

# Lesson 6: Money (Дéньги)

## Verbs with Money

Let's start by reviewing some of the different verbs you can use with money:

- to earn money is '**зарабáтывать дéньги**' – to receive money from doing work.

For example, я зарабатываю 100 000 рублей в месяц (I earn 100,000 rubles per month).

- to spend money is '**трáтить дéньги**' – to use money to pay for things.

For example, я трачу 30 000 рублей в месяц на еду (I spend 30,000 rubles per month on food).

- to waste money is '**транжírить дéньги**' – to spend a lot for insignificant things.

For example, я транжирю дéньги на кофе (I waste money on coffee).

- to save money is '**эконóмить дéньги**' – the opposite of 'транжирить дéньги' – to spend carefully, with caution.

- to save up is '**копить дéньги**' – to save money for some thing.

For example, я коплю дéньги на новую машину (I am saving up for a new car).

## Earning and Saving Money

The general money you receive for doing your job is called salary (**зáработанная плáта** or **зарплáта**). Some jobs include extra payments for great performance or at the end of some period – bonus (**прéмия**).

The salary can be paid in cash (**наличные**) or transferred to your bank account (**бáнковский счёт**) into the bank (**банк**) of your choice. Cash can be banknotes (**банкнóта** or **купю́ра**) and coins (**монéта**). You keep them in a wallet (**кошлéк**).

There are not so many banks accounts in Russia for everyday life, just two:

- **Расчётный счёт** – an account where you can receive money and pay out from almost without any limitations. Used for day-to-day spending. For more convinient spending, a credit card (**кредíтная кáрта** or **кредíтка**) is often used to spend money from your account.

- **Банковский вклад** – a bank account with some restrictions on withdrawals and deposits. For example, some have conditions where you cannot withdraw during some period, and if you do you'd lose your interest (**процэнт**).



Every month, you receive a statement (**выписка**) in the mail or online. The statement shows your transactions (**операция**) – money spent or received and your balance (**остаток**) (amount of money available).

You can withdraw (**снимать**) or deposit (**класть**) money to or from your bank account via ATM (**банкомат**) or via a cashier (**кассир**) at your bank.

You can earn money by selling (**продавать**) some things.

Finally, let's learn some words for economic class. If you have a lot of money, then you are rich (**богач** (noun), **богатый** (adjective)). If you have average wealth, then you are middle-class (**средний класс**). If you are short on money, you are poor (**бедняк** (noun), **бедный** (adjective)).

## Spending money

Usually, you use the money by buying (**покупать**) some things.

If something costs a lot, such a thing is expensive (**дорогая**) and if it is too expensive

for you, you can say 'I cannot afford it' (**я не могу себе этого позволить**).

When something is cheap, it is called '**недорогой**' or '**дешёвый**'.

If you use your money for charity, it is called '**делать пожертвования**'. For example, to charity organizations (**благотворительная организация**).

People who like to share and give money are called generous (**щедрый**), and the opposite – **скупой, жадный**.

## **Borrowing & Lending Money**

Another thing you can do with money is to borrow (**занять** or **взять в долг**) or lend (**одолжить**) it. Usually, these words are related to friends of family. If you go to a bank, you take out a loan (**кредит, брать кредит**).

When you take out a loan or borrow money, you owe (**быть должным**) this amount of money to the person or entity who gave it to you.

The verb for repaying a debt (**долг**) is '**отдавать долг**' in case of borrowing money and '**выплатить кредит**' for a bank loan.

## **Упражнения по произношению (Pronunciation practice)**

Дёньги, зарабатывать дёньги, тратить дёньги, транжирить дёньги, экономить дёньги, копить деньги, зарпла́та, премо́ия, наличные, ба́нковский счёт, банк, банкно́та, купю́ра, моне́та, кошлёк, расче́тный счёт, креди́тная ка́рта, креди́тка, ба́нковский вклад, проце́нт, вы́писка, опе́рация, оста́ток, снима́ть, кла́сть, банкомáт, касси́р, продава́ть, бога́ч, бога́тый, сре́дний класс, бедня́к, бе́дный, покупа́ть, дорога́я, не могу себе этого позволить, недорогой, дешёвый, делать пожертвования, благотворительная организация, щедрый, скупой, жадный, занять, взять в долг, одолжить, кредит, брать кредит, быть должным, долг, отдавать долг, выплатить кредит.

## Quiz 1. Money Story

Деньги, монета, продавать, снимать, банк, одолжить, взять кредит, транжирить, получать, не мог себе позволить, богатый, дорогой, банкомат.

My friend is working very hard, but (earns) \_\_\_\_\_ only 20 000 rubles per month. However, he manages to (waste money) \_\_\_\_\_ on (expensive) \_\_\_\_\_ things he definitely (can't afford) \_\_\_\_\_. Maybe he (borrowed) \_\_\_\_\_ some (money) \_\_\_\_\_ from his friends? Or (took out a loan) \_\_\_\_\_ from the (bank) \_\_\_\_\_?

I saw him once (withdrawing) \_\_\_\_\_ the money from (an ATM) \_\_\_\_\_, then he exchanged the (banknotes) \_\_\_\_\_ for (coins) \_\_\_\_\_. I think he (sells) \_\_\_\_\_ these (coins) to some (rich) \_\_\_\_\_ collector.

## Quiz 2. Fill in the gaps

Тратить, остаток на счету, выплатить кредит, премия, копить деньги, отдать долг, зарплата, бедный, благотворительность, банковский счёт.

1. He is too generous, he spends all of his money on \_\_\_\_\_
2. I \_\_\_\_\_ a lot of money on food.
3. My \_\_\_\_\_ is rather high for my job.
4. There are so many \_\_\_\_\_ people who cannot even afford food.
5. I will be so happy when I finally \_\_\_\_\_
6. I have a job with a great \_\_\_\_\_ at the end of the year.
7. I deposited some money into my \_\_\_\_\_.
8. My friend finally \_\_\_\_\_ to me.
9. My \_\_\_\_\_ is too low, I can't even buy a cup of coffee.
10. I \_\_\_\_\_ to buy a new car.



## Keys to the Quiz 1. Money Story

My friend is working very hard, but (earns) получать only 20 000 rubles per month. However he manage to (waste money) транжирить деньги on (expensive) дорогой things he definitely (couldn't afford) не мог себе позволить. Maybe he (borrowed) одолжить some (money) деньги from his firends? Or (took a loan) взять кредит in the (bank) банк?

I saw him once (withdrawing) снимать the money from (ATM) банкомат, then he change the (banknotes) купюра to (coins) монета. I think he (sells) продавать these (coins) to some (rich) богатый collector.

## Keys to the Quiz 2. Fill in the gaps

Тратить, остаток на счету, выплатить кредит, премия, копить деньги, отдать долг, зарплата, бедный, благотворительность, банковский счёт,

1. He is too generous, he spends all of his money on благотворительность.
2. I тратить a lot of money on food.
3. My зарплата is rather high for my job.
4. There are so many бедняк people who cannot afford even food.
5. I will be so happy when I finally выплатить кредит.
6. I have a job with great премия at the end of the year.
7. I deposited some money on my банковский счёт.
8. My friend finally отдать долг to me.
9. My остаток на счету is too low, I can't even buy a cup of coffee.
10. I копить деньги to buy a new car.



Монета

Кошелёк

Кредитка

Купюра (банкнота)