

LIVING ON THE CHEAP



Dan talks about how he saves a lot of money by living in Southeast Asia.

Click the link below to listen

<http://jeisee.com/tten/text/download/sound/?id=1049&filename=1326-Dan-LivingCosts.mp3>

VOCABULARY

mantra

I had a **mantra** in my head.

A mantra is something you often repeat to yourself for focus or motivation.

Notice the following:

1. He repeated the mantra 'I can do it!'
2. 'Ohm' is famous Buddhist mantra.



overhead

I could simplify my life and take away the **overhead**.

Overhead is basic costs needed to operate, especially in business.

Notice the following:

1. Our overhead is way too high.
2. We cut staff to lower overhead costs.



ballpark...figure

So let's just **ballpark** it?

A ballpark figure is an estimate about basic costs. Notice the following:

1. What is a ballpark figure for rent in Seoul?
2. Can you give me a ballpark figure?



kill your piggy bank

That's going to **kill your piggy bank**.

A piggy bank is a place children keep savings. Here, it means to spend most of your money. Notice the following:



1. *College really killed my piggy bank.*
2. *Living in the city killed my piggy bank.*

curtail

You have to kind of **curtail** spending.

When you curtail something, you reduce it. Notice the following:



1. *I am trying to curtail my sugar intake.*
2. *You should curtail how much you spend on gas.*

make a dent...in your wallet

It won't **make a dent in your wallet**.

When something makes a dent in your wallet or budget, it costs a lot of money. Notice the following:



1. *My tax bill really made a dent in my wallet.*
2. *Buying a new suit made a dent in my wallet.*

VOCABULARY QUIZ

mantra	overhead	ballpark
piggy bank	curtail	make a dent

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1. We need to _____ how much we spend.
 2. Can I get a _____ figure?
 3. That can really _____ in the budget.
 4. This is going to kill my _____.
 5. We need to curtail _____.
 6. Just keep repeating the _____.
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COMPREHENSION QUIZ

Answer the following questions about the interview.

1. All he needed was _____.
 - a. a ticket and a plan
 - b. a credit card and map
 - c. money and a backpack
2. In Bali you can live for _____ a month.
 - a. less than 1000
 - b. between 1000 and 1500
 - c. about 2000

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3. You can get _____ for 500 a month.
 - a. an unfurnished apartment
 - b. a furnished apartment
 - c. a nice villa

4. What is 120 USD a month?
 - a. internet and phone
 - b. food costs
 - c. health insurance

5. Going out is more expensive in _____.
 - a. Bali
 - b. Bangkok
 - c. The Philippines

SPEAKING

Answer these questions related to the lesson.

- 1) How can you reduce overhead?
- 2) Do you need to curtail spending on anything?
- 3) What makes the biggest dent in your wallet?
- 4) Where is a cheap place you would like to live?
- 5) Did you have a piggy bank as a child?

