TED TALKS

CAN'T STICK TO A BUDGET?

Watch the video and fill in the gaps.

Let's ____ right to the _____: for most people, budgeting just doesn't work.

Your rent is your rent. Your phone bill is your phone bill. Your car payment is your car payment. But the focus of today is the fact that many people _____ with the little, _____ , frequent purchases like eating out, delivery services or shopping. So let's _____ each one of those individually.

First, let's talk about eating out. In my _____ along with some colleagues, I found that eating out is one of the biggest financial regrets that people have. The only other _____ that's even less satisfying than eating out are bank fees!

For eating out, _____of making a financial budget, where you tell yourself you're only going to spend 100 dollars a month on eating out, let's focus on what I call a "_____ budget" instead.

Now, I understand that we are all social humans, and eating out is such a social _____. And if that's what you're _____, I have some tips to make sure you can hit two birds with one _____. Instead of eating out, go and have a picnic with friends, sign up for a workout class or do any of the hundred social activities that you can do without having to spend 50 to 70 dollars a night.

And if you're _____, and you're burning the candle at ____ ends, know that it's OK to invest in something that will free up your time. Hire a local high schooler to mow your lawn or get someone to clean your house. These may be a little _____, but the time you save will be worth every penny. By making these small changes to your _____ spending, you can not only spend less but actually get more happiness and _____ from your spending. It can mean a life with fewer guilty pleasures and less regret. Now who wouldn't want that?

LIVEWORKSHEETS