The What If Table: He Leased a Luxury Car to Look Rich, Then His Account Hit $42

Level: A2 to B1

Estimated time: 10 to 15 minutes

Welcome to your independent study sheet for this episode. Complete the four short activities below to review key moments from the story, check your listening with exact timestamps, and practice speaking about your own life in English.

Activity 1: Understanding the Crisis

Listen to check how Julian tried to cut costs at the bakery and what happened when his plan collapsed.

Listen from 01:38.

What two decisions did Julian make at the bakery to save two hundred dollars?

1. Packaging decision:

Write your answer:

2. Vehicle maintenance decision:

Write your answer:

Listen from 02:13.

What two financial consequences happened on the rainy Tuesday morning?

3. Consequence for the bakery product:

Write your answer:

4. Consequence for Julian personal bank account:

Write your answer:

Activity 2: Listening for Exact Words

Listen for two descriptive words from the conversation. Write the exact word you hear in each blank space.

Listen from 03:22.

5. Thomas said the bakery survived because they spent every dollar on good flour and [blank] vans, never on looking important.

Word:

Listen from 03:54.

6. That night, Julian sat down with his bank statements and cut four hundred and fifty dollars of [blank] personal expenses.

Word:

Activity 3: Speaking Practice and Transfer

Julian changed his attitude completely after returning the luxury car keys. Practice his words aloud, and then talk about your own life.

Listen from 05:36.

Thomas describes Julian loading bread at dawn. Julian smiled and said:

I do not care what people think of my car anymore.

Practice steps:

• Listen to Julian line at 05:36.

• Repeat the sentence aloud two times. Focus on a calm, confident voice.

• Optional: Play the line once more and speak at the same time as the speaker (shadowing).

7. Personal transfer:

Think of an item you own or a personal habit where you no longer worry about status or other people opinions (for example: your phone, clothes, bicycle, or watch). Speak your own sentence aloud, then write it down.

Sentence starter: I do not care what people think of my [item or habit] anymore because [reason].

Your sentence:

Checklist for your sentence:

• Did you use the phrase: I do not care what people think of my...?

• Did you name a real object or habit?

• Did you add a simple reason with because?

Activity 4: Personal Application

Listen to how Julian protects his peace of mind today, and write one habit for your own life.

Listen from 05:00.

Thomas explains that Julian audits his bank statements every Sunday evening to keep his spending honest.

8. Complete the sentence below with one simple, regular habit you use (or want to start) to manage your money or daily routine honestly.

Sentence starter: To keep my spending honest, I...

Your sentence:

Checklist for your sentence:

- Did you complete the sentence with a regular action?
- Did you use a clear present tense verb, such as check, track, review, or save?

Answer key

1. He bought thin, flimsy cardboard boxes for the artisan bread. (Acceptable: cheap cardboard boxes / weak boxes).

2. He delayed scheduled brake repairs on the delivery vans. (Acceptable: postponed brake repairs / did not repair van brakes).

3. The cheap boxes collapsed in the water, ruining four hundred and eighty dollars of fresh sourdough and causing a two-hour delay. (Acceptable: boxes collapsed and ruined $480 of bread).

4. His automated car lease payment cleared, hitting him with a thirty-five dollar overdraft fee and leaving just forty-two dollars in his account. (Acceptable: an overdraft fee of $35 and only $42 left in his account).

5. reliable. (Explanation: Reliable means dependable and working properly without breaking down).

6. wasteful. (Explanation: Wasteful means spending money or resources on things that are not necessary).

7. Possible answer: I do not care what people think of my phone anymore because it works well and takes good photos.

8. Possible answer: To keep my spending honest, I check my bank balance every morning before buying coffee.