

Conversation Class Podcast #2



44. The Lottery!

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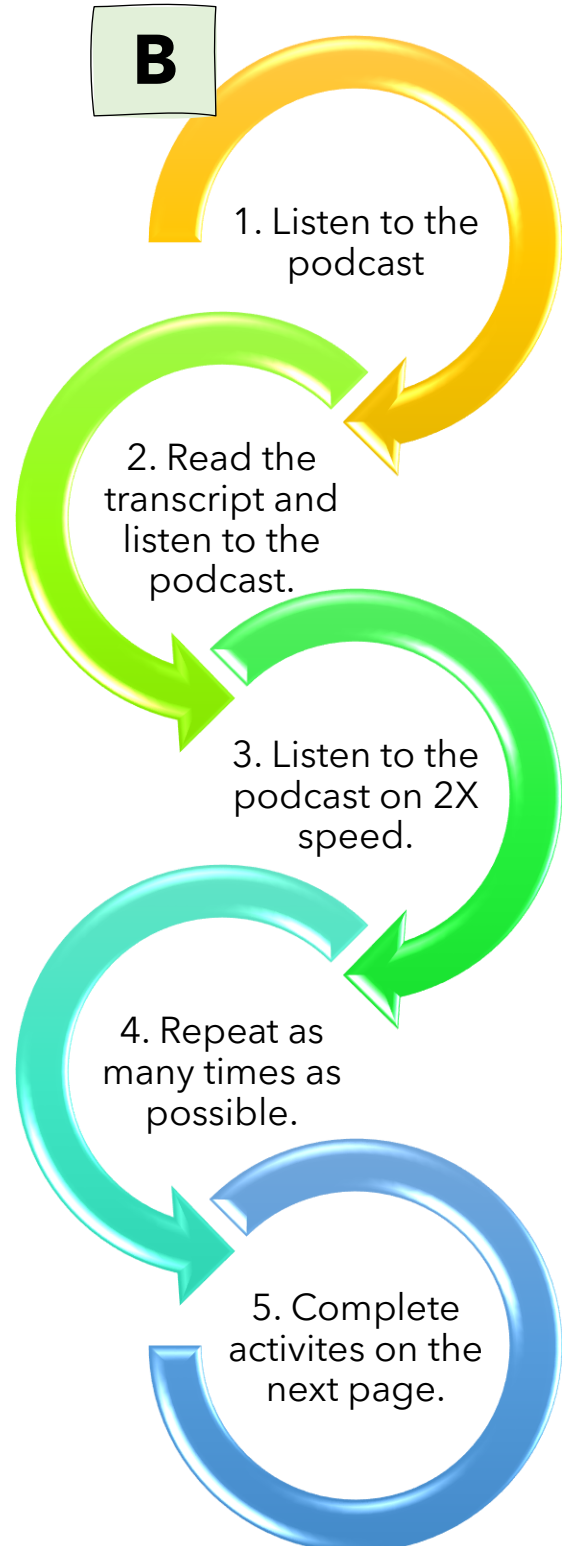
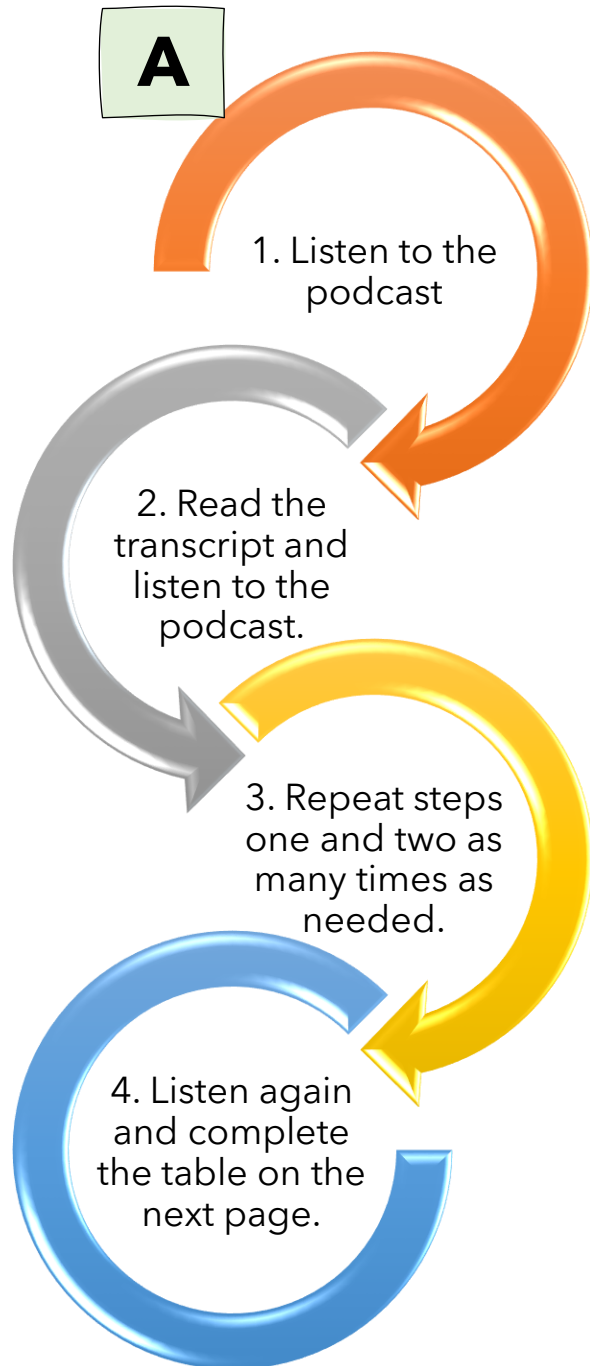


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Boost your English!

There are many ways to learn English from a podcast. Here are some methods.



Facts

What facts did you hear in the podcast?

Opinions and/or Questions

What are your thoughts or what questions do you have about the podcast?

Words or Expressions

What new words or expressions did you hear?

Grammar

What grammar structures did you hear?



Key Words

Daydream | Verb

a series of pleasant thoughts that distract one's attention from the present.

Fathom | Verb

understand (a difficult problem or an enigmatic person) after much thought.

life changing | Adjective

having such a strong effect that it changes one's life.

chance of winning | Phrase

the possibility of you winning something

The odds of | Phrase

the ratio between the amounts staked by the parties to a bet, based on the expected probability either way.

If money wasn't an option | Expression

Money is not a factor in your decision

Fancy | Adjective

elaborate in structure or decoration.

Scratch card | Noun

a card with a section or sections coated in an opaque waxy substance which may be scraped away to reveal a symbol indicating whether a prize has been won in a competition.



Peace of mind | Expression

a feeling of being safe or protected Installing a security system in your home will give you greater peace of mind.

Windfall | Noun

a large amount of money that is won or received unexpectedly.

Bankrupt | Adjective

(of a person or organization) declared in law as unable to pay their debts.

Bouldering | Noun

climbing on large boulders, either for practice or as a sport in its own right.

Climbing wall | Noun

a wall at a sports centre or in a gymnasium fitted with attachments to simulate a rock face for climbing practice.

Make ends meet | Idiom

earn just enough money to live on.



Transcript

00:07

Good morning yeh beautiful English learners. My name is Ronan. I'm an English teacher. And this is the English on the Road conversation podcast. Every Thursday, I run a conversation class through zoom. And this podcast is designed to help guide that conversation class. Each week, I post a podcast about a different topic. And each Thursday, me and my wonderful students get together to discuss the chosen topic. Each week, there is a different topic with different questions. The aim of the conversation class is simple help you speak some English. You know, the best way to learn a language is to use a language. And that is why I started doing this. If you're interested in joining skip to the end for details. But without any further ado, let's listen to the conversation class podcast. Sit back, relax, take some notes and be prepared to share your answers. Share your thoughts. Share your ideas at the next conversation class with me and a wonderful community of English learners.

01:38

Do you play the lottery every week? Do you sometimes daydream about what you would do if you won the lottery? Would you continue to work or would you retire on the spot?

01:55

I think this is something that we all think about from time to time. It's something we dream of, but we never think that it will actually happen to us. There are many pros and cons to winning the lottery. It all just depends on how much you win and who knows. There was a woman in Ireland who won over 125 million euro. I can't fathom winning that much money. I mean, is it too much money? Would you stay grounded if you won that much? Or would you go buck wild for a while?

02:34

Winning the lotto is of course life changing. But what are the chances of winning? Powerball and mega million jackpots have gotten much larger in recent years, because both lotteries reduced the odds of winning. In 2015, Powerball added more numbers to the drawing, dramatically increasing the chances of winning the jackpot sorry, dramatically decreasing the chances of wins jackpot from one in 175 million to one in 292 million. The odds of winning the mega million jackpot are even lower, approximately one in 302 million. Famously, you're more likely to experience a wide range of other scenarios, such as being hit by lightning or by an asteroid. So it's not very common to win the lotto. But we knew that already, didn't we?



03:39

When we discuss winning the lotto, we try to think about what we would do if we won. So my name is Ronan. And if I won the lotto, and money wasn't an option, I would buy a house. I would buy a cabin in the mountains with lots of land, but also want some animals on that land, like a llama and goats. I would buy dogs, I would buy a Tesla car, I would, I would take care of friends and family. I would figure out how to do something good with the money as in not just spend it on myself and my family and friends, but I'd like to set up a program or donate to a program that helps the homeless, education for disadvantaged, disadvantaged areas, their climate, learn how to fly.

04:30

So if money wasn't an option, I would do all those things. If money were not an option, what do you do any of those? By the way, that phrase if money wasn't an option means that you don't need to worry about how much something costs of money wasn't an option. There's a lot I would do. If I won \$100 million, or euros, I would 100% travel the world would take a yacht from city to city hike the most beautiful and remote areas visit the most beautiful and remote areas. I would eat out in a restaurant and not be hesitant about a tip, I would stay in some fancy hotels. I often wonder if I would ever stay in a hostel again. If I had the money for a five star hotel, I don't know. It's a tough one to think about. But I would 100% keep camping and go on more adventure holidays. Climb as many mountains and explore as many cities or islands as possible.

05:36

When we're talking about the lotto, there are many different ways to win. There are some type of lotteries which are done by scratch cards. When you buy a card, you scratch away a layer to reveal numbers or pictures. If you have the correct combination, you can win money. Now, the prize might not be as much as the regular lottery. But you might win a car, you might want a holiday, you might even win \$1,000 every week for the rest of your life. Isn't that an interesting? One \$1,000 every week for the rest of your life, this could be a good option instead of a lump sum of a couple of million. It sets you up nicely. You make 52,000 per year, and you don't have enough to go crazy. You would probably still keep your job, which gives you a routine and a proper schedule. You can afford to eat out in fancy restaurants afford to buy a decent car never have to worry about bills or unexpected costs. It would be a nice peace of mind it would give you peace of mind.



06:50

Of course, you don't want to squander your money either. It is believed that about 70% of people go broke only after a couple of years after winning the lotto. What could you do to ensure that you don't go broke after a short amount of time? You could invest the money, you could deposit it into a bank where you can't access it easily. There are many things that you can do if you felt or if you feel you are at risk of going broke.

07:25

Research shows that the winning that winning to significant prizes is not a ticket to Easy Street. When a team of economists tracked the fortunes of financially distressed people in Florida who had won the lottery, they found that within three to five years, the winners of big prizes between, 50 and 150,000, were equally likely to file for bankruptcy as a small winners and the groups had similar low savings and levels of debt. According to the National Endowment for financial education in the US, about 70% of people who win a lottery or receive a large windfall go bankrupt within a few years.

08:11

You know, some people say that money can't buy you happiness. But I believe that money can buy happiness for two main reasons, choices, and peace of mind. Money gives you the option to have choices and choices make us happy. Money lets you decide things. It will be nice knowing that I can go to any restaurant. It would be nice knowing if I want to have another beer I can, without having to check my bank account. Money gives you the choice of going on holidays and not having to worry about the cost of anything when you're there. Maybe you want to go to Disneyland. With money, you have the choice to do that. It gives you more necessary choices like clothes are keeping healthy. How much is healthy food compared to unhealthy food? How much is a gym membership? I would love to try bouldering or climbing but the membership of a climbing gym is extremely high. I can't afford that and the membership to a swimming pool. I have to make a decision. I choose the swimming pool because it's cheaper and more accessible for me. However, if I had the money, I would 100% be trying the climbing wall too. Also, if you had money, you could probably attend more group fitness classes which are super fun. I feel it's a lot easier to make healthy choices when you have money compared to when you don't have money. And if you won the lotto, you can certainly give yourself those options.

09:53



The second point I made was peace of mind. Peace of mind is the feeling you get when you know everything. thing is going to be okay. It would be nice knowing that all the bills are met that you always make ends meet. It would be a nice peace of mind at the end of the month, you never have to worry about what phone, Wi Fi, or electricity bills you have. If you have car trouble, no problem because you have the money to cover it. Car trouble is one of the most infuriating things in the world and if you are a car owner, I know you can relate. One small problem can cost an arm and a leg.

10:33

Let's talk about peace of mind and health. For medicine or emergency surgery. Wouldn't it be nice knowing you can visit the doctor without having to worry about choosing that or food or bills. Or that you could fly around the world to the best hospitals and get treatment from the best doctors. So with the money from something like a lottery, choices, and peace of mind would be a lot easier.

11:06

Overall, there's a lot of stuff I'd like to try and like to buy if I were so lucky to win the lotto. There are lots of folks I'd like to help if I won the lotto. So now listen to the following questions. And let's see how you do. Can you think of an answer for some of these questions?

11:28

Numbers one to nineteen.

11:31

So question number one, do you play the lotto?

11:34

Question number two. Have you ever won a prize in a draw or a raffle? How did you feel?

11:42

Number three, what would be a drawback of winning \$100 million?

11:49

Number four, what would be the very first thing you'd buy?

11:55

Number five, how much money would you need to stop working?



12:03

Number Six, would you give money to friends and family? Who? How much? And if not? Why?

12:12

Seven, would winning the lottery change you?

12:18

Eight, do you think the lotto is the same as gambling?

12:24

Nine, would you invest money?

12:30

Ten, would you rather 50 million euro now, or 1 million euro per year for the rest of your life?

12:42

Eleven, what charities or causes would you donate money to?

12:49

Twelve, would you give money to your friends and family? I think I asked that one whoops.

12:57

Thirteen, how much money is too much money?

13:05

Fourteen, what would you do if you won \$100,000?

13:13

Fifteen, do you think you'd stay grounded? Or would you go a little crazy if you won the lotto?

13:21

Sixteen, how much money would you need to be set for life?

13:30

Number eighteen, what would you buy Ronan?



13:35

Number eighteen, if money wasn't an option, where would you visit?

13:45

The last question, do you think entering the lotto every single week is a good idea or a bad idea?

13:57

So there you go, folks, that is the conversation class podcast. We're going to be talking about the lotto. We're going to be talking about money. I hope to see you there.

14:11

And that, ladies and gentlemen is that. That was the conversation class podcast. You know how it works, every Thursday I get online with my wonderful community of English learners. We discuss the topic, but we also discuss a lot more. This podcast is 100% free to listen to but if you want to join the conversation class, you should check out my website at www.Englishwithronan.com. Membership is available and if you sign up to that Big Cheese membership, you get access to the wonderful community of English learners. You get access to the transcripts, you get access to the key word list you get access to one of the best communities to learn English from. After each conversation class you have access to the video to rewatch it. You also get a PDF with notes from the conversation class. It is a really efficient way to learn English. So what are you waiting for? If you want to learn English if you want to join this awesome community, if you want to develop your confidence in English, get your ass to my website and sign up today for the conversation classes. My name is Ronan Thank you for listening.



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