Coffee and Conversation for ESL Listening

with Donielle and Khrystyna

Episode 53: Money - Part 1

Hi! If this is your first time listening to our podcast, this is an opportunity for upper-level English learners to practice listening skills and learn new vocabulary by listening to authentic conversations.

In today's episode Donielle and Khrystyna discuss everyday money expressions, rising costs, annoying fees, bargain hunting, and the difference between being frugal and cheap.

Here are some words and phrases about money that were used in the episode:

- **cost an arm and a leg** — to be very expensive
- **make ends meet** — to have enough money to cover basic expenses
- **scrape by** — to manage with barely enough money
- **live paycheck to paycheck** — to depend on each paycheck to cover expenses, with little or no money left over
- **on a fixed income** — receiving a set amount of money regularly, with limited opportunities to earn more
- **cut back on** — to reduce how much you spend on something
- **money is tight** — there is little money available beyond what is needed
- **shell out** — to pay money, often reluctantly
- **nickel and dime someone** — to charge someone repeated small amounts that add up
- **a steal** — something bought at a very low price for its value
- **shop around** — to compare prices at different stores or businesses
- **impulse buy** — something bought suddenly without planning
- **frugal** — careful with money and avoiding waste
- **cheapskate** — an insulting, informal word for someone who is very unwilling to spend money
- **stingy** — unwilling to spend or share money, showing disapproval

You can also read the transcript for this episode.

See the following pages for vocabulary and language focus from this episode.

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Vocabulary: Words and Phrases Used in the Conversation

Trick-or-treaters	costumed children who go from house to house on Halloween asking for candy
Kit Kats	a brand of chocolate-covered wafer candy bars, popular with trick-or-treaters
seek solace in [something]	to look for comfort in something when you feel sad, disappointed, or worried [past tense is sought] • *He was sad there were no trick-or-treaters, so he sought solace in a bag of Kit Kats.*
kiddos	informal, affectionate word for children
come in waves	to arrive or happen in groups or periods, with quieter times in between • *The trick-or-treaters came in waves, so it wasn't crowded the whole time.*
pack it up	informal; stop an activity and put your things away • *We were ready to pack it up when a final group of trick-or-treaters arrived.*
get rid of [something]	to remove something, throw it away, or give it to someone else because you no longer want it • *I didn't want to have any leftover candy, so I made sure to get rid of it all.*
heel	the back part of your foot, below your ankle • *These shoes rub against my heel when I walk.*
scrape	to move something firm across a surface to remove something from it • *Use a spoon to scrape the last bit of batter out of the bowl.*
fresh [out of college]	used with "out of," "from," or "off" to show that someone has very recently finished something, left a place, or had an experience • *Fresh out of college, I was living paycheck to paycheck and could barely pay my rent.*
side gig **side hustle**	informal terms for extra work you do alongside your main job to earn money; a "side gig" often means paid work for someone else, while a "side hustle" often involves your own small business, though the terms overlap. • *His side gig is delivering groceries, while her side hustle is selling handmade jewelry.*
go off on a tangent	to leave the main topic and start talking about something different • *We were discussing recipes, but I went off on a tangent about grocery prices.*
take a dark turn	to become more serious, unpleasant, or upsetting • *The lighthearted conversation took a dark turn when the topic of medical bills came up.*
on top of [something]	aware of something and handling it promptly and effectively; here used sarcastically to say that it was not done in a timely manner • *I thought you were on top of the hotel reservations for our trip.*
behind	later or slower than others in doing something or making a change • *Everyone else canceled cable years ago, but I'm still paying for it. I'm behind!*
little buggers	an informal, sometimes affectionate way to refer to children or small creatures, especially when they cause trouble or extra work • *Those little buggers ate half the candy I had put aside for trick-or-treaters!*
purchase/buy [smthg] **outright**	to pay the full price and own something instead of making payments or paying for continued access • *I'd rather buy the software outright than pay a monthly subscription.*
obsolete	no longer useful or commonly used because something newer has replaced it • *Digital downloading has made CDs obsolete.*

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Vocabulary: Words and Phrases Used in the Conversation - Cont'd

get out of [something]	to end or escape an arrangement, obligation, or commitment • *I want to get out of this subscription, but canceling it is surprisingly difficult.*
convenience fee	an extra charge for using a particular payment method or service, such as paying online • *The website charged a convenience fee when I paid my bill by credit card.*
granted	used to accept that something is true before making another point
add up	to gradually become a larger total as more amounts are included • *Granted, the fee is only two dollars, but paying it every month adds up.*
resigned to [something]	having accepted something unpleasant because you do not think you can change it • *I was resigned to paying the high airfare, but the extra baggage fee changed my mind.*
end cap	a display at the end of a store aisle, often used for sale items or featured products • *The discounted snacks were on an end cap near the drink aisle.*
on clearance	being sold at a reduced price because a store wants to remove its remaining supply • *I found a winter coat on clearance at the end of the season.*
score [something]	Informal: to get something desirable, often through luck or by finding a good opportunity; • *She scored two great seats at the concert for half the usual price.*
Curiosity got the best of me.	the desire to find something out became so strong that I acted on it • *I wasn't planning to stop, but curiosity got the best of me, and I asked about the sale.*
tear into [something]	to open or begin eating something eagerly and quickly • *As soon as I got home, I tore into the bag of chips.*
flyer	a printed or digital advertisement, often showing a store's sales or special offers • *I checked the grocery store's weekly flyer before making my shopping list.*
sit on / sleep on [something]	to delay acting or deciding; "sleep on something" specifically means waiting until at least the next day to decide after thinking it over • *I'm going to sit on this decision for a while. I'll sleep on it tonight and decide tomorrow.*
marinate on [something]	Informal: to think deeply about an idea, decision, or situation over time so it can sink in
table [something]	often used in business: postpone discussing or deciding something until a later time • *We're running out of time, so let's table that topic until the next meeting.*
circle back	to return to a topic or issue later; Donielle uses it jokingly after Khrystyna says "table it," continuing the business jargon theme with another expression often teased for being overused in meetings and emails. • *Let's circle back to your suggestion after everyone has shared their ideas.*

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Cultural Note - Talking About Money

In the U.S., money is often considered a personal topic, especially among people who aren't close. People generally avoid asking someone's salary or details about their savings or debt. Asking how much someone paid for something is more comfortable when there's a practical reason, such as considering a similar purchase, rather than simply being curious. Even then, people often soften the question: "Do you mind if I ask how much that cost?" Expectations vary, but giving someone room to keep that information private is a polite approach.

Join the Conversation

- What is something you used to consider affordable that now feels expensive?
- If you wanted to cut back on one expense, what would you choose, and why?
- What extra charge annoys you most? What makes it especially frustrating? What types of businesses do you think nickel and dime their customers?
- What is the best bargain you have ever found? What is the last thing you bought that was a steal?
- Have you ever bought something that you thought was a great deal until you got it home and tried it?
- When has buying a more expensive item saved you money in the long run?
- In the episode, you heard about the idiom "costs an arm and a leg." What colorful expressions does your language use to talk about money?

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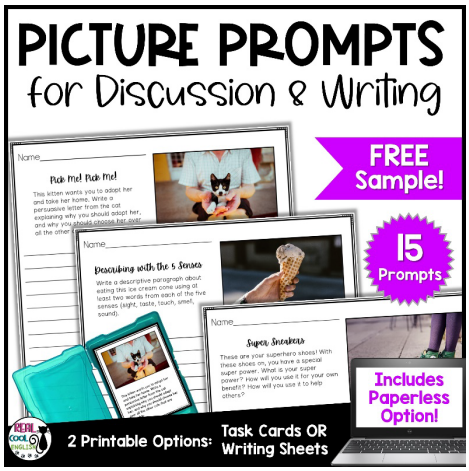
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