

Managing your money can be tricky, but with the right approach, it gets easier. The first step is making sure you can **bring home the bacon**. Whether through a regular job or a side gig, having a steady income is essential. For most people, their job is their **bread and butter**, meaning it's their main source of money.

It's also good to remember that **money talks**. In many cases, having money can give you more options or influence. However, knowing when to spend or save is important. While it's nice to **pick up the tab** when out with friends, doing it too often can hurt your budget.

Be careful with things that seem like **daylight robbery**—some products or services are just too expensive! A great way to manage costs when you're out is to **go Dutch**, where everyone pays for themselves.

Sometimes, you might **feel the pinch**, especially if your expenses are high or money is tight. Cutting back on unnecessary spending can help. And once in a while, you might get something **on the house**, like a free drink or dessert, which can be a pleasant surprise.

By staying smart about your spending, you can keep your finances in good shape and avoid money stress.

1. The article provides practical strategies for managing personal finances through the use of everyday idioms related to money and spending.
2. It emphasizes the importance of balancing income and expenses, offering simple ways to avoid overspending in social and financial situations.
3. The article highlights key expressions and phrases that help describe different aspects of financial management, making the topic more relatable and understandable.

LET'S DISCUSS

1. Why does the article emphasize the importance of going Dutch rather than picking up the tab?

- a) To suggest that splitting the bill fosters a sense of equality in friendships
- b) To highlight how paying for others can lead to long-term financial instability
- c) To argue that generosity should be avoided when managing personal finances
- d) To imply that avoiding conflict is more important than showing generosity

2. What underlying assumption is made about people who frequently "feel the pinch"?

- a) They likely have poor financial planning habits and struggle to balance income and expenses
- b) They tend to overspend on unnecessary luxuries rather than focusing on essentials
- c) They are likely in low-paying jobs that don't provide enough for basic needs
- d) They are focused on long-term savings, making temporary sacrifices for future benefits

3. What deeper meaning does the expression "money talks" convey in the context of the article?

- a) It reflects the idea that financial power gives individuals more control over social and business situations
- b) It suggests that people who have wealth tend to communicate more confidently and assertively
- c) It implies that discussing finances openly is the key to building wealth
- d) It underlines how money is often the most important factor in achieving personal goals

4. What can be inferred about the author's attitude towards excessive spending, as illustrated by the expression "daylight robbery"?

- a) The author is critical of overpriced services and suggests avoiding unnecessary purchases
- b) The author implies that most financial troubles come from falling into traps like these
- c) The author uses the term to indicate that people are often victims of unfair pricing, but offers no solution
- d) The author suggests that it's inevitable to encounter overpriced situations, but they should be accepted as part of life



1. She needs to work. Someone has to bring home the bacon.

2. I can't miss work again. It's my bread and butter.

3. In order to do well here, you need to be rich.
Money talks around this place.

4. My boss will pick up the tab for lunch.

5. The prices here are daylight robbery.

6. We went Dutch last night. Dinner cost \$20 each.

7. Christmas is expensive so it is common to feel the pinch in January.

8. Because they made us wait so long for our table, drinks were on the house.

a) a job that provides someone with the money they need to live.

b) it means to pay for something, especially something someone else has used or bought.

c) This idiom functions as a verb, and it means to earn money for a family to live on.

d) an expression used to talk about rich people or organizations that can't get whatever they want because they have money.

e) it means that something is really expensive. It refers to an exorbitant fee for a product or service.

f) it means something is given to a customer for free.

g) it means to work for very little money

h) it means that something is really expensive. It refers to an exorbitant fee for a product or service.

i) it means to experience financial hardship.

j) it means to share the cost of something, usually a meal, with somebody.



Connect the vocabulary to one of the definitions

Complete the idea with the correct option

1. I couldn't believe how much they charged for that meal; it felt like _____.
a) daylight robbery
b) on the house
c) bread and butter
2. After the unexpected expenses, I really started to _____.
a) pick up the tab
b) feel the pinch
c) go Dutch
3. It was a nice surprise when the dessert was _____ at the restaurant.
a) on the house
b) bring home the bacon
c) money talks
4. Sometimes, I like to _____ for my friends to show my appreciation.
a) go Dutch
b) pick up the tab
c) feel the pinch
5. I couldn't believe how much they charged for that meal; it felt like _____.
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