

Broke in New York

A: So how is your first year in New York going?

B: Well to be honest it's not going so well.

A: **I am just scraping by.** I mean, my rent is insanely high.

B: Well you don't have a car so you are saving money there.

A: **Right! I wish I could save up but I am still paying off student loans.**

B: **Do you go out at night and run up a bill** at the trendy restaurants?

A: No way. I eat at home every night. **I go out to a big chain grocery store in NJ once a month and buy up all of the cereal and peanut butter** just so that I can save a few dollars. It's a tough time right now.

B: Well Boston is not that much cheaper than New York.

A: Really? Oh man maybe I should move to a small town somewhere where the cost of living is super low.

B: Sounds exciting! Anyways, good luck with all of this. I am sure things will start to look up soon.

Key Vocabulary Phrases

1. "I am just scraping by "
2. "Right! I wish I could save up"
3. "I am still paying off student loans."
4. "Do you go out at night and run up a bill?"
5. "...and buy up all of the cereal and peanut butter"