

Catch Word #101 – Tightwad

Transcript

Harp: Hello everyone! This is Harp.

Maura: And Maura!

Harp: And we're here with your Culips English learning podcast.

Maura: Right. You can go to our website, Culips.com, that's C-U-L-I-P-S.com, and there, for a very small price, you can become a member. And when you're a member, you have access to the transcript for all of our episodes, more detailed explanations, and also a quiz so you can check what you've learned after you've listened and read our materials.

Harp: Yes. And today we're doing a Catch Word, which is where we explain some expressions and give you some examples and give you some related expressions.

Maura: Mmhm. And today's theme is slang expressions for people who don't like to spend money and they like to save their money.

Harp: Yes. So, people who don't like to spend their money and who like to save money and are careful with their money, these are expressions related to this.

Maura: You know, Harp, there are so many expressions for people who don't like to spend money, but I tried to pick some of the best ones.

Harp: All right. Shall we get started?

Maura: Sure. The first expression is ***tightwad***.

Harp: ***Tightwad***.

Maura: It's a funny one to say over and over again. ***Tightwad***.

Harp: Yes.

Maura: And this is what you would call a person who doesn't like to spend money.

Harp: Yes. So if someone is **cheap** and likes to save all their money, you could call them a **tightwad**.

- Maura: Yes. Now, let's explain this word, **tightwad**. A **wad** is actually some small thing, like in the shape of a ball; it's really not a specific thing. It's just some small thing that's in the shape of a ball. Now, if you imagine your money is all rolled up, tightly, it's like a **wad**. And a **tightwad** means that you don't wanna open it up, you don't wanna take any money out, you don't wanna spend it.
- Harp: Yes. So when you're a **tightwad**, that means you're **cheap** and you don't want to spend all your money. And one thing we need to mention right away is that you would never say this to someone. It's a very rude thing to call someone. So you could maybe say it **behind their back**...
- Maura: Yeah. The thing with being called a **tightwad** is that it's never a compliment. No one really likes to be seen as someone who doesn't wanna spend money. It's not a positive thing. And so you might use it as a joke. That's the only way you could use it, because it is rude.
- Harp: Yeah. Or you could use it saying it **behind someone's back** when they're not there.
- Maura: Which is also not really nice but that's when people use it. Now let's do an example with **tightwad**.
- Harp: OK, let's do it.

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| Maura: | So, did you hear we might not even be having a Christmas party this year? |
| Harp: | What? No Christmas party this year? |
| Maura: | I don't know. Someone was saying the boss didn't wanna pay for anything. He's such a tightwad . |
| Harp: | That's extreme. No Christmas party ? So cheap . |
| Maura: | You know, if he doesn't wanna have one, then maybe we should just all get together and go out for dinner or something. |
| Harp: | Yeah, we should for sure do something, if he doesn't wanna do it. |

- Maura: So, there's an example where people are talking about someone else who's not there and they call him a **tightwad** because he didn't wanna spend money.
- Harp: Yes. But they would never say, "Oh, you're such a **tightwad**" to his face.
- Maura: Never! They would probably lose their jobs if they did that.

- Harp: Yeah, they might get fired if they said that to him.
- Maura: So, that's just one slang term for someone who doesn't like to spend money, **tightwad**. Let's look at a second expression.
- Harp: OK. The second expression is **penny pincher**.
- Maura: Yes. You can call someone a **penny pincher**. And you could also say they like to pinch pennies. That's where this came from. So, to pinch is to put your thumb and your forefinger together and usually you pinch something, like a person, you could pinch them, squeeze their skin in between your finger and your thumb.
- Harp: Ouch!
- Maura: I didn't really pinch Harp. But imagine if you have a penny in between your finger and your thumb and you're pinching the penny and someone is trying to pull the penny away but they can't get it, because you're pinching it. So the idea is that they're holding their money so tight and so close that you can't get any of it.
- Harp: Yes. So when someone's a **penny pincher**, it's the same thing. They're **cheap** and they like to keep their money and they like to save their money and they don't like to spend it.
- Maura: And if you think about it, especially nowadays, you can't even buy anything for a penny. A penny is almost worth nothing.
- Harp: Yes. They're actually thinking of getting rid of the penny in Canada.
- Maura: Yeah, I've heard that discussion. This expression was around before that ever came up, but the idea's still the same that someone is saving every last cent, every bit of money that they have, even pennies.
- Harp: Yes.
- Maura: OK, let's do an example with a **penny pincher**.
- Harp: Let's do it.

- Maura: Maria, do you wanna go out for dinner tonight?
- Harp: I would love to, but I really can't.
- Maura: Oh, why not?
- Harp: I'm trying to save money right now for my trip, so I'm being a bit of a **penny pincher**.

Maura: OK, I understand. When's your trip?

Harp: It's in a month.

Maura: OK, well, we'll go out after that then.

Harp: For sure. When I get back, we'll go for dinner.

Maura: There's an example with **penny pincher**. In this case, the person was talking about herself, so really, like we said, you wouldn't use these terms to talk about other people when they're around, 'cause it's rude, but you could talk about them when they're not there or you could talk about yourself.

Harp: Yes, exactly. Let's go to the next expression.

Maura: Yes. The last expression that we're gonna look at, which means that someone is **cheap** and doesn't like to spend money, is **cheapskate**.

Harp: **Cheapskate**.

Maura: So, you really could call someone **cheap** as well, but this is like an extra long version, where the person could be called a **cheapskate**.

Harp: **Cheapskate**. Now, the word sounds funny; it's because it has two words put together: **cheap** and **skate**.

Maura: Which is very strange, because I can't figure out why they would use the word **skate**. It's a mystery.

Harp: Do you have any theories?

Maura: Well, I did come up with one, and that was maybe at some point in history, somebody was too **cheap** and they didn't want to buy a skate.

Harp: That's probably not the real origin.

Maura: No, but it might help you remember this word, because it's so strange. A skate? I don't know. Anyways, you could call someone a **cheapskate** and it means that they don't like to spend money and they're trying to save money.

Harp: Yes.

Maura: So, let's do an example with **cheapskate**.

Harp: Let's do it.

Harp: Hey, how was your second date with Dave last night?

Maura: Well, it was OK, but I think he's a bit of a **cheapskate**.

Harp: Why? What happened?

Maura: Well, we went out to dinner and he told me **it was on him**. He said, "I'll pay, don't worry about it," but then he made me order the **cheapest** thing on the menu.

Harp: That's funny. What a **cheapskate**.

Maura: Yeah. I don't know, it's a bit too much for me. I'm not sure. I'll have to see if I wanna go on a third date with him.

Harp: Yeah, that's a bit much.

Maura: There was a **cheapskate**. In our example, we had a very good example of a **cheapskate**, Dave, who didn't wanna pay more for his date's dinner.

Harp: Yeah. He didn't wanna let you order what you wanted.

Maura: Nope, not good. So, let's recap all of these words one more time.

Harp: OK. So we started with **tightwad**.

Maura: And then we talked about **penny pincher**.

Harp: And then **cheapskate**.

Maura: And remember that these are just some of the words that we use to talk about people that don't like to spend money; there are tons of them. And you know, **I have a confession to make**, Harp.

Harp: What?

Maura: I kind of thought about this episode because I think I'm a bit of a **cheapskate**.

Harp: I know I am. I don't like spending a lot of money.

Maura: But, you know, I like to use the word **frugal**. And a **frugal** person is someone who uses their money wisely. And I like to feel that's what I'm doing.

Harp: It's definitely more positive than thinking you're a **cheapskate**.

Maura: Yup.

- Harp: OK, so that's it for us today. Make sure you check out the website, Culips.com, that's C-U-L-I-P-S.com, 'cause remember, you can find all our older episodes.
- Maura: And keep listening, 'cause we're glad you're there.
- Harp: And if you're a **cheapskate**, membership is on sale right now.
- Maura: Nice one, Harp! OK, we'll talk to you all soon. Bye!
- Harp: Bye everyone!

Detailed Explanation

Tightwad

This is an expression used to describe someone who doesn't like to spend money. Imagine a person holding a tightly wound ball of money and not letting anyone touch it, and you'll get the idea.

As we say in this episode, this is not a very nice word to call someone, and we wouldn't really call someone a **tightwad** to their face unless we were only joking, or were actually trying to insult them.

Here's an example using the expression **tightwad**:

Alison: My boyfriend is such **tightwad**.

Michelle: Why?

Alison: Whenever we go to a movie, he brings his own popcorn. Not only that, he doesn't want to pay for parking, so we always have to walk.

Wad

A **wad** is a small, wound-up ball, which could be made of anything. You can make a **wad** out of paper, for example.

The word **wad** can also be used as a verb. You can **wad** *something up*.

Here's an example using **wad** as a verb:

Mike: Kevin was really misbehaving in class today. He **wadded** up a ball of paper and threw it at the teacher's head.

Steve: Wow! Did the teacher get mad?

Mike: He sure did. He sent Kevin to the principal's office.

To be tight on money & To be tight with money

The expression **to be tight on money** means to not have very much money. This might be generally true about a person, or it might just be during a certain time in a person's life.

Here's an example with **to be tight on money**:

Helen: I'm so **tight on money** lately. I don't know what I'm going to do.

Tim: Are you going to be able to make rent?

To be tight with money means that a person doesn't like to spend money. Again, imagine someone holding their money tightly. Someone may be **tight with money** because they are **tight on money** and don't have much to spend, but someone could also be very rich and still **tight with money**, if they just don't want to spend any of it.

Here's an example using **to be tight with money**:

Christine: I think I deserve a higher salary for all the work I do.

Amanda: I know, but our boss is so **tight with money**. You'll never get a higher salary.

To say/do something behind someone's back

If you say or do something **behind someone's back**, it means that you're doing it while they aren't there. You can imagine their back is turned towards you, so they can't see you.

When you're doing something **behind someone's back**, it's usually because you don't want them to know that you're doing it. If you say something **behind someone's back**, it often means that you are speaking negatively about that very person.

Here's an example with this expression:

Ursula: I can't believe that Michael went to the boss and told him about the idea **behind my back**.

Luke: Yeah. You should talk to him about that. Now you know he's not trustworthy. He should have talked to you before going to the boss.

The opposite of saying **something behind someone's back** is saying something to someone's face.

Christmas Party

Everyone jokes about the office **Christmas party**. Most offices in North America host a **Christmas party**, but often not many people have fun at these parties. It can be difficult for people to relax around the people they work with, especially around their bosses. Sometimes, in order to relax, people drink too much. This can often result in embarrassing situations. In movies and on television shows, people often do embarrassing things at their office **Christmas parties**.

Penny pincher

As we hear in this episode, a **penny pincher** is someone who pinches their pennies. They save all of their money, right down to their pennies. Pennies are not worth much these days, so you're really holding on to your money tightly if you're pinching pennies.

Here's an example using **penny pincher**:

Dan: Do you think Martin will help pay for dinner?

Marshall: Probably not. He's such a **penny pincher**.

Cheapskate

A **cheapskate** is, again, something that you would not call someone to their face. It's a not-very-nice term for a person who doesn't like to spend money.

There are a few different theories about where the word **cheapskate** comes from. Maura guesses that it might mean that someone is too cheap to even buy a skate. Other people say that the word *skate* is an old word to mean someone who is not very nice. The word *cheap* was added to make the word even meaner! Nobody seems to know for sure though.

Here's an example using **cheapskate**:

Cora: My dad is such a **cheapskate**. He repairs his car on his own because he doesn't want to pay a mechanic. But he doesn't know what he's doing, and half the time he just makes it worse.

Connie: Yeah, he should just take it to a mechanic.

Cheap

The word **cheap** can be used to talk about something that is inexpensive. If something is **cheap**, it doesn't cost much money.

Here's an example:

Christine: Nice skirt!

Jennifer: Thanks. It was so **cheap**. It was on sale for \$20!

Cheap can also mean something negative. If something is **cheap**, or **cheaply** made, it can also mean that it is not well made.

Here's an example:

Caroline: The dress I bought the other day is so **cheap**. It already has a hole in it.

Charlotte: I'll make sure never to shop at the store where you bought it.

Sometimes the difference between a **cheap** price and **cheap** quality can be confused, as in "a **cheap** shirt." Most of the time, the difference can be understood by the context. Most people are happy to pay a **cheap** price for something, but not happy to find out that something they bought is **cheap** quality.

You can also describe a person as **cheap**, which means that they don't like to spend money. It is not nice to call someone **cheap**, and you wouldn't say it in front of them.

Here's an example:

Mitchell: I can't believe how **cheap** my brother is. Even when he has holes in his pants, he won't buy new ones.

Brendan: Yeah, he sure is **cheap**.

It's on me

If someone says **it's on me**, it means that they're paying for something for another person. It's usually used to mean that they're paying for your meal or your drink, but it could be used for anything.

Here's an example with **it's on me**:

Harry: What do you want to drink?

Jemima: I'll have a hot chocolate. Here's some money for it.

Harry: That's OK. **It's on me** this time.

You can also say **it's on him** or **it's on you**, depending on who is paying. You can also be specific about what is being paid for, like **the drinks are on me**.

To have a confession to make

When you say you **have a confession to make**, it means that you're going to say something that's maybe embarrassing, or maybe you're going to admit to doing something you shouldn't be doing. It could be something simple or it could be something quite serious.

To confess is to admit to something that you are not proud of and have been keeping secret. A confession is a religious practice as well. In many faiths, people confess the negative things they have done to their priest or other religious person. The terms *confession* and *to confess* are also used in the field of law. A criminal can give a confession when he confesses to committing a crime.

Here's another example with **to have a confession to make**:

Nathan: **I have a confession to make**. I ate the last cookie!

Cindy: Ha! I knew it was you. Let's just make some more.

You might also hear, **to have to confess** or **to need to confess**.

Frugal

If you're **frugal**, it means that you don't spend money easily because you're careful with your money. It's the one word we've talked about that isn't a negative way to describe someone who saves their money! Someone who is economical is also careful with their money and likes to save.

Other words for cheap

Here are some other adjectives that could be used to describe a cheap person:

Thrifty (this one's not really negative either)

Stingy

Chintzy

Close-fisted

Quiz

1. Which of the following does NOT describe a tightwad?

- a) someone who doesn't like to spend money
- b) someone who likes to spend money
- c) someone who wants to save all their money
- d) None of the above

2. Which of the slang terms does NOT mean someone who doesn't like to spend money?

- a) a tightwad
- b) a tight-fisted person
- c) someone who is tight with money
- d) someone who wears tight pants

3. If someone talks behind someone else's back, it's usually _____.

Please fill in the blank.

- a) negative
- b) positive
- c) funny
- d) kind

4. What is a general belief about office Christmas parties in North American culture?

- a) They are awkward and people often embarrass themselves.
- b) They are the best party of the year.
- c) They are not awkward and people are usually offered promotions.
- d) They are formal dance parties.

5. Which word for someone who doesn't like to spend money can also be used to describe a low-quality product?

- a) tight wad
- b) penny pincher
- c) cheapskate
- d) cheap

6. **If you're out for breakfast with a friend who offers to pay, which expression could that friend use?**
- a) Do you have any money?
 - b) Let's split the bill.
 - c) It's on me.
 - d) It's on the house.
7. **What kind of information usually comes after someone says, "I have a confession to make"?**
- a) an introduction of another person
 - b) a secret
 - c) a long story
 - d) a short story
8. **Which of the following is a positive way to describe someone who does not like to spend money?**
- a) a tight wad
 - b) a penny pincher
 - c) a cheapskate
 - d) frugal
9. **Which of the following is NOT an expression to describe someone who doesn't like to spend money?**
- a) thrifty
 - b) chintzy
 - c) stinky
 - d) stingy

Answers:

1.b 2.d 3.a 4.a 5.d 6.c 7.b 8.d 9.c