

Phrasal Verbs – Lesson Three

Money

Deciphering meaning

Vocabulary to Learn

1. To settle up
2. To square up
3. To chip in
4. To be short on money
5. To be flat broke
6. To have deep pockets
7. To keep your head above water
8. To go halves
9. To be good for it
10. To scrape by

Instructions:

- Each page has its phrasal verb, a photo, and a few example sentences.
- Look at the images, read the examples, and guess your own meanings.

Note:

Being able to determine the meaning of a new word or phrase based on its context is an important skill. This activity will both improve your vocabulary range and help you to develop the skill of deducing meaning (guessing or understanding the meaning without being told).

- Good luck



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To Settle Up



Example Sentences:

1. Johnny, the bartender, never lets anyone leave without settling up first.
2. I'll pay the bill; we can settle up later, don't worry.
3. Can you pay for the hotel rooms, and I will settle up with you tomorrow?

My Definition :

To Square Up



Example Sentences:

1. Dave always asks me to pay for lunch and says we will square up later, but he never pays.
2. I'll send you the money tonight so we can square up.
3. Don't worry – we'll square up next week, I promise.

My Definition :

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To Chip In



Example Sentences:

1. Everyone chipped in to buy her a birthday gift.
2. Can you chip in five dollars for pizza?
3. My whole family chipped in to pay my university tuition. I don't know what I would do without them!

My Definition :

To Be Short on Money



Example Sentences:

1. I'm a little short on money this month.
2. He can't travel — he's short on money right now because he had to fix his car.
3. We're short on money until payday, so we will have to cook dinner at home instead of eating out.

My Definition :

To Be Flat Broke



Example Sentences:

1. I'm flat broke after paying rent.
2. She was flat broke in college.
3. Marina decided she wanted to change careers, being an artist left her flat broke.

My Definition :

To Have Deep Pockets

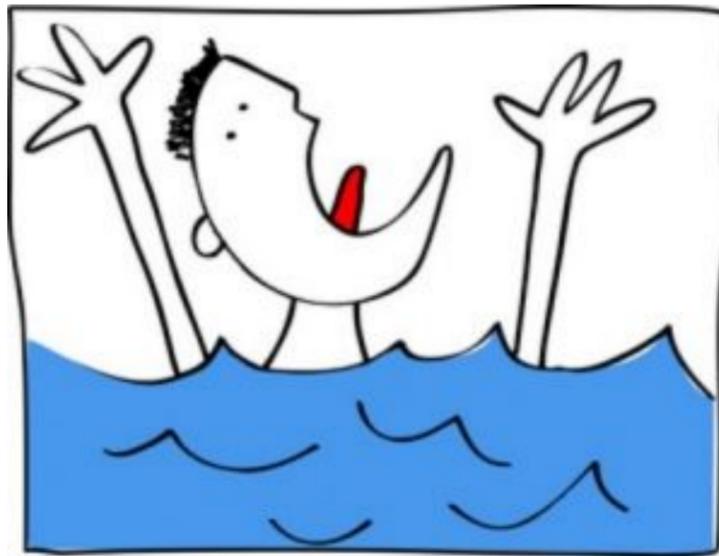


Example Sentences:

1. Bill Gates has deep pockets.
2. The Nestlé family has deep pockets.
3. Only investors with deep pockets can afford to invest in this project.

My Definition :

To Keep Your Head Above Water

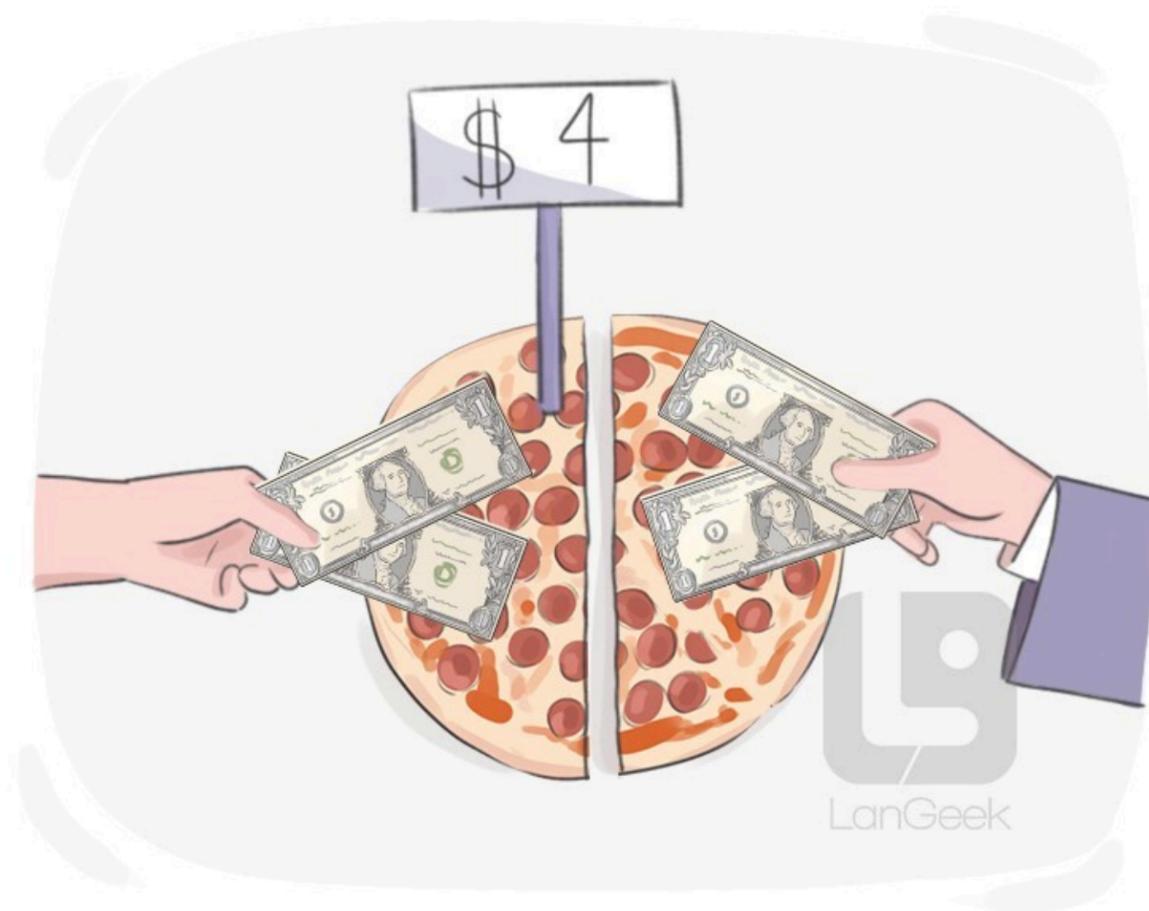


Example Sentences:

1. I'm working two jobs just to keep my head above water.
2. After the pandemic, many small businesses struggled to keep their heads above water.
3. With all these bills, I'm barely keeping my head above water.

My Definition :

To Go Halves



Example Sentences:

1. No, no, please, you don't have to pay for me, why don't we go halves?
2. Do you want to go halves on a gift for Sarah?
3. We went halves on the hotel room.

My Definition :

To Be Good for It



Example Sentences:

1. Can you lend me \$2,000? I'm good for it.
2. Don't worry, she will pay you back; she's good for it.
3. He says he's good for it, but I'm not sure. I heard he owes his sister money.

My Definition:

To Scrape By



Example Sentences:

1. We're just scraping by this month.
2. My mother was a public school teacher; she scraped by on a very small salary.
3. I'm tired of scraping by, I wanna get some big money. I think I should work in IT.

My Definition :

Match The Meanings

Phrase	Meaning
a. To Settle Up	1. To have absolutely no money at all.
b. To Square Up	2. To just barely manage to survive financially (avoiding debt).
c. To Chip In	3. To not have quite enough money for a specific total.
d. To Be Short	4. When a group of people each contribute some money to a total
e. To Be Flat Broke	5. To pay a bill or a debt so that you owe nothing.
f. To Have Deep Pockets	6. To split the cost of something equally (50/50).
g. To Keep Your Head Above Water	7. To pay someone what you owe them (usually between friends)
h. To Go Halves	8. To have a lot of money or financial resources.
i. To Be Good for It	9. To live with barely enough money for the absolute essentials.
j. To Scrape By	10. To say you are trustworthy and will definitely pay the money back.

Answer Key

Phrase	The Real Meaning
a. To Settle Up	1. To pay a bill or a debt so that you owe nothing.
b. To Square Up	2. To pay someone what you owe them (usually between friends).
c. To Chip In	3. When a group of people each contributes some money to a total.
d. To Be Short	4. To not have quite enough money for a specific total.
e. To Be Flat Broke	5. To have absolutely no money at all.
f. To Have Deep Pockets	6. To have a lot of money or financial resources.
g. To Keep Your Head Above Water	7. To just barely manage to survive financially (avoiding debt).
h. To Go Halves	8. To split the cost of something equally (50/50).
i. To Be Good for It	9. A way to say you are trustworthy and will definitely pay the money back.
j. To Scrape By	To live with barely enough money for the absolute essentials.

Teacher's writing sample

"My best friend has a birthday coming up soon, so my other friend and I decided that we would **chip in** to buy her a nice gift. She has **deep pockets**, so I always feel awkward when I'm buying her a gift; I don't want to get her something cheap and have her think that I am **flat broke**.

So, my friend and I decided that we would buy a nice projector and Bluetooth speaker system for her, and we agreed to **go halves**. However, it turned out my friend did not actually have enough money to **chip in** right away. She said that she had been **scraping by** this month, so she asked me if she could **square up** with me in a couple of weeks.

I was happy to **cover** her share for now because I am currently **short on money** myself, but I know she is a good friend with a steady job, so I know she is **good for it**. Besides, she has borrowed money from me before, and she always **settled up** with me very soon after."