

### Simplified Speech #182 – Time versus money



#### **Episode description**

Join Andrew and Kassy as they discuss the timeless debate of Time vs. Money. They share their perspectives, talk about how age changes our views on that matter, and discuss what they prefer to spend money on. Also, they chat about what they would do if there were more than 24 hours in a day in the bonus part of the episode.

#### Fun fact

Recent studies show that, after the pandemic, more people prefer spending their money on experiences rather than material possessions. According to research by Consumer Reports in 2023, 66% of people between the ages of 25 and 34 would choose experiences over physical items, which is a significant change from the 12% reported in 2021. Respondents claim that memories last longer than material possessions.

#### Expressions included in the study guide

- > At the end of the day
- To beat around the bush
- To work your way up
- Sign me up
- Back to the grind
- Let's put it this way



### **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: Simplified Speech episode 182, Time versus money. Featuring, Andrew and Kassy. Now today, I'm joined by my cohost, Kassy. Hey there, Kassy.

**Kassy:** Hey, Andrew. And hey, listeners, hope you're all doing well. And I'm excited to be here today.

Andrew: Kassy, I think we have a wonderful episode lined up for everyone. And I know I say that all the time, but I really mean it this time, absolutely, I think it's going to be a great episode. And that's because this topic was suggested to us by one of our listeners, and that listeners name is Zahir. And Zahir asked us to talk about the topic of time versus money. And maybe even Kassy, debate this topic a little bit. I'm not sure, we'll see what happens. But that's what we're going to do here today, we'll share our thoughts and our opinions about what we value more in our life. Is time more important or is money more important. So, thank you to Zahir for the awesome topic suggestion. And yeah, I think this will make for a fantastic episode.

**Kassy:** Yeah, this sounds like a really interesting topic, Zahir thanks for the suggestion and can't wait to get into it in a moment.

**Andrew:** So, with that being said, everyone, I think it's time to get started with this episode in earnest. And Kassy, I think we could probably both agree that it would be nice to have an infinite amount of time, and also an infinite amount of money. But what makes this topic interesting is that they are both limited to most people, right? Some people out there some very lucky, privileged individuals have an almost unlimited supply of money,



but nobody has an unlimited supply of time. It's the great equalizer, right? Have you heard that expression before, Kassy? The great equalizer.

**Kassy:** Yeah, that's an amazing phrase. I've also heard it in relation to death, that death is the great equalizer because everyone dies, unfortunately.

**Andrew:** Exactly. There's no outrunning it, right? So, in the end, everybody will end up dead unless there are some amazing breakthroughs in medical technology in the future. But for now, that's the case. Kassy, another saying that comes to mind when I think of this topic is, time is money. And I guess I'd like to know, what does that expression mean to you, time is money?

**Kassy:** I think this expression is used a lot with people who value money more than time, almost like their life revolves around money, and they're used to making a lot of it. And if you're wasting their time, then you're losing them money, because for them every minute of their day is highly scheduled to make more money for themselves.

Andrew: I think especially about people, maybe professionals who bill a lot for their time. Like think of a high-powered lawyer, you know, a really, really top-level lawyer might charge hundreds or even thousands of dollars per hour for their time. And so, if that lawyer had to do a really mundane task, you know, something that just is not a really great return on their time, like maybe writing an email, maybe that email would take them 15 minutes to do but really earn them no money for writing that email. Whereas if they spent that 15 minutes with a client and they were charging a couple of hundred dollars an hour, well, then they would have a great return, they would make a lot of money for that 15 minutes meeting with a client. So, I think maybe that's what this expression is hinting at, right? Is that when you make a lot of money, your time is very valuable. And so, time is equal to money in that situation. But I think all of us probably from time to time have felt like you're doing something that's not really worth your time, right? Have you ever felt like that Kassy?



**Kassy:** All the time. I think as adults, a lot of your day is doing stuff that you don't really want to do, but you kind of have to do but you're not making any money doing it. It's awful.

Andrew: Yeah, and Kassy, we're not those high-powered lawyers that I mentioned earlier, right? We're just teachers, so we live on a modest income. But I think probably most people who have a job and do have an income from time to time, you've done something where you're like, is this really worth my time? Like, couldn't I just hire somebody to do this for me, or couldn't I just, you know, pay somebody to do this for me. I'm thinking of things even like recently, I took a pair of shoes to the dry cleaner to get them to clean my shoes. And I thought, you know, I could do that myself, but it was only I think around \$5 or so. And then I didn't have to do that task, which, you know, would take, I don't know, probably more of my time than I would have wanted to, because I'd have to go to the store and buy like a brush to clean my shoes. Maybe I'd also have to buy some kind of cleaning agent or detergent or something, I don't even know what you need to use to clean your shoes. So, it's like going to the store that takes time I have to buy the equipment that takes time. At the end of the day, when I think about that time is money, I can just give them to the dry cleaner. He can clean the shoes for me, and it's a win-win. He gets a little bit of business and I save some time.

**Kassy:** Yeah, exactly. I think this is definitely true the older you get as well, when you're younger, typically you have less money, and you also have more time. So, maybe you're willing to ride the slower train that's a few dollars cheaper, or you're willing to take a red eye flight, or you're willing to pick up some odd jobs that might not pay that well, but they give you some cash. Well, as you get older and have slightly more money, you're like, I'd rather spend some money to save some time instead.

**Andrew:** Yeah, yeah, absolutely. So, Kassy, let's not **beat around the bush** anymore. Let's talk about our answer to this question directly. In your life, Kassy, what's more important to you time or money?



**Kassy:** I think in my early 20s, money was more important because I wanted to be financially free, I guess, not necessarily where I could just quit my job right now and not work forever, but be able to have options, and not feel freaked out if you know, I didn't get a paycheck for a month or two or a few months. That's financial freedom to me. So yeah, my young 20s definitely, money was more important than time. But I think now, in my later 20s, I'm starting to appreciate time more than money.

**Andrew:** Yeah, it's interesting. It's kind of an inverse relationship, isn't it? I'm thinking about my life and Kassy, it sounds like your life as well. And probably a lot of our listeners can relate to this, when you're younger, you're in maybe your 20s, you just graduate from university or get your first job or whatever. Usually, at that time, it feels like we have a lot of time because we're very young, and we can see our whole life ahead of us. But at the same time, we have a very little amount of money, because we're just starting our professional life off, right? So, you have a lot of time, and you have a little bit of money. And Kassy, I'm about a decade older than you or maybe even more I can't remember, but I'm several years older than you. And so, I'm further ahead in my career than you but you've probably been on a similar path. And that is, as time goes on, you know, you get older, you work your way up the corporate ladder, so to speak, and you start earning more money, but also, you have less time ahead of you less days ahead of you right, now I'm almost 40 years old and you know, that's what we call midlife. That's kind of a good outlook as well because really, when you think about the quality of life, when you're past 75 into your later years in life, you can't really do as much, right? I doubt I'll be traveling the world as an 80-year-old, for example. So, the options that are available to you, as you get older are just fewer and fewer and fewer. So yeah, it means like, that, the older you get, and the more you spend growing your career, the more money you can earn, but the less time you have to enjoy that money with. So that's what I mean by an inverse relationship.

**Kassy:** Andrew, segueing off of this, in your opinion, what do you think the balance is between time and money? Would you rather stay an extra hour at work if you could get



overtime pay these days? Or do you think you would rather you know, go home early and do your activities?

**Andrew:** You know, that's an interesting question, Kassy, and I'm maybe a little bit of a workaholic, I think I'm always one of those people that says yes, if there's an available opportunity for me to make money. So, I'm not one of those people that agrees to do everything related to work, unless there's some kind of financial reward. So, you know, if there's an opportunity to teach a different class or to do a seminar, or, you know, to help out in some other regard and make some extra money. Usually, I say yes to that. I think the position that my wife and I are in right now is that we just renovated our house and that was very expensive. And so, because of that we're really sort of taking on any extra opportunities that are available to us. So, that doesn't mean I'll do anything, right? You always have to calculate and make sure it's worth your time, I wouldn't be spending hours and hours and hours for a very little return, little reward. But if it makes sense to do it, yeah, usually I am always down for extra projects. And I love overtime, generally. But I've always been like that, you know, even for my first jobs, if my boss would say, "Hey, Andrew, do you want to stay an extra hour later?" I'd always be like, "Yeah, I'll do it." Like, I'm already here. I've already got my uniform on, I'm already working in the store or in the kitchen or in the restaurant wherever I was doing my part time job at that time. And so, yeah, it makes a lot of sense just to stay an extra hour. And often I'd find that time would go by quickly.

**Kassy:** And you're like, oh, there's more money in the bank for almost nothing.

**Andrew:** Yeah, exactly. Like, yeah, especially if you're already at the job, it's a little bit different, you know, sometimes I would be on call, and I'd get a call on my day off from my boss. And your boss would be like, "Ah, you know, somebody called in sick, could you come in and cover for them?" And in that situation, it's a lot more difficult, right? Because you've already kind of got your day off plans and maybe you're at home relaxing. So, in



that situation, sometimes I would say no, and I wouldn't go in. But if I'm already at work, and it's just staying an extra couple of hours. Yeah, **sign me up**. Love it.

Kassy: I liked your comment there, Andrew. I think it's not just time versus money isn't just an inverse with age, but it might come more as like a wave depending on where you are in life. So, for example, like you said, when you're in your young 20s, you're just starting your career, you don't have a lot of money, you want the hustle, you want to earn that cold, hard cash. But I think now at my point in life, I'm older than that but I still don't have a lot of responsibilities. I don't have kids, I don't have a house. So, I'm kind of on that downhill stream now where I think I like my time more don't need to make as much money. And then maybe in a few years, I'll be on the upswing again, and go, oh, I have so many expenses now gotta get back into the grind.

**Andrew:** But you have to do the calculation, Kassy, because maybe it's better to have a balance now. So that in the future, when you do have a house and you do have kids and you do have more responsibilities, maybe some of the money that you earn now could be used to buy you more time in that kind of situation.

**Kassy:** You're right, Andrew, that's delayed gratification, right? You work hard now save money now so that you have more fun more time in the future.

Andrew: But of course, there's that cliché, YOLO, right? You only live once, and we never know what's going to happen in the future, right, Kassy? We've been talking in this episode, like we're going to live until we're 80. And I did a health check recently Kassy, and in the health check, it gave me my projected death age, you know, as long as I don't get hit by a car or something, just if I die of natural causes. That's what their projection is based on my health, and it came out at 87. So, I thought, that's pretty good. I was pretty satisfied with 87. That was much longer than I was expecting to be honest. So, I've got in the back of my mind, maybe I live to 87. But you never know, I might get hit by a car



tomorrow. So, why save all my money for the future when I should be enjoying time right now, right? You only live once, YOLO. So, I don't know.

**Kassy:** Yeah, I am in a Facebook group called I forget the name exactly. But it's solo females traveling group. And there are so many females in their 30s, 40s, or early 50s, who are yoloing their life and quitting their jobs to travel around the world for six months to a year at a time. And other women are commenting, "How can you afford to do this?" And the women are like, "I only live once guys, and I just wasn't happy. I decided my time is worth more than the money and the stress." And then they quit.

Andrew: Yeah. And often I think when you commit to doing something, you find a way to make things happen. Like if it's something that you really want to do, you can usually find a way to do it. Not that that's true for everybody, of course, but I've noticed that from people that I've met over the years as well, when they're following their dream, if they really believe in that dream, they can find a way to make the lifestyle that they want to live happen. And I always find that really inspiring even if it's not something that I want to do in my life, but if they're following their dream and making it work, I think that's awesome. OK, Kassy, I have one final question here before we wrap up this episode, and it's a topic that I was talking about with some of my students this week and it's really related to the content of this episode as well. And I think I know what your answer is going to be, but I am not 100% sure so I want to find out and that is, when you spend money and you buy something, do you prefer to buy item and things and physical objects like clothes or accessories or video games or who knows? Or do you rather spend your money on experiences like maybe traveling or going out with your friends to a restaurant or something like that? How do you like to spend your extra money?

**Kassy:** So, I think your assumption is that I like the experiences more. And that is true, yes.

Andrew: Yeah, I was right.



**Kassy:** Yeah. However, my husband is the opposite. He doesn't buy a lot of items. But he gets so much joy out of buying his various Nike, Adidas sports clothes or a new tennis racquet and then using it daily. He is all about getting these classic pieces that he can use on a day-to-day basis that gives him little joys throughout the week. And I think that's really cool, too. They're not necessarily experiences, but they're items that make your life more cheerful, even when you're not going skydiving or on a trip to Ecuador or something like that.

Andrew: Yeah, I completely agree with you. You know, for a long time, I had the mindset that it was all about the experience. And I guess maybe it was those minimalist friends that I had around me influencing me and making me think that I shouldn't be buying just things. But you know, I do own some things like my guitar, my record player, my bike, and I'm just exactly the same way as your husband, when I see those things, they make me kind of happy. And I look at them, and I go, "Oh, they're so cool. Like, I love this." Like, I don't know, something just sparks a little joy in my life from having that thing. So, I agree that both are valuable. And yeah, we shouldn't really think that one is better than the other per se.

**Kassy:** Yeah, absolutely.

**Andrew:** So, here we are to keep our conversation going just a little bit longer for all of you, members, just as a way to say thank you for supporting us. So, Kassy, we have a few questions here to chat about. And of course, they're related to this time versus money debate that we've been chatting about in this episode. So, I guess the first guestion, and maybe this is hard to put a number on, but Kassy if you could buy one extra hour in your day, so you could have a 25-hour day instead of a 24-hour day? How much would you be willing to pay for that extra hour?

**Kassy:** That's hard. If you rephrased it differently. So I've done a lot of tutoring in my life and tutoring depending on who I was doing it for could range anywhere from twenty to fifty



dollars but the thing is, if you were asking me to pay that money myself to get the hour, or to just skip the tutoring session and not make the money, it's a totally different mindset, even though it's the same thing.

Andrew: OK, let's put it this way because it does get a little bit uncomfortable to talk about money in this way. I'm wondering if you could buy an extra hour, where would you add that hour? Like for me, I would put it you know, when you have to wake up early in the morning to go to work and your alarm is ringing and you're like, "If only I had one extra hour to sleep in, it would be so wonderful." I think that's where I'd put that hour in my day. How about you?

Kassy: That is a good idea. To be different though, I think I would put an extra hour in the evening, right around five or six o'clock, which means I'm not working then anyway. But I just wish that there was a way to stop time then to make that, you know, peaceful right after work time last for just a bit longer.

**Andrew:** Yeah, another time that I would really love to extend is I'm kind of the opposite of you. I love the peaceful before work time. So, I love enjoying some time in the morning having a coffee and not being rushed as I'm getting ready for work. So, if I could extend that, that that would be awesome. But yeah, I guess Kassy what we're trying to say here is like an extra hour would be fantastic. Kassy, what is something you wouldn't mind spending more time on? Even if it didn't bring you any extra money even if you didn't earn any money from it?

**Kassy:** I think maybe teaching my students fun math problems. I really love math. And I love to see when a student who doesn't really love math gets it when they have this aha moment. So sometimes, you know, I work, or I have so many teaching hours and I also have tutoring hours where I do get paid. But there are some hours in the school day where I have planning periods. But if a student comes in and says, "Miss Kassy, can you please help me with this?" I will sacrifice my grading period time to help them because it makes



me feel really good and it helps them feel less stressed. So, I'm always willing to give help to someone who wants to improve themselves.

**Andrew:** Such a selfless answer, Kassy, very, very generous with your time. On the other hand, I'm gonna say a very selfish answer. And I think it comes back to language learning, for me, probably many of our listeners can agree with this point is that, you know, learning a language takes a lot of time, a lot of hours that you have to invest, thousands and thousands of hours if you want to achieve a high level of fluency. And I have earned practically no money from learning Korean. I taught a little class in the summer, that was the first time that I ever made any money off of Korean because I was able to teach it. So, I can't say that I've earned zero off of Korean I have earned a little bit of money. But if you were to compare that to all of the hundreds and hundreds, maybe even thousands of hours that I've invested into this language, then it would be peanuts, meaning a very small amount of money. So, you know, I still haven't reached my potential with Korean, I still think I have a long road ahead of me before I can reach my fluency goals with the language, but it's just a joy. It's something that's really pleasurable, and something I enjoy doing so much. And it's always something that I wish I had more time for. So, I'm going to say just, you know, spending time with Korean learning the language more deeply, even if I don't make any money from it, it's still just a really fun activity, a nice hobby for me. So, that's what I would choose. But I could say that about any hobby, as well, Kassy, probably you would like to read more books in your life, right? I would like to run more, it's just like, time is limited, and we don't have as much time as we would like to spend on our hobbies. But if we could do some more time with our hobbies, then it would be great.

**Kassy:** Yeah, that's why social media is such a cool, new frontier for people who want to make money from their hobbies. It's almost like a win-win.

**Andrew:** Yeah. And isn't it funny how the internet has really carved out an area for all of the people with really niche hobbies, to kind of find their own place on the internet. And I think a lot of people realize that they can make some money, or maybe even make a



living, not everybody can make a living. But a lot of people can make some money with their really niche hobby, no matter what it is just by finding like 100 or 200 people out there that are willing to support them and give them some money to make content about that niche hobby, right, no matter what it is. So, I think that's one of the cool things about social media. You know, there's a lot of negatives, and we often talk about the negatives, but that's one of the positives out there is that it does allow those people with their niche hobbies, to be able to create content to do their hobby, and also sometimes to get some financial support from it at the same time. So yeah, I love that as well.

Well, everyone, I think that will probably bring us to the end of today's bonus content and for this episode in general. So, thank you for listening. Great job on completing an English study session with Kassy and I here today. And Kassy, we should throw things over to our listeners now, right, and our Discord server.

**Kassy:** Andrew and I want to hear what you have to say about this topic. What do you think is more important in your life right now time or money? Or what is something that you pay for so that you can get more time? Share your opinions with us and with the Culips community by leaving the comment on our Discord.

Andrew: And you can join the Discord for free by following the link that is in the description for this episode. So, take care everyone, we'll talk to you next time. Bye, bye!

Kassy: See ya!

**Andrew:** That brings us to the end of this lesson. Talk to you next time. Bye!



### **Detailed Explanations**

#### At the end of the day

Idiom, informal

To illustrate his point about some things not being worth our time, Andrew shares a story about taking his shoes to the dry cleaner instead of cleaning them himself. After thinking about it, he realized that saving time is what's important. He says, "at the end of the day, time is money."

The expression "at the end of the day" literally means the moment when the day is finished. However, as you can hear in this episode, this expression is often used idiomatically, where it means "in conclusion." We use this phrase when we want to stress the most important point and sum things up.

For instance, imagine two parents discussing what sport their child should be doing. They consider different factors: the financial aspect, the available options, and the benefits of each sport. But at the end of the day, what matters most is that they choose a sport that their child enjoys and feels happy doing.

You can use this expression in various situations, such as arguments, discussions, or when making difficult choices. "At the end of the day" is used to talk about what really matters in a situation when everything has been considered. It's a useful idiom, particularly for wrapping up a conversation and giving the final statement after discussing all the factors involved.

It's important to note that "at the end of the day" is typically used in informal or semi-formal situations. In more formal contexts, you can use synonyms, such as "ultimately" or "in the final analysis."

Here are a couple more examples with at the end of the day:

Rick: I can't believe you quit your career as a lawyer to become a fitness trainer!

**Susan:** I know. It was a tough decision. **But at the end of the day**, I have a job that I love. That's what matters to me.

**Doug:** I'm so nervous about the meeting. What if things don't go as planned?

**Pam:** Look, Doug, **at the end of the day**, you can't control every little thing. It'll work out one way or another.



#### To beat around the bush Idiom

At the beginning of the episode, Andrew and Kassy explain why the debate about time versus money is such a relatable issue in general. They discuss various example situations and the meaning of the phrase "time is money." To transition into sharing their personal opinions on whether time or money is more important to them, Andrew says, "Let's **not beat around the bush**. Let's talk about our answer to this question directly in our lives."

"To beat around the bush" means to avoid or delay saying something directly. If someone is beating around the bush, they're being indirect and dancing around a subject, usually because it's difficult or unpleasant.

For example, imagine a woman who wants to break up with her boyfriend. If she doesn't say it directly and, instead, talks about how she doesn't know what she wants or about him not meeting her needs, you could say she's beating around the bush. This means she's avoiding the main point because it's uncomfortable, so she tries to approach it indirectly.

The origin of this idiom dates back to medieval times when hunters would literally beat the bushes with sticks to force out the animals hiding there. Some hunters, out of fear of dangerous animals, would beat around the bushes instead of beating them directly.

This expression is often used to express frustration when the person you're talking to is wasting your time by focusing on unimportant details and not mentioning the important issue. We usually say, "don't beat around the bush" or "stop beating around the bush" to encourage a person to speak more directly and get to the point of the conversation.

Here are a couple more examples with **to beat around the bush**:

Henry: I need to tell you something. We have a problem. Something like this has happened before, but we sorted it, so you don't need to worry.

**Angela:** Henry, **don't beat around the bush**. Just tell me exactly what's going on.

**Cameron:** Hi Deb. I called you in to discuss your performance.

**Deb:** Sure, I always appreciate your feedback.

Cameron: Well, I'm not going to beat around the bush. Lately, you've been missing a lot of deadlines, and it's causing delays in our projects. We need to work on your timing.



#### To work [one's] way up Idiom

When discussing the importance of time and money in his life. Andrew points out the opposite relationship. He says, "You get older, you work your way up the corporate ladder, and start earning more money, but also, you have less time ahead of you to enjoy that money with."

"To work [one's] way up" is an idiomatic expression we use when talking about making progress through hard work. If someone is working their way up in a company, it means they started from a lower position, but are working hard to be promoted to a higher one. Usually, it's a gradual process, happening step by step. Before a person achieves the highest position, they progress slowly.

For example, if someone started as a barista in a coffee shop, then earned a promotion to the senior barista, followed by a supervisor role, and finally became a manager, you could say they've worked their way up. They started with a low-level job and gradually moved up to the higher one by putting in effort and hard work.

Though this expression is typically used in professional contexts, it can also be applied to other scenarios, such as personal growth, academic achievements, or hobbies. For instance, imagine a content creator who started with a couple of followers and, over years of consistently posting high-quality content, worked their way up to a large audience.

Here are a couple more examples with to work your way up:

Sharon: Hey, Peter! I haven't seen you in so long! How have you been?

**Peter:** Pretty good, thanks. How about you? You still work at the bank?

**Sharon:** I left the bank a while ago. I'm a freelancer now! I'm working on small projects, but I'm planning to work my way up and become a designer. Maybe even open my own company.

Peter: Sounds great! Best of luck with that!

Nikki: Hey Zach, you've been going to the gym for quite some time now. Any tips for a newbie like me? You're in amazing shape!

Zack: Thanks, Nikki! Well, as a beginner, it's important to start with the basics and work your way up to more challenging exercises. Keep going, and you'll see results over time.



#### Sign me up Idiom, informal

When discussing the balance between time and money, Kassy asks Andrew if he'd rather stay an extra hour at work and get paid for overtime or go home early. In response, Andrew says that it depends on his location when he needs to make this choice. He explains that on a day off, he wouldn't want to do that. Then he adds, "But if I'm already at work, and it's just staying an extra couple of hours, then yeah, sign me up."

The expression "sign me up" literally means to put one's name on a list to register for an activity. However, it is often used figuratively, as Andrew does in this instance, to express enthusiasm or agreement to do something. In this example, Andrew means that he's willing to do extra hours if he's already at work, showing his interest to do the work by using this expression.

When a person says, "Sign me up," it communicates their desire to be part of something. Typically, it's used as a positive response to someone's offer. For instance, if a friend asks if you'd be interested in joining them for a hiking trip, and you love hiking and want to express excitement and enthusiasm, you could say, "Sign me up!" By saying this, you make it clear that you love the idea and would be happy to join.

Although this expression is primarily used with the pronoun "me" to express personal desire or interest, you might hear it used with other pronouns, such as "sign us up" or "sign him up," etc. When used this way, it indicates the other person's willingness to be involved in something.

Here are a couple more examples with **sign me up**:

**Joel:** Do you have any plans for the weekend? I was thinking of inviting some friends to play boardgames.

Bonnie: I love boardgames! Sign me up! I'll be there.

Ruth: I can't believe you're going to the exhibition. I thought you said you weren't so interested in art.

**Steve:** Well, a colleague asked me to come with her. So, I thought, why not! Free food, free drinks, and a bunch of famous people! I was like, sign me up!



#### Back to the grind Idiom

When talking about the balance between time and money, Kassy says that it isn't always the same throughout life. She shares that she used to be willing to sacrifice time for money when she was younger, but now she values free time more than making lots of money. However, in the future, when she has more expenses, she might need to get back into the grind.

"Back to the grind" is a common idiomatic expression that we use to describe returning to the regular routine after a break. This expression is typically used when people are coming back to work after the weekend or a holiday. The word "grind" refers to the routine everyday tasks that a person does. You might also hear the phrase "daily grind" used in this context.

Often, this expression is used in a negative way, expressing the idea that the work is repetitive, boring, and not very interesting. It's often said in a sad voice, maybe even with a sigh, as a way to express lack of excitement about returning to daily responsibilities. For instance, if a worker just came back from vacation and started the first day of work after the break, they might say, "It's back to the grind now."

Kassy uses a slight variation of this expression with the preposition "into." Both variations are common and mean the exact same thing. When Kassy says that she might need to get back into the grind, she means that she might need to start working harder and make more money again.

Here are a couple more examples with **back to the grind**:

Adrian: Hey Natalie! It's good to see you. How was your summer?

**Natalie:** It was great! But you know, flew by so quickly.

Adrian: Same. Well, it's back to the grind now.

**Natalie:** Yeah. Back to studying!

Chris: Last day of our honeymoon! Hard to believe we're getting back to the grind on Monday.

Mary: I know, sweetie. Back to the real world.



#### Let's put it this way

Phrase, informal

In this episode, Andrew asks Kassy how much she would pay for an extra hour in her day. As she finds it difficult to answer, he rephrases his question. He says, "Let's put it this way: if you could buy an additional hour, where would you insert that hour?"

"Let's put it this way" is a phrase used before expressing an idea in a different, usually simpler, and clearer way. When we say, "let's put it this way," we're about to rephrase something we previously said so that it's easier to understand. The verb "to put" here means to express or say.

You can also use this expression when you want to avoid going into detailed explanations when someone asks you a question. For instance, if a colleague asks you why you weren't at work the other day, and the reason is complicated or personal, and you don't really want to explain, you might say, "Let's put it this way: I had something else I needed to take care of." This way, you'll make it clear that this is all you can say for now.

A variation of this expression is "let me put it this way." You can use both of them to introduce a different way of saying something or to provide an easier explanation to communicate an idea more clearly.

It's worth noting that the expression "let's put it this way" is better for informal and semiformal situations, and it's best to avoid it in academic and formal settings. If the tone of a situation is more formal, it's better to use phrases, such as "to put it simply," "in other words," or "allow me to rephrase."

Here are a couple more examples with **let's put it this way**:

**Trey:** Thank you for your presentation, Alice. How would you suggest that we improve our sales?

Alice: Let's put it this way: we need to find more customers and make our product even better.

Alex: I'm not sure I understand exactly how this app works. Could you explain again?

**Holly:** Sure, **let me put it this way**: it's like having a virtual personal assistant that manages your daily activities and appointments.

#### Quiz

1.	Which of the following can you use to emphasize the most important point in a
	conversation?

- a) On the end of a day
- b) At the end of a day
- c) In the end of the day
- d) At the end of the day

2.	True or false? If a person beats around the bush, they get straight to the point of
	a conversation.

- a) True
- b) False

#### 3. Which of the following can you use to show your interest and enthusiasm about something?

- a) Sine me up
- b) Sing me up
- c) Sign me up
- d) Sigh me up

### 4. In which of the following situations would it be appropriate to say, "back to the grind?"

- a) When you're back to work after the weekend
- b) When you quit your job
- c) When going on vacation
- d) When you're being promoted

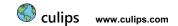
### 5. If someone says, "Let's put it this way", it means that \_\_\_\_\_.

- a) they don't want to talk about something
- b) they don't know how to explain something
- c) they're asking for your opinion
- d) they're about to rephrase what they said before



### **Writing and Discussion Questions**

- 1. What's more important to you: time or money?
- 2. Think of a situation when you or someone else was beating around the bush. Could you share what happened? Why do you think it was challenging to be direct in that situation?
- 3. Have you ever worked your way up to achieve something higher? Please talk about it.
- 4. If you were asked to work overtime, would your response be "Sign me up?" Why?
- 5. How do you usually feel when you have to go back to the grind after a holiday?



### **Quiz Answers**

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

### **Episode credits**

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