

Healthcare

1. **Best Practices:** The best, most up-to-date treatment techniques proven to result in the best outcome and least risk of complications or deaths.
2. **Complication:** A medical problem that occurs during a disease, or after a treatment procedure.
3. **Inpatient:** A person who's been admitted to a health facility for at least 24 hours.
4. **Licensure:** The process of the government granting permission to a practitioner or healthcare organization to operate or engage in a particular field.
5. **Morbidity:** Ratio of people who are diseased, to those who are well in a given community
6. **Mortality:** Number of deaths per number of the population at risk for the occurrence.
7. **Safe Practices:** Practices that reduce the risk of harm to the patient, and would have significant benefit for patient safety if fully implemented.
8. **Sentinel Event:** An adverse event in which death or serious harm to a patient has occurred. Usually refers to unexpected/unacceptable events, such as operation on the wrong patient or organ.
9. **Safety:** The avoidance of injuries to patients from the treatment process.
10. **Accreditation:** A formal process by which an institution (usually a non-governmental institution) assesses and recognizes that a healthcare organization meets applicable, predetermined standards.

Education

1. **ESL:** "English as a Second Language", students whose primary language isn't English.
2. **Capacity:** The perceived abilities, skills, and expertise of school educators, leaders, faculties, and staves.
3. **Career-ready:** Students who are considered to be equipped with the knowledge and skills deemed to be essential for success in the modern workforce.
4. **Climate:** Also known as school culture; the beliefs, perceptions, relationships, attitudes, and written and unwritten rules that shape and influence every aspect of how a school functions.
5. **Cut-off Score:** The lowest possible score on an exam, test, or other forms of assessment that a student must earn to either "pass" or to be considered "proficient".
6. **Differentiation:** A wide variety of teaching techniques and lesson adaptations that educators use to instruct a diverse group of students, with diverse learning needs, in the same learning environment.
7. **Learning Environment:** The physical locations, contexts, and cultures in which students learn.
8. **Rigor:** Instructions, schoolworks, learning experiences, and educational expectations that are academically, intellectually, and personally challenging, which help students understand knowledge and concepts that are complex, ambiguous, or contentious.
9. **Achievement Gap:** Any significant and persistent disparity in academic performance or educational attainment between different groups of students, such as white students and minorities, or students from higher-income and lower-income households.
10. **Extracurricular:** Activities, programs, and learning experiences that complement, in some way, what students are learning in school, may take place outside of school or after regular school hours. Such as student newspapers, sports teams, musicals, art shows, debate competitions, and contests.

Banking

1. **Cash Equivalents:** Highly liquid accounts holding funds that can be accessed immediately without penalty or risk of loss.
2. **Default:** Failure to repay a loan.
3. **Liquidity:** The measure of how quickly an investment can be turned into cash.
4. **Options:** An agreement for the right to buy or sell a financial asset at an agreed price during a certain time period. If the price of the asset rises, the buyer can buy it at the agreed lower price and sell for a profit. If the price drops, the seller can sell at the agreed price which is now higher, making themselves a profit instead.
5. **Portfolio:** Collective financial assets held by investors or managed by financial professionals.
6. **Diversification:** The strategy of investing broadly across a number of different investments to reduce risk.
7. **Collateral:** Assets that are offered to secure a loan or type of credit.
8. **Pump-and-Dump:** A form of fraud that involves artificially inflating the price of an owned stock through false and misleading positive statements ("pump"), in order to sell the cheaply-purchased stock at a higher price. Once the operators of the scheme sell ("dump") their overvalued shares, the price falls and investors lose their money.
9. **Bond:** A loan to a corporate or government for a defined period at a fixed interest rate.
10. **Duty:** A tax levied on goods.