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## CONCEPT OF "MONEY" IN THE MINDS OF NATIVE ENGLISH SPEAKERS

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**Abstract:** The concept of MONEY occupies a pivotal role in the cognitive and societal frameworks of native English speakers. This thesis delves into how MONEY is perceived and understood, exploring its multifaceted nature through linguistic, psychological, and cultural lenses. It examines how various aspects—ranging from language and cultural values to psychological impacts and societal influences—shape the understanding and representation of MONEY among native English speakers.

**Introduction.** MONEY is more than just a medium of exchange in the cognitive and societal landscapes of native English speakers. It symbolizes power, status, and personal achievement. This thesis investigates the conceptualization of MONEY among native English speakers, focusing on its perception, representation, and valuation. The goal is to uncover the core themes and associations that define their understanding of MONEY.

**Conceptual Framework.** MONEY broadly refers to any item or record accepted in transactions for goods, services, and debt repayment. It includes both tangible forms such as coins and banknotes and intangible forms like digital currency in modern economies.

**Theoretical Perspectives.** Understanding MONEY through cognitive frameworks involves theories from cognitive linguistics, psychology, and cultural studies. Conceptual Metaphor Theory, for instance, suggests that abstract notions like MONEY are comprehended through metaphors based on physical experiences (Lakoff & Johnson, 1980).

**Linguistic Representations of MONEY.** Metaphors and Idioms in language significantly influences the perception of MONEY. Common metaphors, such as "a penny saved is a penny earned" and "money talks," reflect underlying attitudes toward MONEY, like frugality and the power associated with wealth.

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**Symbolic Meanings.** In English, MONEY symbolizes various concepts. Expressions like "rolling in money" or "money makes the world go round" demonstrate how MONEY is connected to success and influence.

**Proverbs and Sayings**. English proverbs, such as "money is the root of all evil" and "time is money," reveal cultural attitudes towards MONEY, highlighting its potential to corrupt and its perceived value in economic efficiency.

**Psychological Perspectives.** Emotional Associations. MONEY triggers a spectrum of emotions, including security, anxiety, and greed. Research shows that the pursuit and management of MONEY can significantly affect mental health and personal well-being (Kasser & Ryan, 2001).

**Cognitive Biases**. Cognitive biases, like the endowment effect and loss aversion, shape how native English speakers perceive and value MONEY, impacting their financial decision-making and behavior.

**MONEY and Identity**. MONEY often serves as an indicator of personal and social identity. Individuals' relationships with MONEY can reflect their self-esteem, social status, and life goals.

**Cultural and Societal Influences**. Cultural Values and Norms.Cultural attitudes towards MONEY are influenced by societal values and norms. In English-speaking cultures, MONEY is frequently associated with success and personal worth, reflecting broader capitalist and individual achievement values.

**Socioeconomic Status.** Socioeconomic status affects perceptions of MONEY. Those in higher economic positions may view MONEY as a tool for opportunity and influence, whereas those in lower brackets might see it as a source of stress and inequality.

**Media and Popular Culture.** Media portrayals of MONEY shape public perceptions. Films, advertisements, and news stories often reinforce cultural myths and stereotypes about MONEY.

**Case Studies and Examples.** Historical Perspectives. Analyzing historical changes in the perception of MONEY reveals shifts in economic systems and societal values. For instance, the transition from barter to monetary systems introduced new ways of understanding MONEY.

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**Contemporary Issues**. Modern issues like income inequality and financial crises affect perceptions of MONEY. Case studies of recent economic events illustrate how public attitudes towards MONEY evolve with economic conditions.

**Conclusion.** The concept of MONEY in the minds of native English speakers is shaped by a complex interaction of linguistic, psychological, and cultural factors. A deeper understanding of these dimensions provides insight into how MONEY influences behavior, identity, and societal dynamics. Future research could explore cross-cultural comparisons and the impact of emerging financial technologies on perceptions of MONEY.

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