

Audio 1**2. “A penny saved is a penny earned.”**

Because he tracks every screw, every litre of fuel, every offcut — he values careful saving and believes small economies add up to big gains.

12. “Cash is king.”

Because he insists on being paid on the spot in cash and says “If I can’t fold it or stash it in my wallet, it’s not worth my time.” He trusts real, immediate money over delayed or digital payments.

“What really matters doesn’t come with a price tag.” True value isn’t material — rejects consumerism.

“Breath. Movement. Stillness.” Appreciates natural, free things.

“They leave lighter... not because they bought something.” Inner peace, not possessions, brings happiness.

“Your body knows what it needs... that kind of healing is already yours.”

Audio 2**8. “Neither a borrower nor a lender be.”**

He literally says he doesn’t **lend** or **borrow**—this proverb fits word-for-word.

9. “Easy come, easy go.”

His attitude toward volatile gains (“wake up rich, go to bed broke”) shows he knows easy profit can vanish quickly.

“I don’t lend money ... too many friendships lost.” Avoids lending → dislikes financial entanglements.

“Neither do I borrow ... If I can’t afford it, I wait.” Avoids debt altogether.

“Markets move fast ... I take profit when it’s there.” Manages risk, doesn’t assume gains last.

“If something comes easy, I don’t assume it’ll stick around.”

Audio 3**4. “The best things in life are free.”**

This directly mirrors her message — true happiness, health, and peace don’t cost money.

1. “Money doesn’t grow on trees.” (possible secondary)

Not perfect, but if you wanted a second option, this adage reinforces valuing what you already have, not chasing endless consumption — though thematically, it’s more about frugality than mindfulness.

Vocabulary- Transcript 1: Tradesman (Sparkie)

Phrase / Verb	Definition
sparkie	Informal term for an electrician (Australian slang).
keep the lights on	Be able to pay your bills (i.e. electricity bills)
straight deals	Honest, direct transactions
on the spot	immediately
no mucking about	No unnecessary delays, confusion, or complications (informal).
fold it / stash it	Physically handle cash (folding bills, storing them in a wallet).
watch every screw / offcut	Pay close attention to small details or materials to avoid waste.
adds up	accumulate into a significant total.
check the docket	Review invoices and bills.
tally every bit	Count or track every item or expense meticulously.
stay ahead	Pay your bills before they are due.

Vocabulary- Transcript 2: Crypto Finance Worker

Phrase / Verb	Definition
help a friend out	Provide financial or emotional support to someone in need.
short-term fix	A temporary solution that may not be sustainable.
don't get attached	Avoid emotional investment.
comes easy	Arrives without effort or struggle.
stick around	Remain available or valuable over time.
keep my head clear	Maintain mental clarity and avoid impulsive decisions.
wallet under control	Manage spending and financial discipline.

Vocabulary- Transcript 3: Yoga Teacher

Phrase / Verb	Definition
chase all sorts of things	Pursue material or superficial goals.
strip it all back	Remove distractions to focus on essentials.
come with a price tag	Require money to obtain; not free.
walk in with the weight of the world	Arrive feeling burdened or stressed.
leave lighter	Depart feeling relieved or emotionally unburdened.
no supplement / shortcut	No external or quick-fix solution can replace genuine effort.
show up	Be present and committed to the moment or practice.

Here's an IELTS/PTE/CAE-style essay question on the topic:

Essay Question:

Some people believe that financial wealth is the key to happiness, while others argue that true happiness comes from non-material sources such as relationships, health, and personal fulfillment. Discuss both views and give your own opinion.

Plan a potential essay.

- 1) Decide if you agree, disagree or partly agree.
- 2) Think of two reasons to support your opinion and an example (from your life or a story you've heard, something from something you've read or your general knowledge) to support your opinion.
- 3) Think of how you could use 3-5 of these phrases or verbs in that essay.