

Money (to Splurge or to Stash?)

VOCABULARY

to splurge [splɜːdʒ] – транжирить	meal – еда
to stash [stæʃ] – копить	to cost – стоить
to break a bill – разменять купюру	to cost an arm and a leg – стоить очень дорого
to take a look – взглянуть	They'll take us to the cleaners – Они нас 'почистят' как следует
purse [pɜːs] – кошелек, дамская сумочка	dough [daʊ] – (sl.) деньги; тесто
ten – (разг.) десятидолларовая купюра	Damn it! – Будь оно не ладно!
suspicious – подозрительный	expensive – дорогой
fake – фальшивый	fortune – много денег, 'состояние'
Just kidding – Шучу	I have little money. – У меня мало денег.
to borrow – брать в долг	I have a little money. – У меня есть какое-то количество денег.
to lend – давать в долг	to treat – угощать
recently – недавно	to chip in – принимать участие
to owe [əʊ] – быть должным	We will go Dutch – Каждый расплатится за себя
cut – доля (прибыли и т.п.)	to freeload – кутить, жить на чужой счёт, на дармовщинку
We are even. – Мы в расчете.	
to afford – мочь себе позволить	
Are you kidding? – Ты шутишь?	
rip-off – обдираловка	

Sveta and Natasha met for a chat at a cafe.

- Sveta: Can you **break** a \$100 **bill**, please?
- Natasha: Er... Let me **take a look** in my **purse**... Here you are.
- Sveta: This **ten** looks **suspicious**... Are you sure it's not **fake**?... **Just kidding**. Ha-ha... Here's the 50 bucks I **owe** you.
- Natasha: Are you sure you **borrowed** it from me? I don't remember **lending** you any money **recently**...
- Sveta: No. This is your **cut** for your help. Now **we are even**.
- Natasha: Wow! Thank you! Let me buy you a drink.



- Sveta: Don't worry. I can **afford** it today. Let's **splurge**! You haven't been to that new restaurant that just opened on the corner, have you?
- Natasha: **Are you kidding?** That restaurant's a real **rip-off**! A **meal** there **costs an arm and a leg**, you know... **They'll take us to the cleaners**... You should be prepared to drop some serious **dough** there. **Damn it**.
- Sveta: What do you mean?
- Natasha: That means it is **expensive**. A meal there costs a **fortune**!
- Sveta: Forget it. I have too **little money** for that. I can't afford it.
- Natasha: Well, don't worry. I **have a little money**. I will **treat** you.
- Sveta: I'll show you a different place and I'd like to **chip in** too. We will **go Dutch**. I don't like to **freetload**.

- Natasha: Let's **invite** Steven to **join** us – he'll **pick up the tab**...
- Sveta: What are you talking about? He's a **freeloader**. He never **offers** to buy a drink and he is always short on dough. **He must be broke**. He **probably makes peanuts** and **hardly makes ends meet**. He could be living from hand to mouth.
- Natasha: Are you kidding? He has got deep pockets. He is **loaded**. His **murky** business is very **profitable**. He has made a fortune. He has plenty of **money to burn**. Don't worry. He can afford it.
- Sveta: Yeah... He would probably sell his grandmother to the devil... His money must be **filthy** then...
- Natasha: Yeah, he **launders** the money **meticulously**...
- Sveta: So, he must be very **greedy** then.
- Natasha: He's not greedy – he's **stingy** and **thrifty**.
- Sveta: What's the difference?
- Natasha: Greedy people like to get money from other people. Stingy people don't like to spend money. Stingy people usually **get offended** when somebody calls them greedy.
- Sveta: Strange enough, he dresses like a **beggar** and he definitely needs to get a haircut... I think money is a **tool** to achieving your goal, not the goal itself... He is probably saving **for a rainy day**...

to invite – приглашать	to burn money – прожигать деньги
to join – присоединяться	filthy ['fɪlθi] = dirty
to pick up the tab – заплатить по счету	'Filthy money' – is usually money made in an illegal way.
freeloader – нахлебник	to launder money – отмывать деньги
to offer – предлагать	meticulously [mɪ'tɪkjʊləʃli] – дотошно, тщательно, педантично
He is broke – Он 'на мели' (без денег)	greedy – жадный (хапуга, рвач)
He makes peanuts. – Он зарабатывает гроши.	stingy – жадный (скряга)
probably – вероятно	thrifty ['θrɪftɪ] – бережливый
hardly ['hɑ:dli] – едва	to get offended – обижаться
to make ends meet – сводить концы с концами	beggar – нищий
to be loaded – быть 'при деньгах'	tool – инструмент
murky ['mɜ:kɪ] – мутный	to save for a rainy day – экономить на 'черный день'
profitable – прибыльный	

- Natasha: I guess either he doesn't care what he **wears** or he does it **consciously** as **camouflage to keep a low profile**. Most rich people are very unhappy...
- Sveta: Yeah, I know...
- Natasha: Still, I think he **misspends** money on beer and **booze**.
- Sveta: I hope he's not a **gambler** or **womanizer**...
- Natasha: So, how are you going to spend your **fee**? Are you going to **splurge** or are you going to **stash** it for a rainy day?
- Sveta: I haven't **decided** yet. I **enjoy** shopping, you know... Sometimes I buy everything I see **until I run out of money**. I am afraid I am a **shopaholic**. It is like a **compulsive disorder** or crazy **addiction**, but I don't want to go on a **spending spree** as I usually do and throw money to the wind... I don't want to be a **spendthrift** and to misspend all the money.
- Natasha: I always try to stay away from **debt**, spend less than I **earn** and invest part of my **income wisely**.
- Sveta: Yeah... Money doesn't grow on trees – it's not that easy to **make**. I want my money to be my servant in the future, not my master.
- Natasha: Well, then no money – no honey...
- Sveta: Yeah... That's what men say... Ha-ha... This might sound funny, but it is true...

to wear [weə] – носить	to enjoy – наслаждаться
consciously – сознательно	until I run out of money – пока не закончатся деньги
camouflage – камуфляж, маскировка	shopaholic – человек, который любит ходить по магазинам
to keep a low profile – 'прикинуться шлангом'	addiction – зависимость
to misspend money – тратить деньги не по назначению	compulsive disorder – маниакальный синдром
booze [bu:z] – спиртное	spending spree – мотовство
gambler – игрок, азартный человек	spendthrift – расточитель
to gamble – играть в азартные игры	debt [det] – долг
womanizer ['wʊmənaɪzə] – бабник	to earn [ɜ:n] – зарабатывать
fee – гонорар	income – доход
to splurge [splɜ:dʒ] – транжирить	wisely – мудро
to stash [stæʃ] – копить	to make money – зарабатывать деньги
to decide – решать	

Exercise: Translate the following sentences from Russian into English:

1. Разменяй, пожалуйста, сто долларовую купюру. _____

/ to break a bill /

2. Вот 50 долларов, которые я тебе должен. _____

/ to owe /

3. Это твоя доля за твою помощь. _____

/ cut /

4. Теперь мы в расчете. _____

/ to be even /

5. Я сегодня могу себе это позволить. _____

/ to afford /

6. Тот ресторан просто 'обдираловка'. _____

/ That, a real rip-off /

7. Они нас там прилично почистят. _____

/ to take somebody to the cleaners /

8. Там блюдо стоит целое состояние. _____

/ A meal there, to cost a fortune /

9. Я не люблю быть 'халявщиком'. _____

/ 'to freeload' or 'to be a freeloader' /

10. У него никогда нет денег. _____

/ to be short on dough /

11. Он едва сводит концы с концами. _____

/ to hardly make ends meet /

12. Ты шутишь? Его мутный бизнес очень прибыльный. _____

/ to kid, murky, profitable /

13. У него куча денег. _____

/ plenty /

14. 'Скряги' обижаются, когда их называют 'хапугами'. _____

/ stingy people, to get offended, greedy /

15. Я думаю, деньги – это средство достижения цели, а не самоцель. _____

/ tool, to achieve a goal /

16. Он, видимо, экономит на 'черный день'. _____

/ to save for a rainy day /

17. Как ты собираешься потратить свой гонорар? _____

/ fee /

18. Иногда я покупаю все, что вижу, пока не закончатся деньги. _____

/ to run out of money /

19. Я всегда стараюсь сторониться долгов, и тратить меньше, чем я зарабатываю. _____

/ to stay away from debt, to earn money /

FOR NOTES

