

Simplified Speech #093 – Big purchases

Episode description

Most of us can't afford to recklessly spend money. So when it comes to making big purchases, we're forced to make big decisions. In this Simplified Speech episode, Andrew and Kassy talk about some of the big purchases they have made.

Fun fact

The most expensive private home in the world is called Antilia. It is in Mumbai and currently owned by Mukesh Ambani. It cost approximately \$2 billion to build. While that might sound like a lot of money to us, Mr. Ambani can more than afford it. He's worth \$81 billion!

Expressions included in the study guide

- To shop around
- Buyer's remorse
- To splurge
- Flimsy
- To get scammed
- To pull the trigger



Transcript

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

Andrew: Hello, everyone. My name is Andrew.

Kassy: And I'm Kassy.

Andrew: And you are listening to Culips.

Andrew: Hey there, everyone. Welcome back to Culips. You're listening to Simplified Speech, which is the Culips series that features totally natural English conversations between native speakers. However, they're a little bit different than real-life conversations that you'll hear outside, on the street, because we speak just a little bit slower than we do in our everyday lives. And we hope that by listening to the series, you can supercharge and boost your English listening skills and become a fluent English listener.

Andrew: Now before we get started with this episode, I just want to let you know that there is a study guide available for all Culips members. And we'd recommend that you follow along with the study guide while you listen to us here today. So to become a Culips member and to get the study guide, just visit Culips.com.

Andrew: Today I am joined by my cohost, Kassy. Kassy, hey there. Could you let our listeners know what the topic of today's episode is?

Kassy: Of course. So today's topic is big purchases.

Andrew: Big purchases.

Kassy: Big does not mean the size. It means the price.

Andrew: The price. So, yeah, let's break this down because it's a little bit confusing right from the start, big purchases. So big, as you mentioned, refers to an expensive price. And a purchase is just something that you buy. When we say big purchases, we're just talking about buying expensive things.

Kassy: Yeah, such as a computer, a car, a boat.

Andrew: I guess how we can define big purchases varies from person to person, depending on how much money you make, right? A house might be just a regular purchase for a rich person but, for me, that's a very big purchase.

Kassy: Exactly, yes. I think also a big purchase is something that you, you don't buy impulsively, you don't buy as soon as you think about it. Like, you take your time, you **shop around**, you look at different websites or different reviews to make your decision.

Andrew: That's a good point. And that's a really interesting expression you used just there, **shop around, shop around**. And when we pronounce it, we kind of connect that P sound to the A in around, right? **Shop around, shop around**.

Kassy: **Shop around**. That's right.

Andrew: Yeah. So what does it mean to **shop around**?

Kassy: **Shop around** means to maybe go to different stores and look at the different price values at each store or go to different websites. You wouldn't just go to one store and pick it, right? It might be the most expensive option, you would **shop around** to a bunch of different places.

Andrew: Yeah, like I remember when—I think it was my brother, it may have been my sister. I can't remember. One of my siblings bought a new car, and we **shopped around** and went to many different car dealerships. That's what we call a store that sells cars, is a dealership. We went to many dealerships and test drove many different cars before deciding upon which car to buy, because that's a big purchase, a new car, and we wanted to make sure that we could get the best price, the best deal, the best car. So we **shopped around** a lot.

Kassy: Did you find the perfect one?

Andrew: Yeah, I think, in the end, we found the perfect one. Actually, both my brother and my sister ended up buying Kia cars, Kia cars. Which is funny because I live in Korea and you live in Gwangju, where Kia cars are manufactured. So, they've both owned their cars now for, like, 10 years. So they both bought them around the same time. That's why I can't remember which one I went with. But, yup, they got good, good cars and they're happy with their big purchase.

Kassy: That's a great thing, right? Because that's one risk about making big purchases, right? There's always that chance that you could experience **buyer's remorse**, this feeling of regret that you bought the wrong thing.

Andrew: Yeah. I think everybody feels this probably at some point in their life. They feel like they wasted their money. They regret buying something because, after they do, they realize, I just didn't really need that or I don't really use it very often. And we call this feeling **buyer's remorse**.

Andrew: Kassy, do you have any examples of **buyer's remorse** that you've had in your life?

Kassy: I have one example. So I was buying a smartphone and I decided to, you know, **splurge**, spend a lot more money than I would originally spend and get the new model of the current, the most current iPhone model. And so I, you know, I put a lot of money into that. I got the beautiful glossy red colour. And I decided I wanted to get a clear, thin phone case to show off that glossy red colour of my phone. This is where the **buyer's remorse** came in.

Andrew: I think I know where you're going with the story.

Kassy: A week after I purchased my new amazing big purchase, I dropped it on the ground and my **flimsy** case did nothing to stop it from shattering the screen into many, many pieces.

Andrew: So do you regret buying the expensive phone or do you regret buying the cheap case?

Kassy: I regret buying the cheap case.

Andrew: OK. Yeah, that sucks. I have a similar situation about having some **buyer's remorse** with some tech. The last computer that I owned had a solid state hard drive inside of it. And this was a kind of new hard drive that has fewer moving parts in it, I believe, and so is more durable and long-lasting. Actually, I'm not really sure about the technical aspects of solid state hard drives. But, anyways, these were new to the market when I bought my laptop and, because of that, they were very expensive. So I bought a laptop with the biggest solid state hard drive I could afford at the time in the laptop. But it turned out to be actually a really small drive. It was like 80 gigabytes or something, which is not really too much when you run a podcast and you are dealing with tons of audio files on your computer all the time. So I was constantly having to manage the files on my computer, deleting new files, moving files back and forth between a portable hard drive, and it caused me a lot of headaches. So I regret buying that solid state hard drive.

Kassy: I guess it shows that you gotta really read the reviews before buying and know what you really want out of that purchase before you buy it, right?

Andrew: Exactly. And that's something that I wanted to talk to you about, Kassy, and that is when you make a big purchase, what are the steps that you personally go through? I'm sure you don't just go to the store and buy something on impulse like we said, so what do you do? Do you talk to your friends to get some advice or do you read reviews? What's your process like?

Kassy: The two methods that I do the most often are reading reviews online and asking other people who have made similar purchases. I think word of mouth is the best way to get more accurate information about a product.

Andrew: Yeah, especially if it's someone you trust, because this is one of the things that I always think in the back of my mind when I read a review, maybe on Amazon or if I'm watching a review video on YouTube, like, is this an honest review? Or is it a sponsorship? Is it an employee of the company writing the review on Amazon to make the product look really good? I'm always a little bit skeptical about online reviews from strangers.

Kassy: That's a good point. I tend not to buy something unless it has, you know, over a couple hundred or thousand reviews, 'cause then I assume a good chunk of those reviews, a good percentage, are, you know truthful.

Andrew: That's a good way to do it.

Andrew: Kassy, before we wrap things up here, and I don't want you to share too much personal information, OK? Because I know in Western culture talking about money is kind of taboo, right? But we're gonna talk about money a little bit. And I'm just curious, what is the last big purchase you made? You don't have to tell me the amount, just the item.

Kassy: I mean, either is OK, but the last big purchase I made was a car.

Andrew: A car. Yeah, that's so cool. So could you tell us about the lead-up to that purchase?

Kassy: Yeah, so I have not driven in 3 years before buying this car. And I wasn't a very good driver before that, so I was a little nervous to buy a car. But I moved to the boonies, the outskirts of the city, and I really needed one. So my biggest decision on making this big purchase was pretty much down to two criteria. The first was the price. I wanted a cheap car that even if I got into an accident or, you know, did something horrible to it, I wouldn't regret it. The second thing was to make sure I got—it was a used car, so I wanted to get it from a reliable source so I didn't **get scammed**.

Andrew: And were you able to meet those two requirements?

Kassy: I was. I am so satisfied with my purchase.

Andrew: Nice. Very good. I think the last big purchase that I made was my bicycle. For most of my life, I've always ridden cheap, used bikes, and maybe the most I've ever spent on a bicycle was, like, \$300 or something. But the bike that I own now is a lot more than that. But I got a good deal on it, because I also bought a used one. And I did a lot of deliberation. I thought a lot before buying this bike. I read reviews all the time. I checked a community online for buying and selling used bikes almost every day. I would constantly refresh it to see if the bike that I wanted would appear. Finally it did and I **pulled the trigger** on that purchase. I made the decision to buy the bike. And, interestingly, this is something I've never done before. But I knew I wanted to buy a bicycle that was decent. I knew I wanted to invest in a good bike. But I didn't want to spend a lot of money at once. Actually, I saved up for this bike little by little every month for almost 2 years.

Kassy: Wow.

Andrew: Yeah, I would just take a little bit of my paycheck every month and put it aside. So I knew that I wouldn't regret buying it, because I had thought very deeply almost for, like, 2 years about making the purchase. And then it felt good, like, it didn't, I didn't see a big dip in my bank account at all, because I had put this money aside specifically for that purchase. So, yeah, if you can be patient when making a big purchase and save a little bit for a long time, I think that's the best way to go about, but.

Kassy: Yeah, I think I'm really similar to you. I don't like to waste money. So, oftentimes, big purchases actually make you so much happier than those cheaper, more impulse-y type purchases.

Andrew: Yeah, I agree. Maybe that's why we don't have great **buyer's remorse** stories to tell. But I suppose that's a good thing, right?

Kassy: I think so.

Andrew: Well, Kassy, I think we should wrap things up here. That was a fun topic to discuss with you.

Andrew: And, listeners, just one more time I want to remind you about the study guide that is on our website. It includes the transcript of this conversation, as well as some detailed vocabulary, definitions, and examples, and there's also a quiz and a lot of other good stuff in the study guide. So you can give it a download at Culips.com.

Andrew: We're also all over the place on social media. We're on YouTube. We're on Twitter. We're on Facebook. We're on Instagram. So if you would like to stay up to date with the Culips team and what's happening with us, then just follow us on your favourite social media sites. And you can find us by searching for the Culips English Podcast. And if you'd like to get in contact with us, our email address is contact@Culips.com.

Andrew: We will be back soon with another brand-new episode and we'll talk to you then. Goodbye.

Kassy: Catch you later.

Detailed Explanations

To shop around

Phrasal verb

In this episode, Andrew and Kassy talk about the importance of **shopping around** when considering big purchases. **To shop around** is to do a lot of research before buying something. This means going to various stores, in person or online, to compare the prices and quality of the product you are thinking of buying. You can also **shop around** for services. For example, you **shop around** for your cellphone service provider for the best quality and lowest price.

Here are a couple more examples with **to shop around**:

Ashley: Take a look at this. It's the bicycle I'm thinking of buying.

Dennis: Nice colour. Wait, is that \$2000?

Ashley: I know it's expensive, but I really like this bike.

Dennis: You know what, I think I saw this bike online for way less. I suggest you **shop around**.

Ashley: Really? All right, I'll take a look.

Calvin: I'm tired. Let's go home.

Halle: Just a minute. I haven't bought my parents' Christmas gift yet.

Calvin: I know, but we've **shopped around** all day. You've seen dozens of dishware sets. Pick anything!

Halle: You can go ahead. There's one more store I want to visit.

Buyer's remorse

Idiom

In this episode, Andrew and Kassy talk about regretting big purchases they have made. This feeling of regret is called **buyer's remorse**. There are many reasons for feeling **buyer's remorse**. If you buy a dishwasher for \$500 but you see the same one at another store for \$400, you might have **buyer's remorse**. If you are impulsive and buy something expensive that you don't really need, you might have **buyer's remorse**.

Here are a couple more examples with **buyer's remorse**:

Colleen: Hey, Max. Why is there a sofa in the middle of your driveway?

Max: I did something stupid. I bought this sofa online, but I forgot to take proper measurements.

Colleen: Oh no! Do you mean it doesn't fit in your living room?

Max: That's right. And I can't return it.

Colleen: Wow. You must have a major case of **buyer's remorse**.

Max: Yeah. Just curious, would you like to buy a brand-new sofa? It's your favourite colour!

Riley: Other than your house, what's the most expensive thing you've ever bought?

Alistair: About 10 years ago, we bought an SUV. It was pretty expensive.

Riley: Do you have any **buyer's remorse**?

Alistair: No. In fact, I'm still driving it and I haven't had to do any major repairs on it yet.

To splurge

Verb

In this episode, Kassy talks about the time she bought a new smartphone. At the time, she decided **to splurge**. **To splurge** is to spend a lot of money when buying something. If you are **splurging**, you are being careless with your money. You are spending a lot for something you either don't need or something that is a level above what you need. In Kassy's case, she needed a new smartphone. Instead of getting a basic phone to cover her needs, she bought a very expensive one. That is **splurging**.

Splurge can also be a noun. For example, you can say you went on a weekend **splurge**.

Here are a couple more examples with **to splurge**:

Joanna: Do you want to come shopping with me?

Bailey: Always! What's the special occasion?

Joanna: My parents gave me a pre-paid credit card as a graduation present.

Bailey: That's awesome.

Joanna: I'm going **to splurge** like there's no tomorrow. Let's go!

Corey: That's a pretty big suitcase. Where are you going?

Jordan: I'm going to Singapore in the morning.

Corey: Cool. But be careful. You always **splurge** too much when you go to Singapore.

Jordan: I know. I'll be more mindful this time.

Corey: And don't travel with such a large suitcase!

Flimsy Adjective

After Kassy splurged and bought the most current iPhone, she ended up dropping and breaking it. She says it broke because the protective case was **flimsy**. That means the case was of poor quality and easily damaged. You can also have **flimsy** clothing. That means your clothing is light and not very warm.

Flimsy is also commonly used in the expression a **flimsy** excuse. If someone is late meeting you and gives you a **flimsy** excuse, their excuse is pretty weak and unconvincing.

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

Brittany: We're going canoeing tomorrow. Do you want to join us?

Lyle: Maybe. Whose canoe are you using?

Brittany: Pete says he has one that can fit four people, so we'll take his.

Lyle: Oh. I know Pete's canoe. It's pretty **flimsy**. I wouldn't get in that thing if I were you.

Brittany: Really? That doesn't sound good.

Marlon: Hello, Louis. Come in. Did you bring the bagels?

Louis: Sorry, I couldn't.

Marlon: You couldn't? Why not?

Louis: I was busy all day doing homework. When it came time to drive over here, I couldn't find a bagel shop that was open.

Marlon: You live two blocks away from a 24-hour bagel shop. That's a pretty **flimsy** excuse.

To get scammed

Verb

In this episode, Kassy talks about car shopping. She had two important criteria. The first was price and the second was getting the car from a reliable source. She wanted to buy a used car from a reliable vendor because she didn't want **to get scammed**. **To get scammed** is to be tricked out of your money by someone who gives you false information. If the vendor told Kassy that the car was in great condition but it broke down once she got home, that is **getting scammed**.

Here are a couple more examples with **to get scammed**:

Farras: I'm in the market for a new phone. Do you know any good places for shopping around?

Alice: There's a popular electronics market downtown. You should check that out.

Farras: No way. I went there for a laptop a few years ago. I totally **got scammed**. I overpaid, and the laptop was garbage.

Alice: That's too bad. I've only had good experiences there. How about we go together?

Kathy: What do you think about this? Sony sound system for \$100.

Lois: That sounds a little too cheap. Who's selling it?

Kathy: I saw an ad online. The pictures look good.

Lois: I wouldn't trust the pictures. You need to actually test the sound system if you don't want **to get scammed**.

Kathy: I don't know. The vendor lives in another city.

Lois: Sounds too good to be true. I suggest you look elsewhere.

To pull the trigger

Idiom

In this episode, Andrew talks about buying an expensive bicycle. Before buying it, he did a lot of research and saved up money. Finally, he **pulled the trigger**. **To pull the trigger** means to make the final decision. Imagine someone shooting a gun: once the trigger is pulled, the bullet cannot be put back into the gun. The shot has already been fired. The decision has already been made. **To pull the trigger** is an expression you usually use when making important decisions, not trivial ones.

Here are a couple more examples with **to pull the trigger**:

Anisha: Isn't your overseas trip coming up soon?

Chandler: Next week.

Anisha: Did you choose your hotel yet?

Chandler: Not yet. I have a list of my top choices, but I just can't **pull the trigger**.

Anisha: That's always been your problem. Show me the hotels. I'll pick one for you.

Mack: What's the matter with you?

Jill: I'm tired. I want to go home.

Mack: This is an important purchase for me.

Jill: I know, but you've been looking at these two dishwashers for an hour now. Just **pull the trigger** and get it over with!

Quiz

1. Where are you if you are shopping around?

- a) in physical stores
- b) online
- c) both physical stores and online

2. What is buyer's remorse?

- a) to buy something expensive
- b) to buy something cheap
- c) to buy something of good value
- d) to wish you hadn't bought something

3. Which of the following is the opposite of flimsy?

- a) cheap
- b) weak
- c) sturdy
- d) poor quality

4. What does to splurge mean?

- a) to go swimming
- b) to spend money recklessly
- c) to buy a birthday gift
- d) to not enjoy shopping

5. In which of the following situations does the expression to pull the trigger NOT apply?

- a) buying a subway ticket
- b) booking a hotel
- c) buying a plane ticket
- d) buying a new car

Writing and Discussion Questions

1. What is your preferred method of shopping around? Do you like going to stores or shopping online?
2. What is the longest amount of time you have ever put into deciding what to buy?
3. What do you like to splurge on?
4. What have you bought that gave you the most buyer's remorse?
5. What kind of precautions do you take to avoid getting scammed?

Quiz Answers

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

Episode credits

Hosts: Andrew Bates and Kassy White

Music: *Something Elated* by Broke For Free

Episode preparation/research: Andrew Bates

Audio editor: Andrew Bates

Transcriptionist: Heather Bates

Study guide writer: Matty Warnock

English editor: Stephanie MacLean

Business manager: Tsuyoshi Kaneshima

Project manager: Jessica Cox

Image: Obi Onyeador (Unsplash.com)