



## ESL Podcast 185 – Ways to Pay

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### GLOSSARY

**to ringing (someone) up** – to complete a purchase in a store by having the clerk add up and to provide a total purchase price for payment

\* I'd like all three of these pens. Can you ring me up?

**Your total comes to...** – what a sales clerk says to a customer to tell them the total purchase price

\* This one is \$12 and this one is \$43. Your total comes to \$55.

**credit card** – a small plastic card from a bank or business that allows someone to buy now and pay later

\* I better not bring my credit card with me to the sale, or I may spend too much.

**Visa/MasterCard/American Express** – three major types of credit cards in the U.S.

\* Do you think they will accept Visa, MasterCard, or American Express?

**to be declined** – when the bank or business does not allow someone to continue using their credit card, usually because that person has not paid their bill or they are over the limit of what they are allowed to spend

\* I was so embarrassed when my credit card was declined at the restaurant.

**I can't imagine why** – I don't understand why; it's not possible; usually said when a person is surprised about something

\* I can't imagine why she would want to get a job instead of finishing school.

**overdrawn** – when a person has tried to spend more money than is available in their account

\* We received a notice from the bank that our account was overdrawn last month.

**debit card** – a small plastic card that allows a person to pay for items by taking money out of their bank account electronically

\* I have enough money in my bank account so I'll use my debit card to pay for this.



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**cash** – money in coins and paper bills

\* I don't like carrying a lot of cash when I'm on vacation.

**personal check** – a check that takes money from a person's own individual bank account; (a check is a piece of paper with the signature of the person who holds the account for an amount of money; used for payment)

\* This store takes credit cards but it doesn't take personal checks.

**bank error** – a mistake made by the bank

\* Due to a bank error, my account had \$200 more than it should!

**fee** – money paid as part of a service

\* I can't believe how much the phone bill is with all of these new government fees.

**to charge** – to require payment or fee

\* When I brought my books back to the library, the clerk told me they were one day late and charged me a small fee.

**checkbook** – a book of checks that have not yet been written

\* Let me get my checkbook and I'll write you a check for the total amount.

**to hold** – to reserve; to keep so no other customers can buy it

\* Would it be possible for you to hold this dress for me until Wednesday?

**ATM** – stands for "Automatic Teller Machine"; a machine that can give bank services, such as automatically giving you cash from your account

\* I really needed cash. I drove up and down this street, but I couldn't find an ATM.

**to come right back** – to return immediately

\* He came right back to the dinner table after making a phone call in the kitchen.

**end of the day** – the closing time for business

\* Even though the deadline was yesterday, we still had not received the order by the end of the day.



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### COMPREHENSION QUESTIONS

1. When Peter returns to the store, he'll pay by
  - a) writing a check.
  - b) using another credit card.
  - c) using cash.
  
2. Peter thinks that his credit cards were declined because
  - a) the bank made a mistake.
  - b) the bank doesn't like him.
  - c) he used the ATM.

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### WHAT ELSE DOES IT MEAN?

#### **to be declined**

The phrase “to be declined,” in this podcast, means that a bank or company no longer allows a person to use their credit card: “His credit card was declined because he hasn't paid the bill for two months.” The verb, “to decline,” means to politely refuse, to say “no.” We often use it with invitations: “He had to decline the invitation to the dinner party because he was going out of town.” Or, “She declined our invitation to become a partner in the company.” “To decline” can also mean to get worse slowly over time: “After a certain age, your general health might decline.” Or, “It was after she had children that her interest in playing music started to decline.”

#### **right**

In this podcast, the phrase “to come right back” means to return immediately, usually returning after completing something else. The word, “right,” can be used generally to mean immediately: “Right after I finish my dinner, I'm going to the movies.” Another way that the word “right” is used is at the end of a sentence to informally ask the other person to agree with us or confirm that the information is correct: “I'll finish this report and you'll deliver it, right?” Or, “There will be 20 people here for the meeting, right?”



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### CULTURE NOTE

Many businesses in the U.S. accept credit cards. The two most popular types are Visa and MasterCard, but many individual stores will have their own credit card. For example, a department store or electronic store may have their own credit card that you can apply for and use. That card can only be used at this store or another one of its chain stores, or stores with the same name and that has the same management but is in a different location.

How many credit cards you have and how you use them can affect your credit score. A credit score is a score from 300 to 900 that rates you according to how much money you owe and how well you pay your bills. There are three main companies in the U.S. that keeps track of your credit spending and you can request a copy of your credit report once a year. Your credit score is important when you want to apply for a large loan, such as a mortgage loan, or loan to buy a house. If you have a good credit score, the bank may be willing to lend you more money at a lower interest rate than if you have a bad credit score. An “interest rate” is the fee that the bank charges for lending you the money. It’s usually a percentage of the total amount you owe.

How do you get a good credit score? Don’t have too many credit cards, pay your bills on time, and try to pay off what you owe as quickly as possible.

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Comprehension Questions Correct Answers: 1 – c; 2 – a



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### COMPLETE TRANSCRIPT

Welcome to English as a Second Language Podcast Number 185, “Ways to Pay.”

You’re listening to English as a Second Language Podcast Episode 185. I am your host, Dr. Jeff McQuillan, coming to you from the Center for Educational Development in beautiful Los Angeles, California. Remember to visit our website at [eslpod.com](http://eslpod.com) for the Learning Guide that goes with this podcast. It includes the complete transcript, all of the vocabulary, additional definitions and uses, and cultural notes.

Today’s podcast is about the ways, or manner, that you can pay for something at a store. Let’s get started.

[start of story]

I was at the store, and when the clerk finished ringing me up, I had a few problems.

Clerk: Your total comes to \$79.42.

Peter: Do you take credit cards?

Clerk: Yes, we take Visa, MasterCard, and American Express.

Peter: Here’s my Visa.

Clerk: Hmm...I’m sorry but your card has been declined.

Peter: Oh, I can’t imagine why. I’m sure it’s just a mistake. Here, use my MasterCard.

Clerk: Well, sir, it looks like this one is overdrawn, too. Do you have a debit card or cash? We also accept personal checks.

Peter: Like I said, I think it must be bank error. Yeah, I have a debit card, but I think there’s a fee for using it, right?



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Clerk: Yes, I think the bank charges you a small fee.

Peter: In that case, I'll write a check. Oh no, I forgot my checkbook at home. Can you hold these items for me? I can run to an ATM to get some cash. I'll come right back.

Clerk: Sure. I can hold it for you until the end of the day.

Peter: Okay, great. I'll be right back.

[end of story]

In this podcast, we are talking about ways to pay for something at a store. The story begins by Peter saying that he was at the store. You can say that you are at the store, or at the bank, or at school. Sometimes we use the definite article the, sometimes we don't: "I am at the hospital," "I am at the beach." Usually we do, some words like school we don't. Here, we are at the store. In other words, we're in the store, and the clerk has finished ringing me up. "To ring up," or "to ring someone up," means that you take something you want to buy to the person who works at the store, the clerk, and he or she gives you the total amount of what you are going to purchase with the tax and all of the things you want to buy. So to ring someone up means to take their money for something they want to buy.

Well, I had a few problems, or I should say, Peter had a few problems. The clerk says to Peter: "Your total comes to \$79.42." "Your total comes to" is the expression that a clerk will use when telling you how much money you have to give him or her for what you want to buy. You could also say: "It comes to," and the price or you might also hear, "That will be 79.42" - any of those expressions, "your total comes to," "that will be," or simply, "it comes to" can be used to tell you how much money you have to give them. Notice also that the clerk does not say 79 dollars and 42 cents. They say simply, 79.42, meaning 79 dollars, 42 cents.

Peter says: "Do you take credit cards?" "Credit cards" are something you can use to pay for something and the company, the big credit card companies, will pay for you and then you have to pay the companies. You probably are familiar with this. Well, the clerk says: "we take Visa, MasterCard, and American Express," Visa and MasterCard are the two most popular cards in the United States for credit cards. American Express is less popular, but is still something that many people



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use. Many stores have their own credit cards, so you could go to, for example, Robinson May, which is a department store, and they sell many different types of things, they have their own credit card that you can get from them.

Well, Peter decides to use his Visa, his Visa credit card. The clerk then tries to process the credit card. “To process” means they take the card, and they put it through a machine that reads the card. The verb we usually use there is, “to swipe.” To swipe a credit card means to take the card and put it into a machine that reads the information. Well, unfortunately for Peter, the clerk tells him that his card has been declined. When we say you credit card “has been declined,” that means the credit card company says to the store, this person doesn’t have money or there is a problem with their credit card account. And the company will not allow you to use the credit card. And this is what happens to Peter. Maybe he didn’t pay his bill, maybe he’s used too much money for one month. Most credit cards have a limit to how much money you can spend in a month or in a certain amount of time.

Peter says: “Oh, I can’t imagine why.” I can’t imagine why my credit card has been declined; that’s what Peter means. I can’t imagine why, I don’t know why, I am surprised. You would use this expression when you are very surprised about something, you are telling the person that you have no idea, why this has happened. Peter says, “I am sure its just a mistake. Here, use my MasterCard.” He gives the clerk his MasterCard and, what happens? Well, it turns out that that card, the MasterCard, is declined as well. The clerk says, “It looks like this one is overdrawn too.” “To be overdrawn” means that you have spent too much money. You have gone beyond, or above your limit. “To overdraw,” as a verb, means to take more money or to try to spend more money than you actually have. In this case, to try to spend above your credit card limit.

So the clerk says, “Do you have a debit card or cash? We also accept personal checks.” Other ways to pay are with a “debit card.” A “debit card” is a card that takes money directly from your bank account. It doesn’t got to a credit card company. It goes directly to you bank and they electronically take the money. Cash, well, everybody knows what cash is. The store also accepts personal checks. “Personal checks” is a check with your name on it, from your bank account. Peter says, “Like I said, I think it must be bank error.” A “bank error” is when the bank makes a mistake. So Peter is saying, “Oh, the bank has made a mistake.” He says, “I have a debit card, but I think there’s a fee for using it, right?” Peter is asking the clerk if his bank will charge him money, that is, if he



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will have to pay extra money to use his debit card. Most banks in the United States, you have to pay extra money each time you use a debit card that takes money out of your bank directly. A “fee” is money that you have to pay for something. The clerk says, “Yes, I think the bank charges you a small fee.” The verb “to charge” means that they make you pay something.

Peter says, “In that case, I’ll write a check.” But of course, this is Peter’s very unlucky day, and he says, “Oh no, I forgot my checkbook at home.” “Checkbook,” all one word, is the little book that has your checks in it, your personal checks. Peter says, “Can you hold these items for me?” “To hold (something)” at a store means that the store take what you want to buy and puts it in a place where no one else can buy it, and they keep it there for you until you come back to pick it up. Most stores will hold things for you for a short amount of time.

Peter says, “I can run to an ATM to get some cash.” An “ATM” is an Automatic Teller Machine, this is a machine where you can get money from your bank account by putting in your ATM card, a special card the bank gives you to get money out of the machine. Most people just call it an ATM but it stands for Automatic Teller Machine. A “teller” is actually the person who works at a bank, who gives you money at a bank, but this is a teller machine, so you’re getting it from a machine. Peter says, “I’ll come right back.” “To come right back” means I’ll return immediately, right after I finish getting my money from the ATM, I will come, and I will return here. I will come right back. The use of right there “right” means immediately. We say “right away,” we mean immediately. So when Peter says: “I will come right back,” he means “I will return immediately.”

The clerk says, “Sure, I can hold it for you until the end of the day.” The end of the day means, until we close tonight. So if it is four o’clock in the afternoon, and the store closes at 9 PM, they will hold it for him until 9 PM. And if he does not return by 9 PM, before 9 PM, they will put it back out in the store for someone else to buy. Peter says, “OK, great, I will be right back.”

Now lets listen to the dialogue, this time at a native rate of speech.

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Clerk: Sure. I can hold it for you until the end of the day.

Peter: Okay, great. I'll be right back.

[end of story]

The script for today's podcast was written by Dr. Lucy Tse. If you have a question or a comment about our podcast, you can email us at [eslpod@eslpod.com](mailto:eslpod@eslpod.com). From Los Angeles, California, I am Jeff McQuillan. Thanks for listening, We'll see you next time on ESL Podcast.

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