

Catch Word #183 – They're well off

Episode description

Do you dream of being rich one day? If you do, this episode is for you! Andrew and Suzanne explain two phrases you can use to talk about being wealthy: to make six figures and well off. After all, while money might not buy happiness, almost everyone would be happy about making more money!

Fun fact

Anyone living in Canada who makes six figures, or between \$100,000 and \$999,999 per year, is in the richest top 0.2% of the world's population. This means that they make, at minimum, 59 times the average global income!

Expressions included in the learning materials

- To hit the sack/the hay
- Sitting pretty
- To make six figures
- Well off
- To get to the point



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.

Andrew: Hey, everybody. My name's Andrew.

Suzanne: And I'm Suzanne.

Andrew: And you're listening to Culips. Hey, Suzanne.

Suzanne: Hey, Andrew. How are you?

Andrew: I'm doing really great. How are you?

Suzanne: I'm good. It's nighttime where I am, and it's morning where you are.

Andrew: This is the reverse of our usual recording situation.

Suzanne: Yes.

Andrew: I gotta say I'm lovin' it.

Suzanne: Yeah. I'm drinking Sleepytime[®] tea and I don't know if that's the best thing for me to do at this time.

Andrew: Hang in there for just a couple minutes. We'll get through this episode, then you can **hit the sack**.

Suzanne: Sounds good. And we have a great episode.

Andrew: Yeah. So today we're doing a Catch Word episode. And in a Catch Word episode, we take a close look at a couple of related English idioms or expressions. We explain what they mean and we give you some usage examples. Suzanne, what is our theme today?

Suzanne: So today's theme is all about money. So we're going to be talking about two expressions that you can use to describe people who earn a lot of money, or who are rich.

Andrew: That is right. And just before we get started, I want to let you all know that the transcript and learning materials for this episode and every other Culips episode, too, are available to download on our website for all Culips members.

Suzanne: And using the learning materials is the best way to study with us. So head on over to Culips.com to learn about becoming a member.

Andrew: Our first expression today is **to make six figures, to make six figures**.

Suzanne: Yeah.

Andrew: Hmm, this is a good situation to be in, if you **make six figures**.

Suzanne: You would be **sittin' pretty** if you were **making six figures**.

Andrew: Yeah. So when you **make six figures**, it means that you have a very high salary. You make a lot of money, and the six figures refers to a number that is six digits long, right? Figure is another word for digit.

Suzanne: Yeah, or number.

Andrew: Mmhmm.

Suzanne: So you'd be making between \$100,000 per year up to \$999,999, so just under \$1 million. And that's per year.

Andrew: Wow!

Suzanne: Yeah.

Andrew: Yeah, so anywhere between \$100,000 and \$1 million. This is a six-figure salary. And if you earn this much money per year, we can use this expression to say that you **make six figures**.

Suzanne: Yeah.

Andrew: Suzanne, let's get to some examples with this expression, **to make six figures**.

Suzanne: OK.

Friend 1: Did you see the new sports car William bought? It's a real beauty.

Friend 2: I did. It's a gorgeous vehicle, but it must have been expensive.

Friend 1: That's for sure. Don't forget though, he's an investment banker. He's easily **making six figures**.

Andrew: In this example, two friends are talking about the new car that their mutual friend, William, just bought. They both agree that it's an amazing but very expensive car.

William was able to afford the expensive car because he's an investment banker and he's **making six figures**. He has a six-figure salary. So this means he earns somewhere between \$100,000 and \$1 million.

OK, let's listen to the part of the dialogue where this expression is used just a couple more times.

Friend 1:	He's easily making six figures . He's easily making six figures .
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Andrew: Sue, since he's easily **making six figures**—

Suzanne: Mmhmm.

Andrew: This leads me to believe that his salary is quite a bit higher than \$100,000.

Suzanne: I think that being an investment banker, he probably makes well over \$100,000, unless he just started out. But it sounds like he's in the upper tax bracket, closer to the \$999,999.

Andrew: That is one of the downsides of **making six figures**, is that you're in the high tax bracket and you have to pay a significant amount of income tax.

Suzanne: Yup.

Andrew: At least in Canada.

Suzanne: OK, Andrew, so now let's listen to our second example of **make six figures**.

Andrew: Okey-doke.

Friend 1:	I've got some good news. I got the job!
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Friend 2:	That's terrific! Congratulations.
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Friend 1:	I can't wait to start. And the best part about it is that I'll be making six figures .
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Friend 2:	Good for you! You're going to be rolling in the dough.
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Suzanne: So in this example, we hear a conversation between two friends, and one friend shares that he got a new job, and that that the biggest perk of the job is the six-figure salary. So, Andrew, when you **make six figures**, your yearly salary is over \$100,000. So he'll be making quite a bit of money at his new job.

Andrew: Sue, in this example the friend responded using a very interesting expression, to be rolling in the dough. Did you guys catch that? To be rolling in the dough. Let's listen to that just one more time.

Friend 2:	Good for you! You're going to be rolling in the dough.
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Andrew: Hmm, rolling in the dough.

Suzanne: Hmm, what does that mean, Andrew, to be rolling in the dough?

Andrew: Very good question. Well, dough is a slang word for money. It's not that common these days, dough, but we can use it in a slang way to mean money.

Suzanne: Right.

Andrew: Especially if you watch an old gangster movie, you hear these New York gangsters talking about dough.

Suzanne: Rollin' in the dough.

Andrew: Rollin' in the dough. You know, I think we do use it from time to time, rolling in the dough. So if you're rolling in the dough, you're rolling in money, you can imagine that you have so much money that you can fill your whole room with money and you can just roll around in the money. Kind of like Scrooge McDuck.

Suzanne: Yeah.

Andrew: Do you remember that cartoon?

Suzanne: Totally. Scrooge McDuck? Yeah.

Andrew: DuckTales.

Suzanne: DuckTales, mmhmm.

Andrew: And in the opening sequence, Scrooge McDuck, he has a swimming pool filled with money and he dives into the swimming pool and rolls around in all the money.

- Suzanne: Yes, yeah.
- Andrew: It's kind of like that. So, yeah, rolling in the dough means you have a lot of money.
- Suzanne: You have so much that you can just take a bath in it, you know, and throw it up.
- Andrew: Oh, man, OK. Well ...
- Suzanne: Some day, Andrew.
- Andrew: Some day, yeah. Our next expression for today is to be **well off**, to be **well off**, OK? And I'm going to spell this one out because it might be a little difficult to hear at first. So well off is w-e-l-l, well, and off, o-f-f.
- Suzanne: Yeah.
- Andrew: Yeah. What does it mean, Sue, to be **well off**?
- Suzanne: Well, to be **well off** means to be wealthy or rich. And if you're wealthy or rich, then you're **well off**. Or people will talk about you as though you're **well off**. And a lot of times it's used to talk about, say a family who's been rich for a long time, right? Maybe you know a family or neighbours that come from a lot of money, and you can say, "Yeah, they just put in a new swimming pool. They're **well off**."
- So it's a polite way of describing a family or a group of people that have ...
Or a single person, that comes from a lot of money.
- Andrew: Yeah, exactly. That's a great point. A person that is **well off** is rich, but usually it's because they inherited a lot of money.
- Suzanne: Yeah.
- Andrew: Or their family has a lot of money.
- Suzanne: Yes.
- Andrew: I don't know about you, Sue, but I'm interested to find out the answer. Because in my opinion this expression, although we use it in North America—
- Suzanne: Mmhmm.
- Andrew: It has the flavour of UK English to it.
- Suzanne: That's true.

- Andrew: Do you get that sense at all?
- Suzanne: Yeah. I wonder if it's because of the sort of politeness.
- Andrew: Mmhmm.
- Suzanne: Polite way of saying it, the combination of words ending with off.
- Andrew: Yes.
- Suzanne: I think in North America we kinda **get more to the point**.
- Andrew: Mmhmm.
- Suzanne: And so maybe we say, "Yeah, they're rich."
- Andrew: Right.
- Suzanne: Um, instead of a more polite version of that. I think in the UK they use a more polite way of saying things.
- Andrew: Without getting too deep into it, too. I think in the UK they might have a tradition of very wealthy families, noble families, aristocratic families.
- Suzanne: It's true, yeah.
- Andrew: So maybe it's more common to talk about these ultra-rich families in the UK?
- Suzanne: Mmhmm.
- Andrew: One more point that I wanted to make is if we want to intensify this to say that they're extremely **well off**, we could say they're quite well off. Which really sounds British to me. Really **well off** is kind of strange. Very **well off**, a little bit strange. Quite **well off**—
- Suzanne: Quite **well off**, yeah.
- Andrew: Is the most natural intensifier to use with this expression.
- Suzanne: And that's very British.
- Andrew: Very British, quite British.
- Suzanne: Quite **well off**.
- Andrew: Quite **well off**. Sorry to all the Brits listening right now. All right, Sue, I think it's time for examples. Here we go.

Friend 1: I noticed Jenny was carrying around another new handbag today.

Friend 2: I guess she went on another shopping spree.

Friend 1: She's so lucky. I wish I came from a **well-off** family like hers.

Andrew: In this example, two friends are gossiping about a woman named Jenny, and they think that Jenny must have just gone on a shopping spree.

Suzanne: Wait a minute, Andrew. Can you explain what a shopping spree is?

Andrew: Shopping spree, something I want to do. A shopping spree occurs when you go shopping and you buy many, many things and spend a lot of money. Shopping spree is excessive shopping.

So in the example, Jenny went on a shopping spree and bought an expensive new handbag.

Suzanne: I would say they are a bit jealous about this, aren't they?

Andrew: I heard a little jealousy in their voice. I think one of the friends says that she wishes she was from a **well-off** family.

Suzanne: Mmhmm.

Andrew: Let's hear that part of the conversation a couple more times.

Suzanne: OK.

Friend 1: I wish I came from a **well-off** family like hers. I wish I came from a well-off family like hers.

Andrew: So Jenny comes from a **well-off** family, and we know that well off means rich. So Jenny then comes from a rich family, and this is why she's able to afford that expensive handbag.

Suzanne: Yeah.

Andrew: All right. Let's listen to our final example with this expression, to be **well off**.

Friend 1:	I just heard that Linda is retiring.
Friend 2:	Oh no. I'll miss her so much. It just won't be the same around here without her.
Friend 1:	I'll miss her too, but I was surprised to hear she's retiring. She can't be 65.
Friend 2:	Well, rumour has it that she's actually quite well off . She probably can afford an early retirement without any issues.

Suzanne: In this example, two coworkers are talking about their colleague, Linda. She's going to be retiring, even though she's much younger than 65, which is the usual retirement age. Why is she retiring early? Well, it's because she's rumoured to be **well off**.

Let's listen to the part of the dialogue again where the expression is used.

Friend 2:	Rumour has it that she's actually quite well off. Rumour has it that she's actually quite well off .
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Suzanne: So Linda can afford to retire early because she is well off, because she's rich.

Andrew: She's rich and she will retire early.

Suzanne: Maybe get a ... Like a beach house or something, you know? That sounds lovely.

Andrew: Well, Sue, that brings us to the end of today's episode. And, as always, a big thank you to everybody for listening today. And if you have any comments or questions, or even a suggestion for a future episode, please drop us a line. You can send us a message via our Facebook page. And the address is Facebook.com/CulipsPodcast. Or if you want, you can reach me directly through email at andrew@culips.com.

Suzanne: Or reach us through our website, Culips.com.

Andrew: We'll be back soon with another Culips episode, so stay tuned.

Suzanne: Talk to you guys soon. Bye!

Andrew: Bye!

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Detailed Explanations

To hit the sack/the hay

To hit the sack is an expression that means to go to bed. You can also say **to hit the hay**, as both the sack and the hay are old slang terms for a bed. However, both the sack and the hay are now only used as terms for a bed in this expression.

In this episode, Suzanne mentions that it's nighttime when they're recording, and she's tired. Andrew tells her that she will be able **to hit the sack** after a couple of minutes. In other words, it won't be long until she can go to bed.

The important thing to remember about **to hit the sack/the hay** is that it doesn't mean to go to sleep. **Hitting the sack** specifically means the action of lying down in your bed. So, while you're probably going to sleep soon after you **hit the sack**, you shouldn't use this expression to talk about going to sleep.

Here are a couple more examples with **to hit the sack/the hay**:

Marty:	Hey! Did you just get home from work?
Sharon:	Yeah, I just got in the door.
Marty:	Do you still want to come to Katherine's for drinks later tonight?
Sharon:	Sure do! I'm excited to meet her new boyfriend.
Marty:	Oh, John? He's not coming.
Sharon:	What? Meeting him was half the reason I wanted to go. Why won't he be there?
Marty:	I know, I'm disappointed too! It's understandable, though. Katherine told me that he has a big meeting tomorrow so he's hitting the sack early.

Leo:	Else, what are you still doing up at 2 A.M.?
Else:	I have a big project due this week. I need to finish it as soon as possible.
Leo:	There's no way you're doing good work at this late hour. You should really hit the hay .
Else:	Yeah, you're probably right.

Sitting pretty

Sitting pretty is an idiom that means in a good or favourable situation. **Sitting pretty** is a useful expression because you can use it to refer to any type of desirable situation. However, **sitting pretty** is most commonly used to describe someone who is in a good situation compared to others.

For example, in this episode Suzanne mentions that anyone who makes six figures is **sitting pretty**. In other words, anyone who has a salary above \$100,000 per year is in a very good position and has more money than most people.

So, when you want to describe someone as being in a favourable situation, you can say that they are **sitting pretty**.

Here are a couple more examples with **sitting pretty**:

Georgia:	I'm starting to get nervous that I didn't get accepted into any of the programs I applied for. What will I do next September if I can't go to school?
Ken:	First off, why do you think you didn't get in to any of them?
Georgia:	A few other people I know have already heard back from the same programs, and I haven't!
Ken:	That doesn't mean you're not going to get in. Come on, you have amazing grades, lots of community service work, and experience in your field! They'd be crazy not to let you in.
Georgia:	I know, I know. I guess I'm just jealous of my friends who have already been accepted. They're sitting pretty and I'm a nervous wreck!

Yvonne:	Ugh, I hate trying to find a new roommate. My current roommate just told me that she's leaving next month. I'm not looking forward to the process of finding someone.
Carl:	I hear you. It's always stressful changing up your living situation.
Yvonne:	I remember that you were looking for a new place recently. You wouldn't want to move in with me, would you?
Carl:	No, sorry. I found an awesome, cheap apartment so I'm sitting pretty .
Yvonne:	Darn!

To make six figures

Our first key expression in this episode is **to make six figures**. **Making six figures** is another way of saying earning an annual salary that has six digits: between \$100,000 and \$999,999.

Anyone who **makes six figures** is considered wealthy. So, sometimes people use the expression **to make six figures** to mean that someone has a high salary, even if they don't know exactly how much that person makes.

Here's one more example with **to make six figures**:

Jesse:	What's your dream job?
Paula:	I dunno. I don't care what I end up doing—I just want to make six figures one day.
Jesse:	Really? All you care about it making a lot of money?
Paula:	Yeah! I grew up poor, so I've always wanted to be wealthy one day.

Well off

The second key term from this episode is the adjective **well off**. **Well off** has two related meanings. The first meaning of **well off** is being in a fortunate or favourable situation. This is the less common use of **well off**.

The second meaning of **well off** is to be specifically in a fortunate financial situation or, in other words, having enough money to live more than comfortably. Someone who is **well off** doesn't need to worry about money. So, **well off** is often used describe people who are wealthy.

Here's one more example with **well off**:

Geoff:	Have you seen our coworker Sarah's apartment? It's beautiful!
Danica:	Yeah, I've been to her apartment before. It's absolutely gorgeous.
Geoff:	I have no idea how she can afford an apartment like that. I'm pretty sure she has the same salary as I do, and I would never dream of having such a nice apartment.
Danica:	Oh, you don't know? She comes from a very well-off family. I'm almost certain she has help paying her rent.

To get to the point

The main idea or the most important part of something is called “the point” of that thing. So, **to get to the point** is to reach the most significant part of something that has been said or written.

In conversation, **getting to the point** means being direct and clear about the meaning of a statement. If someone tells you **to get to the point**, they are asking you to clearly state the most important aspect of what you’re saying.

In this episode, Suzanne comments that “quite **well off**” sounds like UK English because it is a polite, indirect way of saying that someone is rich. She mentions that that North Americans will often “**get more to the point**” by simply saying that someone is rich. In other words, North Americans tend to more clearly state the important aspect of their statement.

So, when you **get to the point** of something, you arrive at the most important part of that idea or statement.

Here are a couple more examples with **to get to the point**:

Nancy:	OK, I’m heading out now. I’ll be back in a couple of hours.
Geoff:	A couple of hours? I thought you were just going out for coffee.
Nancy:	Yeah, but I’m having coffee with my friend Nina. She’s having some boy trouble so I know she’s going to want to have a talk, and whenever we talk it takes forever.
Geoff:	Oh right, that girl! She takes forever to get the point of her stories.
Nancy:	I know, right?

Samantha:	Hey, Lucas, I’m having trouble with the essays for one of my classes. My professor says my writing is hard to follow.
Lucas:	That’s an easy problem to fix! All you have to do is be clear about the most significant parts of your argument early in the paper. If you get to the point early, then it’s easier to understand the rest.
Samantha:	Oh, that makes sense! Thanks!
Lucas:	No problem.

Quiz

1. **Someone who makes six figures has a salary between _____ per year.**
 - a) \$1,000 and \$9,999
 - b) \$10,000 and \$99,999
 - c) \$100,000 and \$999,999
 - d) \$1,000,000 and \$9,999,999

2. **What is another way of saying to arrive at the most important part of an idea or statement?**
 - a) to stand your ground
 - b) to reach the top
 - c) to solve the puzzle
 - d) to get to the point

3. **If someone is rich, you can say they are _____.**
 - a) well rounded
 - b) well off
 - c) well adjusted
 - d) well done

4. **Hitting the sack is another way of saying:**
 - a) going to sleep
 - b) going to bed
 - c) going to work
 - d) going home

5. **Someone in a fortunate or favourable situation is:**
 - a) looking good
 - b) standing tall
 - c) sitting pretty
 - d) living well

Quiz Answers

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

Episode credits

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