



"Life is a game. Money is how we keep score" (Ted Turner)

LIFE & MONEY 2

December 9, 2016

José Cruz: I-I. (You know, so) **No, go ahead.** (No no. Go ahead) I um, I was just thinking that um, I realize more and more as I talk to you just how this is a matter of self-discipline. It's not a matter so much of um getting a-a really cushy job although of course that helps. Uh but um, anything that you do if you put your self really into a mode of thinking where, "I'm **going to** achieve this", and I'm going to do whatever sacrifici- sacrifices are necessary. Uh, it certainly helps if you're like a computer programmer, you're making a \$100,000 a year or to do what you did where you were making the bu- you know the buckets of money you were making, but if you don't have the discipline, like you said, with the girls, with the other girls that you saw. It was all clothes, it was all booze, it was all (Mm hmm) nightclubs and stuff, um it disappears pretty fast. So...

Samantha Edwards: I don't know many girls that have- hardly anything in the bank especially now with the economy the way it is because they're so used to such a lavish lifestyle, that they don't know how to be, be uh uh you know, cheap basically (Ha) they they just continue to do all these things and they're like, "Oh god, I had I had \$10,000 saved, and you know, I'm down to my last \$1,000. And and you don't know how. But they're going out to eat everyday. They're buying all these new things and new makeups, and hair and nails, and boyfriends and parties. And you just

want to shake them and be like, you know you're not going to look back on your life in ten years, and think, "God, I'm so happy I went to that party". "**You know** I'm so happy, I bought that bottle of Dom Pérignon at the club. I'm so happy I bought that Louis Vuitton purse." It's not going to keep you warm at the end of the day.

José: Mm mm. I-I think that's um that's something really hard to do even at my age. Because (Heh) at the moment that you're buying or thinking of getting this or getting that um if you don't have the experience of, um **what's the word I'm looking for-** where you're putting- where you're putting off um, the the the benefit of something be- because you- there's something bigger in your sights. If you don't have the benefit of experience of living a life where you go, "Yeah, I did that and it really paid off you don't know (Mm hmm) that you shouldn't be living this um, this unnecessarily- ly lavish lifestyle. And you don't, you don't know how to tell yourself, "Yeah but you know, like in the past I put it off and then look what I've got, so I'm going to keep doing that." You just keep moving only one step at a time and you don't realize that uh, that Dom Perignon really isn't going to make you happy.

Sam: It's, it-it is. I think one of the biggest things that I said it to people, you constantly have to be setting goals for yourself because if you don't set goals,

you never feel like you accomplish anything, and your savings and your self-restraint **feels** worthless. You know, you can't just, you know- yeah you can put it into a tax-free savings account, yeah you can put it into an **RRSP, blah blah blah** but if you're not like, you know what, I'm going to purchase my first house, I'm going to buy, you know, a-a car, I'm going to go on a trip, or I'm going to save up my money to go down to New York and and be a writer, or whatever it is that your your full dream is, you need to set that. And you need to continue setting it. Because **you know what**, once you've smashed that first goal people get lazy.

José: Mm mm. No you- Oh that's so true.

Sam: Yeah they're like, "Oh I've accomplished that."

Word count	Time	Words/Min.
699	3:23	206:60

Pointers:

Sam and her uncle both speak very quickly.

Note that when José couldn't remember "**delayed gratification**" at 1:58 he didn't stop, he just kept speaking and describing the idea to Sam.

No, go ahead: Used when speakers overlap during a conversation. Usually accompanied with a gesture when face-to-face (0:02)

going to: pronounced, "**GONNA**" (0:26)

you know: said very quickly (1:35)

what's the word I'm looking for: said when a speaker wants to indicate that they can't remember a specific word or phrase. José was trying to remember the expression, "**delayed gratification**" (1:58)

feels: Sam should have said "**feel**" (2:52)

RRSP: Registered Retirement Savings Program (2:57)

blah blah blah: A slang expression that means, "**and other things that aren't important**" (2:58)

you know what: Used to draw the listener's special attention to the speaker's next statement (3:17)

Discussion:

How much do you think about money?

Are happiness and being rich related?

What's more important, your life goals or your money?

VOA ARTICLE: "HAPPINESS CLASS ONE OF YALE UNIVERSITY'S MOST POPULAR EVER"
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