

# A to Z English

## A to Z Quick Chat 44: Winning the Lottery

In this Quick Chat episode, your hosts play a game of would you rather about money. The question is...

Would you rather win a million dollars that you can have right now OR two million dollars, but you can only have \$167,000 per month for the next 20 years?

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**Intro/Outro Music:** Eaters, song Dig Your Own Soul  
(eatersmusic2000) <https://freemusicarchive.org/music/eaters/an-evening-with-tuck-pendleton/dig-your-own-soul/>

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Full Transcript

[00:00:00](#)Kevin

Welcome to an A-Z English quick chat games we've got another. Would you rather where again we can try and answer the questions using Oreo.

[00:00:11](#)Kevin

And today we've got more of a fun answer, a fun question, right?

[00:00:15](#)Kevin

Not not something so crazy, Jack.

[00:00:16](#)Jack

Yeah, this one is actually 2.

[00:00:18](#)Jack

Pretty good choices I.

[00:00:19](#)Jack

I would be happy.

[00:00:20](#)Jack

With either of them actually.

[00:00:21](#)Kevin

Hmm, OK, So what is it?

[00:00:22](#)Jack

So the two choices are would you rather.

[00:00:25](#)Jack

Receive 100 sorry, would you rather receive \$1,000,000 right now?

[00:00:31](#)Jack

Or would you rather OK? Or well, that's one one choice or #2 would you rather get \$100,000?

[00:00:34](#)Kevin

Give me.

[00:00:43](#)Jack

Every year for 20 years, so you get 2,000,000 for the second choice, but you have to wait 20 years to get the whole 2,000,000.

[00:00:54](#)Jack

But the million you can have right now, today so 1,000,000 or 2,000,000. But you have to wait 20 years for the 2,000,000.

[00:01:03](#)Kevin

That is a pretty tough one.

[00:01:06](#)Xochitl

Man, I just I thought I knew my answer and I thought of something that would make it tougher because I was thinking.

[00:01:12](#)Xochitl

OK, well I'll just wait and then I thought well if I took the 1,000,000 and invested it in 20 years it could be even more money so.

[00:01:23](#)Jack

Or it could be.

[00:01:23](#)Jack

Yeah, if there's a crash.

[00:01:26](#)Jack

It could be less money.

[00:01:26](#)Xochitl

That yes.

[00:01:27](#)Kevin

Yeah, just don't buy Bitcoin.

[00:01:30](#)Jack

Yeah, no crypto, right?

[00:01:32](#)Xochitl

No good though.

[00:01:33](#)Xochitl

Yeah, and this is smiley.

[00:01:35](#)Jack

All right, Kev, what are?

[00:01:36](#)Jack

You going to do alright?

[00:01:37](#)Jack

Well, I'm.

[00:01:38](#)Kevin

Gonna I'll I'll go cause I mean obviously I do actually think that if you invest it, you probably could make more money in the long run.

[00:01:46](#)Kevin

But I'm not going to.

[00:01:47](#)Kevin

Say that answer, so I'm.

[00:01:48](#)Kevin

Gonna say I'd rather take the the money slowly over time.

[00:01:52](#)Kevin

And that's because I'm lazy.

[00:01:56](#)Kevin

And even though you could invest it, I probably won't.

[00:02:00](#)Kevin

And so for me it would be better just to get the money slowly.

[00:02:04](#)Kevin

Over time it would be like having a job basically, but I don't have to work. I just get paid \$100,000 every.

[00:02:11](#)Kevin

Here and and I get that money total over over 20 years, so it'd basically be like I can quit my job and work for 20 years and just do whatever I.

[00:02:20](#)Kevin

Want to do?

[00:02:22](#)Kevin

So I would rather take the money slowly over 20 years, even if it ends up being less total.

[00:02:28](#)Jack

OK.

[00:02:30](#)Jack

That's a good.

[00:02:30](#)Jack

Answer So, So what?

[00:02:31](#)Kevin

But it's hard to say if it would be more or less.

[00:02:33](#)Kevin

That's that's the.

[00:02:33](#)Kevin

Thing, but So what do you think then?

[00:02:35](#)Xochitl

I'm struggling now because.

[00:02:37](#)Kevin

Pick one you gotta pick one.

[00:02:40](#)Xochitl

Alright, OK OK I'll.

[00:02:41](#)Xochitl

Be the 100,000. I'll do the 100,000. I was thinking the million because I would invest it.

[00:02:48](#)Xochitl

But 100,000 is already so much money per year. I mean, for a person who's 26.

[00:02:56](#)Xochitl

And a single household with no kids or anything.

[00:03:00](#)Xochitl

100,000 can go a long way, especially in Mexico.

[00:03:02](#)Kevin

Right, no doubt.

[00:03:04](#)Xochitl

So yeah, I think I'd rather do the 100,000 and you could still invest a chunk of that.

[00:03:11](#)Xochitl

Every year I

[00:03:11](#)Kevin

For sure.

[00:03:12](#)Xochitl

Wanted to so and I wouldn't have to work for 20 years until I was 46 so.

[00:03:20](#)Jack

Try starting again.

[00:03:21](#)Jack

When you're 46, though, that'll be tough.

[00:03:23](#)Xochitl

Yeah, that will be tough.

[00:03:24](#)Xochitl

I'll just say yeah, I was an investor in 20 years.

[00:03:29](#)Xochitl

Yeah, so I think I have that option, yeah?

[00:03:30](#)Jack

OK, so.

[00:03:33](#)Jack

So you guys are doing you're doing.

[00:03:34](#)Jack

The 100,000 a month for for 20.

[00:03:37](#)Jack

Years, but you the thing here, the thing a.

[00:03:38](#)Xochitl

A year a year.

[00:03:40](#)Jack

Year you get 100,000 and you don't have to.

[00:03:44](#)Jack

You don't have to think about anything for the next 20 years like you're basically taking care of.

[00:03:48](#)Jack

For 20 years like.

[00:03:49](#)Kevin

Yeah exactly.

[00:03:49](#)Jack

You don't have to worry at.

[00:03:50](#)Jack

All but me.

[00:03:51](#)Kevin

It's the lazy option.

[00:03:52](#)Jack

I 100%.

[00:03:54](#)Jack

Would take the million right now immediately, no problem, and I'm going.

[00:03:58](#)Jack

To put half.

[00:03:59](#)Jack

Of that money into an index fund immediately. So SP500 NASDAQ.

[00:04:05](#)Jack

Something like that that 500,000 in 20 years will be worth 5,000,000 six million.

[00:04:11](#)Jack

Dollars, probably the other half of the money.

[00:04:12](#)Xochitl

Right?

[00:04:15](#)Jack

I would buy some real estate, either one house or two houses and I would start getting some rental property from that from that house or or that building or whatever.

[00:04:26](#)Jack

And as soon as I you know, pay that.

[00:04:29](#)Jack

You know, get that.

[00:04:32](#)Jack

The income revenue in.

[00:04:33](#)Jack

I'll put a down.

[00:04:34](#)Jack

Payment on another property.

[00:04:36](#)Jack

And start renting that property out as well and try to build up a real estate portfolio on top of my.

[00:04:43](#)Jack

Stock portfolio and I'll probably have ten \$11 million in 20 years, you know so.

[00:04:48](#)Jack

From that 1,000,000.

[00:04:48](#)Kevin

But we can see the difference, and this is the reason that that Jack you're the the podcast creator here because you're hard working and you're you're gonna go out and make something for it.

[00:04:57](#)Kevin

And so Joe and I, we just want to stay in our beds and and just get the money.

[00:05:01](#)Kevin

Sent to me.

[00:05:03](#)Xochitl

Also, I feel like I could buy real estate was one of my big things too and I could definitely buy.

[00:05:09](#)Xochitl

No state with \$100,000 in Mexico, so I'm kind of like all.

[00:05:13](#)Xochitl

Your bug goes a lot further.

[00:05:15](#)Xochitl

Korea real estate is like crazy expensive, but that's a good chat for another time.

[00:05:19](#)Jack

Yeah, it's not neither neither amounts.

[00:05:21](#)Jack

Of money is enough for a house.

[00:05:22](#)Jack

In Korea right now?

[00:05:23](#)Jack

I don't think no.

[00:05:26](#)Kevin

Right, So what about for everybody out there listening?

[00:05:28](#)Kevin

What would you?

[00:05:29](#)Kevin

Rather have \$1,000,000 right now or \$2,000,000.

[00:05:33](#)Kevin

?

?

But slowly, over 20 years and you can just push the button and just imagine which which one of these options would be better for.

[00:05:42](#)Kevin

All right, see you all next week.

[00:05:45](#)Xochitl

Bye bye.