Topic 1 :
monei, out, risk, will, take, time, probabl,
seem, put, figur, want, more, someth, pai, half,
other, left, give, same, wai

Topic 5 :
other, much, hope, felt, believ, give, good,
chose, feel, well, god, up, though, even, on,
cash, reason, benefit, work, question