

## Intermediate 1.0 Unit 5 Lesson 1: Spending & Budgeting

1. **spend money on** – тратить деньги на что-то

*I try not to spend too much money on clothes.*

2. **waste money on** – выбрасывать деньги на ветер

*He wasted money on things he didn't even use.*

3. **save up for** – копить на что-то

*I'm saving up for a new laptop.*

4. **be broke** – быть на мели

*I can't go out tonight — I'm totally broke.*

5. **stick to a budget** – придерживаться бюджета

*It's hard, but I'm trying to stick to a budget this month.*

6. **afford** – позволить себе

*I can't afford to travel this summer.*

7. **pay in cash** – платить наличными

*Do you want to pay in cash or by card?*

8. **pay by card** – платить картой

*Most people pay by card these days.*

9. **cut back on** – сократить (расходы на что-то)

*I need to cut back on dining out.*

10. **splurge on** – тратиться (на удовольствие, дорогую покупку)

*She splurged on a designer handbag.*

11. **go/get into debt** – влезать в долги

*If you keep using your credit card, you'll go into debt.*

12. **track expenses** – отслеживать расходы

*I use an app to track my daily expenses.*

13. **make ends meet** – сводить концы с концами

*It's hard to make ends meet with two kids and one job.*

14. **set money aside** – откладывать деньги

*I try to set some money aside each month for emergencies.*

15. **live paycheck to paycheck** – жить от зарплаты до зарплаты

*Many Americans live paycheck to paycheck.*

16. **budget-friendly** – доступный по бюджету

*We're looking for budget-friendly vacation options.*

17. **income** – доход

*His income increased after he got promoted.*

18. **expenses/spendings/costs** – расходы

*My expenses are higher than usual this month.*

19. **financial goals** – финансовые цели

*One of my financial goals is to buy a house.*

20. **emergency fund** – финансовая подушка

*Everyone should have an emergency fund.*

21. **impulse buying** – импульсивные покупки

*I'm trying to avoid impulse buying at the mall.*

22. **borrow money from somebody** – занимать деньги у кого-то

*I had to borrow money from my parents to pay rent.*

23. **lend money** – одалживать деньги (кому-то)

*Can you lend me \$20 till Friday?*

24. **live within your means** – жить по средствам

*It's important to live within your means.*

25. **get a refund** – получить возврат денег

*I returned the jacket and got a full refund.*