Daily English Chat

Couple's Argument Over Money

Level: A2
Video: https://www.youtube.com/watch?v=UH05P2QspfU

Conversation 1: Finding the Credit Card Bill

1 **Lucy:** Tom, **what is this** box?

2 **Tom:** Oh, it is my new **smartwatch**.

3 **Lucy:** A smartwatch? **When did you buy** this?

4 **Tom:** I bought it **yesterday afternoon**.

5 **Lucy:** But you **already** have a good watch.

6 **Tom:** Yes, but this one is **much better**.

7 **Lucy:** And what is this **paper** on the table?

8 **Tom:** That is the **credit card bill**.

9 **Lucy:** **Let me look at** this bill.

10 **Tom:** It is **not a big deal**, Lucy.

11 **Lucy:** Not a big deal? This watch was $200!

12 **Tom:** I know, but it was **on sale**.

13 **Lucy:** $200 is **a lot of money**.

14 **Tom:** I really wanted it for my **morning runs**.

15 **Lucy:** We are trying to **save money**, Tom.

16 **Tom:** I know. We **are saving** money.

17 **Lucy:** Did you buy **anything else**?

18 **Tom:** I just bought two new **shirts**.

19 **Lucy:** Two new shirts? You have **a lot of clothes**.

20 **Tom:** But I need them **for the office**.

21 **Lucy:** You **used the credit card** again.

22 **Tom:** Yes, I used the credit card.

23 **Lucy:** We **agreed to** pay with cash only.

24 **Tom:** I didn't have **enough cash** yesterday.

25 **Lucy:** I am very **disappointed**, Tom.

26 **Tom:** Please **don't be angry**, Lucy.

27 **Lucy:** We have **a goal** for our family.

28 **Tom:** I understand. I **made a mistake**.

29 **Lucy:** You **always say** it is a mistake.

30 **Tom:** I **work hard**. I want nice things sometimes.

31 **Lucy:** I work hard, too, but I don't buy **expensive things**.

32 **Tom:** **You are right**. I am sorry.

33 **Lucy:** Can you **return** the watch to the store?

34 **Tom:** I already **opened the box**.

35 **Lucy:** You can still **take it back**.

36 **Tom:** Really? I really want to **keep it**.

37 **Lucy:** We will talk about this more **after dinner**.

38 **Tom:** Okay, we will **talk later**.

39 **Lucy:** Now, please **help me with** the cooking.

40 **Tom:** Yes, Lucy. **I am coming**.

Conversation 2: Needs vs. Wants

41 **Lucy:** Tom, let's **sit down and talk**.

42 **Tom:** Okay, I am **ready to listen**.

43 **Lucy:** **Why did you buy** that expensive watch?

44 **Tom:** Because I **really wanted** it.

45 **Lucy:** There is **a difference between** want and need.

46 **Tom:** **What do you mean**, Lucy?

47 **Lucy:** We need food and **electricity**.

48 **Tom:** Yes, those are **very important**.

49 **Lucy:** You want a smartwatch, but you **don't need** it.

50 **Tom:** **I guess** you are right.

51 **Lucy:** Our goal is to **buy a new house**.

52 **Tom:** I know. We need a house **for the baby**.

53 **Lucy:** Exactly. But we **cannot save money** like this.

54 **Tom:** $200 is **not a lot**.

55 **Lucy:** It is a lot when you **use the credit card**.

56 **Tom:** I will **pay the bill** next month.

57 **Lucy:** Then we have to pay **extra interest**.

58 **Tom:** I **forgot about** the interest.

59 **Lucy:** We **waste money** when we do this.

60 **Tom:** I don't want to **waste** our money.

61 **Lucy:** We must **stop buying** unnecessary things.

62 **Tom:** But shopping **makes me feel** happy.

63 **Lucy:** I understand. But saving money is **more important**.

64 **Tom:** How can we **reach our goal**?

65 **Lucy:** We must **be strict with** ourselves.

66 **Tom:** It is **very hard** for me.

67 **Lucy:** It is hard for me, **too**.

68 **Tom:** You are very **good with money**, Lucy.

69 **Lucy:** I just **think about** our future.

70 **Tom:** You are **a very good wife**.

71 **Lucy:** Thank you. But **I need you to** help me.

72 **Tom:** I will. I **promise to** do better.

73 **Lucy:** I will help you **control your spending**.

74 **Tom:** Please do. I really **need your help**.

75 **Lucy:** It takes time to **build a good habit**.

76 **Tom:** I'm **willing to** learn.

77 **Lucy:** That **makes me feel** very happy.

78 **Tom:** I will **return the watch** tomorrow morning.

79 **Lucy:** Thank you, Tom. That is **the right choice**.

80 **Tom:** **Anything for** our family.

Conversation 3: The Argument Over Money Control

81 **Lucy:** Tom, we need **a new plan** for our money.

82 **Tom:** Okay. **What kind of** plan?

83 **Lucy:** I think I should **manage** all our money.

84 **Tom:** What? Manage **all the money**?

85 **Lucy:** Yes. Please **give me** your credit cards.

86 **Tom:** Give you my cards? **No way**!

87 **Lucy:** You buy **too many** expensive things.

88 **Tom:** It was **just one** watch, Lucy.

89 **Lucy:** No, it is **a bad habit**. You waste our money.

90 **Tom:** I work hard **for my money**.

91 **Lucy:** I work hard, too, but we **need a house**.

92 **Tom:** I know, but I'm **an adult**.

93 **Lucy:** Then **act like** an adult. Stop shopping.

94 **Tom:** You are **treating me like** a child.

95 **Lucy:** I just **don't trust** you with the credit card.

96 **Tom:** That is very **unfair**, Lucy.

97 **Lucy:** It is **fair**. We cannot save money like this.

98 **Tom:** I will **cancel the card**, okay?

99 **Lucy:** No, just give it to me. I will **keep it safe**.

100 **Tom:** I need some money **for myself**.

101 **Lucy:** I will give you **cash every week**.

102 **Tom:** An **allowance**? Like a little boy?

103 **Lucy:** It is a **budget**. It helps us save.

104 **Tom:** I really **hate this idea**, Lucy.

105 **Lucy:** Do you want a new house **or not**?

106 **Tom:** Yes, **I want** a house.

107 **Lucy:** Then you **have to listen to** me.

108 **Tom:** We are **a team**, not boss and worker.

109 **Lucy:** A team makes **good choices** together.

110 **Tom:** But you are making **all the rules**.

111 **Lucy:** Because you **made a bad choice** today.

112 **Tom:** Fine. **Here is** the credit card.

113 **Lucy:** Thank you. This is **for our future**.

114 **Tom:** I **still don't like** it.

115 **Lucy:** You will **thank me later**.

116 **Tom:** I **hope you're right**.

117 **Lucy:** We will save money **very fast** now.

118 **Tom:** Let's **try it** for 1 month.

119 **Lucy:** Good. It is **a good plan**.

120 **Tom:** **We will see**, Lucy.