he would be incriminated." (He refused to answer the question because it would incriminate him.)

**On the market/off the market:** For sale/not for sale. EX: "We're sorry, but that property is currently off the market."

**On thin ice:** Similar to "on shaky ground"; in a questionable/unstable state. EX: "He was on thin ice after the off-color remarks he made during the meeting."

**(To be) on top of things:** To have everything under control; to be aware of what's happening. EX: "Don't worry. I'm on top of things."

**(To be) on track (to do something):** To be on course (to do something). EX: "He's on track to make a million dollars by the time he's 30."

**(An) open and shut case:** A case that's easy to judge. EX: "It wasn't as much of an open and shut case as prosecutors made it out to be."

**(To be) out of the woods:** To no longer have problems; to be done with the problems one had been experiencing. EX: "They're not out of the woods yet. They're still being investigated by the House Ethics Committee."

**(To) outpace one's competitors:** To start performing better than one's competitors; to move ahead of one's competitors. EX: "Thanks to some shrewd business sense, the company has managed to outpace most of its competitors."

**(An) overhaul:** A major change. EX: "We all knew that there he was going to announce a major overhaul in how we conduct business."

**(To) overhaul:** To change or redesign completely. EX: "The decision forced the company to overhaul its design process."



**(To) pave the way (for something):** To create a situation in which something becomes possible. EX: "The reforms paved the way for the growth of small business."

**(To) peddle:** To sell (often used in a derogatory manner). EX: "He keeps peddling his junk."

**(To) phase out:** To gradually stop producing, selling, etc. EX: "They plan to phase out that model by next year."

**(To) pick up:** to improve; to perform better than before. EX: "There are signs that the economy is picking up again."

**(To) piggyback (on something):** When something "piggybacks" on something else, it means that it uses (or exploits) the availability, services, etc. of something else. EX: "You don't have to make the decision yourself. The bank will make it for you by piggybacking on the successful investments of other clients."

**(To) pinpoint:** To determine; to identify exactly. EX: "They weren't able to pinpoint which employee had been leaking the memos."

**(A) pitch:** An attempt to sell (or garner interest in) something. EX: "I wasn't very impressed by his pitch. It could have been done better."

**(A) pitfall:** A problem (especially hidden); trouble. EX: "You've got to learn from others' mistakes in order to avoid certain pitfalls."

**(To) play hardball (with someone):** To deal with (someone) in a tough manner. EX: "Be careful. He's been known to play hardball during negotiations."

**(A) play-it-safe approach:** An approach that minimizes risk. EX: "The old CEO took a lot of risks, but the new CEO opted for a play-it-safe approach." Also used as a verb: "to play it safe".

**(To) play one's cards right:** To make good and/or correct decisions. EX: "If they play their cards right, they could really narrow the gap with their competitors."

**(To) play out:** To turn out; to develop. EX: "We'll see how the meeting plays out before we make any decisions."

**(To) plow money (into something):** To invest (unwisely) in something. EX: "I can't believe that people are still plowing so much money into Spanish bonds."

**(To be) poised to (do something):** To be set to do something. EX: "The court is poised to make a ruling that will settle the dispute."

**(To) pony up:** To pay money. EX: "Each employee was asked to pony up \$10 for the new refrigerator."

**(To) position oneself (to do something):** To create a situation where (something) is possible. EX: "These startups are positioning themselves to go public in about two years."

**(A) powerhouse:** Usually used in the phrase "economic powerhouse" to refer to a country that has a strong, powerful economy. EX: "China is an economic powerhouse."

**(A) probe:** An investigation. EX: "The government is conducting a probe into recent allegations of fraud."

**(To) pound the pavement:** To go out to look for money, support, or a job. EX: "He's been pounding the pavement, trying to get people to sign this petition and donate money to his cause."

**(To) pull (something) off:** To make something happen, usually against the odds. EX: "No one believed that he would be able to turn the market around, but he pulled it off."

**(To) pull the plug (on something):** To end (something); to get rid of (something). EX: "After a decade of trying to promote this inferior product, they finally pulled the plug on it last month."

**(To) pull the trigger:** To implement something; to set something in motion. EX: "He made it quite clear that the government was willing to pull the trigger on the new reforms."

**(To) pull together:** To gather; to assemble. EX: "We need to pull together all the outstanding issues and address them at next week's meeting."

**(To) push:** To persuade; to put pressure on someone (to do something). EX: "The CEO pushed the board to hire her."

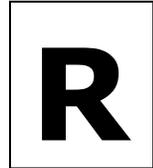
**(To) put aside:** To save. EX: "His financial advisor suggested that he set aside 10% of his income."

**(To) push back:** To delay. The opposite of "to push forward". EX: "They had to push back the release date due to a minor problem with the screen display."

**(To) put in long hours:** To work for many hours in a row. EX: "It's normal for employees to put in long hours right before the launch of a new product."

**(To) push the envelope:** To do something new, moving beyond existing limits. EX: "When it came to designing the new model, he wanted to push the envelope, but management wouldn't allow him to do this."

**(To) put the heat on (someone):** To put pressure on someone: EX: "The public protests put the heat on the White House to change legislation regarding gun control."



**(To) rack up:** To obtain; to accumulate. EX: "He managed to rack up some impressive gains in his 10 years as an investor."; "We've racked up a lot of debt over the past three years."

**(To) raise a red flag:** To give/issue a warning (about something). EX: "Analysts raised a red flag about the potential dangers of the current loan policy."

**(To) raise eyebrows:** To shock; To cause suspicion or disapproval. EX: "His aggressive style of selling has always raised eyebrows."

**(To) raise the bar:** To raise standards or expectations; To make something harder to do. EX: "By hammering out three deals in two weeks, he raised the bar for the other sales managers."

**(To) ramp up:** To increase and/or improve. EX: "We need to ramp up our fraud protection unit."

**(To) rebound:** To start doing well again. EX: "After early losses, the stock rebounded in late-afternoon trading."

**(To) recall:** To order the return of a product (usually because it's faulty). EX: "The hair dryers were recalled because it was determined that they overheated too quickly."

**Red tape:** Government forms and procedures; bureaucracy. EX: "You have to deal with a lot red tape when you do business in Russia."

**(In a) reduced capacity:** Performing fewer tasks than before. EX: "He will not be fired. He will stay on in a reduced capacity."

**(To) remedy:** To fix; to improve; EX: "The measures were implemented to remedy slumping sales."

**(To) resonate with consumers:** To be accepted and liked by consumers. EX: "The products looked good on paper, but they failed to resonate with consumers."

**(To) rethink a strategy:** To think of a new strategy, or redevelop an old one. EX: "With sales dipping more and more, we had to rethink our strategy."

**(To) revamp (something):** To improve (something). EX: "The new, revamped model did very well on the market." Revamped = improved.

**(To) revise downward:** To estimate something as being lower than was previously expected. EX: "They had projected this year's growth to be 4%, but they later revised that downward to 3%."

**(To) revise upward:** To estimate something as being higher than was previously expected. EX: "They initially thought that they would see \$2.5 million dollars in profits in the first quarter, but they later revised that upward to \$3 million."

**(To) ride someone's coattails:** To benefit from someone else's success. EX: "He wanted to build his reputation as a trailblazer. He didn't want to just ride his predecessors' coattails."

**(To) ring up:** To achieve; to accomplish; to attain. EX: "IKEA managed to ring up a fourth consecutive quarterly gain."

**(To) rise to the occasion:** To meet a challenge; to succeed in dealing with a tough situation. EX: "By rising to the occasion, he proved himself a valuable employee."

**(To) roadblock:** To block (someone) from trying to do something. EX: "The council roadblocked the merger."

**Robust (adj.):** Strong. EX: "This was followed by a period of robust growth."

**(A) rocky road.** A difficult path. EX: "The road to economic recovery will be a rocky one."

**(To) roll out:** To launch; to release. EX: "Dell plans to roll out the new computers by next year."

**Rumor mill (n.):** Referring to the person/people responsible for starting a particular rumor. EX: "The rumor mill states that he is looking to sell his company."

**(A) rule of thumb:** A general rule. EX: "The rule of thumb is to ask your potential employer for a slightly higher salary than you expect to receive."

**(To) rule out (something):** To say that something is not an option; to negate the possibility of something. EX: "The advisory board has not ruled out that more charges would be brought against him."

**(To) run circles around (one's competitors):** To completely outperform (one's competitors). EX: "The iPhone runs circles around its competitors."

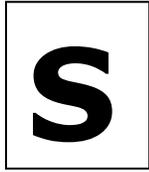
**(To) run deep:** To be serious, strong, well established, etc. EX: "The resentment between the two candidates runs deep."

**(To) run something up the flagpole:** To see if something gets approved (by management, etc.) EX: "Let me run it up the flagpole, and I'll let you know tomorrow."

**(To) run the risk of:** To risk. EX: "If you're too strict with your employees, you run the risk of alienating them."

**(To) run through:** To quickly go through. EX: "I ran through the list of applicants, and I believe that Peter would be the best man for the job."

**(A) run-up:** A rapid increase. EX: "A lot of people made a lot of money from last year's run-up in stock prices."



**(To) scale back:** To reduce. EX: "They've scaled back on hiring this year."

**Scandal-plagued (adj.):** Having experienced several or more scandals; Prone to experiencing scandals. EX: "The scandal-plagued company struggled to stay afloat."

**(A) scapegoat:** A person who takes/bears the blame for others. EX: "It was convenient for everyone involved to make him the scapegoat."

**(To) secure (something):** To obtain something. EX: "They secured the necessary funds to go ahead with the acquisition."

**(To) see eye-to-eye:** To agree; to have the same interpretation of something. EX: "I value his drive and commitment, but we don't see eye-to-eye when it comes to many business decisions."

**(To) send (something) through the roof:** To makes something increase considerably in value, price, etc. EX: "The news sent their stock price through the roof."

**(A) seven-figure (contract, salary, etc.):** A (contract, salary, etc.) of more than \$1,000,000. EX: "He was bragging about the seven-figure contract he had just landed."

**Several times over:** More than twice. EX: "In the past 30 years, the price of homes has doubled several times over."

**(A) shake-up:** A reorganization, usually a radical one. EX: "This is the biggest shake-up this company has seen in over 10 years."

**(A) shoestring budget:** A very limited budget. EX: "I was trying to explain to him that he couldn't run his business on a shoestring budget."

**(To) shoot up:** To increase (dramatically). EX: "The price of that stock shot up by 25%."

**(To) shore up:** To support; to prop up. EX: "The South African government was urged to take steps to shore up the economy."

**(A) shot in the arm:** a boost, a stimulus. "The decision to stay on course was a shot in the arm for the current CEO."

**Shy of:** Lower than; less than; right before. EX: "He was fired just shy of his birthday." (He was fired right before his birthday.); "He sold the stock just shy of the \$25 dollar mark." (He sold the stock for slightly less than \$25.)

**Sentiment (n.):** General feeling. "Consumer sentiment" would mean "the general feeling that consumers have (about something)"; "market sentiment" would mean "the general feeling/outlook on the market", etc.

**(To) shrug off:** To dismiss; to not view as important. EX: "The CEO shrugged off the upcoming probe into the company's activities."

**(To) signal an improvement:** To suggest that an improvement will occur. EX: "The numbers in the report were not high enough to signal an improvement."

**(To) skyrocket:** To increase by a large amount. EX: "The price of gas has skyrocketed in the past several months."

**(To) slam:** To criticize (strongly). EX: "Legislators slammed the plan, calling it unfair."

**(A) slap on the wrist:** A very light punishment; Often used in the phrase "to get off with a slap on the wrist". EX: "While other companies were penalized quite severely for their part in the scandal, the president's brother's company got off with a slap on the wrist."

**(To) slip up:** To make a mistake. EX: "He slipped up, and it cost him his job."

**(To) slow to a crawl:** To slow down considerably. To slow down to very low levels. EX: "The report found that spending had slowed to a crawl."

**(A) slowdown:** A period of decline, whether it be in sales, economic activity, etc. EX: "The chairman seemed like he wasn't worried about the recent slowdown in the economy."

**Sluggish (adj.):** Slow; not dynamic. EX: "They've had three quarters of sluggish growth."

**(A) slump:** A period of poor performance. EX: "Instead of improving, the slump actually deepened."

**(To) slump:** To perform poorly. EX: "Microsoft's stock has been slumping recently."

**(A) snag (n.):** A problem. EX: "He ran into quite a few snags when he was developing his website."

**(To) snare:** In the business world, this usually means "to receive, obtain, get, etc." EX: "They snared most of the market share."; "They always snare the top candidates."

**(A) softening in output:** A decrease in output. EX: "The manufacturing sector saw a softening in output."

**(To) sort out:** To figure out; to fix. EX: "There were a lot of problems with the distribution system, but John managed to sort them all out."

**Sound (adj.):** Solid; showing good judgment. EX: "The company made several sound decisions in the past year."

**(To) spur growth:** To increase or stimulate growth. EX: "The point was to spur growth, not stifle it."

**(To) squabble:** To bicker; to argue. EX: "Most in the company agreed that internal squabbling had been escalating as of late."

**(A) stake:** A share (of a company). EX: "He bought a stake in the company right before they went under."

**(To) stake (someone's) reputation (on something):** To build someone's reputation on something. EX: "They've staked their reputation on excellent customer service."

**(To) stand in the way of:** To block; to be a hindrance to. EX: "The old regulations were scrapped because they stood in the way of progress."

**(To) stand out:** To be different. EX: "Our goal is to create products that stand out."

**(To) stay afloat:** To not go bankrupt. EX: "It took a lot of effort to ensure that this company would stay afloat."

**(To) stem losses:** To minimize losses. EX: "The initiatives were implemented in hopes of stemming losses."

**(To) step up (something):** To increase something. EX: "They stepped up their hiring." (They started to hire more people.); "They stepped up production." To intensify EX: "They stepped up efforts to secure their network."

**(To) step up to the plate:** To take responsibility for doing something. EX: "With the stock market in a downward spiral, government officials were urged to step up to the plate to try to improve the situation."

**Strapped (adj.) for cash:** To not have a lot of cash; to be doing badly, economically speaking. EX: "Local businesses claim that they're strapped for cash and are therefore unable to hire any new employees right now."

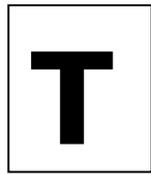
**(To) strike a deal:** To come to an agreement. EX: "Surprisingly, they managed to strike a deal."

**Stuck in a rut:** When speaking about the economy, etc. this can mean "not growing". Another way of saying this is "at a standstill". EX: "No matter what measures the government implemented, the economy remained stuck in a rut."

**(To) surge:** To rise rapidly. EX: "The number of foreclosures surged last month."

**Swamped (adj.):** Very busy. EX: "I'd help you out but I'm swamped right now."

**(To) sweeten a deal:** To make a deal more attractive. EX: "They wanted to sweeten the deal by offering him a big signing bonus."



**(To) take a back seat to (something):** When something "takes a back seat" to something else, it means it becomes (temporarily) less important than that thing. EX: "The economy is once again taking a back seat to foreign policy."

**(To) take a beating:** To perform very poorly (economically); To lose a lot of value (when speaking of stocks, etc.). EX: "Their stock took a beating on Monday, dropping by more than 20%."

**(To) take a dive:** To fall sharply. EX: "After news of the scandal came out, their stock took a dive."

**(To) take a hit:** To suffer a loss or a setback; To lose money. EX: "They took a hit on the sale of their house."

**(To) take center stage:** To be the center of attention. EX: "Greece's possible departure from the eurozone will take center stage this week."

**(To) take exception to (something):** To object to (something); to disagree with (something). EX: "The former CEO took exception to the company's unscrupulous business practices."

**(To) take off:** To do well; to be successful. EX: "Their business really took off."

**(To) take possession (of something):** To become the owner (of something). EX: "Since he couldn't pay his mortgage, the bank took possession of his house."

**(To) take sides:** To support one side in a debate, argument, etc. EX: "The government should always be neutral in these matters. They should not take sides."

**(To) take steps:** To take action. EX: "The government took steps to remedy the situation."

**(To) talk (someone) into (something):** To convince someone of something. EX: "He talked John into accepting the offer."

**(To) talk up (something):** To talk about the positive aspects (of something). EX: "His role was to talk up the benefits of the stimulus package."

**(To) tap:** To choose. To select. EX: "They tapped John to head the committee."

**(To) target:** To focus on. EX: "They are targeting the wrong company."

**(A) temp:** A temporary employee. EX: "John's not a permanent employee. He's a temp."

**Tension-laced (adj.):** Filled with tension; exhibiting tension. EX: "Their tension-laced exchanges didn't get to the root of the problem."

**(A) thaw in the economy:** A period of economic growth, usually after a tough economic period. EX: "Every thaw in the economy seems to be followed by more hard times."

**(To go) through the roof:** To increase enormously in value, etc. EX: "After the new phone came out, their profits went through the roof."

**(To) tick up:** To increase (slightly). EX: "The NASDAQ ticked up a fraction after falling for most of the day."

**(To) tie up loose ends:** To complete unfinished tasks. EX: "He wanted to tie up loose ends before his contract ended."

**(To be) tight-lipped:** To not say much or anything at all. EX: "Employees are tight-lipped about the accusations of fraud."

**(A) tight spot:** A difficult situation. EX: "The business had never been in such a tight spot before."

**(To) tighten one's belt:** To take steps to save money. EX: "They had to tighten their belt, so they implemented new cuts."

**(To) tighten one's grip:** To control (something) more strictly; to expand and become more serious; EX: "The Chinese government has tightened its grip on the internet."; "The bitterly cold weather has tightened its grip on much of Europe."

**Time-sensitive (adj.):** Something that has to be completed/done in a fairly short time. EX: "This is a time sensitive issue, so prioritize accordingly."

**(The) top brass:** The bosses; People responsible for running a company, etc. EX: "The top brass at Bank of America claim to have known nothing about these allegations."

**Top-of-the-line (adj.):** Most expensive in a given line of products. EX: "Their top-of-the-line bike goes for about \$15,000."

**Top-tier (adj.):** Top-level; highest-quality; similar to "top of the line". EX: "This is one of their top-tier products."

**(A) toss-up:** A situation where the decision between two things can go either way. EX: "When it comes to which of the two candidates is going to get hired, I'd say it's a toss-up. They're both a good fit for the position."

**(To) tout:** To show off; to speak (very) highly of. EX: "They touted their new line of products aimed at children."

**(A) trailblazer:** A person who does something first; a trendsetter. EX: "The company is considered a trailblazer in the field of mobile commerce."

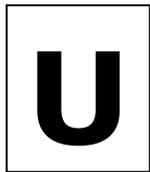
**(A) train wreck:** A major failure. EX: "Facebook's performance on the public market so far has been a train wreck."

**True to form:** As is normally the case; Following the usual pattern; EX: "True to form, they kept the merger a secret until the last minute."

**(To) tumble:** To fall. EX: "Consumer confidence tumbled to its worst reading in five years."

**(To) turn a blind eye to (something):** To pretend that one doesn't see/notice something; to ignore something. EX: "Instead of dealing with John's disruptive behavior, Steve opted to turn a blind eye to it."

**(A) two way street:** A situation in which both parties are obliged/required to do something. EX: "Our relationship with our vendors is a two way street."



**(To) undercut:** To knowingly and deliberately charge a lower price than your competitor; Also means "to undermine"; EX: "The report undercut his position, so he had to resign."

**(To be) under fire:** To be under attack. EX: "The president is under fire for the comments he made last week."

**(To be) under way:** To have started. EX: "Talks are under way to determine the course of action the government will be taking."

**(An) unnamed source:** A source whose name is either unknown or not disclosed. EX: "According to an unnamed source, federal authorities have already seized most of his assets."

**(To) unleash:** To release; to launch (a product, etc.); to unveil. EX: "They plan to unleash their new, top-of-the-line mobile phone next week."

**(To) unveil:** To present. EX: "Ford will unveil its new car on Friday."

**(To) up (something):** To increase (something). EX: "Initially, they expected to invest one million dollars in improving their infrastructure, but they upped that figure to two million dollars on Friday."

**Up-and-comers:** People or business who are thought to have a promising future. (Also "up-and-coming", meaning "promising") EX: "These two companies are the up-and-comers of the telecom industry."

**(To be) up in arms (about something):** To be angry (about something). EX: "The union representative was up in arms about the proposed layoffs."

**Up in the air:** Unclear; uncertain. EX: "His future at this company is up in the air."

**Up to date (adj.):** Current, not outdated. EX: "Make sure that all the information is up-to-date before we go into the meeting."

**(An) uphill battle:** A difficult task to accomplish; EX: "Trying to get the government to approve the new drugs was an uphill battle."

**(The) upside:** The positive aspect of something. The opposite of "downside"; EX: "The upside is that you'll have an opportunity to travel a lot more."

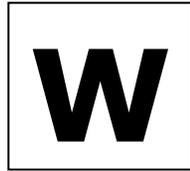
**User-friendly (adj.):** Easy to use/operate. EX: "The focus groups showed that the product was not as user-friendly as had previously been thought."



**(A) vendor:** Apart from its main meaning, "a seller of something", in the business world "vendor" also means "a company which supplies products or services to another company."; a supplier. EX: "We're going to try to sync up with another software vendor."

**(To) voice one's concern (about something):** To express one's concerns/reservations (about something): EX: "The vice president voiced his concern about the troop build-up in Afghanistan."

**(To) vote (someone) down:** To vote against someone's proposal, suggestion, etc. causing it not to be accepted or not to pass. EX: "John wanted to hire 10 new workers, but the other managers voted him down."



**(A) wake up call:** A warning to change one's approach, behavior, etc. EX: "The court ruling was a wake up call for Samsung."

**(To) walk someone through (something):** To explain something to someone (step by step). EX: "I didn't understand the new regulations at first, but my lawyers walked me through them."

**(To) warm up to (something/someone):** To start liking (something/someone). EX: "I didn't like him at first, but I've warmed up to him, mostly due to his hard work and dedication."

**(To) wash one's hands of (something):** To declare oneself not responsible (for something). EX: "He washed his hands of any wrongdoing."

**(To) watch something from the sidelines:** To not be involved in something personally. EX: "John didn't get involved in the conflict. He was happy to just watch it from the sidelines."

**(To) weather the storm:** To survive difficulties. EX: "The company went through some tough times earlier in the year, but they managed to weather the storm."

**(If/when) word gets out:** If/when people find out about this. EX: "When word gets out that he has been meeting with the competition, he will surely be fired."

**(To) weigh in (on something):** To comment; to state one's opinion (about something). EX: "The vice president weighed in on the controversy."

**White-collar (adj.):** Relating to office workers and other professional workers whose jobs generally do not involve manual labor or the wearing of a uniform, etc. EX: "Pretty much anyone who wears a suit and tie to work is

a white-collar worker." "White-collar crime" refers to criminal activity such as fraud or money laundering, done by bankers, stock-brokers, and other white-collar professionals.

**Whopping (adj.):** Remarkably high. EX: "Interest rates rose by a whopping 5%!"

**Windfall (n.):** A stroke of good luck, especially when it results in personal gain. Often used as an adjective in the phrase "windfall profits", which refers to unexpected profits that occur by chance, through no effort on the part of the company that benefits. EX: "The increase in revenue was largely a result of windfall profits."

**(To) wing it:** To improvise. EX: "Everyone said he should prepare for the meeting, but he just winged it."

**(A) who's who:** A collection, list, or directory of important people. EX: "The guests at the reception were a who's who of the dot-com world."

**(To) wind down inventory:** To sell off existing inventory. EX: "It is quite common for companies to wind down inventory before a new product is launched."

**With the likes of:** With (people, companies, etc.) such as. EX: "They have partnered with the likes of NBC, CBS, and the BBC."

**(To) work down to the wire:** To keep working until the last minute. EX: "They worked down to the wire to make sure all the glitches were cleared up before the launch."



**(To) zap demand:** To lower or decrease demand. EX: "The increase in price has zapped demand for the product."