

## Catch Word #187 – To make bank

### Episode description

In today's episode, Andrew and Suzanne give detailed explanations of two expressions related to making lots of money: to make bank and to rake it in. Do you dream of making a lot of money through working hard, or would you rather just win the lottery? Either way, this is the episode for you!

### Fun fact

Did you know that if Bill Gates were to drop a \$1,000 bill, it wouldn't be worth his time to pick it up? That's because he makes more than \$1,000 in the time it would take him to bend down and pick up the money. Now that's making bank!

### Expressions included in the study guide

- To make bank
- To rake it in
- To pick [something] apart
- To hit the jackpot
- A third party



## Transcript

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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.

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Andrew: Hey, everybody. My name is Andrew.

Suzanne: And my name is Suzanne.

Andrew: And we're back with another Culips episode.

Hey, Sue. How are you doing?

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

Andrew: I'm doin' pretty well. You know, I'm just sittin' here in my room looking at my window, and on my windowsill I have two plants that I just started growing from seed, actually.

Suzanne: Wow!

Andrew: The first plant is a basil plant, and I decided to grow basil because it's one of the herbs that I can't get very easily here in Korea. So I grow my own so that I can eat it 'cause I like the way it tastes.

Suzanne: Yeah, it's yummy.

Andrew: And the second plant, I have no idea what it is. I was at the store and I saw a little seed kit where you can buy, you know, a flower pot and some soil and some seeds all together.

Suzanne: Right.

Andrew: And I must've been interested in the way the flower looked on the package but, you know, I came home, I planted the seeds, I threw the packaging out, and now I can't remember what the name of the flower is. But it's growing very well and it ...

Suzanne: Can you eat it?

Andrew: I don't think so. I think it's a flower. I could try.

Suzanne: OK.

Andrew: Well, I don't want to risk it.

- Suzanne: There are edible flowers. Who knows?
- Andrew: Who knows? But anyways, I'm excited for this flower to bloom so I can finally determine what it is.
- Suzanne: Nice.
- Andrew: That's gonna be my surprise, my gardening surprise.
- Suzanne: And I just wanted to point out that you pronounce these ... Like basil and chives and maybe parsley, you call them herbs. You pronounce the H.
- Andrew: They pronounce the H, and not all English speakers do this.
- Suzanne: No. In fact, most people in the US, I didn't know if it's a difference between Canadian English or American English, but in the US we don't pronounce the H for that. We pronounce it as an *erb*. And then if someone's name is Herb, we'll pronounce the H in that. So that one's interesting.
- Andrew: Yeah, that's a good observation. Yeah, I think in Canada some people will say *erb*, too, so both pronunciations are OK. But, personally, I think the H is there for a reason, so I say *herb*.
- Suzanne: Yes, more of a British pronunciation.
- Andrew: Definitely.
- Suzanne: Like it derives more from the UK.
- Andrew: I think so. I think you're right. Anyways, enough about herbs and Hs, we should get started with today's episode. And what we're going to do is a Catch Word episode today. This is where we describe and explain and tell you how to use a couple of very interesting slang expressions or idioms.
- And today our theme is about making money, something that I think almost everybody enjoys doing, making money.
- Suzanne: Yes sir.
- Andrew: So, Suzanne, what we'll do here is introduce the expressions and we'll give some usage examples for everybody, OK? So today's first expression is **to make bank**, OK? It's a verb, **to make bank**.

- Suzanne: Yeah. And this is when you make a lot of money, maybe in a short amount of time, like a quick job or a short contract. Maybe you were paid quite a bit in this amount of time. So you make a lot of money in a short amount of time, and it's something that you wouldn't necessarily say to an employer or someone that you work with. You might really say it to a friend. It's more of an informal slang expression. "Hey, I **made bank** on that job."
- Andrew: Yeah. And, Suzanne, before we started recording, we were quickly discussing this expression, and you mentioned that in the past you had **made bank** doing some jobs.
- Suzanne: Yes.
- Andrew: And I thought, wow, that's great. You **made bank**. I wish I could **make bank** too.
- Suzanne: Yeah. Well it was when I was doing voiceovers. You know, you only work for a few hours and then you get paid in residual income. So it's great because the amount of time you put in is very short, and then the amount of money you get in return for commercials is quite large. So you do **make bank**, if it's a good commercial.
- Andrew: That is awesome. So just to say it one more time, **to make bank** means to make a lot of money in a short period of time. Of course, I think everyone knows that a bank is the place where money is kept, right?
- Suzanne: Mmhmm.
- Andrew: So if you **make bank**, you are almost, like, becoming a bank. You make so much money that you are sort of like a bank, I guess. So yeah.
- Suzanne: Yeah! You're making almost as much as what's in the bank, in a way.
- Andrew: Mmhmm, yeah. I think we can give some examples using this expression, **to make bank**.
- Suzanne: OK.

- Friend: Jenny, what's up? I haven't seen you in forever.
- Jenny: I know. I've been super busy.
- Friend: What have you been up to?
- Jenny: Oh, I've been working a lot, which is great because I've been **making bank** and saving a ton of money. But I literally have zero free time.

Andrew: In this example, a guy runs into his friend, Jenny, after not seeing her for a long time. Jenny's been busy working, which she complains about because she never has any free time. But on the other hand, she loves that she's **making bank**, or making a lot of money, because her savings account is growing.

Suzanne: Yeah. So maybe at some point, she can buy herself some time.

Andrew: She can afford a vacation, finally.

Suzanne: Yes.

Andrew: Good. Suzanne, let's take a listen to one more example.

Suzanne: OK.

Friend 1: Sounds like your phone's ringing.

Friend 2: Ugh, I know. It's been ringing off the hook all day. But everybody keeps getting the wrong number. They keep asking for some guy named Bill.

Friend 1: That's weird.

Friend 2: I know, right? If I had a dollar for every time someone's called me asking for Bill, I'd **make bank**.

Suzanne: In this example, two friends are talking and one friend keeps getting a wrong number phone call. So people are calling and asking for Bill, and it happens so often that the friend is saying they would actually be rich if they had a dollar for every time someone asked for Bill. So they **would make bank**. They would actually get a lot of money. So that's a lot of phone calls.

Andrew: And this is a joke that people like to make whenever something happens to them a lot, right?

Suzanne: Yes.

Andrew: Like teachers will joke, like, "Oh, if I had a nickel for every time a student asked me for a paper extension, I'd be rich."

Suzanne: Yeah.

Andrew: You know, whenever you're encountering something many, many times we can make this kind of joke, when we complain about it. So it's actually a good one to be familiar with.

- Suzanne: Yeah. A lot of parents do this. When I was a teenager and I was saying bad words, and my parents weren't happy with me saying curse words ... I was trying to be cool, and they would say, "OK, you have to give me a dollar for every time you say a bad word." So I stopped very quickly because otherwise they would **make bank**, and I wanted the bank.
- Andrew: That's funny. OK, Sue, let's move on to our second expression for today.
- Suzanne: All right!
- Andrew: Yeah, could you introduce it for us?
- Suzanne: Yeah. So the next expression having to do with making money is **to rake it in, to rake it in**. This is also a verb.
- Andrew: Yeah, well let's **pick this expression apart** a little bit.
- Suzanne: Yeah.
- Andrew: Because rake is an interesting verb in itself. The spelling is r-a-k-e. So to rake, this is actually a verb that we use when we talk about gardening. A rake itself is a tool that we use to drag and collect leaves, right?
- Suzanne: Mmhmm.
- Andrew: So you can use a rake to rake up leaves, to collect them, to get them off the grass and put them in a garbage bag and throw 'em out. So if you're **raking it in**, the *it* means money. So you're raking money in. And *in* is a preposition that's telling us the direction, towards us. You're **raking it in** to you.
- Suzanne: Yes.
- Andrew: So if you're **raking it in**, you are essentially collecting money and dragging it close to you. You're **raking it in**. And when we take this expression as a whole, it just means to make a lot of money. So if you're **raking it in**, you are making a lot of money.
- Suzanne: Yeah, and we should say that ... Unlike the previous expression, **to make bank**, it's usually like a one-time event, like playing poker and you made a lot of money in that event. Or a job, and you made a lot of money at that one job. Where **to rake it in** is usually used in an ongoing way, like I'm **raking it in** with my new business, or this lemonade stand we put up is really **raking it in**. I don't know if you'd really make a lot of money with a lemonade stand, but ya never know.
- Andrew: You never know, you never know.

- Suzanne: Maybe in the summer on a busy street. But, so it's usually used in more of an ongoing way, although you can use it in the past as well. They **raked it in**. Or you can use it in the future tense, I will **rake it in**. We are going **to rake it in**.
- Andrew: Sue, that's an excellent distinction that you made between **to make bank** and **to rake it in**. 'Cause you're absolutely right that **to make bank** has the feeling that it's a one-time thing. It's a one-time that you got compensated for very well.
- Suzanne: Yes.
- Andrew: But when you're **raking it in**, it's happening over time on an ongoing basis. And because of that we use **to rake in** in the progressive tense, the continuous tense, a lot.
- Suzanne: Yes.
- Andrew: So like you mentioned, we'll use it often by saying we're **raking it in** or we were **raking it in**, or we will be **raking it in**. This is very natural to use it in conjunction with this progressive tense in English.
- Suzanne: Yeah, and I've heard it with another word that we've used before for money, raking in the dough, you know?
- Andrew: Oh yeah.
- Suzanne: I've definitely heard it with the word dough for money, raking in the dough.
- Andrew: Mmhmm, very good. Raking in the dough, something we all aspire to do.
- Suzanne: Yes.
- Andrew: OK, Sue, let's hop into a couple of examples using **to rake it in**.
- Suzanne: OK.

Friend 1: Did you hear how much President Obama made last week for appearing at an event in New York City?

Friend 2: No, I didn't hear. How much did he make?

Friend 1: He made \$400,000!

Friend 2: Whoa! He really **raked it in**. I wish I could make that much for giving a speech.

Friend 1: Right?

Andrew: In this example, two friends talk about how President Obama **raked it in** at a speaking event. And so this means that he made a lot of money for giving a speech. Actually, this is true. He made almost half a million dollars for one speech. So we can say that he **raked it in**, and I think we could also agree that he **made bank**.

Suzanne: Yeah! And this is common, for former presidents of the United States to do speeches and **make bank** after they have finished their term.

Andrew: Cha-ching!

Suzanne: Totally. I heard he also got a book deal with his wife for \$60 million.

Andrew: Whoo!

Suzanne: That's **making** some **bank**, too, and **rakin' it in**.

Andrew: Not bad, Obamas, not bad.

Suzanne: Not bad.

Andrew: All right, Sue, let's listen to one more example.

Suzanne: OK.

Friend 1: A friend of mine made a gaming app and it became so popular that he actually got to quit his job.

Friend 2: Whoa, really? You can make enough money off selling an app to quit your job?

Friend 1: Are you kidding? He's **raking it in**. Popular apps these days make millions of dollars a year.

Friend 2: Wow, I had no idea!



- Suzanne: So in this example, two friends are talking about another friend who created a gaming app, or an app on their phone or tablet, and really **hit the jackpot**. They were able to make a lot of money selling this app, to where they were able to quit their day job or their regular job. And that's quite a bit of money. So they're **raking it in**. As we said, it's an ongoing process. The raking is happening and continuing, and the app keeps selling. So he's making millions of dollar a year. That's pretty good.
- Andrew: Yeah. And it's true, some of these top programmers can really make a lot of money if they can invent and program a creative app.
- Suzanne: Yes.
- Andrew: Now my problem is the ideas are easy, but I don't know how to program.
- Suzanne: That's me too, Andrew. I was about to say I have an idea I want to share with you I think you might like, but we would need to find **a third party**.
- So if you guys ... Our listeners out there who are really good programmers ...
- Andrew: But you have no ideas, hit us up.
- Suzanne: Let's **make bank** and **rake it in**!
- Andrew: That brings us to the end of our episode today. Thank you for listening, everyone. If you want to get the learning materials for this episode, which include a transcript, detailed vocabulary explanations, and a quiz, check out our website, Culips.com.
- Suzanne: Yeah, and if you have any comments, questions, or suggestions for future episodes, drop us a line. Send us a message via our Facebook page, Facebook.com/CulipsPodcast. Or email us directly: contact@Culips.com.
- Andrew: You can find more episodes of Culips at Culips.com or wherever you get your podcasts.
- Suzanne: Yup! We'll be back soon with another episode, so stay tuned.
- Andrew: Talk to you soon. Bye!
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## Detailed Explanations

### To make bank

The first key expression in today's episode is **to make bank**. As Andrew and Suzanne mentioned, **to make bank** is a very slangy expression that means to make a large amount of money.

**To make bank** is most often used to talk about making a lot of money in a short time span. For example, it's a common expression to use when talking about poker. You can say that a person who won at poker **made bank** because they likely won a sizeable amount of money by playing the game for only a few hours.

So, you can use **to make bank** to describe any activity where you make a large amount of money in a short amount of time.

Here's one more example with **to make bank**:

Dahlia:	How do you like your new bartending job?
Tom:	It's great! Last night was really busy and I <b>made bank</b> .
Dahlia:	Oh yeah? How much did you make?
Tom:	\$300 in just 4 hours!

### To rake it in

Our second key expression, **to rake it in**, has nearly the same definition as to make bank. **To rake it in** means to earn or make a large amount of money. However, unlike to make bank, **to rake it in** is mostly used with continued activities or sources of money. For example, you might hear someone saying that their friend is rich because they rake in over \$100,000 a year. That's a lot of cash!

Here's one more example with **to rake it in**:

Ernest:	How's your friend Lisa doing? Does she still need a job?
Lauren:	Oh, she's doing just fine! She got a great job a little while ago and now she's <b>raking it in</b> .
Ernest:	Wow, good for her! I bet that feels a lot better than being unemployed.

## To pick [something] apart

**To pick [something] apart** is a phrase you've probably heard our hosts use quite a bit. In this episode, Andrew says that he and Suzanne are going to **pick a key expression apart**. This is an example of **to pick [something] apart** being used in its literal sense: deconstructing or breaking something down into pieces.

So, because explaining the expression means looking at each of the words it contains individually, Andrew was right to say that they will **pick it apart**.

There is, however, a figurative sense of **to pick [something] apart** that you should know. This second sense of **to pick [something] apart** is to analyze and critique something negatively. Whenever you look at something (like an idea, piece of media, or situation) closely to find its faults and mistakes, this is called **picking it apart**.

So, any time you closely examine something to find its flaws, you can say you're **picking that thing apart**.

Here are a couple more examples with both senses of **to pick [something] apart**:

Lindsay:	Do you not like the cake I made for you?
Liam:	No, it's great! Why do you ask?
Lindsay:	Well, it doesn't even look like you're eating it. You're just <b>picking it apart</b> and taking out the chocolate bits.
Liam:	I just like the chocolate bits more and wanted to eat them last.
Lindsay:	Oh, OK.

Emma:	I think I'm going to start going to the gym!
Henry:	Do you really think that's a good idea? First off, do you even have enough money to afford a gym membership? Second, if you had a gym membership, do you think you're actually going to use it? I remember you had a gym membership a couple of years ago and I don't think you went more than twice.
Emma:	Stop <b>picking my idea apart</b> ! It's not helpful. You should be encouraging me!
Henry:	Sorry, I didn't mean to <b>pick it apart</b> . I just don't want you to waste money.

## To hit the jackpot

**To hit the jackpot** is an expression that comes from the lottery. A jackpot is the top prize in a lottery. When someone wins the top prize in a lottery, it is called **hitting the jackpot**.

So, the most common meaning of **to hit the jackpot** is to suddenly receive a lot of money, either through the lottery or any other activity.

However, **to hit the jackpot** is commonly used in many more situations! This is because the term *jackpot* can also mean any great reward or success that is either unexpected or unpredictable. So, **to hit the jackpot** also means receiving such a reward or success.

For example, in this episode Suzanne says that someone **hit the jackpot** when they created an app that makes a lot of money. In other words, this person has gained a large financial reward from an unpredictable source, the app market.

Here are a couple more examples with **to hit the jackpot**:

Jake:	Wow, that's a really cool jacket! It looks like it's expensive!
Carol:	Actually, I got it for cheap!
Jake:	Oh yeah? Where did you get it?
Carol:	I found it at a used clothing store. You can find really amazing things at secondhand stores if you take the time to look through everything.
Jake:	I don't know about that. I've tried shopping for used clothes and I never find anything that nice! I think you <b>hit the jackpot</b> when you found that jacket.
Carol:	Maybe!

Louis:	I really <b>hit the jackpot</b> this weekend!
Chelsea:	How so?
Louis:	I mean I literally <b>hit the jackpot</b> . I won the lottery—\$200,000!
Chelsea:	Oh my god! Congratulations.
Louis:	Thanks!

## A third party

The noun **a third party** means a person who is less involved in something than the two (or more) people primarily involved. This is a term often used in business, where it can refer to the same type of situation, but with companies rather than people.

Don't be worried if that definition seems complicated. **A third party** is easiest to understand through examples! Imagine that a couple is having an argument. They want another person, one who was not originally involved in the argument, to help them decide who is right. In this case, the person the couple talks to about their argument is **a third party**.

In this episode, Andrew and Suzanne talk about wanting to create an app. Their problem is that they don't know how to program, so Suzanne says they would need **a third party**. In other words, they would need to involve another person or company to help them bring their ideas to life.

So, any person or company who is brought into an activity, situation, or project but is less involved than the others is **a third party**.

Here are a couple more examples with **a third party**:

Sheena:	How was dinner last night?
Josh:	It was OK—a bit weird though.
Sheena:	Why was it weird?
Josh:	Well, my friends just talked to each other the whole time. They would involve me occasionally, but I was definitely <b>a third party</b> in the conversation.
Sheena:	That sucks!

Annie:	What colour do you want to paint the living room?
Brian:	I'm thinking red!
Annie:	I hate red! What do you think about a nice green?
Brian:	No way! I am not living with a green living room.
Annie:	I think we might need to ask <b>a third party</b> to help us find a colour that we both like.

## Quiz

- 1. Which of these two expressions means to make a lot of money in a short period of time?**
  - a) to make bank
  - b) to rake it in
  
- 2. When you receive a sudden reward or success, it is called:**
  - a) shooting the moon
  - b) hitting the jackpot
  - c) jumping the gun
  - d) climbing the ladder
  
- 3. True or false: A third party is any person who is less involved in something than the people primarily involved.**
  - a) true
  - b) false
  
- 4. When you break something into smaller sections, you:**
  - a) set it aside
  - b) brush it down
  - c) pick it apart
  - d) lock it up
  
- 5. Which of these two expressions means to make a lot of money continuously?**
  - a) to make bank
  - b) to rake it in

## Quiz Answers

1.a    2.b    3.a    4.c    5.b

### Episode credits

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