

## Bonus episode #108 - Odds and ends

### Episode description

In this episode, Andrew shares a story about trying to clean out his junk drawer and exchange some of the coins he's been saving up for the past few years at the bank. What seemed like a simple task turns out to be surprisingly complicated. Tune in to hear all the details of this everyday adventure and improve your English at the same time!



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Note: The transcript has been edited for clarity.

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**Andrew:** Welcome back to the Culips English Podcast. How is it going? My name is Andrew, and you are listening to bonus episode #108. In our bonus episode series, I tell you some stories from my everyday life as a Canadian living abroad in South Korea, and I hope that by listening to these stories, you will be able to B.I.G.B. B.I.G.B is the motto for this series, and it stands for build your fluency, increase your knowledge of the culture of English-speaking people, grow your vocabulary, and become a better and clearer communicator in English. So, if those are some of your goals with your English learning and English study, then you've come to the right place, and I hope that you will enjoy today's episode.

Before we get started with my story for today, let me tell you about the free interactive transcript and vocabulary glossary that is available for this episode for everybody. It's 100% completely free. It works great on mobile. It works great on your computer. It works great if you want to download it as a PDF, although I have to say, if you download it as a PDF, then the interactive function of the transcript is no longer available. That's a digital-only feature, but there is a PDF version as well if that's what you like to study with. So, to get the transcript and the vocabulary glossary, just visit the link that's in the description for this episode, and you can do that. And if you're a Culips member, then we'll also throw in a comprehension quiz.

Now, speaking of Culips membership, if you would like to support the work that we do here and also improve your English language skills at the same time, then I highly recommend that you sign up and become a Culips member. There are so many benefits and bonuses that you get that will just improve your English learning and really make your life easier and save you time at the same time. I won't go into all of them right now, but you can check out the link that's in the description for this episode and read and learn all about the great benefits and bonuses that you get when you are a Culips member. So, check that out and sign up and become a member today.

And finally, I want to tell you about this week's small group conversation discussion sessions that we will be hosting. The topic for this week is going to be about hosting company and being a guest. That's a topic that Kassy and I discussed in a recent Simplified Speech episode. And what we're going to do this week is talk about it. So, this is what we're trying to do here at Culips, is give you the opportunity to do listening and speaking practice. First, you listen to the podcast episode where you'll hear me and my co-hosts talk about a certain topic, and then we're going to take it to the real world and actually discuss it and share our opinions and ideas with others and practice English speaking at the same time.

So, this week we will be hosting three sessions, one on July 2nd, one on July 3rd, and one on July 4th. They will be hosted by me. I'll be doing one on July 4th, and the other two will be by Alina and Indiana, our fantastic study guide writers. So, we'll put the full schedule on our website, and this is a feature for Culips members. So, if you are a Culips member, you are welcome to join for one of the sessions or all three of the sessions. It's up to you. And if you're not a Culips member yet, but you would like to participate as well, then just visit [Culips.com](http://Culips.com) and you can sign up and become a member. And we would love to have you participate in our small group discussions. So far, they have been going really, really well. It's been awesome to meet a lot of Culips members and talk with them each and every week. I've really enjoyed it, and I'm looking forward to this discussion about company and being a guest. So, see you there.

So, the title for this week's episode is "**Odds and ends**." "Odds and ends." Have you ever heard that expression in English before, "odds and ends"? It's just an expression that we use to describe random little things. I think, probably, unless you are an ultra-minimalist, but probably if you are like most people, you have at least one little drawer in your house somewhere, maybe in your kitchen or your bedroom, where you store some junk. You know, just like little things. Maybe you have like an old laptop cable from several years ago, and you think, "Ah, maybe in the future I'll use that." So, you put it in your junk drawer. Maybe you have like some rubber bands or some old things lying around, and you

just kind of gather those things in one spot. And usually, we hide those in a drawer somewhere, and we call that drawer the "junk drawer." Junk drawer.

So, I have a couple... a couple of junk drawers. Now, **in all fairness**, because I do the podcast, that means that I have a few more electronic gadgets than probably most people do. Some audio recording equipment, some video equipment, and such. And so that means that, yeah, I have a little bit extra junk, a little bit more junk than most people. But I think now I have two junk drawers. Anyways, when you open a junk drawer, you'll see just lots of random little things, OK? And those things we can call "odds and ends." Odds and ends. And I titled this episode "Odds and Ends" because I plan on telling you just some random, not really connected stories from my life this week.

And so, I have three stories prepared that I'm planning to tell you. But if you are a regular listener to Culips, you'll know that once I get fired up and get started about talking about one particular topic, then often I end up going for a long time and I run out of time and I don't get to all of the things that I had planned to talk about. So, I have three stories technically in my notes, on paper here, that I want to talk to you about, but we'll see how it goes. And speaking of junk drawers, I think that is a good place to start because the first story that I want to talk to you about is in a certain way about cleaning up one of my junk drawers.

So, let's get into that first story now. And this story is also about money. Now, here in Korea, I live in Korea, and I would say to a great extent these days in 2024, Korea is practically a cashless society. Almost every time that I go anywhere to a store, to a restaurant, to a cafe, even when I ride the subway, I'm always paying with my card or with an app. Rarely, rarely, rarely, rarely do I use cash to actually pay for something. I think some of the only times that maybe I would use cash these days, I'm trying to think, like not very often. Maybe like at a market. If you go to a market, there's a fruit and vegetable stand close to my house that I like to go to, and that is cash only. So, I actually do have to use cash in that situation. And yes, sometimes at certain sellers, like, you know, I'm into music, so I'll go to used record stores from time to time. And sometimes the owners will

give you a discount if you pay in cash. So that's another time. Also, if I'm meeting friends, often we'll split the bill. In that kind of situation, it's nice to have some cash so that you can easily split the bill when you're at a restaurant or hanging out with your friends, whatever the situation may be.

But those situations are quite rare. And 99.9% of the time I pay with cash these days. And I'm wondering where you're from in your country. Is that also the case? Let's make this week's completion code for this episode related to this topic. So, I'm not going to spoil the episode and give you the completion code right now. You'll have to listen all the way to the end, but it will be related to this topic. And yeah, I'll share the code with you at the end of the episode.

But anyways, as I was saying, Korea is a cashless society. And although I do use cash from time to time in some certain situations, almost all of the time, I'm only using my card or an app to pay for things. Well, how this relates to my junk drawer that I was talking about earlier. Over the years that I've lived in Korea, now, well, it's over 10 years. So, I've lived here for many, many years over a decade. And during this time, I have **accumulated** many coins, a lot of coins. You see, I guess, and I can't remember exactly, really clearly about this. But as far as I can remember, when I first came to Korea, it was much more common to use cash. And also, I think I didn't have quite as good access to banking products that I do have in Korea.

Now, when I first came to the country, it was actually really difficult to bank in Korea as a foreigner. The system just wasn't set up to deal with foreigners. Like I even inputting my name into the banking system was a nightmare. And a lot of the security protocols that went into mobile banking and online banking were just not very friendly with being a foreigner. So even getting a bank card and using my bank card when I first came to the country was difficult. And I think for that reason, I tended to use cash a lot more than I do these days. Korea has become a much easier place for foreigners to live. And I'm thankful

for that. And these days, I don't really have any of those issues that I once did when I first came to this country.

But yeah, that meant that back in the day, I used a lot more cash. And so, when I used cash, you know, you pay with cash with paper money. And what do you get back, it's very rare that you have the exact amount that you need to pay to buy your product, right? So, you're always getting change and coins. And so, over the years, I would always just take my coins and throw them into kind of a piggy bank. But actually, this is not a piggy bank that I use, it is a big Tupperware container for keeping kimchi in I believe, actually, you know, kimchi, the famous Korean fermented food. I think in the Korean language, they call it a "kimchi tong" as far as I know. So, I would throw all of my **spare change** into this kimchi tong piggy bank. And over the years, this accumulated and added up and added up and added up.

And I thought, you know, one day, I'll use this change that I have, for, I don't know, for some purpose, I'll buy myself something nice, or I'll buy a friend a birthday present, or who knows, you know, I was **saving for a rainy day**, to use that kind of cliched idiom to save for a rainy day, which just means to save your money with no real purpose in mind, just in case you need it in the future. So, I was saving all of my coins for a rainy day. And yeah, over the years, they really started to accumulate. And I've moved several times. As I've lived in Korea, I've moved from different cities to other cities, I've moved from apartment to apartment to now I live in a house. And every time that I've had to move, I've carried this extremely heavy container of coins with me.

And recently, I decided, you know what, **enough's enough**. These days, I don't really use cash. So, I'm not adding to the piggy bank, we'll just call it the piggy bank from now on. I'm not adding to the piggy bank. And I'm also not using the coins that are in there. So maybe the rainy day has come, maybe it's time to finally cash in the piggy bank and to buy something or, you know, at least take the money, and do something with it. Maybe save it. I don't know, I had no plans. But it's time to get rid of these coins, because they're taking

up a lot of space in my junk drawer. And yeah, the time has come. So that was my little project for this week was counting first, I had to count the coins. Well, actually, let me go through the process.

So, I had this huge piggy bank, the kimchi tong, and I opened it. And right away, I was shocked at how many different kinds of currency were actually mixed in there. Because it wasn't just Korean, I had Vietnamese money, Chinese money, Taiwanese money, Japanese money, Korean money, Canadian money, European money, Canadian.... Did I say that? American money. So yeah, I think I was most happy to see the American money, I saw some American bills from I don't know when the last time I would have been in the States was it's been a while since I've been there. But yeah, those were nice to see, because I think those have the most value. And also, I'm visiting Canada in the near future. So, I saw some Canadian money that I was happy about, because maybe I can use that during my trip to Canada.

But I had to separate all of the other different kinds of foreign currencies. And sometimes it's so annoying when you travel to different countries, and you have currency, and paper money and coins, and you just have to carry it all around with you. I think these days, many places, many parts of the world are moving to a more cashless society. So, we're able to use our card when we travel. But like I remember visiting Japan a few years ago, and it was really difficult to use my card there, I had really a difficult time even withdrawing cash from an ATM, that was a challenge. And I've had that similar issue in different countries as I've traveled around the world as well.

So, I had to organize all of the cash, separate all of the foreign currency, get it away. And yeah, maybe I'll figure out how much I have, because I really have no idea how much all of this money is worth. But I separated that, put that aside, and then I focused on the Korean currency. So Korean coins. Yeah, I don't know. I'm not even sure how many there are. There are maybe five. There's like a really small coin, I think it's... is it a won? I don't know, just one won. It's like equivalent of a penny, maybe very low-value coin. There's

maybe a 50 won coin, 100 won coin and a 500 won coin. And Korean people if I'm missing one, please let me know. I think maybe four, is there a fifth one? Anyways, doesn't matter. The real valuable ones are the 100 and the 500 won coins, especially the 500 won coin. If you see that you're kind of like, all right, 500 won. Nice!

So, I had to separate and count all of these coins. And that took me a while, you know, I was just organizing them on the table, I put on some music, and I got to work counting them. And the 500 won coins are rather easy, because you can just put two of them together, and then you get 1000 won. And that is very close to a dollar Canadian. 1000 won and one dollar Canadian, you know, the currency is **fluctuating** every day, but it's pretty close. So, I always think of 1000 won as being about a Canadian dollar. And who knows how much that is an American these days is probably somewhere between 75 cents and 80 cents, if I had to guess **off the top of my head** in USD.

So anyways, yeah, I organized the 500 won coins first and made a bunch of little piles on my desk. And then I did the same for 100 won coins, those are a little bit more challenging to organize, because you have to count 10 of them to get to 1000 won, right? So, ten 100 won coins is 1000 won. And I had these little stacks of coins all over my my table, my desk. And yeah, I think I got almost about 70,000 won, which is a considerable amount of money, I wasn't expecting to get that much money. So, I was rather pleased, I thought, well, I can take my wife out for dinner with this money, we can have a nice evening **on the town**.

So I was, yeah, really happy. And it did take me over an hour to organize all the money, but I put some music on... I just, yeah, counted the money, and it was nice. And then I separated the money because I thought, OK, if I go to the bank with these coins, probably what they're going to do is ask me to have them separated. I don't know if you've ever gone to the bank with a bunch of coins. It's been years and years and years since I've had to do this. But I remember when I lived in Canada, you would actually have to roll the

coins. So, you could buy these cardboard tubes that would be specific for the size and the amount of the coin that you wanted.

So, in Canada, we have pennies, do we get rid of the penny, I think we got rid of the penny. I haven't lived in Canada for a while. So, I think there are no pennies anymore, as far as I recall. But there are nickels, dimes, quarters, loonies, and toonies. So, we have those five coins, and you have to buy the coin roller that is specific to that coin. So maybe if you are trying to exchange toonies, which is the \$2 coin at the bank, you would have to have like a tube of maybe 20 coins. And then you could turn that in at the bank. And if you don't have that many toonies in the tube, then you can't exchange it. It's just one of the bank rules. So, you have to go in prepared.

But I know in Korea, the situation's a little bit different. I actually have never seen any of those coin tubes before. But I have seen on YouTube, that some banks have these automatic coin-counting machines. And what you do is you just throw all of your coins into the machine, it has to be just one kind of coin. So, you unfortunately can't just mix all of your coins together and put them into the machine. But you can put, once they're organized, you can put them into the machine, and it will count it. And then you it will give you a receipt and you can take that receipt to the bank teller and the bank teller will give you the money for the correct amount of coins that you exchanged.

So that's what I was planning to do. Because, you know, I was thinking maybe I could just use the coins. Like go shopping, but pretty much it's almost impossible. Like I actually was thinking, is there any way that I could use these coins to buy something? Of course, you could go to a vending machine, and you could buy like a cola or a can of coffee or something. You could ride the subway, you could make a phone call there are still phone booths in Korea, believe it or not, even though it's a very high-tech country. There are still phone booths. They're rare, but you do see them. You could, yeah, do something small like that, right? But anything larger, I think it would be quite annoying and maybe even impossible because most people, 99% of people are paying with card or app these days. I

believe that at most stores, they don't even carry a lot of change in the cash register. So, you know, if you're going in with a large amount of coins to try and pay for something, it's going to be really annoying for the cashier. And they might even say, "Hey, we can't do this for you."

So, you know, I thought, OK, I have to go to the bank. That's the only way that I can use these coins and actually spend the money that I had saved up so hard over these years. So, I put all of the money, I separated the 500 won coins, I had not as many of them. So, I put them into a smaller plastic bag. And then I put all of the 100 won coins back into the piggy bank, the kimchi tong. And then I walked to the bank. And I had read online. And even I asked my wife about this, who is Korean and knows more about the culture, obviously, than I do. I asked her about this in advance. And she said, if you want to do this at the bank, you have to go first thing in the morning, when it's less busy, and probably you'll be able to do it.

So, I decided, OK, first thing tomorrow morning, I'm going to go to the bank, I'm going to exchange my coins, I'm going to **cash out**. And "cash out" is an expression that we usually use at talking about a casino, actually, like if you gamble at a casino for a long time, if you're lucky, and you win some money at the casino, when you're done playing the game, it's kind of similar, they'll give you a little receipt, maybe from your slot machine. And then you can take that receipt and go to the information desk or the staff desk, and they will exchange that for cash. That's called cashing out. So, I wanted to cash out to I wanted to exchange my coins for cash.

So, I went to the bank first thing in the morning. And when I arrived at the bank, thankfully is not a very far walk because it was quite heavy. I didn't weigh how much all of these coins weighed. But probably if I had to guess it's around five kilograms, like, you know, I do have a five-kilogram little kettlebell and I know the weight of five kilograms. And so yeah, I think if I had to guesstimate, I would say it's around five kilograms in weight. So, it was a little bit heavy. And I put it in a fabric tote bag. So, I was carrying it on my shoulder

as I went to the bank. And it was kind of funny because every step I took made that kind of sloshing ching ching sound of the coins hitting together. So, I thought, "Oh, I'm gonna have to walk slowly. So, everybody doesn't know that I'm carrying this huge bag of money."

Don't want anybody to grab my bag and run away with my precious savings, right?

So, I walked slowly, I got to the bank, and I was shocked when I arrived, that was already completely packed with customers like right at the start, when the bank opened there, I don't know, they must have been lining up in advance, because the bank was just absolutely crazy. In English, we could say it was **a zoo**. So, if you go to a really busy store or bank or any situation where there are so many people there, you can say it's a zoo. So, the bank was a zoo, lots of customers. And right from the start, I thought, either I'm gonna have to wait in line for a very long time. Or they're gonna say it's impossible to do and we can't help you.

So, in Korea, these days, when you go to a bank, at least my **branch**, and I think every bank is like this, when you walk in the front door, there is a kiosk. And it's got a touchscreen, and you can touch the kiosk. And you know, you can, there's different options, depending on the type of banking that you want to do, but you select the type of banking that you want to do. And then it prints out a receipt and gives you a number and you have to wait until your number is called. And then your number will be displayed on a big screen. And it will tell you like, oh, go to bank teller number two and bank teller number two will help you. There's also usually a security guard/helper that stands beside the touchscreen, just to help you out. Especially in my neighborhood, there are a lot of elderly customers, and sometimes they don't know how to use the kiosk too well. So, the security guard/helper is there just to assist anyone who really **needs a hand**. And I needed a hand because I wasn't sure I thought this is probably not on the kiosk. And I didn't want to just like, go through all the menus, tapping all the menus trying to find what I needed to do at the coin exchange.

So, I skipped the kiosk, I didn't use the kiosk, I just went straight to the security guard, and I asked him, you know, "Hey, I want to exchange these coins. How do I do that? What's

the process?" And he said, "Oh, you can't do that." I said, "What? I can't do that?" Come on, like, I can't, you know, what am I supposed to do? I can't spend these in a store. What do you mean? I can't do that. What's what's going on?

So actually, there was a big sign that was pasted to the front door of the bank that I must have missed when I was walking inside. And so, he said, "Come on, follow me, I'll show you the sign, I'll show you the rules." And so, I took a look at the sign. And it's really, really strict the rules for exchanging coins. And I think maybe every bank is not like this. But my bank seems to be rather strict. So, you can only exchange coins for one hour a month, from 9am until 10am. The very first hour the bank is open on the first Tuesday of the month.

So, when I went to the bank, that first Tuesday was still like two weeks away. So, I said, "OK, thank you." I made a note of the next time that I could exchange it. Now, thankfully, on Tuesdays, my morning is a little bit free. So, I'm able to go to the bank at that time. But I thought if I were just like a regular nine-to-five worker that had a set schedule, you know, like most people do where you have to go to work early in the morning and come home in the evening, it would be almost impossible. I think I would never be able to, like literally, never be able to exchange the coins, unless I just so happened to be sick on a day where it was the coin exchange day. And like maybe I was on the way to the doctor or something. So, I thought it's not very customer friendly, like, thankfully, I'll be able to go. And I will, fingers crossed, fingers crossed that when I go there, I'm actually able to exchange the coins on the first Tuesday of next month. But I thought, ah, it's kind of not the greatest system, like, probably, I could see it being a little bit annoying. Like I think trying to run this change machine actually takes a long time and is quite labor intensive. From the videos that I've seen on YouTube, at least it's not just like a really quick process takes a while to go through, especially if you have a large amount of change.

And also, the bank probably is a little bit annoyed at getting all of this change. I don't know if you work in a bank, you could tell me about what you do with all of the coins that you

receive. But yeah, imagine they ship them somewhere, like do they keep them in the bank? Or do they send them to a big vault somewhere? Or do they? I don't know, how do they get them back into **circulation**? Come to think of it, I really have no idea how that works. But probably somebody out there, one of the listeners will have a better idea. And perhaps you could explain to me what happens to all of the coins at the bank? And how do they get back into circulation?

But yeah, that was my fate that day, I wasn't able to exchange the coins. And so, I'm gonna have to go back the first Tuesday next month. And yeah, I'm gonna go there early because from visiting last time, I learned that there are many, many customers who go first thing in the morning. So, I'm gonna have to go wait in line so that I can exchange those coins because yeah, it's time to go. They're taking up too much space in my junk drawer. And yeah, the time has come to cash out and end my rainy-day savings. And I think that's a good idea. Take my wife out for dinner. I think she will enjoy that. Probably a good way to use that money. And yeah, saving for a rainy day, at least in this case **paid off**.

Well, everybody, surprise, surprise. As I told you at the top of the show, I had three stories to tell you. But now I think I've talked for almost about 30 minutes about just cleaning out my junk drawer and trying to exchange my coins at the bank, my failed mission at doing that. So, I think this is probably a good place to wrap things up for this week's bonus episode. But the good news is I have some more stories already queued up lined up for you next week. So, make sure to come back next week. And I'll continue telling you some of the stories that I have that I would like to share with you.

So as always, please don't forget to visit us on Discord. If you haven't visited us on Discord yet, you can sign up and join for free. It's the place where our community gathers to practice English together and to just hang out and share information with each other and communicate with each other. It's it's wonderful. I hang out there every day. And I could say that I've made some good friends on our Culips community now. I love seeing what everybody has to post and write about each and every day. And I always have some good

laughs and some interesting things to think about. Thanks to our wonderful Discord community. So, the link to join the Discord, I'll put it in the description for this episode. And I would love to see you over there to hang out with our other community members. And now I should share with you the completion code for this episode. What you can do with this completion code is leave it in the comments on our Instagram or YouTube if you're watching the video version. And guys, by the way, we do have a video version of the bonus episodes recently, I've been stepping behind the camera and filming myself as I record these bonus episodes. So, if you're watching the YouTube version, or if you're on the Discord, I would like you to leave a comment with this completion code word. And if you'd like to really challenge yourself, you can leave an example sentence using the completion code.

And I know earlier in the episode, I hinted at what the completion code would be. And maybe I'm getting old, or maybe my memory is failing me. But I actually can't remember what I was talking about when I previewed the completion code earlier. So that is kind of silly of me. But to save myself from having to stop my audio recorder and my video recorder and going back and checking what I was talking about and then setting up and recording again, let me just make a new completion code. And we'll go with the word: "Coin". Coin. I think that is a fitting word for this episode. C-O-I-N, coin. So, leave your completion code in the comments. And I look forward to hearing what you have to say about this episode.

OK, everyone, well, that's **my cue to go**. So, thank you so much for listening and tuning in. Please have a great week ahead. Happy English studies as always. And I'll be back here again soon with another brand new Culips episode. Until then, take care and goodbye.

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## Glossary

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1. **Odds and ends** are small, miscellaneous items or leftover things. Andrew uses this term to describe the random items people often keep in their junk drawers. *Example: I keep a drawer full of odds and ends like old batteries, rubber bands, and spare keys.*
2. **In all fairness** is a phrase used to introduce a statement that balances or qualifies a previous one. Andrew uses it to explain why he has more electronic gadgets than most people. *Example: In all fairness, I should mention that the test was quite difficult for everyone, not just me.*
3. **Accumulated** means gathered or collected over time. Andrew uses this word to describe how his coins built up over the years. *Example: Over the summer, I accumulated a large collection of seashells from my beach visits.*
4. **Spare change** refers to loose coins or small amounts of money. Andrew talks about putting his spare change into a container over the years. *Example: I always keep some spare change in my car for parking meters.*
5. **Save for a rainy day** means to set aside money for future needs or emergencies. Andrew mentions he was saving his coins for a rainy day. *Example: My grandmother always advised me to save for a rainy day, just in case unexpected expenses come up.*
6. **Enough's enough** is an expression used to say that something has gone on for too long and should stop. Andrew uses this phrase when deciding to finally exchange his accumulated coins. *Example: After three hours of studying, I decided enough's enough and took a break.*
7. **Fluctuating** means changing or varying irregularly. Andrew uses this term to describe how currency exchange rates change over time. *Example: The stock market has been fluctuating a lot lately, making investors nervous.*
8. **Off the top of my head** is a phrase meaning to say something without careful thought or from memory. Andrew uses this when estimating the value of Korean currency in US dollars. *Example: Off the top of my head, I'd say there are about 200 students in our school, but I'm not sure.*
9. **On the town** refers to going out for entertainment in a city or town, usually at night. Andrew mentions taking his wife out for an evening on the town with the exchanged coin money. *Example: For our anniversary, we planned an evening on the town with dinner and a show.*

10. **Cash out** means to exchange something for cash or to withdraw money. Andrew uses this term to describe exchanging his coins for paper money at the bank. *Example: After winning at the casino, I decided to cash out and go home.*
11. **A zoo** is used figuratively to describe a chaotic or crowded place. Andrew describes the busy bank as "a zoo" due to the many customers. *Example: The shopping mall was a zoo on Black Friday, with crowds everywhere.*
12. **Branch** refers to a local office or location of a larger organization, especially a bank. Andrew talks about visiting his local bank branch to exchange coins. *Example: I need to go to my bank's downtown branch to open a new account.*
13. **Need a hand** is an expression meaning someone requires help or assistance. Andrew mentions that some elderly customers at the bank need a hand with using the kiosk. *Example: My neighbor needs a hand moving her heavy furniture, so I offered to help.*
14. **Circulation** in this context refers to the movement of money through an economy. Andrew wonders how the coins get back into circulation after being deposited at the bank. *Example: The government prints new bills to replace old ones and keep money in circulation.*
15. **Paid off** means to have a good result or to be worthwhile. Andrew uses this phrase to say that saving his coins was ultimately beneficial. *Example: All those hours of studying really paid off when I got an A on the exam.*
16. **My cue to go** is an expression meaning it's time to leave or end something. Andrew uses this phrase to signal the end of the podcast episode. *Example: When the host said "That's all for today," I knew it was my cue to go.*

## Episode credits

Host and preparation: Andrew Bates

Operations: Tsuyoshi Kaneshima