

Catch Word #260 – Pay through the nose

Episode description

Have you ever wished there were an expression that perfectly fit how you feel about just how expensive something is? You're in luck because, in English, there is! Today, Andrew and Kassy share two idiomatic expressions used when talking about buying something that is overpriced or, in your opinion, too expensive.

The Culips Catch Word series explains idioms, phrasal verbs, and expressions used in everyday life. Listening to our Catch Word audio lessons helps improve your English listening and speaking skills while also giving you new ways to talk about pricey or expensive things.

Fun fact

When it comes to price tags, nine is a magic number. Studies show that when an item's price ends with the number nine—such as \$39 or \$10.99—it sells better than an identical item with any other number at the end of its price—such as \$35 or \$10.50.

Expressions included in the study guide

- To cost an arm and a leg
- Bougie
- It's a wash
- To put a dent in [something]
- To pay through the nose
- Ritzy



Transcript

Note: The words and expressions that appear in **bold text** within the transcript are discussed in more detail in the Detailed Explanations section that follows the transcript. The transcript has been edited for clarity.

Andrew: Hello there, everyone. My name's Andrew.

Kassy: And I'm Kassy.

Andrew: And this is the Culips English Podcast.

Hello there, everyone. Welcome back to Culips. This is Catch Word, the series for intermediate and advanced English learners where we teach you idioms, phrasal verbs, and expressions that will help improve your English listening and speaking. And today I'm joined by my cohost, Kassy. Hello there, Kassy.

Kassy: Hi, Andrew. And hey, listeners. So, everyone, we've got a great vocabulary lesson lined up for you today. The topic is how to talk about pricey or expensive things. And Andrew and I will teach you two idiomatic expressions that are perfect to use when you're talking about buying something that is overpriced or, in your opinion, too expensive.

Andrew: Exactly. Now, the two key expressions that we'll teach you in this episode are **to cost an arm and a leg** and **to pay through the nose**. Very body-oriented vocabulary lesson today, Kassy. We use these idioms all the time when we're talking about paying a lot of money for something, which, unfortunately, at least to me, seems to happen far too often these days also. So maybe it's very relevant time to teach these two expressions.

Kassy: It's because you're an adult, Andrew. Adults always have so many expenses.

Andrew: It's true, it's true.

Kassy: OK, well, we'll get started with this lesson in just a moment. But before we do, guys, we want to let you know that there is a transcript and study guide for this episode available to all Culips members. We've designed the practice exercises that are in the guide specifically to teach you the important parts of this lesson that will help build your English fluency and help your English sound more natural. To learn about all the details, and to become a Culips member and get the study guide, visit Culips.com.

Andrew: We also want to say a huge thank-you to all of the Culips members out there who support the work that we do at Culips and keep allowing us to make new episodes and English lessons each and every week. Guys, we really appreciate your support, and we couldn't do Culips without you.

Now, with that being said, Kassy, I think it's time to get started with our lesson for today. And the first key expression that we're going to teach everyone is **to cost an arm and a leg**. OK, and when we say this expression very quickly, it almost just sounds like one word, I think, Kassy. So I'm gonna say it very quickly so everyone can hear me say it at a natural speed. It is **to cost an arm and a leg**. **To cost an arm and a leg**. For whatever reason, it just flows really smoothly. And we use this expression to talk about things that are really expensive.

Of course, what determines if something is expensive or cheap is subjective. So it really depends on your income, right? If you're a really, really rich person, well, then maybe something isn't expensive to you. But if you are a poorer person, then maybe something could be very expensive to you. It is subjective but, in your opinion, if you think that something is really expensive or you feel like it costs too much money, then you can say that that thing **costs an arm and a leg**. It's like you have to pay money for something, but then you also have to give your arm to the seller and you also have to give your leg to the seller. It's, like, so expensive that you're almost sacrificing some of your body to buy that thing.

Kassy: Yeah, that's exactly right, Andrew. I really like this expression, because I think, just hearing it, you can easily understand the meaning, you know? It's so expensive that it's as pricey as, you know, sacrificing an arm and a leg. You know, it must be really expensive.

Andrew: Yeah, because think about it, Kassy. If somebody came up to you, and they were like, "I want to buy your arm." Would you sell your arm for any amount of money? I don't think I would. I would never want to do that. That's a kind of deal that I'm not willing to make. So, that just means that, you know, our arms and our legs are very precious to us and we don't want to lose them, right? So if something **costs an arm and a leg**, it means, like, it's so expensive that to buy that thing, you really have to make a big sacrifice to your pocketbook or to your wallet.

Kassy: Exactly.

Andrew: Well, there's not really too much else to say about this idiom. It's pretty straightforward. So I think we can listen to a couple of conversation examples now. Why don't we check out the first one?

Kassy: Let's do it.

Friend 1: Is that a new sweater? It looks great. I love that colour on you.

Friend 2: Thanks. Yeah, I got it last weekend.

Friend 1: Do you mind if I ask where you got it? I'd love to get my boyfriend a sweater just like it.

Friend 2: Actually, I bought it at the department store downtown. Usually, I don't shop there because everything **costs an arm and a leg**, but I bought this on sale, so it wasn't too expensive. The sale ends soon, though, so you should go as soon as possible.

Friend 1: Good tip. Thanks.

Andrew: So in that example, we heard a couple of friends talking about a new sweater that was bought by one of the friends at a department store downtown. And that guy doesn't usually shop at the department store because the items there are really expensive. It's, I guess, maybe a **bougie** department store and the shops are expensive. And everything in the department store **costs an arm and a leg**. Everything there **costs an arm and a leg**. So, he says he doesn't usually shop there but there was a sale, and it was a good sale. So he went there and bought a sweater.

Kassy: I've been to plenty of department stores, and I can concur with this conversation. Some of the items there do **cost an arm and a leg**.

Andrew: Exactly, yes. It's a great expression to use when you're describing a store where the items are very expensive, indeed.

Kassy, why don't we check out the second conversation example?

Kassy: OK.

Friend 1: Do you think you could give me a ride home later?

Friend 2: Sure, no problem. But what happened to your car?

Friend 1: It's long story, but it broke down on the way to work this morning. So it's in the shop now and it's not going to be ready until next week.

Friend 2: Ah, that's terrible.

Friend 1: But that's not even the worst thing. When I was calling the tow truck from the side of the road, I dropped my phone and it smashed to pieces. So today really **cost me an arm and a leg**. I had to pay for a tow truck, a car repair, and now a new phone, too.

Friend 2: Well, don't worry, I won't charge you for the ride home.

Kassy: All right, well, in this conversation, we have two friends. And one friend is having a really bad day. Their car broke down and, on top of that, their phone broke and now they have to pay for all of these repairs, tow truck fees, and a new phone. So, in other words, this day **was a complete wash**, and it's gonna **cost this friend an arm and a leg**. All of those fees together are really going to **put a dent in his bank account**.

Andrew: I like the way that he talked about that. He said, "Today really **cost me an arm and a leg**" meaning that he had to pay a lot of money for different things in the day. Like, it was a really expensive day.

Kassy, you used a really interesting expression just a moment ago. And I think we should touch on it quickly before we move on. You said that the character from that example, that his day **was a wash**. It **was a wash**. What does it mean if something **is a wash**, like if his day **is a wash**?

Kassy: It means nothing good happened on that day. And when I think of this phrase, I think of, like, you kind of wish you could just wash that day from your memory, in a sense.

Andrew: That's a good way to think about it.

Kassy: Just a really bad day.

Andrew: Just a really bad day, a very expensive day that ended up **costing him an arm and a leg**.

Well, everyone, I think it's time for us now to move on to the second key expression for this episode, which, interestingly enough, is also about paying for expensive things or things that cost a lot of money and also is about a body part. The first expression was **to cost an arm and a leg** and the second key expression is **to pay through the nose**. **To pay through the nose**. And it has exactly the same meaning, pretty much. **To pay through the nose** means to pay a lot of money in order to buy something.

Kassy, do you have any idea why we say this? Why do we say **pay through the nose**? Do you have any guess?

Kassy: I have no idea. Can you enlighten me?

Andrew: Well, actually, it's not really understood by anyone. I did a lot of googling to try and research and to find why English speakers say **pay through the nose**. There are many theories, but linguists aren't really sure exactly the origin of this expression. However, one interesting theory is that it dates back to the ninth century. So, hundreds of years ago, when the Vikings came and conquered Britain from Denmark. So, the Vikings came from Denmark and they conquered Britain. And the Danes established what was called a nose tax. And that was just a way of saying that every person had to pay a tax. So, they put this tax on the people that were living in Britain. And so the story goes, if you didn't pay the nose tax, then they would slash your nose open. A very brutal price to pay for not paying that tax. And so, you know, that might just be legend or it could be true, linguists aren't really sure, but that that might be the origins for this expression, **to pay through the nose**.

It kind of goes back to, you know, something **costing an arm and a leg**, right? Just like you wouldn't want to sell your arm or your leg, you probably wouldn't want to sell your nose either. And you wouldn't want to have your nose slashed open by not paying that tax.

Kassy: Brutal possible origin to this expression.

Andrew: It makes me thankful to be living in happier times in the modern days, Kassy, where I don't have to pay a nose tax.

Kassy: Shall we get started by listening to our first example conversation?

Andrew: Yeah, let's do it.

Friend 1: I'm gonna go on a trip to New York City this summer. Do you have any restaurant recommendations you could give me?

Friend 2: Yeah, totally. There are so many great restaurants there. You're gonna love it. Make sure to avoid the tourist traps around Times Square. The food is so-so and you'll be **paying through the nose**. I'll write you a list of my favourite places and send it to you in a bit.

Friend 1: Oh, that would be perfect. Thanks.

Andrew: So, in that conversation example, we hear two friends talking about dining in New York City. And one of the friends cautions against eating in Times Square, which is a famous tourist destination in New York City. And the reason why she recommends that you shouldn't eat in Times Square is that it's a tourist trap. So, a tourist trap is a kind of restaurant or attraction that is designed for tourists. And usually, locals don't go to those places. Locals know that they're overpriced and not really authentic. And it's just not the kind of place that locals go to. Usually only tourists go there.

And so the reason that you should avoid the tourist trap restaurants in Times Square is that the food is not so great and, also, they're very expensive. We heard the friend say that if you visit those restaurants, you'll **pay through the nose**. So it's very, very expensive compared to other restaurants that locals go to.

Kassy: I can actually prove this personally. I've been to a restaurant in Times Square, since my hometown is not too far from New York. And the food was—it was better than so-so, but it was definitely much more expensive than you'd find even just a few blocks away.

Andrew: Do you think it was a tourist trap that you visited?

Kassy: Most definitely. The restaurant was themed after a famous movie. Forrest Gump, for anybody who cares.

Andrew: Nice. Awesome. Well, Kassy, let's listen to the final conversation example for this episode. And our final example with our key expression, **to pay through the nose**.

Kassy: OK, let's go.

Friend 1: How's the apartment hunt coming along?

Friend 2: Not bad. We're gonna go look at a few places tomorrow afternoon on the south side.

Friend 1: The south side? You'll **pay through the nose** if you want to live there.

Friend 2: I know. Rent is really expensive, but it's so convenient and only like a 15-minute walk from my office. It might be worth the extra cost to live in a place that's so close.

Kassy: In this example, one woman is talking about her hunt for a new apartment. She mentions that she's going to go apartment hunting in the south side. Usually, if you live in a city, you know, you have different districts of the city, maybe the south side, north side, west side, east side. But apparently, the south side is a pretty **ritzy** area. It's a rich neighbourhood. Rent is steep, costs a lot to live there. And her friend says, "If you move there, you're going to be **paying through the nose**." So, if you move there, rent will not be cheap.

Andrew: Exactly. And this is a really, really common way to talk about rent, or even neighbourhoods that are expensive to live in, right? That friend said, "You'll **pay through the nose** if you want to live there." So, I think maybe not only is the rent expensive in that neighbourhood, but maybe also the cost of living is expensive. Like, the grocery stores are expensive and maybe the restaurants and cafes. Everything is a little bit more expensive in that more expensive neighbourhood.

So, everyone, that is going to bring us to the end for today. And we hope that you enjoyed this episode and were able to learn a lot with us here today. Nice job on getting in your daily dose of English listening practice, by the way. Keep it up, you're doing exactly what you need to do to improve your fluency.

Kassy: Andrew and I taught you two idiomatic expressions today about how to describe things that you pay a lot of money for. Now it's your turn to practice using these expressions. You can practice by making some example sentences and leaving them on our discussion forum or comments section on our website, Culips.com.

Andrew: If you enjoy Culips and find it useful for helping you build your English skills, we'd love it if you could support us by leaving a five-star rating and a positive review on your favourite podcast app, like Apple Podcasts or, really, whatever app you use. You could also follow us on Instagram or YouTube, or tell your friends who are learning English to check us out. And that would really go a long way to support us, as well.

Kassy: We'll be back soon with another brand-new episode, and we'll talk to you then. Bye, everyone.

Andrew: Goodbye.

Detailed Explanations

To cost an arm and a leg

Idiom

To cost an arm and a leg means to be very expensive. As Andrew mentions in this episode, “It is subjective but, in your opinion, if you think that something is really expensive or you feel like it costs too much money, then you can say that that thing **costs an arm and a leg**.”

This idiom also has two other forms. The first adds a noun after cost to show how much someone paid for an item. For example, you could say, “This trip **cost them an arm and a leg**” or “The house **cost him an arm and a leg**.” The second uses **an arm and a leg** by itself to mean a large amount of money. So if someone paid **an arm and a leg** for something, that means they spent a lot.

Here are a few more examples with **to cost an arm and a leg**:

Connie: Ugh, I’m so sick of living in an apartment.

Tamara: Yeah, us too. My husband and I would like to buy a house in the city, but it would **cost us an arm and a leg**. We just don’t have the budget for it right now.

Connie: A house anywhere would be amazing. Maybe one day we’ll be able to afford one.

Adil: Have you talked to Eric recently? He called me and left a message about wanting to borrow some money. Is everything OK with him?

Francis: Yeah, he’s fine. He just really wants to go to a concert. He’s willing to pay **an arm and a leg for it**, except he doesn’t have the money right now.

Adil: Ah, OK, good. I was worried about him, especially since I haven’t been able to call him back.

Zhi: Why do you bike to work every day, even when it’s raining really hard?

Tatsuya: A bicycle is the best way to get around in the city without it **costing an arm and a leg**.



Bougie Adjective

Bougie means appearing to have wealth or luxury. **Bougie** items often look expensive or high quality and may or may not be well made. In this episode, Andrew talks about a **bougie** department store where the shops are expensive. The department store he's referring to has the appearance of luxury and sells items to a wealthier demographic.

Bougie, when used to describe people, is often an insult. When someone is **bougie**, they give a lot of importance to money, education, and social class. **Bougie** people often pretend to be, or think they are, in a higher class than they are, financially or socially.

The term is a shortened version of **bourgeois**, which is another term for middle class or those who act like they're upper class.

Here are a couple more examples with **bougie**:

Joon-Ho: My sister is frustrating me lately. She's been bothering my parents to lend her money because she keeps spending all of hers before payday. I told her she should stop buying fancy food.

Aisha: Fancy food? What, is she buying escargot or something?

Joon-Ho: What? No. Like, her fridge is full of oat milk, soy milk, almond milk, all those alternative milks **bougie** people like. I'm pretty sure you don't need that much milk, even if it doesn't actually come from a cow.

Rosemary: Have you been to that new club downtown? My friend is coming to visit, and I want to take her someplace really cool.

Yun-Seo: Are you talking about The Lounge? I wouldn't take your friend there, personally. It's one of those places where you pay a lot of money to get in, then the food and drinks are overpriced. Too **bougie** for me.

Rosemary: Oh, yeah, no. We don't really like that kind of stuff. OK, I'll keep looking.

Yun-Seo: I suggest you look for pubs instead of clubs. They're way more relaxed and a lot more fun. Plus, the food and drinks are usually really good.

It's a wash Idiom

It's a wash means something is destroyed or erased, which means there is no gain or loss. It refers to the balancing act where the end result is the same as when you started, even if things have changed. For example, if you buy \$10 in lottery tickets, then win \$10, you walk away with the same amount of money as when you started. Therefore, playing those lottery tickets **was a wash**. If a sports game **is a wash**, the final score was tied.

Because **it's a wash** means that there is no gain or loss, the idiom can also be used when something fails or is a waste of time. For example, Kassy talks about the bad day one of the people in the example conversations was having. She refers to it as **a complete wash**. Since the outcome was so bad, it's a failure.

Here are a couple more examples with **it's a wash**:

Xander: Aha! I win!

Hanzou: You won this game and I won the first game, so **it's a wash**.

Xander: What? Wait. No. We can't end on a tie. Let's play again and the winner of the third game wins everything.

Hanzou: I can't, I gotta get home and help put the kids to bed. Next time, though.

Xander: Sounds good! I'll practice so that I'll definitely win.

Kyoko: I just got back from the mall. What **a wash**!

Saskia: You didn't find what you needed? I thought for sure that one store in the mall would have your shampoo brand.

Kyoko: Yeah, they had the conditioner but not the shampoo. I guess they're out of stock. I should have just ordered it online.

Saskia: Well, you have shopping bags. Did you buy something anyways?

Kyoko: I did! I found a cute little shop with these great dresses. Come on, I'll show you.

To put a dent in [something]

Idiom

To put a dent in [something] means to reduce or change an amount of something, especially money or work. This idiom refers to large, sudden changes. For example, in this episode Kassy says, “All of those fees together are really going to **put a dent in his bank account**.” She means that the fees will take a lot of money out of his bank account.

You can also say **to make a dent in [something]**.

Here are a few more examples with **to put a dent in [something]**:

Polly: Hey, Stephen? You seem to be working really hard over there. Is there a problem?

Stephen: I have a meeting in an hour, but I want to **make a dent in this** backlog of documents that need to be filed before the meeting starts.

Polly: Oh! Why don't I help? I don't actually have to be in the meeting, so just tell me what you need and I'll keep working on it while you're away.

Stephen: That would be so great, thanks!

Miki: If you were planning a vacation somewhere but you had a really small budget, where would you go?

Nhung: Let's see. A vacation that won't **put too big a dent in your wallet**. I actually don't think I'd go anywhere. I'd just stay home and do all the things I never have time to do.

Miki: Hmm. While that does sound lovely, I think I'd rather go somewhere. I think I'll look for some small, short-term rentals around that lake outside the city.

Mother: Look at what's left on your plate! You hardly **made a dent in your dinner**.

Child: I'm not really hungry. And this tastes weird.

Mother: Well, at least eat your vegetables. Then you can have some fruit and yogurt for dessert.

To pay through the nose

Idiom

To pay through the nose means to pay a lot for something, often more than you probably should. In order for this idiom to apply, the true value or cost of the thing purchased should be significantly less than the price paid. That's why native English speakers often say they **paid through the nose** as emphasis. They're frustrated that the price was so much higher what they thought it should be.

Here are a few more examples with **to pay through the nose**:

Wife: Honey, the car's making that weird noise again.

Husband: Really? But we just **paid through the nose** to get the car fixed. How can it already be broken?

Wife: Maybe they fixed a different part of the car.

Husband: I don't think that's how mechanics work. I'll take it back to them tomorrow and this time I'll make sure they give me a decent price.

Chōko: Have you seen the class test results yet?

Nicholas: Not yet. I don't suppose you saw my name on there?

Chōko: You're in the 20s somewhere, I think. Chad came in third, though. Third! How did he do so well on the tests?

Nicholas: Good for him. His parents are **paying through the nose** for one-to-one tutoring, so it would be more surprising if he wasn't in the top three.

Yeong-Ho: Hurrah! My vacation time was approved. Now I can start planning my trip to London.

Ivan: London? I hope you've got a lot saved up for your vacation, then. If you visit any major city these days, you had better be prepared to **pay through the nose** because everything has gotten more expensive.

Yeong-Ho: Well, that's OK. It's totally worth it.

Ritzy Adjective

Ritzy means expensive, stylish, or wealthy. While bougie means that something appears to be luxurious but isn't, **ritzy** things are luxurious. In this episode, one of the examples mentions someone looking for an apartment on the south side. Kassy says, "The south side is a pretty **ritzy** area." This neighbourhood is expensive because it is home to many wealthy, fashionable people.

The term actually traces its origins to the Ritz-Carlton hotels. In the 1920s, these hotels were seen as symbols of luxury and wealth. The phrase **to put on the ritz** came to mean to be showy and stylish.

Here are a couple more examples with **ritzy**:

Akira: Your cousin's wedding was this past weekend, right? How was it?

Madeline: It was gorgeous. They had a super **ritzy** wedding. All the bridesmaids wore gold dresses and the groomsmen were in top hats. And the patio was decorated like a set from the Great Gatsby. I felt like we'd gone back in time.

Akira: Wow, that sounds great. Did you take any pictures? I bet the official wedding pictures are going to turn out amazing.

Dexter: Do you know a good place to buy a suit?

Shiori: Not really, no. I've always just gotten my suits at, like, the big box store on the corner. Why do you need a suit?

Dexter: My girlfriend wants me to be her date to this **ritzy** gala her work is putting on next month. She said I need to get a suit but was very specific it had to be a "good suit that actually fits."

Shiori: Oh, wow. I can't help you there, sorry. Want me to ask my dad? He might know.

Dexter: Yes, that would be great if you could do that.

Quiz

1. Which of the following means expensive and stylish?

- a) racy
- b) rangy
- c) ritzy
- d) ratty

2. Your friend tells you they paid an arm and a leg for their car. What do they mean?

- a) they're now missing an arm and a leg
- b) they exchanged drawings of an arm and a leg for their car
- c) the car was very expensive
- d) the car was very cheap

3. Which of the following means to reduce or change the amount of money or work?

- a) put a dent in it
- b) put a pin in it
- c) put a sock in it
- d) put a ding in it

4. If someone tells you they've just paid through the nose for something, what does that mean?

- a) they keep their wallet up their nose
- b) it cost more than they thought it would
- c) there was a nose statue holding the credit card reader
- d) it cost far less than they thought it would

5. Which of the following might you use to describe something that appears to be expensive, but might not actually be?

- a) bougie
- b) boogie
- c) bogger
- d) baggy

Writing and Discussion Questions

1. Describe something you've purchased that cost an arm and a leg.
2. Have you ever felt you were paying through the nose for something? What was it and why did you go through with the purchase?
3. Are there any stores you would love to shop at, but find them to be too bougie? If so, why are they too bougie for you?
4. Is there anything you're hoping to put a dent in this week? What is it and why do you need to reduce it?
5. Describe something you think is very ritzy and explain why you think it's ritzy.

Quiz Answers

1.c 2.c 3.a 4.b 5.a

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