

**Study shows money makes us worry**

A new study from the BBC shows that looking after money isn't easy. Over 109,000 people took part in the BBC's Big Money Test. It was one of the biggest ever studies on the psychology of money. One of the biggest findings is that money makes many people feel bad. Researchers say over 40 per cent of us always worry about spending money; a third of us constantly worry about money; and the same percentage feel guilty when spending money on themselves. The study found that women like to go shopping to make themselves feel better about life, while men are more likely to save their cash. Women are more generous with their money and are also more likely to suffer from money problems.

The researchers also looked at ways shops try and make us spend our money. It showed how stores are continually looking at new ways to make us buy things on impulse. It asks why sweets and chocolate are always by the checkout in supermarkets; why "everyday essentials like bread and milk are at the back of shop so you have to walk through as many aisles as possible to reach them;" and why the perfume and jewellery sections are always at the front of a department store. The test says that buying things on impulse can be bad for our finances: "People who bought goods impulsively were three times more likely to go bankrupt, and four times more likely to run out of money by the end of the week."



**Ex.1 Match the following expressions from the article with their synonyms.**

- |                  |                     |
|------------------|---------------------|
| 1. looking after | a. techniques       |
| 2. took part     | b. kind             |
| 3. psychology    | c. walkways         |
| 4. guilty        | d. participated     |
| 5. generous      | e. at fault         |
| 6. ways          | f. spontaneously    |
| 7. essentials    | g. caring for       |
| 8. aisles        | h. ruined           |
| 9. impulsively   | i. mental processes |
| 10. bankrupt     | j. necessities      |

**Ex.2 Finish the phrases 1-10 with endings a-j. Sometimes more than one option is possible:**

- |                              |                        |
|------------------------------|------------------------|
| 1. looking after             | a. better about life   |
| 2. studies on the psychology | b. our finances        |
| 3. a third of us constantly  | c. from money problems |
| 4. make themselves feel      | d. on impulse          |
| 5. more likely to suffer     | e. out of money        |
| 6. buy things                | f. your money          |
| 7. everyday                  | g. aisles as possible  |
| 8. walk through as many      | h. worry about money   |
| 9. bad for                   | i. of money            |
| 10. more likely to run       | j. essentials          |

***I know English idioms!***

*This lesson's text deals with the topic of money. Let's recall then two common money-related idioms:*

- to spend money like water (= *szybko wydawać pieniądze*)
- to have money to burn (= *mieć forsy jak lodu*)

*AND YOU? Do you have money to burn and / or spend it like water? 😊*

***Phrasals, phrasals...***

*"People who bought goods impulsively were (...) four times more likely to run out of money by the end of the week." reads a sentence from our article. It contains a very useful and common phrasal verb: "run out of", which is used when we want to say that we no longer have something (coś się kończy). Let's study these examples:*

- I'm running out of time. Can you do it faster?
- We are running out of petrol. We need to find a petrol station soon.

***Grammar corner***

*The title of this lesson's text says that "money makes us worry" which could be translated as "pieniądze sprawiają, że się zamartwiamy". It uses a popular grammar structure which can be expressed as: "make sb do sth" – *sprawiać, że coś się z kimś dzieje*. For example:*

- *My boss makes me work harder and better.*
- *Economic situation has made many people leave the country.*
- *Every time I meet my friend, he makes me laugh.*

<b>GLOSSARY</b>	
<b>study</b>	badanie
<b>worry</b>	martwić się
<b>to look after</b>	troszczyć się o
<b>to take part</b>	wziąć udział
<b>finding</b>	odkrycie, wniosek
<b>researcher</b>	badacz
<b>to spend</b>	wydawać
<b>a third</b>	jedna trzecia
<b>constantly</b>	stale
<b>percentage</b>	procent
<b>guilty</b>	winny
<b>to save</b>	oszczędzać
<b>cash</b>	gotówka
<b>generous</b>	hojny
<b>suffer from</b>	cierpieć na
<b>to look at</b>	spojrzeć, przyjrzeć się
<b>ways</b>	tu: sposoby
<b>continually</b>	ciągle
<b>to buy on impulse</b>	kupować pod wpływem impulsu
<b>checkout</b>	kasa
<b>everyday essentials</b>	podstawowe produkty (spożywcze)
<b>aisle</b>	alejka (w supermarkecie)
<b>to reach</b>	dosięgnąć
<b>jewellery</b>	biżuteria
<b>department store</b>	dom towarowy
<b>impulsively</b>	impulsywnie
<b>likely</b>	prawdopodobny
<b>to go bankrupt</b>	bankrutować
<b>to run out of sth</b>	gdy coś się kończy (pieniądze, czas, surowce itd.)

**ANSWER KEY**

Ex.1

1. G
2. D
3. I
4. E
5. B
6. A
7. J
8. C
9. F
10. H

Ex.2

1. B, F
2. I
3. H
4. A
5. C
6. D
7. J
8. G
9. B, F
10. E