

DO YOU THINK ■

MONEY IS NOT FUNNY

It is said that money is the root of all evil. People want it even if they don't actually need it, they often do crazy things to get it, and they fight for it and sometimes commit crimes to have it.

However, if we take a closer look, we find out that the coins and notes themselves are harmless. It is human nature that makes money powerful. And so it is more precise to say that *loving money* is the root of all evil. Our relationship with money determines how materialistic we are; whether we are spendthrifts or scrooges. We all need money to survive. The question is if we control it or if it controls us.

Stop to think:

- Do you think it is better to give a child regular pocket money or to give him or her money only to pay for a particular thing?
- Do you feel paying kids for housework is useful or harmless? Explain and add your own experience if any.

SPENDING MONEY

Our attitudes to money vary and so do our spending habits.

On the one hand, there are spendthrifts who enjoy squandering and do not care much about the value of their finances. Buying things is their passion, and they often go on shopping sprees, wasting their money on stuff they don't need at all.

On the other hand, there are scrooges who love saving up more than necessary. They hunt for discounts and bargains and rarely indulge themselves with some kind of luxury. Other people consider them mean¹⁰ and unlikeable; however, they have quite a high opinion of themselves and believe they are reasonable¹¹.

We would probably agree on the fact that these are extremes and the best way of handling our finances is somewhere in between. Neither skimping nor frittering the money away is acceptable.

I've recently come across an interesting fact. One survey tried to find out which part of our brain is stimulated by money. The result was obvious: money stimulates our sense of security but never a feeling of happiness itself. You are all clever enough to draw the conclusion on your own.

Stop to think:

- Do you consider yourself a scrooge or a spendthrift? Explain.
- Do you prefer going shopping on your own or with friends/family?

GETTING MONEY

The first contact with the world of money is made quite early when kids are given some coins to buy something. We all probably remember our first piggy banks filling with cash coming from our parents' wallets and later on with birthday presents and pocket money.

It is great if parents not only provide their children with money but if they teach the little ones how to use it wisely as well. For example, it is good to encourage kids to save up to buy something. The child learns that money has some value and that it takes time, patience and sometimes even hard work to get what we want.

There are parents who prefer paying their kids for helping around the house so that they deserve their pocket money. However, this idea may have some negative impact too. The kid may start to feel that nobody does something for nothing and may expect a reward for any kind of help.

When the child is older, it is a great idea to encourage him or her to get a summer job to earn some money, even if the family is well-off and is able to support the child with money from the family resources. Young people must learn to be responsible and independent and not expect their parents to provide them with everything they want.

fritter (money) → rozhadzovať
skimp → šetriť, škrbliť, držať
rozhadzovať
šetriť, škrbliť, držať

Special task:

Go through the list and tick¹⁴ the items you mostly spend your money on. Compare the results with your friends. What do you never waste your money on and why?

- Food
- Clothes
- Services (hairdressers, cleaners, photocopying)
- Entertainment (cinema, CDs, concerts, books)
- Travelling
- Education (courses, books)
- Sports (equipment, fitness)
- Bills and rent
- Savings

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VOCABULARY:

1neškodný, nevinný; **2**márnotratník; **3**/skru:č/ lakomec; **4**bohatý, dobre situovaný - *bohatý, dobre situovaný*; **5**rozhadzovať - *rozhazovať*; **6**nákupná horúčka - *nákupní horečka*; **7**zlava - *sleva*; **8**dobrá kúpa - *dobrá kúpeň*; **9**dopriať si - *dopriať si*; **10**lakomý; **11**rozumný, uvážlivý; **12**skrbliť - *skrbliť*; **13**rozhadzovať peniaze - *rozhazovať peniaze*; **14**zaškrtnúť - *zaškrtnoť*