

BBC LEARNING ENGLISH. PHRASAL VERBS. MONEY. TRANSCRIPT

My car broke down, and I had to fork out £800 to have it fixed.

Oh no! Does that mean you've run out of money for your home renovation?'

Yep, I barely have enough to get by, so I'll have to save up for a few months before we can start the renovations again.

I can lend you some money, and you can just pay me back in a few months. Are you sure? I promise not to splash out.

Of course, you need enough to live on. I don't want to see you hungry. Thank you so much!

Hello, this is Phrasal Verbs with Georgie from BBC Learning English.

Today, we're looking at the phrasal verbs related to 'money'. Are you ready? Let's get into it!

'fork out' and 'splash out' are both about 'spending a lot of money'. But 'fork out', 'you do reluctantly, and it doesn't feel good'. This is usually for things like bills.

I had to fork out a lot of money for the bills this month.

Whereas, you 'splash out on luxurious things that you want, and it feels good'.

They decided to splash out on a five-star hotel for their anniversary.

'pay someone back' means 'return money that you borrowed from someone'. Someone lends you their money temporarily, and when you have the money, you 'pay them back' - you give them their money.

I borrowed £50 from my sister, but I plan to pay her back next week.

'run out of money' means 'you spend all your money, and there's none left'. You can use this for other things too.

We've run out of milk! Can you buy some more?

'live on' and 'get by' are similar because they both mean 'to survive or sustain yourself on the money that you have'. The difference is 'get by' feels a bit negative, like the person is struggling to survive on the little money that they have.

Even with two jobs, she barely gets by each month.

Whereas, 'live on' is a bit more neutral. This is the money we use to feed ourselves and buy the essentials. It's more of a statement of fact.

My grandparents live on their private pensions. They use their private pensions to live.

'save up' means 'accumulate money, or increase the total by not spending it'.

We usually do this for a reason, like saving up for a house or an expensive pair of shoes.

She's been saving up for a car, and she's finally reached her target.

VOCABULARY

Anniversary (noun) - A special day that happens every year to remember something important

Bills (noun) - Papers that tell you how much money you need to pay for things like electricity or water

Essentials (noun) - Things that are really important and necessary for living

Neutral (adjective) - Not taking sides or showing a preference for one thing over another

Struggle (verb) - To try very hard to do something difficult

Survive (verb) - To stay alive, especially in a difficult situation

Target (noun) - Something you aim at or try to reach