

## Catch Word #138 – Trying to make ends meet

### Informal Contractions in this Episode

Informal contractions are unofficial short forms of other words, and they're usually only used in casual conversation. For example, when a native English speaker talks casually, they might say *gonna* instead of *going to*, or *whaddya* instead of *what do you*. Even though informal contractions are usually only used in spoken English, we include them in the Culips written transcripts to help you get used to how they're used and what they sound like.

These are the informal contractions used in today's episode, along with their meanings:

- **gonna**: going to
- **gotta**: got to
- **wanna**: want to

### Transcript

Maura: Hello everyone. This is Maura.

Harp: And Harp.

Maura: And we are here, as usual, with another Culips English episode for you.

Harp: Yes. Make sure you check our website, Culips.com, that's C-U-L-I-P-S.com, because there, you can find all our order episodes. And, most importantly, you can become a member.

Maura: And when you're a member, you have access to a whole bunch of extra stuff that's going to help you learn even more. You have the transcripts for every episode, you have more detailed explanations about the expressions that we use, and you have quizzes to test yourself, so you can check to see if you actually understood and learned some of these new expressions.

Harp: Yes. And if you're on Facebook, come on over and say hi. And if you have a question about English, or maybe a suggestion for an upcoming episode, make sure you leave it there for us.

Maura: And, you know, Facebook is really great. If I'm ever **feeling a bit down**, Harp, I go to Facebook, and we have listeners saying the sweetest, kindest things, like, they're learning a lot or they're enjoying our podcast. And some people even say that we have nice voices.

Harp: A lot of people do. It's really nice.

Maura: Right. So, if you want to send us a message, we love hearing from you and

you can do that on Facebook.

Harp: We're also on Twitter, but we're not so great there yet. We're learning, though.

Maura: We're learning. So Harp, did you have a good time at my housewarming party?

Harp: Yeah, I did. It was really fun.

Maura: Good. I'm glad. I recently moved into a new apartment. And it's funny, because even though I don't live in a house, it's still called a housewarming party. And that's the party that you have when you move into a new place. It's the first party that you have, when you invite people over to see what your new place looks like.

Harp: It was super fun. All your friends were really nice.

Maura: You know, it's really just a good excuse to have a party, too.

Harp: It was a good excuse.

Maura: All right. Now let's get to today's episode. Today we're doing a Catch Word episode, and that is where we give you different expressions that are all related. And, of course, we define them for you, we tell you how you can use them, we explain any origins.

Harp: Yes. And today we're looking at expressions about managing your money and paying your bills.

Maura: Well, that doesn't sounds very fun.

Harp: Yeah. Paying bills is never really fun, but the expressions we have are pretty interesting.

Maura: And you gotta learn all the expressions, even the ones that aren't very happy or exciting.

Harp: Let's get started.

Maura: OK. The first expression today is **to make ends meet**.

Harp: **To make ends meet.**

Maura: That's right. **To make ends meet**. And this expression means that you spend the same amount of money that you earn.

Harp: Yeah. So if you earn \$500 a week, you spend \$500 a week.

- Maura: And usually this expression is used when someone doesn't have very much money. So if we continue with the example that you gave, Harp, if someone makes \$500 a week, it's just enough money for them to be able to survive, to be able to pay their bills, like their rent or their food.
- Harp: Yeah. They're not buying a lot of fancy clothes or going on any trips. They're just making enough money to meet their basic needs.
- Maura: That's right. So, the expression itself isn't actually negative, but it's often used in a situation where someone doesn't have very much money or they're trying **to make ends meet**. They're trying to find a way to make enough money that they're able to pay their bills.
- Harp: Yeah. It's used when people are having trouble **making ends meet**, usually.
- Maura: That's right. This expression, too, has a few interesting origins. And if you're interested in those, we'll tell you about them in our Learning Materials, which comes when you become a member.
- Harp: So become a member.
- Maura: OK, let's give some examples now with **to make ends meet**.

- Maura: So, how was your weekend? What did you get up to?
- Harp: It was really good. Pretty much just relaxing. But you'll never guess who I ran into.
- Maura: Hmm. Who?
- Harp: Jenny, our old college roommate.
- Maura: Oh really? What's she doing nowadays?
- Harp: She's just working in the city. But it was really funny reminiscing about the good old days back when we were in university.
- Maura: Yeah. It's funny, you know, I remember studying really hard and staying up late and taking naps in the afternoon.
- Harp: Yeah. We were talking about how hard it used to be **to make ends meet**. You know, working the part-time jobs and eating **instant noodles** or the cheapest food we could find.
- Maura: Yeah. That is definitely true. It seems like a lifetime ago now.
- Harp: Yeah.

Maura: So in that example, we had two people who were talking about what their life was like in university. And this is definitely a time when people have trouble **making ends meet**. They have to pay high tuition prices and they can't work full time, so they don't have very much money. Most students don't.

Harp: Yeah, and it's usually the first time they're not living at home with their parents, so they're not used to managing their money that much, and having to pay for everything themselves.

Maura: That's true as well. So it's definitely a time when people are learning **to make ends meet**. They're learning how to spend only as much money as they have.

Harp: Yes.

Maura: OK, let's do one more example with **to make ends meet**.

Harp: OK.

Maura: So how are you feeling? When's your due date again?

Harp: I'm feeling pretty good. My due date's in September.

Maura: Oh, nice. Hey, do you mind if I ask you a question?

Harp: Sure. No problem.

Maura: You know, you often hear about how expensive it is to have kids nowadays. Are you worried at all about the cost with the new baby?

Harp: Not really. We're not having any trouble **making ends meet** right now, so we should be fine.

Maura: That's good. And I guess probably someone's having **a shower** for you, so you'll get a lot of stuff **to start you off**.

Harp: Yeah. Exactly.

Maura: So there's an example with **to make ends meet**. And in this case, the person wasn't having any trouble spending too much money or not earning enough. This person didn't have any trouble **making ends meet**.

Harp: Yeah. They were making more money than they needed to cover their basic costs, so they weren't worried.

Maura: Right. So like we said, often this expression is used in a situation where money is stressed and maybe people don't have enough of it, but not

always. It could be used to say that someone doesn't have any problems **making ends meet**.

Harp: Let's move on to the next expression, which is **to get by**.

Maura: That's right. Three little words: **to get by**.

Harp: Yes. **To get by**.

Maura: And this means to survive, to manage to keep on living, to manage to keep going. And often, this expression refers to money, but not always.

Harp: It's sometimes used in other ways, but we'll explain that in the Learning Materials. So become a member.

Maura: That's right. For this episode, we're just going to look in this expression, **to get by**, when it's talking about money.

Harp: Yeah. So **to get by** means that you have just enough money to live; enough money to pay your basic necessities, like housing and food.

Maura: Yeah. I guess **as long as** you have a place to live and sleep, and food to eat, you can survive. You'll be able to live.

Harp: Yeah. You'll be able **to get by**.

Maura: Right. So, these three little words have a big meaning. Of course, in your life, you wanna be able **to get by**. You want to have at least enough money to afford basic things like housing and food.

Harp: Yes. I think that's the goal for almost everyone.

Maura: That's right. OK, we'll give you a couple examples now with **to get by**.

Maura: So how's Doug doing? Has he found a new job?

Harp: Yeah. He started at the coffee shop around the block.

Maura: Oh. Well, that's good. It's always good to have something. But, uh, how well does it pay?

Harp: Just enough **to get by**. It's only **minimum wage**.

Maura: Hopefully that'll be good enough for now and give him some time **to get back on his feet**.

Harp: Well, it's only a part-time job, so he's definitely still looking for a full-time job.

Maura: In that example, Doug was making just enough money **to get by**, which means that he earned just enough money at his part-time coffee shop job to be able to survive, to be able to pay for his home and his food.

Harp: Yeah. He was surviving with this job.

Maura: That's right. OK, let's give you one more example now with **to get by**.

Maura: How do you like your new car?

Harp: Well, I like it, but the car payments are now so expensive every month, I really feel like I'm barely **getting by**.

Maura: Oh, that's not good.

Harp: I know. Maybe I should've waited till I was a bit more financially stable, but, you know, I needed a car to get to work.

Maura: Well, maybe you can just be a bit more frugal and not eat out as much.

Harp: Yeah. I'm gonna have to find a way **to pinch pennies**.

Maura: In that example, we had someone who felt like she was barely **getting by**. This means that she felt like she was barely able to pay for her home and her food because she had a new expense, which was her new car. And, you know, this might not even be true. She might have just been exaggerating because she doesn't feel like she has a lot of money. Sometimes this expression is used when people feel like they don't have a lot of money, but they actually do have enough money to pay for their home and food and even extra things, like going out to restaurants.

Harp: Yeah. Sometimes it's when people are exaggerating, and they're saying they're just **getting by**, they're barely surviving. But really, they might not have as much money as they used to have, but they're still doing OK.

Maura: You know, it is always funny when people are talking about money, because some people don't like talking about it, or they don't wanna get specific. Or they might say they're **broke**, but they actually have a ton of savings.

Harp: Yeah. It's relative to the person and how they see money.

Maura: Right. How they feel about it. OK, we're gonna give you one more expression today, which is a little bit different from the first two. The first two were really about being able to survive and being able to pay your bills, but just barely.

Harp: Yes. Our last expression is **to tighten your belt**.

Maura: Right. ***To tighten your belt.***

Harp: ***To tighten your belt.***

Maura: And this expression means to spend less money than you were before. So this is usually used because of some financial situation. Someone might have to spend less money than they were before because they are earning less money now. Or maybe they haven't been able to pay their bills.

Harp: Yeah. There could be a lot of different reasons, but they're trying to spend less money than they were before.

Maura: Right. It might also be, like, something positive, too, that they just want to save more money, so in order to save more money, they have to spend less.

Harp: Yeah. So if you're trying **to make ends meet** or you're trying **to get by**, very often you have **to tighten your belt** and **cut your costs** in order to survive.

Maura: That's right, yeah. Especially in some of the economies in the world today, we hear that they're not going so well everywhere, so sometimes people need to spend less money than they were before. They need **to tighten their belts**.

Harp: Yeah. And you know, this one has an interesting origin.

Maura: Yeah, because **to tighten your belt** makes me think about food, but we're talking about money.

Harp: Well, it's related, because back in the depression, in the 1930s, when people didn't have much money, they had to tighten their belt literally, because they didn't have enough money to eat, so they got skinnier, so they'd tighten their belt.

Maura: Oh, that is interesting. So if you spend less money, and maybe you spend less money on food, that might mean you'll lose weight, and if you lose weight, you'll have to tighten your belt because if not, your pants might fall down.

Harp: Exactly.

Maura: All right, cool. So **to tighten your belt** means to spend less money. Now, let's give a couple of examples with this one.

Harp: Let's do it.

Harp: Hey. Did you hear that Joanna's husband lost his job?
---

Maura:	Yeah, she told me this morning. You know, she said that she's really going to have <b>to tighten her belt</b> , and we're not gonna be able to go out Fridays for lunch anymore.
Harp:	Yeah. To support her, maybe we should all bring sandwiches on Friday and eat together in the cafeteria.
Maura:	Good idea.

- Maura: In that example, Joanna said that she is going **to tighten her belt**. And the reason is because her husband lost his job. So because they're not going to have as much money, she is going to try to spend less money than she was before.
- Harp: Yeah, and that's normal. If someone loses their job, they don't have as much money coming in, so they have to spend less money.
- Maura: Yeah. It's a sad but true story, all too often.
- Harp: Yeah, especially in the economy these days.
- Maura: OK. Now we're going to give you one more example and we tried to make this one a little bit more cheerful because, as we said at the beginning of this episode, talking about not having enough money can kind of bring you down.
- Maura: It's a little bit depressing.
- Harp: OK. So one more example. Here we go.

Harp:	Hey. Do you wanna go shopping this weekend?
Maura:	You know, I was actually thinking about it and I decided that I can't go shopping as much as I used to. I should stop going out so much, because I wanna buy a house, so I've got <b>to tighten my belt</b> .
Harp:	Oh, phew! It's for a good reason. I was wondering why you didn't want to go shopping.
Maura:	No. I just need to save more money if I'm ever going to afford a down payment.
Harp:	That's a good idea. I should do the same, yeah. I'm not gonna go shopping this weekend either.



- Maura: In this example, someone has chosen **to tighten her belt** so that she can save more money to buy a house. So in this case, it's not that she has less money or that she's in any kind of trouble. She just wants to be able to save more.
- Harp: Yeah. And in order to save more, you have to spend less.
- Maura: That's right.
- Harp: All right. Let's do a quick recap of the expressions we looked at today.
- Maura: The first expression we looked at was **to make ends meet**, which means that you spend the same amount of money that you earn.
- Harp: And the next expression was **to get by**, which means that you make just enough money to live, to pay for your housing and your food.
- Maura: That's right. And then the last expression was **to tighten your belt**. And this one's a little bit different because here, we're talking about spending less money than you were before.
- Harp: And remember everyone, check out website, Culips.com, that's C-U-L-I-P-S.com, because there, you should become a member. And we're also on Facebook, so come on over and say hi.
- Maura: We will see you online. Goodbye everyone.
- Harp: Bye everyone.

## Detailed Explanation

### To feel down

**To feel down** means to feel depressed or unhappy. When someone **feels down**, it's not usually a serious depression. It is a feeling of sadness that is temporary and doesn't last for long.

In this episode, Maura says that she checks the Culips Facebook page whenever she **feels down**. The kind comments that Culips fans leave her make her feel happy again and cheer her up.

Here are a couple more examples with **to feel down**:

David: Even though you failed your driving test, there's no need **to feel down** about it. I'm sure you'll pass next time.

Sarah: I know. I'm just disappointed because I studied really hard.

Laura: I've been feeling a little depressed lately. Things are stressful at work and I seem to always be fighting with my boyfriend.

Rob: That's OK. It's natural **to feel down** sometimes.

### To make ends meet

**To make ends meet** means to cover all of your expenses without running out of money or going into debt. When you **make ends meet**, you have enough money to pay all of your bills (phone, groceries, rent, etc.).

No one knows for sure where this expression comes from, although it's been used for centuries. But there are several possible origins.

The first has to do with the image of a belt. If a belt is long enough, it can go all the way around your waist and the two ends will meet. But if your belt is too short, the two ends won't meet, because there is not enough material to make it long enough for its purpose. Similarly, if you don't have enough money, you can't do all the things you need to do, like pay your rent or buy enough food.

A second possible origin of this expression comes from sailing. If the ropes that controlled a ship's sails broke, the sailors would tie in a new rope so that the ends of the broken rope came together. The two ends of broken rope would meet, and the ship would be able to sail again, without the sailors having to replace the whole rope that controlled the sail. This saved time and money, as rope was very expensive.

Here's another example with **to make ends meet**.

Luke: Do you want to go to the movies tonight?

Jesse: No. I have just enough money this week **to make ends meet**. Let's go next week instead.

This expression can also be used with the word *both*: **to make both ends meet**.

### Instant noodles

**Instant noodles** are precooked noodles that are very easy to make. All you have to do is add boiling water to the noodles. After a minute, they are ready to eat. Students love to eat **instant noodles** because they're cheap. **Instant noodles** aren't really very nutritious, so you have to be careful not to eat them too often. Sometimes people call **instant noodles** ramen or ichiban.

Some other inexpensive foods that are popular with students are peanut butter sandwiches, pasta, and canned tuna.

### A shower

**A shower** is a special kind of party where the guest of honour is usually given many gifts. There are two main types of **showers**: **bridal showers** and **baby showers**.

**A bridal shower** is a party for a bride-to-be, where all the people that attend the party bring a present for a woman who is going to get married soon.

**A baby shower** is a party for a pregnant woman who will soon have a baby. All of the people that come to **the baby shower** bring a present for the new mother. Most of the presents are items for the baby, like clothes, toys, and diapers.

Traditionally, all the people who attend these **showers** are women. However, this isn't always the case nowadays. Usually **a shower** is planned for a woman by a close family member, like a mother or sister, or by her best friends.

### To start someone off

In this episode, Maura says, "Probably someone's having a shower for you, so you'll get a lot of stuff **to start you off**." In this context, **to start someone off** means to help someone. Having a baby and raising a child is expensive. Because of the high cost of having a baby, a baby shower party is often held for the mother-to-be. At this party, the expecting mom receives many presents that help to cover the expense of having a baby. These presents **start the new mother off**. In other words, the expecting mom receives gifts of supplies and money that can be used to help her raise the baby.

Here are some more examples with **to start someone off**.

Peter: Did you hear that John's dad gave him a new car as a present for graduating from high school?

Janet: What a lucky guy! I guess his dad just wants **to start him off** well.

Sometimes might see the phrase **to start someone off** followed by *in the right direction* or *on the right foot*. These additions strengthen the phrase. When we see the full expression, **to start someone off in the right direction**, it really conveys the sense that a lot of help has been given to someone.

### To get by

**To get by** has several very different meanings. The first is to survive or to manage on a very small amount of money. When a person is able **to get by**, they have just enough money to pay for their daily living expenses, but have no extra money to spend on items other than necessities, like food and housing. This is how the expression is used in this episode.

Here's an example with **to get by** used in this way:

Larry: I'm so sorry that you lost your job.

Jim: Thanks. I'll be OK. I have just enough money saved up **to get by** until I can find a new job.

The second definition of **to get by** is to physically pass someone or something, and this also implies that it may be somewhat difficult to do so, like trying **to get by** something that's blocking your way.

Here's an example with **to get by** used this way:

Tina: I read in the newspaper that two prisoners broke out of jail last night.

Marty: Yeah, somehow they were able **to get by** the guards and escape.

A third definition of **to get by** is to succeed, but only by doing the smallest amount possible. For example, if you hear someone say "I just **got by** in high school," this means they were able to pass and graduate, but with grades that were just above failing.

### As long as

This is a difficult expression, but it can be easier to understand if you think of **as long as** as meaning the same thing as the word *if*. *If* and **as long as** are not always interchangeable, but you can use the word *if* in place of the expression **as long as**. We use **as long as** when something must happen in order for something else to happen. For example, **as long as it doesn't rain, we will go to the beach** means that if it doesn't rain, we will go to the beach. It must not rain in order for us to go to the beach.

In this episode, Maura says “**As long as** you have a place to live and sleep, and food to eat, you can survive.” If a person has a place to live and sleep, and food to eat, then they will be able to survive.

Here’s another example with **as long as**:

Beth: Can I borrow your car tonight?

Dan: Sure. **As long as** you don’t speed, I’m happy to lend you my car.

Remember, if you replace **as long as** with *if*, the meaning of the sentence remains the same.

An American music group called The Backstreet Boys, which was really popular in the ’90s, had a big hit song using **as long as**. The song is called **As Long as You Love Me**. Here are some of the lyrics from the chorus of the song:

*I don't care who you are, where you're from, what you did, **as long as** you love me.*

This means that the singer doesn’t care about anything, if the woman loves him.

### Minimum wage

**Minimum wage** is the lowest amount an employer can pay a worker without breaking the law. In Canada, the **minimum wage** is different in each province, and ranges from \$9.75 to \$11.00 per hour.

Jobs in restaurants and retail stores usually pay only **minimum wage**. The employees who work these jobs are often students, who don’t yet have the experience to get a job that pays them higher than **minimum wage**.

### To get back on your feet

**To get back on your feet** means to recover or rebound from a bad situation. This expression is almost always used when talking about an illness or financial problems. When a person is sick, they are often in bed or lying down, so they are not standing on their feet. A person is **back on their feet** after an illness when they are feeling healthy again.

In one example in this episode, the girls talk about Doug, who has just found a new minimum wage job. Maura says, “Hopefully that will be good enough for now and give him some time **to get back on his feet**.” Maura hopes that Doug’s new job will provide him with enough income so that he can recover or get out of financial difficulty and then find a better job.

Here are a couple more examples with **to get back on your feet**:

Allan: I heard that Jim has been really sick lately.

Kate: Yeah. As soon as he's had some time **to get back on his feet**, we should go visit him.

Amy: Can I borrow \$50? I just need a little money **to get back on my feet**.

Mark: Sorry, I only have enough money to make ends meet this month.

### To pinch pennies

When you don't have a lot of extra money and you need to be very careful about what you spend your money on, you're **pinching pennies**. **To pinch pennies** means to be thrifty and cautious, and not to waste money on unnecessary expenses.

If someone is saving their money to buy an expensive item like a house, car, or vacation, we can also say that they are **pinching pennies**.

Here's another example with **to pinch pennies**:

George: Should we go see the Rolling Stones' concert next month?

Betty: Yeah! But we'll have **to pinch pennies** to save enough money to afford it. The tickets are super expensive.

In this episode, in a dialogue example, Harp says that she has **to pinch pennies** so that she can afford to make her monthly car payment. This means that she is not going to spend money; she is going to save it so she can pay for her car.

### To tighten your belt

This idiom is often used in reaction to a loss of income. When you have **to tighten your belt**, it may be because you have lost your job, a contract, or a dependable source of income. This expression can also be used to refer to saving money in general.

Some people think that this expression originated in the US during the Great Depression of the 1930s. Times were tough and people had little money for anything, including food! Because they were eating less and losing weight, Americans had **to tighten their belts** to keep their pants from falling down. During the course of the depression, the term took on the general meaning of spending less money and being economical.

In this episode, in a dialogue example, Maura says that Joanna's husband lost his job. As a result, Joanna has **to tighten her belt** because her family's income will be reduced. One way that Joanna will spend less money is to bring a lunch to work instead of eating out at a restaurant.

Here are some more examples with **to tighten your belt**:

Joy: Since my husband lost his job, we've had **to tighten our belts** and not spend as much money.

Trent: How have you been saving money?

Joy: We've been taking the bus to work and eating out at restaurants less.

Reggie: I got laid off because the company needed **to tighten its belt** and reduce its spending.

Tom: That's too bad, I'm sorry to hear that.

### Broke

**To be broke** means to have no money. When your bank account is empty and you have no money at all, you're **broke**.

Here's another example with **broke**:

Jamie: I don't know what I'm going to do. I'm **broke**. I can't afford to pay rent this month.

Jen: Maybe you can borrow some money from your parents.

Sometimes you might hear someone say that they are **dead broke** or **flat broke**. These mean the same thing: that the person has no money.

As Maura mentions in the episode, sometimes people say they are **broke** when they actually have lots of money. Because money is a sensitive conversation topic for many people, rich people sometimes say they are **broke** to appear more modest or humble.

### To cut costs

**To cut costs** means to reduce spending. Businesses and governments often use this expression when they talk about limiting the amount of money they spend. **To cut costs** can also be used to talk about individuals who are trying to save money.

Here's another example with **to cut costs**:

Matt: Wow. I spent way more money than I wanted to while on vacation last week. I'm going to have **to cut costs** and save money for the next while.

Eve: That's a good idea. You don't want to go broke!

Cindy: The government is going to make kids go to school only four days a week now.

Tim: Yeah, they're doing that **to cut costs**.

## **Quiz**

1. Which of the following expression means to reduce spending, and is often used by businesses and governments?  
  
a) to tighten your line  
b) to cut costs  
c) to be broke  
d) to get by
  
2. Which of the following expressions is often interchangeable with the word *if*?  
  
a) as long as  
b) make ends meet  
c) penny pincher  
d) start off
  
3. What is a party especially for a new bride or mother is called?  
  
a) an anniversary  
b) a bath  
c) a wedding party  
d) a shower
  
4. Which of the following expressions means to reduce spending, and probably originated during the Great Depression?  
  
a) to loosen your tie  
b) to start off  
c) to tighten your belt  
d) to zip up your zipper
  
5. Mary: I can lend you some money, Harry. Just pay me back when you're back on your feet.

**What does the expression *to get back on your feet* mean?**

- a) to fall down
- b) to recover from a financial problem
- c) to save money
- d) to go broke



**6. What is minimum wage?**

- a) the highest hourly amount an employer can pay employees
- b) the amount a person receives per month when they are on welfare
- c) the lowest hourly amount an employer can legally pay employees
- d) none of the above

**7. Bill wants to quit his job and move to Europe. This will be really expensive, so he is \_\_\_\_\_ so he can afford to go.**

**Please fill in the blank.**

- a) borrowing time
- b) begging dimes
- c) pinching pennies
- d) taking time off

**8. The expression *to get by* has several different meanings. Which of the following is NOT a definition of *to get by*?**

- a) to physically pass something
- b) to barely survive
- c) to meet the minimum level of acceptability
- d) to receive a loan

**9. Which of the following is a cheap, fast food that students often eat?**

- a) goose
- b) steak
- c) lasagna
- d) instant noodles

### Answers:

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