

LEND vs. BORROW – What's the difference?

- **To borrow** - meaning

– *to get or receive something.*

Could I borrow this book for a week, please? (Pozajmiti nešto od nekog)

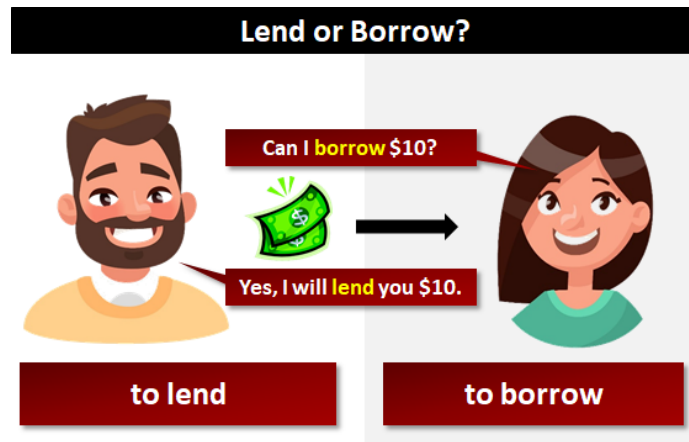
- **To lend** - meaning

– *to give something to somebody.*

I will lend you this book for a week.

If I lend money, I make sure the person **pays me back** soon.

(Pozajmiti nekom nešto)



Saving money - Frugal, thrifty, and stingy - all

describe someone who wants to save money (neko ko je štedljiv). But if you explore each word in more detail, they are very different from each other.

- **Frugal people** practice conscious spending. They are careful in the way they handle money. They care about the cost and quality of an item. They spend money on essential items. The word 'frugal' has a positive connotation. 😊

Synonym: Thrifty - using money and other resources carefully and not wastefully.

My dad always taught me to be

thrifty with money. This has helped me

through some really tough times.

*I am always **sensible with money.** 'sensabal*



A '**stingy**' individual is someone who has money, but is very reluctant to part with it. They do not like to spend money on others.

My ex-boyfriend was too stingy to tip the waiter.



Haggle with someone/to bargain (– cenkati se s nekim, uporno tražiti nižu cenu) - to try to reach agreement with someone in order to get a lower price:

Meaning: This word is similar to the word “negotiate,” To discuss the price of an object persistently (without ceasing).

Example:

Miss Johnson always haggles with the baker to save five cents on every purchase.



Cost an arm and a leg – be too expensive

It costs an arm and a leg to

buy all these Christmas presents.



I want a new car that doesn't cost an arm and a leg.

We cannot **afford** this car.

Discount

Meaning: When a shop or a business lowers prices of something for a limited period, it is called a discount. Example: *Is this on sale? Is it possible to get some discount? - There's a discount of 20% on this.*, *"These jeans are discounted by 20%."* I always buy mobile phones when there is a discount. *Otherwise it is just too expensive to own a good smartphone nowadays.*



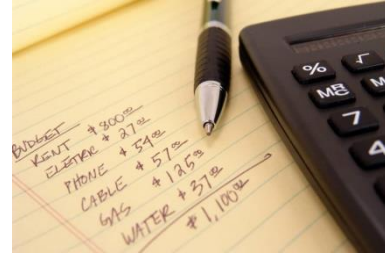
Be on a budget - you do not have much money to spend. Example:

Travellers on a budget might prefer to camp.

I always go over my budget when I shop for clothes. That's why

I always take my parents with me, so they can stop me

from spending too much.



Debt - Meaning: You are said to be in debt when you owe money to someone.

I don't usually owe money.

Squirrel away money

Meaning: Squirrels have this amusing habit of storing away large amounts of food in secret places for the winter. When someone does the same thing with money, we use this idiom. Generally, someone does this so they have a substantial amount of money they can use in times of crisis. Example:

Luckily, I had squirreled away around

ten thousand dollars that helped me a lot during the crisis.



I'm short on cash / I'm hard up / **I'm broke / flat broke**

These phrases are used to describe having very little money.

"I'm broke" implies that you have no money available.

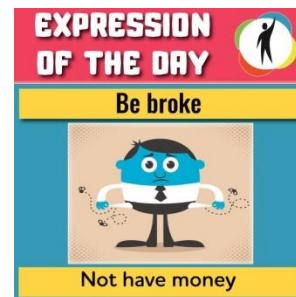
Flat broke - you are having difficulty buying even basic things

like good food or bus tickets.

With this salary, I am always flat broke by the end of the month. I think I need to find another job.

Make ends meet - to have enough money to buy what you need to live:

It's not easy to make ends meet with a big family, but somehow we manage. "The workers complained that on their present wages they could hardly make ends meet, let alone enjoy any luxuries."



Money is no object. - used for saying that you have a lot of money and can buy what you want

I want the best car you've got. Money is no object.



He is quite **WELL-OFF / WEALTHY / WELL-TO-DO.**

Describing someone as "well-off" or "wealthy" means the person is rich.

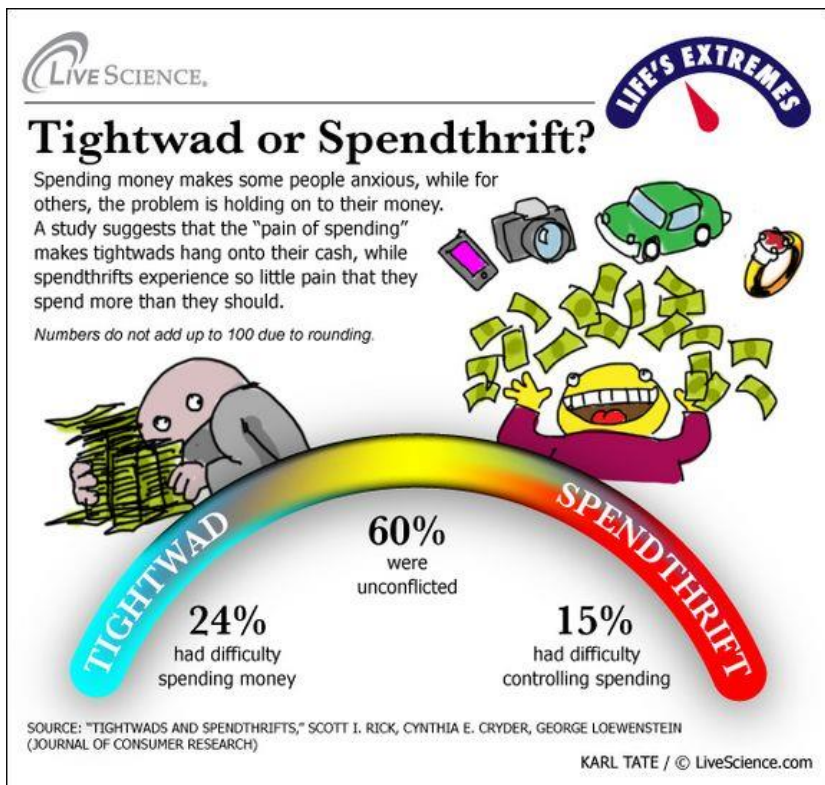
He is so well off, he doesn't know what to spend his money on.



We live in an **affluent** neighborhood / A **well-off** neighbourhood.

His family was very well off. – wealthy

A spendthrift – a spender, recklessly wasteful – careless with money



Pocket money/allowance - a small amount of money given to a child by their parents, typically on a regular basis. "He saved his pocket money to buy his mother a scarf" When I was about 15 my parents **raised my allowance** to a very high amount (at that time) but I was to buy my clothes and everything except for food.