

**Intermediate 3**  
**Unit 6 Dialog**  
**Presented by Mohammad Rajabpur**

## **In the Red**

**in the red** = in debt; not having enough money in your bank account

**in the red** ≠ in the black

**in the black** = having enough money in your bank account

*Jackie and Nancy Poe are talking about their bills that have been piling up.*

**bill** = a request for payment of money owed, or the piece of paper on which it is written

**pile up** = accumulate, increase

**Nancy:** Look at all these bills. How can we ever pay them?

**Jackie:** You're right. It's difficult to make ends meet these days.

**make ends meet** = have enough money for one's needs

**poverty line** = the official level of income that is needed to achieve a basic living standard with enough money for things such as food, clothing, and a place to live

*Nancy and Jackie live under the poverty line.*

**Nancy:** It really is. What do we do now?

**Jackie:** Apparently, we'll have to do without something.

**apparently** = seemingly, as it seems

**do without sth** = manage without something, live without something

**Nancy:** Ok, but what's on your mind?

**Jackie:** Well, we can sell the car and use public transportation or walk.

**What's on your mind?** = What is your opinion? = What are you thinking about?

**public transportation** = a system of vehicles such as buses and trains that operate at regular times on fixed routes and are used by the public

**Nancy:** Isn't there any other way we can cut down on expenses?

**Jackie:** Let's sleep on it. Things always look better in the morning!

**cut down on** = reduce, decrease

**expenses** = the money that a person has to spend  
**sleep on sth** = decide about sth tomorrow

**Full Text:**

## **In the Red**

*Jackie and Nancy Poe are talking about their bills that have been piling up.*

**Nancy:** Look at all these bills. How can we ever pay them?

**Jackie:** You're right. It's difficult to make ends meet these days.

**Nancy:** It really is. What do we do now?

**Jackie:** Apparently, we'll have to do without something.

**Nancy:** Ok, but what's on your mind?

**Jackie:** Well, we can sell the car and use public transportation or walk.

**Nancy:** Isn't there any other way we can cut down on expenses?

**Jackie:** Let's sleep on it. Things always look better in the morning!

**Sample Summary:**

Jackie and Nancy Poe are discussing their financial difficulties due to piling bills. Nancy expresses concern about paying them, and Jackie suggests they might need to sell their car and use public transportation or walk to cut expenses. Nancy asks if there are other ways to reduce costs, and Jackie proposes they think it over and decide in the morning.

**Sample Summary (Simple Version):**

Jackie and Nancy Poe are worried about their bills. Nancy asks how they can pay them, and Jackie suggests selling their car and using public transportation or walking. Nancy wonders if there are other ways to save money, and Jackie says they should think about it and decide in the morning.

**Source:**

[Intermediate 3 \(anglophone.ir\)](http://Intermediate3(anglophone.ir))