**PERSONAL FINANCE, MONEY,EMPLOYMENT**

Contribute **with sentences** that are easy to remember, ready to use, very common, and obtained from reliable sources, those who feel native or prestigious(.co.uk, .us, .au, bbc, cnn, well known magazines, the document I gave you).

**Highlight** the words/expressions that you find useful as in the examples, and provide **a translation**.

Scroll down until you find a blank space and write your contribution there.

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| SENTENCE(s) | Function/translation/Info: Slang,/SOURCE |
| Living on a tight budget **may** feel like you’re living in survival mode, **but** with a shift in mindset | <http://www.happier.co.uk/blog/7-ways-to-survive-a-tight-budget-4919>, me gusta el contraste may...but |
| **Generally**, the interest you pay on debt is more than that you earn on savings. | <http://www.standardbank.co.za/portal/site/standardbank/menuitem.de435aa54d374eb6fcb695665c9006a0/?vgnextoid=ea8ef8bc8f35b210VgnVCM100000c509600aRCRD> |
| ...you probably needn’t worry too much.  **However**, if you’re likely to build up significant business debts, it **might** be more advisable to | <http://www.startupdonut.co.uk/startup/set-up-a-business/registering-as-a-sole-trader>  However combinado con might. (La idea de acumular deuda (build up debt), endeudarse (run up debt) |
| The **mortgage loans**  that they made were packaged up, sliced and sold off to investors in the **money markets.** | Mortgage loan, es un prestamo hipotecario, una hipoteca,; y money markets, se refiere a las diferentes bolsas  (fuente: “The Crunch” by Alex Brummer) |
| There were newspaper pictures of **savers** queuing outside the **bank branches** all around the country. | Savers: ahorradores, impositores en un banco; Bank branch, es una sucursal bancaria.  (fuente: “The Crunch” by Alex Brummer) |
| This is a world away from the formal and legalistic regulation of **financial services** seen in other capitals. | Financial services: servicios financieros, la clase de servicios que presta un banco.  (fuente: “The Crunch”, by Alex Brummer) |
| to **get** a **rise** | conseguir un aumento Source Sheldom Cooper /The big bang theory season 07 chapter 06 |
| This will make it easier **to make ends meet** o and may be the only way you’ll be able to save towards retirement. | To make end meets llegar a final de mes./ About.com fnancial planning. |
| Securely transfer **funds** between your accounts. | Transferencia segura de fondos entre cuentas. /Bank of america.com |
| Bank like any other business can **go bust.** | To go bust quebrar./ Linguee.es |
| british gas, the uk´s biggest **energy supplier ….**  switch **suppliers** for the best deal | empresa suministradora de energia….cambiar de proveedor de la mejor oferta  <http://www.bbc.co.uk/news/business-24562930> |
| Nearing **retirement**, with 3 **tuition bills** to pay | <http://money.cnn.com/2013/08/01/retirement/tuition-bills.moneymag/index.html?iid=PF_college101>  cerca de jubilarse…..con 3 facturas de matricula que pagar, tuition fees or bills (relacionado con educación) |
| "We know we **spend** a lot **on** them, but it's something we want to do” | spend on….gastar en |
| **Account code** format for national transfers, or the International Bank **Account Number** | Número de cuenta bancaria (Bank terms) |
| **Monetary policy** in the UK usually operates through the price at which money is lent – **the interest rate** | Política monetaria……....tasa de interés  <http://www.bankofengland.co.uk/> |
| It is not as comfortable for Mexicans to **pay** for something **in full** as it is to do it **in installments.** | TO PAY IN FULL: To pay completely for the money owing.  TO PAY IN INSTALLMENTS: To pay for something by making regularly payments over a certain period of time |
| John **bought** that TV **on impulse** , he never realized it was almost half price in the other store. | TO BUY ON IMPULSE: To buy something without considering the advantages or disadvantages of buying it. |
| The company offered to **pay in advance**, so in this way we would not have to wait until work is done to get our money. | To pay for something before it is actually completed, or delivered. |
| Easy ways **to cut back on spending** every day. | Recortar los gastos |
| Uk government set to **issue** Islamic **bonds.** | Lanzar bonos |
| How can one plan for a secure financial future in an **environment of economic instability**? | Ámbito de inestabilidad económica |
| Asking for a **pay rise** | pedir un **aumento de sueldo**  [**http://www.bbc.co.uk/worldservice/learningenglish/general/sixminute/2013/10/131024\_6min\_pay\_rise.shtml**](http://www.bbc.co.uk/worldservice/learningenglish/general/sixminute/2013/10/131024_6min_pay_rise.shtml) |
| When is the right time to **stop your job** and **retire**? | <http://www.bbc.co.uk/worldservice/learningenglish/general/sixminute/2013/09/130926_6min_retirement.shtml> |
| "I'd love to go out with you tonight, but I**'m broke**" | Estoy sin blanca, tieso, sin dinero |
| **I don't spend money like water- thank goodness- or else I'll be broke!** | spend money like water : gastar sin control |
| I lived **beyond my means** because I earned a lot of money | por encima de mis posibilidades. |
| They know from experience what will **soothe markets**, what will **rile** them. | **to soothe markets**: calmar los mercados  **to rile markets**: irritar los mercados  <http://krugman.blogs.nytimes.com/2012/03/05/economics-in-the-crisis/> |
| We were going to **go bankrupt**. | **To go bankrupt**: ir a la quiebra  <http://elpais.com/elpais/2013/10/30/inenglish/1383142172_513098.html> |
| All of the properties are “**money pits**” | **Money pit:** pozos de dinero, fuentes permanentes de gasto.  <http://online.wsj.com/news/articles/SB10001424127887323293704578330243703304194> |
| Her **bank account** **is in the red** because you have received a $1000 **membership fee** from the gym. Dindn’t she know how much how much it cost? | **Bank account**: cuenta bancaria. Fuente: WordReference  **To be in the red**: Estar en números rojos. Fuente: [WordReference](http://www.wordreference.com/es/translation.asp?tranword=be+in+the+red)  **Membership fee**: Cuota de inscripción. Fuente: [HowStuffWorks-Money](http://money.howstuffworks.com/personal-finance/banking/10-sneaky-banking-fees4.htm#page=2) |
| And you have also included **pocket money** | **pocket money**: Dinero de bolsillo., Pequeña cantidad de dinero para gastos personales. |
| I don´t want your **dirty money** | **dirty money:** dinero ganado por medios ilícitos |
| Doný **throw money** at the project. Make sure you demand replies | **throw money:** Tirar dinero, desperdiciarlo  <http://esl.about.com/od/vocabularyreference/a/cl_money.htm> |
| **keep the change** | quedarse el cambio |
| **bail somebody out** | pagar la fianza a alguien... |
| This tangled web results in terrible suffering for the people and the **squandering** of **money** and humanitarian aid. | derrochar dinero |
| Give me the **dough**! | dame la pasta! |
| Is your **mobile pay-as-you-go** or do you have a contract? | Pay-as-you-go mobile phone: teléfono de prepago. (source: face2face, Cambridge, Student’s book) |
| 10 Euros for an ice cream? He’s **ripping** people **off**. | Rip sb off/ rip off sb: timar, estafar  (source: face2face, Cambridge, Student’s book) |
| You can then consider all the available information and make your own best guess on when **interest rates** will rise. | Interest rate: tasa de interés.  (source: http://www.thisismoney.co.uk/money/news/article-1607881/When-UK-rates-rise.html) |
| “to pay off a loan”  -Luckily, when handled correctly, **paying off a car loan** is a simple and painless process. | saldar un crédito  (source: <http://money.howstuffworks.com/personal-finance/debt-management/manage-car-loan.htm>) |
| “to **figure out** the best monthly payment” | calcular el pago mensual óptimo  (source: <http://money.howstuffworks.com/personal-finance/debt-management/manage-car-loan.htm>) |
| “**loans mid-stream**” ... “**a better deal**”  - How to change loans mid-stream in order to get a better deal. | créditos sin saldar ... mejores condiciones  Cómo cambiar créditos sin saldar para obtener mejores condiciones.  (source: <http://money.howstuffworks.com/personal-finance/debt-management/manage-car-loan.htm>) |
| the **household spending** | El gasto de los hogares <http://www.dailyfinance.com/> |
| **economic growth** | crecimiento economico<http://www.dailyfinance.com/> |
| A rise in a **borrowing costs** | Un aumento en los costes del péstamo <http://www.dailyfinance.com/> |
| Obamacare delay would **send rates soaring** | (soaring, literally: flying high) subir los impuestos  <http://money.cnn.com/2013/11/01/news/economy/obamacare-delay/index.html?iid=SF_E_Lead> (this one and the next two) |
| which requires them **to get health insurance** or [face penalties](http://money.cnn.com/2013/08/13/news/economy/obamacare-penalty/?iid=EL). | contratar un seguro médico |
| Under the Affordable Care Act, insurers must **provide coverage to everyone** | (debt service coverage: reserva para pagar la deuda)  proporcionar cobertura económica a todo el mundo,( un colchón económico: financial cushion) |
| **To live within means**  *“If you wanto to live within your means (posibilidades) you have to know what your means (ingresos, recursos) are”.*  *“Anone who lives within their means suffers from a lack of imagination”*  Oscar Wilde. | Vivir de acuerdo a tus posibilidades  <http://credit.about.com/od/avoidingdebt/tp/live-within-your-means.htm>  “Si quieres vivir de acuerdo a tus posibilidades tienes que saber de qué medios (ingresos) dispones”. |
| **To carry a loan on something**  *“They carry a loan on their house”* | Tener un préstamo.  <http://money.cnn.com/2013/08/01/retirement/tuition-bills.moneymag/index.html?iid=PF_college101>  Tienen un préstamo para o sobre su casa. |
| **Wiped out**  *“They were wiped out when the stock market crashed”* | Arruinado, quebrado  <http://www.wordreference.com/es/translation.asp?tranword=wiped%20out>  “ Estaban arruinados cuando la bolsa quebró” |
| When I bought my computer I decided to pay for it in five **monthly installments** | **Monthly installment**: cuota mensual de pago. |
| It will take me about 20 years to **pay** my house **off** | **To pay** something **off**: Terminar de pagar algo. |
| I **lost my shirt** in a business venture and now I have no money. | **lost my shirt**  lose all or most of your money  http://www.learn4good.com/languages/evrd\_idioms/id-m.php3#loaded |
| I would not want to have to do that man’s job **for love or money.** | **for love or money (usually negative)**  MEANING: for anything, for any price  http://www.learn4good.com/languages/evrd\_idioms/id-m.php3#loaded |
| We bought the car **for a song** and will try and sell it for a higher price. | **for a song**  MEANING: at a low price, cheaply  http://www.learn4good.com/languages/evrd\_idioms/id-m.php3#loaded |
| Our company was able to **break even** after only six months of operation. | to break even = to have income equal to expenses  (source: http://www.idiomconnection.com/money.html) |
| I was **caught short** and had to borrow some money from my father last week. | to be caugth short = not to have enough money when you need it  (source: http://www.idiomconnection.com/money.html) |
| The new secretary is very smart and she is **worth** her **weight in gold**. | to worth its weight in gold = to be vary valuable  (source: http://www.idiomconnection.com/money.html) |
| ...found himself **knee-deep**... | to be knee-deep: estar metido hasta el cuello  <http://money.cnn.com/2013/11/20/technology/innovation/coin-card-startup/index.html?iid=HP_River> |
| ...**fundraising money**... | colecta, captación de fondos  <http://money.cnn.com/2013/11/20/technology/innovation/coin-card-startup/index.html?iid=HP_River> |
| **current coin** | <http://money.cnn.com/2013/11/20/technology/innovation/coin-card-startup/index.html?iid=HP_River> |
| **right frame of mind** | buen estado de ánimo |
| Personally, I think that it is  **of utmost importance** | **of utmost importance**  de suma importancia |
| **to strike a balance** between work-related and family-related responsibilities | **to strike a balance**  lograr un equilibrio |
| this may **lead to depression** | **lead to depression**  conducir a la depresión |
| to live a **fulfilling and comfortable life.** | **fulfilling and comfortable life.**  vida plena y cómoda |
| If you want to **build up enough wealth** to make sure you can give up work ... then don't forget about **pension planning.** | Si quieres **acumular suficiente fortuna** para asegurarte que puedes dejar de trabajar ... entonces no te olvides de los **planes de pensiones.**  *Source: PERSONAL FINANCE, MONEY,EMPLOYMENT.* |
| Eight months after I began tweeting, I was **laid off from** a job in the music business. | Ocho meses después de empezar a twittear, me **despidieron de** un trabajo en el negocio en el mundo de la música.  *Source: The New York Times* |
| You are such an optimist. You always **look on the bright side of things.** | Eres optimista porque siempre **miras la parte positiva de las cosas**.  *Source: http://www.curso-ingles.com* |
| Poor Africans **risk everything** to enter Spanish territory. | Los pobres africanos **arriesgan todo** para entrar en territorio español.  *Source: http://www.curso-ingles.com* |
| She won't have to find a job very quickly because she got a huge **golden handshake** from her last job | Ella no tendrá que buscar un trabajo muy rápidamente porque consiguió un gran **finiquito** en su último trabajo.  *Source: www.learnenglish.de* |
| To **put** someone **behind** **bars** | Meter a alguien en la cárcel (entre rejas)  Source: www.thefreedictionary.com |
| To **strike** a **balance** | Lograr el equilibrio  Source: www.washingtonpost.com |
| **It comes with the territory** | Idiom: conlleva  Source: www.heraldscotland.com |
| We need to **strengthen the links** with industry, strengthen our ability **to launch start-ups** | Tenemos que fortalecer los vínculos con la industria, fortalecer nuestra capacidad para poner en marcha nuevas empresas  Source:<http://www.bbc.com/news/business-30347441> |
| And **be willing to fail** - only by putting yourself on the line can you **achieve success** | Y estar dispuesto a fracasar - sólo por ponerse en la línea se puede lograr el éxito  Source:<http://www.bbc.com/news/business-30411719> |
| and its **annual global turnover exceeds** £100m. | su facturación global anual supera los 100 millones de libras  Source:<http://www.bbc.com/news/business-30411724> |
| and R.B, who **grab the opportunities that arise**. | **Coger o aprovechar las oportunidades que surgen.** |
| a job that allow you to live a **fulfilling** and comfortable life. | una vida **plena** y cómoda. |
| It is of **utmost** importance for a job. | Es de **máxima** importancia... |
| is difficult for her **to strike a balance** between... | es difícil para ella **lograr un equilibrio** entre... |
| **business acumen** | **visión para los negocios** |
| You may not be able to live comfortably |  |
| I find both quotes highly inspirational |  |
| It seems logical then to assume that the more mundane aspects of a job are played down or omitted altogether. |  |
| I value my independence and will not be happy working for someone else. |  |
| I personally believe that job satisfaction and remuneration are closely interlinked |  |
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