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## **Episode #233**

Money expressions in English  
part#2

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Today we continue talking about **money in English**. You will learn new **expressions**, and I'll give you some advice on how to **save money**.

And with a fun mini-story, you will improve your English fluency. It's like having a conversation with another person in English.

Hi, I'm Georgiana, your English teacher, and my mission is you help you Speak English fluently.

And do you know how you can help me? You can share the podcast with your friends and family. That would mean a lot. Thanks:)

Before we get started, get the transcript at [SpeakEnglishPodcast.com/podcast](https://SpeakEnglishPodcast.com/podcast)

Ok. Let's start!

### **1. MONEY DOESN'T GROW ON TREES**

We use this phrase to warn someone that money is a limited resource and should not be wasted.

#### **Example:**

"When I told my five-year-old son that I couldn't buy him a toy because "money doesn't grow on trees," he told me to use my credit card instead."

### **2. A PENNY SAVED IS A PENNY EARNED**

Although many families today live on credit, it is always wise to put some money aside. We use this expression to say that saving money is a good idea.

#### **Example:**

"You should always put some money aside. My grandma used to say that **a penny saved is a penny earned**."

### **3. FLAT BROKE**

And if you never save and spend all your money, you become **flat broke**.

#### **Example:**

"It's been two years since I lost my job. Now I'm looking for one because I've spent all my money and I'm **flat broke**."

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#### 4. LIVE FROM HAND TO MOUTH

This idiom means **having only enough money to live on**, not having money to spare or save any money.

**Example:**

"I have bad news. I'm afraid we will have **to live from hand to mouth** until the end of the year. "

#### 5. SAVE FOR A RAINY DAY

I said before that it is always a good idea to save some money. And this English expression means to **save money for when you need it**.

**Example:**

"Last winter, the boiler broke down. Thankfully, we saved for a rainy day. "

#### 6. DAYLIGHT ROBBERY

If you really want to save money, you should compare prices and avoid shopping where prices are too high.

This idiom means that **something is costly**. It can be **an exorbitant fee for a product or service**.

**Example:**

"I never buy anything from this store. The prices here are a **daylight robbery**."

Ok! Today we have learned six new idioms in English. Let's listen to them one more time:

#### 1. MONEY DOESN'T GROW ON TREES

We use this phrase to warn someone that money is a limited resource and should not be wasted.

#### 2. A PENNY SAVED IS A PENNY EARNED

We use this expression to say that saving money is a good idea.

#### 3. FLAT BROKE

And if you never save and spend all your money, you become **flat broke**.

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#### 4. LIVE FROM HAND TO MOUTH

Means **having only enough money to live on**, not having money to spare or save any money.

#### 5. SAVE FOR A RAINY DAY

Means saving **money for when you need it**.

#### 6. DAYLIGHT ROBBERY

Means that **something is costly**. It can be **an exorbitant fee for a product or service**.

Are you having fun? Let's practice speaking with a fun mini-story.

## Mini-Story

### (Practice your speaking)

These exercises are always excellent for improving fluency. The goal is for you to answer without mentally translating it into your native language. That's why I recommend short and quick answers. You can pause if necessary.

Come on, let's get started!

Although **MONEY DOES NOT GROW ON TREES**, Francis was so rich it seemed he was **BORN WITH A SILVER SPOON IN HIS MOUTH**.

**Francis, do you grow money on a farm?**

No. No. I don't grow money on a farm.

**Does money grow on trees?**

No. No. Money doesn't grow on trees.

**Francis. Are you poor?**

No. No. I'm rich. I'm really wealthy.

**Were you born with a golden spoon in your mouth?**

No. I wasn't born with a golden spoon in my mouth. Nor a silver one. It's an expression saying someone was born into a wealthy family.

His whole family members were bankers. Therefore, he didn't need to work, in other words, to BRING HOME THE BACON.

**Were your family members farmers?**

No. No. They weren't farmers.

**Were they bankers?**

Yes. My family members were bankers.

**Did you need to work?**

No. No. I didn't need to work or bring home the bacon. I didn't need to earn money so my family could get by.

**Do you love bacon?**

Yes, I love bacon. But I don't need to bring home the bacon for my family to get by.

Francis was so rich that he could buy anything without **going flat broke**.

**Who was rich? Francis, were you rich?**

Yes. I had a great deal of money. I was rich.

**Could you buy anything?**

Yes. I was so rich I could buy anything.

**Who went flat broke? Did you go flat broke?**

No. No. I didn't go flat broke. I could buy anything without going flat broke. I had enough money.

Francis did not **save for a rainy day**. But smoked Cuban cigars and lit them with hundred-dollar bills.

**Francis, did you save any money?**

No. No. I didn't save any money.

**Did you save for a sunny day?**

No. No. I didn't save for a sunny day or a rainy day.

**Did you smoke on a rainy day?**

No. No. I didn't smoke on a rainy day. I smoked Cuban cigars.

**What did you use to light the cigars?**

Hundred-dollar bills. I lit the cigars with hundred-dollar bills.

Francis gladly helped those who did not have enough money to live on, who **lived from hand to mouth**.

**Did you help anybody?**

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Yes. I helped other people.

**How did you help those who only had enough money to live on?**

Gladly. I gladly helped those who only had enough money to live on.

**Who lived from hand to month? Your family members?**

No. No. My family members didn't live from hand to mouth. They were wealthy. We helped those who lived from hand to mouth.

During a major crisis, Francis' banks granted loans at 0% interest to all small businesses.

**Francis? Did your banks steal from people?**

No. No. My banks didn't steal from anybody. We granted loans.

**What kind of loans did you grant? At 50% interest?**

No. No. Not at 50% interest. We granted loans at 0% interest.

**To whom did you grant loans? To your friends?**

No. We granted 0% interest loans to all small businesses.

Francis is an excellent example that MONEY TALKS and sometimes for a good cause. Thanks to Francis, small businesses could survive until the crisis ended.

Okay, that's the end of this short exercise. If you find it difficult, that's normal. I recommend you repeat it several times, and if you want, on several different days.

And as you can see, through questions and answers, you can practice and improve your speech just like in a **real conversation**.

It is one of the techniques that I use in my [premium courses](#).

I recommend you to take a look at:  
[SpeakEnglishPodcast.com/courses](https://SpeakEnglishPodcast.com/courses)



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Ok! We have reached the end of this episode.

Repetition will help you improve your English fluency.  
So make sure you listen to my podcast episodes  
several times.

See you soon! Bye! Bye!



*Georgiana*

founder of [SpeakEnglishPodcast.com](https://speakenglishpodcast.com)