



05 - VOCABULARY: A LIST OF PHRASES FOR SPENDING



Paul isn't very **well off** (**rich, wealthy**)
But he makes sure he's never **in the red**
If he can't afford something, he just **saves up** for it.
He **pays off** his debts immediately.
When times are bad, he just **cuts back on** his spending.

You could think he is **rolling in money**, but he isn't.
He finds it hard to **make ends meet**.
He's often **in debt**.
He won't admit he's **hard up** (**broke**)
Some of the time, he **lives off** his parents.
I'm sure he never **pays** them **back**.

I **spend** a lot of money **on** clothes.
Some of them **cost an arm and a leg**.
Instead, I **buy** some of them **for a song**.
I know that I should **save** more money **for a rainy day**.
So sometimes I have to **tighten my belt**.

I'm going to the bank to **take out** 1.000 pounds.
Two days ago I **paid in** 500 pounds.
Now I'm **in the red**.
It's very hard for me to be **in the black**.