

Cash vs Card

Discussion

What else did you do today?

I woke up at 8 am. I brushed my teeth and washed my face. I ate delicious breakfast that I cooked for myself. . .

After my breakfast I went to work by car. I had some problems, that I discussed with other colleagues in other departments.

Information that I know is confidential, my boss asked me to talk with someone directly. But his level is higher than mine, he didn't want to talk with me.

What do you mean by higher level?

He has a higher position on a corporate ladder.

If you are a manager, you should speak with you in rank.

Manager should manage(control) people who are on the lower level.

So he wanted to speak with you but you couldn't express yourself?

The opinion of my boss is different from him.

My boss got the help from higher position manager. He has to work with our team, so he is unhappy.

I commute to work by car.

How do you commute to work?

What do you prefer to use? Cash or card?

I haven't used cash for a long time and I use card several times a year. I usually use WeChatPay and AliPay.

What makes these services convenient?

If you want to pay you can use WeChat pay just in several seconds.

If you want to buy something with cash, how much time do you need?

Using cash is not safe, and many shops don't have cash to return the change.

Do you think that these services and e-commerce make people overspend?

Yes, I do. You don't have a sense of how much money you spend.

Do you have a problem with managing your money?

I don't have much money, I need more.

Is your salary too low, or you just spend too much.

On what do you spend most of your money?

I spend money on my car and apartment.

What things that belong to your daily life cost so much money?

My sons education is very expensive.

He has graduated from kindergarten. He will have to take part in junior school.

Why does he have to learn things in advance?

No every child is the same. Some things are difficult for some children but not for all.

I don't think that money spent on education is wasted. It's a good investment in my opinion.

Do you invest in your education?

No, I don't. I am too lazy to study new things.

I don't have much spare time for myself.

Do you use a credit card?

I use debit card.

If you move money from your savings account to your checking account, it's a transaction.

If you buy something, you move money from your account to stores account. This is transaction as well.

Vocabulary

New words

1. interest(noun)
2. convenience(noun)
3. petty cash(noun)
4. digital(adj.)
5. peace of mind(noun)
6. personal security(noun)
7. manage(verb)

Useful words

1. manager(noun):person who manages employees, his or her direct subordinates.
2. debit card(noun):use your own money, deposited on your own checking account.
3. credit card(noun):borrows money from the bank.
4. overspend(verb):spend more money than you can afford.
5. commute(noun, verb):travel somewhere regularly(to school, or to work)
6. communicate(verb)
7. confidential(adj.):not allowed to be shared without permission.
8. withdraw(verb):(banking)take money from a bank account. e.g. I need to go to the ATM to withdraw money.
9. deposit(verb):(banking)to put money on your bank account. e.g. Yesterday, I went to bank to deposit \$300 on my account.
10. manner(noun):the way in which something is done. e.g. He closed the door in an angry manner.

11. manage(verb)
12. security(noun):the state of being and feeling safe. e.g. I am worried for my security.
13. tranquility(noun):piece, the state of being calm. e.g. I like to enjoy the tranquility of my backyard.
14. summon(verb):to call someone or something. e.g. My boss summoned me to his office this afternoon.
15. crime(noun):the action against the law.
16. commit(verb):(used together with the word crime)do e.g. He committed a crime. He committed a robbery/murder/burglary/etc.
17. record(verb):to create a video or audio footage of something that happened or took place. e.g. We record the lessons so students can watch them later.
18. record(noun):the highest result in a particular activity. e.g. He broke a speed record.
19. transaction(noun):the activity of sending money from one account to another. e.g. We make transactions all the time, when we buy something.
20. exact(adj.):correct, 100% accurate.

Pronunciation

Words

1. security /s-kju-ri-ti/
2. tranquility /tren-kvi-l-ti/
3. summon /samn/
4. crime /krajm/
5. manner /mener/
6. manage /menidz/
7. record(v.) /rikord/
8. record(n.) /rekrd/
9. transactions /tran-zek-shns/
10. exact /eg-zekt/
11. suppose /sapouz/