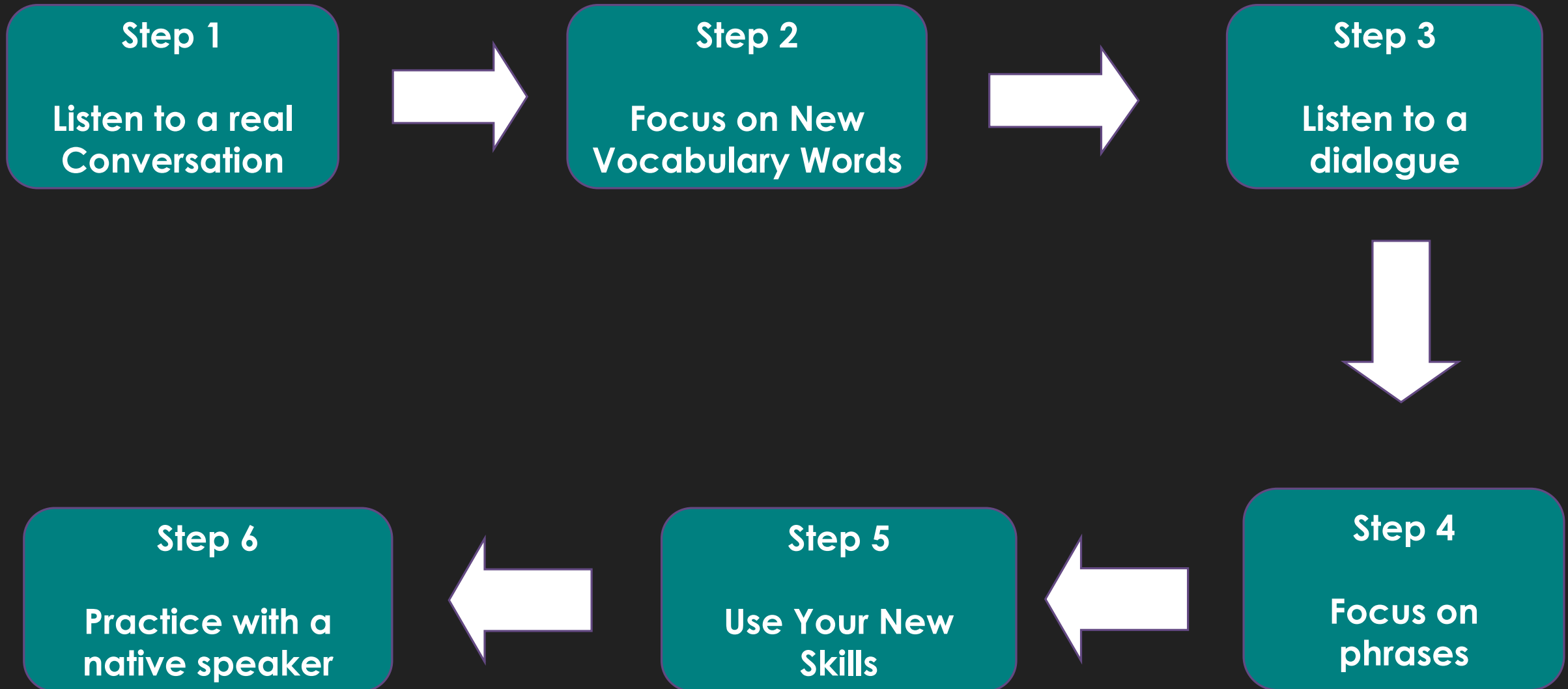




# 5 Phrasal Verbs to Talk About Money

## A Phrasal Verb Lesson

# Our Method



# Step 1: What's Your Money Philosophy?



**Please listen to Audio Step 1 – What's Your Money Philosophy**

**What are the rules for asking about money in your country? Has anyone asked you an inappropriate question about money before? How did you respond?**

**Please view Transcript Step 1- What's Your Money Philosophy**

# Step 2: Focus on New Vocabulary Words

**Scrape by**

**To run up a  
bill**

**To pay off**

**To save up**

**To buy up**



To run up a  
bill

phrasal verb

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<b>DREWS STORES (Grocers) LTD.</b>		
Directors: F. Raine, M. Raine, A. Widdell & E. Lippin		
Grocers and Provision Merchants		
Agents for Gilbey's Wines and Spirits		
Our Tea, Best Value Obtainable		
<b>WESTBURY-ON-TRYM</b>		
Mrs. Chayce		Sept 21-11 1959
✓ 15 Butter	6.0	
✓ 3 Lard	9	
✓ 3 Onions	10 1/2	
✓ 5 Cheese	1 8 1/2	
✓ 10 Eggs	4 6	
✓ 1 Cellophane	3 8	
✓ 5 Ham	4 0	
✓ 1 Sauce	2 0	
✓ 5 Coffee	3 6	
✓ 5 Gt. Bird	3 8	
✓ 10 Sugar	2 9	
✓ 2 H. Beans	2 0	
✓ PKT. Apples	1 10	
✓ 2 Lbs. 1/2 Made Ham	6 0	
✓ Small Jule	1 0	
✓ 1 Apples	1 3	
✓ 1/2 Lb. Ham	1 0	
✓ 1/2 Lb. Ham	1 3	
✓ 1/2 Lb. Ham	1 4	
2-9-94		
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Our Tea, Best Value Obtainable		
<b>WESTBURY-ON-TRYM</b>		
Mrs. Chayce		June 8-11 1960
✓ 15 Butter	4 9	
✓ 1 Kraft	2 3	
✓ 1 Bacon	3 0	
✓ 5 Gt. Bird	3 8	
✓ 5 Cheese	3 6	
✓ 10 Sugar	2 8	
✓ 1 Powder	1 1	
✓ 10 Lard	2 10	
✓ 10 Oranges	1 6	
✓ 10 Small Jule	1 10	
✓ 3 Small Jule	2 3	
✓ 2 Jule	2 0	
✓ 10 Small Jule	1 8	
✓ 10 Small Jule	2 2	
✓ 10 Small Jule	3 9	
✓ 10 Small Jule	1 1	
✓ 10 Small Jule	1 3	
✓ 10 Small Jule	1 0	
Paid		2-9-94

Definition: To cause the bill to get higher and higher

“Wow. I had no idea we ran up such a high bill at dinner last night. I'm definitely not eating for the rest of the week.”

**To pay off**

phrasal verb



**Definition: To give money in return of services or a product.**

**“I'm the happiest person alive today! I finally paid off all of my credit cards. What a relief!”**

# To save up

Phrasal verb



**Definition: To accumulate money for future use.**

***“I have been saving up for our trip to Mexico next month. I have almost hit my goal!”***

# To scrape by

Phrasal verb



**Definition: To make just enough money to cover the basics but no more than that.**

***“We are barely scraping by and we only have enough money for the basics.”***



**To buy up**

**phrasal verb**



**Definition: To buy the supply of, to buy excessively**

***“My budget is so tight! I think I'm going to buy up all of these TV dinners since they are on sale.”***

## Step 3: Broke in New York

- Listen to Audio Steps 3 and 4-Broke in New York where two people talk about their money situations.



## Step 4: Focus on the Vocabulary Phrases

- Learn the new vocabulary in context!
- Please open Transcript Steps 3 and 4 – Broke in New York.

- “I am just scraping by.”
- “Right! I wish I could save up”
- “I am still paying off student loans.”
- “ Do you go out at night and run up a bill?”
- “...and buy up all of the cereal and peanut butter ”

## Step 5: Use Your New Skills

**Scrape by**

**To pay off**

**To buy up**

**To run up a bill**

**To save up**

A: Have you ever had to \_1\_ (be careful with little money) before?

B: Yeah! I was \_2\_ (making payments) student loans for many years. I would \_3\_ (purchase) anything on sale while I could.

A: Yeah I know what you mean. I had to \_4\_ (not spend money) a lot of money before I could even go to school. I still have loans outstanding too.

B: Yeah, it's not easy. Especially trying to not \_5\_ (spend a lot) a bill while trying to have fun while you're in college.



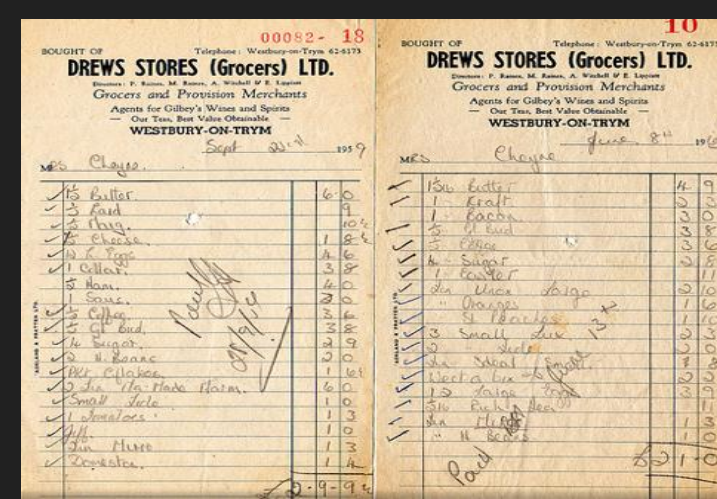
# Answers to Step 5 Quiz

1. to scrape by
2. paying off
3. buy up
4. to save up
5. run up a bill

To scrape  
by



# Prepare Your Vocabulary Cards



To run up a  
bill

To save up



To pay off



To buy up



# Step 6: Practice with a Native

- Have you ever felt bad that a friend couldn't go out because they were tight on money and **just getting by**? Or maybe it was you in that situation. Did you miss something fun because you didn't have enough money?
- Name one thing that you are **saving up for**? Why is that thing important to you?

**Bonus Conversation 1: Please use the phrases from Say It Another Way** (A= friend, B= friend)

A: (student) Hey! So where were you last night? We had so much fun. We missed you.

B: Yeah, sorry, I couldn't make it. To be perfectly honest, I'm just \_\_\_\_ (scraping by). I just couldn't justify going out last night.

A: Ah, that stinks. I have been there before. Are you \_\_\_\_ (saving up) for something?

B: Not really, I just have way too many payments to make. I can't afford to go out too often.

# Answers to Bonus Conversation 1

**Bonus Conversation 1: Please use the phrases from Say It Another Way**(A= friend, B= friend)

A: (student) Hey! So where were you last night? We had so much fun. We missed you.

B: Yeah, sorry, I couldn't make it. To be perfectly honest, I'm just getting by. I just couldn't justify going out last night.

A: Ah, that stinks. I have been there before. Are you putting away money for something?

B: Not really, I just have way too many payments to make. I can't afford to go out too often.



# Practice with a Native

- Have you ever accidentally spent more than you should have and received a huge bill? What happened and were you able to **pay it off** quickly?
- Do you like to **buy up** items you see on sale? When was the last time you stocked up on sale items and what was it?

**Bonus Conversation 2: Please use the phrases from Say It Another Way**(A= friend, B= friend)

A: (student) Oh no! I just checked my credit card statement from last night. I can't believe I \_\_\_\_ (ran up) a bill like this.

B: Oh, I've been there! It's so easy to spend money. I'm sure you will be able to \_\_\_\_ (pay it off) quickly though.

A: I don't know about that. I better get to the store and \_\_\_\_ (buy up) everything on sale. I will be staying in for a while!

# Answers to Bonus Conversation 2

**Bonus Conversation 2: Please use the phrases from Say It Another Way**(A= friend, B= friend)

*A: (student) Oh no! I just checked my credit card statement from last night. I can't believe I threw my money around like this!*

*B: Oh, I've been there! It's so easy to spend money. I'm sure you will be able to pay it quickly though.*

*A: I don't know about that. I better get to the store and stock up on everything on sale. I will be staying in for a while!*

# Step 6: Practice with a Native

- Have you ever been in a situation in life where you were just **scraping by**? What did you do to get out of that situation?
- What types of tough money situations have you been in before? Did you find a way out?
- Have you ever had to say “no” to something because you simply could afford it? On that same note, did you buy something you should have said “no” to?
- How do you ensure you don't spend all your money, but still have fun?

# Step 6: Practice with a Native

- What is the money “situation” in your country? For example, do people generally get to do what they want, within reason, or are most people just scraping by?
- What do you do to manage to keep on budget each month?
- What are some of your tricks for spending less and saving more? Do you buy things on sale? Do you save a certain amount each month?
- What would be your piece of advice for someone who spends too much money?
- Do you agree or disagree with this quote and why? *“Money is freedom.”*



# Step 6: Practice with a Native

- Do you think that money can buy happiness? Why or why not?

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