**Overdrawn**

透支的

an ~ account

You're $3,000 overdrawn here.

**In the red**

负债的

Their bank account was in the red again.

**Shop around**

货比三家

Work out your spending limit and shop around for the best deal.

**Reasonably-priced**

价格合理的

Buy her a reasonably-priced computer.

**Hit the cash point**

达到最大金额承受能力

**Slap-up**

大的

Hit the cash point and treat her a slap-up meal.

**Above my price range**

I’m afraid it’s still a bit above my price range.

**Impulse buy**

冲动购买的东西

pile up your trolley with impulse buys.

把手推车里堆满冲动购买的东西。

**Cut back on**

消减；消减开支

I am going to cut back on shopping, food, socializing, clothes.

**mundane** [/'mʌndeɪn/](cmd://Speak/_uk_/mundane)

世俗的;平凡的

Many people need the mundane items: coffee, make-up, and phone calls.

**Pay off my overdraft**

还清的我的欠款

**Change my attitude to spending**

改变的花钱的方式

**Save up**

省钱

I want to save up, and buy him some special.

**Opt out of**

退出；拒绝

I opted out of invitations to the pub.

**Get a reduction/discount**

折扣

I tried to get a reduction.

Could you give me a discount?

Give a 20% discount/ a 20% reduction

Cheap

**budget**

便宜的(物品本身就便宜，而不是因为打了折)

If you want a budget accommodation, go to…

**Discounted**

折扣的

A good discounted airline is…

**affordable**

价格可接受的（形容商品）

A good place to find affordable clothes is…

Expensive

**exorbitant** [/ɪg'zɔːbɪt(ə)nt/](cmd://Speak/_uk_/exorbitant)

要价过高的(形容价格，不形容商品)

I will not pay such an exorbitant price for those shoes.

Exorbitant prices/cost

**lavish** [/'lævɪʃ/](cmd://Speak/_uk_/lavish)

奢侈的（褒义或中性）

She was lavish in spending money.

If you want a lavish meal, a good place to eat out is…

lavish spending.

lavish services.

lavish meals.

**Overpriced**

价格过高的(贬义，价格不合理)

They want couple to avoid overpriced dinners.

**Rip-off**

抢劫般的价格(前面要加冠词)

It is a complete rip-off.

**Daylight robbery**

抢劫般的价格(前面要加冠词)

It is complete daylight robbery.

Negotiation谈判

先按照对方的想法来说，紧接着转折到自己的想法

转折短语：

**It’s just that**

**The only problem is**

**But the thing is**

Request

**I was wonder if I could …**

我能不能…

Propose

**Supposing + 陈述句+？**

如果…怎么样?

**How would it be if + 陈述句+？**

…怎么样?

Agreement

**I don't have any objections to deferring the deposit.**

我对推迟押金没有异议

**That sounds like a good compromise.**

听起来不错。

**There shouldn’t be any problem.**

没问题。

Grammar

从句中的介词

***Formal***

I pick the produce **of which** I like the look.

我挑了这个产品，我喜欢它的外观

That is the flat **into which** I am moving.

***Informal***

I pick the produce **I like the look of**.

That is the flat **I am moving into.**

***Of***

My friends, **many of whom/all of whom** are in debt, often want me to lend them money.

I bought several souvenirs, **the most expensive of which / the first of which** is this necklace.

(形容词)+of +which/whom

冠词

***No article***

在一些恰当的名词前不用使用冠词 如 people，places，companies…

By train, have dinner, speak English

注意以下

Bread不可数 不能用a。meat juice coffee可数 可加a

Go to work，go to the bank/shops/cinema

Working in business working for the arm/police/media

用of 修饰或一些后置定语从句的名词一般加the

表示喜欢或不喜欢某种东西一般不加冠词 I like pasta