

Are you a saver or a spender?

1. Look at the title of the lesson and say what you expect to learn and talk about in this lesson.

2. Complete the sentences with the correct prepositions.

- A. We're spending a lot more _____ food than we used to.
- B. We can always borrow some money _____ the bank.
- C. Don't waste your money _____ such purchases.
- D. Banks are willing to lend large amounts of money _____ people starting up businesses.
- E. I'm going to invest my savings _____ this project.
- F. How can I cut down _____ clothing costs?

3. Discuss which of these things you spend the most money on.

ordering takeaways (BrE) / takeout (AmE)

paying utility bills

going out with friends

grocery shopping

transport

clothes

holidays

renting a room or a flat

4. Match the words and phrases in bold in the quiz questions (A–H) with the correct meanings (1–9).

A. I feel that I sometimes **overspend** on

- a. coffee.
- b. eating out.
- c. entertainment.

B. When I do the grocery shopping,

- a. I have a list of **items** I need.
- b. I remember what I should buy.
- c. I think while I'm in the shop about what I want to buy.

C. When I shop online,

- a. I spend time looking for the best **deals**.
- b. I only buy from one shop because I know and trust it.
- c. I buy much more than I need.

D. To **keep myself on budget**,

- a. I write down all of my purchases.
- b. I cut down on some **expenses** at the end of the month.
- c. I use cash instead of a credit card.

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- E. You want to save some money. You know that you waste too much money on petrol because you drive to work. The most **cost-effective** means of transport would be a bike. What do you do?
- I bike to work.
 - I save on other things because I love driving.
 - I find a colleague to drive with and share petrol costs.
- F. You are going to buy some groceries, but you enter a clothes shop and see an amazing pair of jeans for \$100. What do you do?
- I buy them **on impulse**.
 - I already have so many pairs of jeans, so I don't buy them.
 - I take a photo and wait until the sales.
- G. You want to go to your friend's house by Uber. If you take an Uber now, you'll be **charged** more, but if you wait, the price might be cheaper. What do you do?
- I go now because I don't want to wait.
 - I wait a couple of minutes to spend less money.
 - I decide to use public transport and arrive a bit later.
- H. What **trade-off** would you accept if you wanted to save money for a holiday?
- Not ordering takeaways for one year.
 - Cycling instead of driving to work for half a year.
 - Partying at home instead of going out for half a year.

- it means that something is good value for the amount of money paid
- a compromise
- ask an amount of money for something
- an individual thing
- spend more money than you should, or more than you wanted to
- because you suddenly want to, although you haven't planned to
- spend only as much money as you have
- a good, or lower than usual, price
- a cost

5. Do the quiz in ex. 4 and explain your answers. Then, say what the results of the quiz might say about your spending habits.

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6. You are going to watch a video with tips on how to save money on daily expenses. Watch the first part of the **video** [https://youtu.be/fxW_-2HHPW0&t=32] (from 00:32 to 02:44) and choose the correct option.
- A. Grocery stores like Aldi...
- a. help you save money, but the trade-off is food quality.
 - b. sell good quality food, although prices can be high.
 - c. are a great choice for both saving money and getting quality products.
- B. What does the speaker suggest before going grocery shopping?
- a. Making a list of things you may need in the next two weeks.
 - b. Creating a list of sale items and ingredients you already have.
 - c. Writing a wish list of foods that you'd like to buy someday.
- C. The speaker mentions that people often get takeout because they...
- a. have a busy evening.
 - b. feel lazy.
 - c. don't like cooking.
- D. According to the speaker, apart from knowing what you're going to eat, meal prep is about...
- a. writing down recipes of what you'll eat each day.
 - b. pre-cooking full meals or preparing ingredients.
 - c. cooking a month's worth of meals and storing them in the freezer.
7. In the second part of the video, the speaker also talks about things people often buy on impulse and later don't use or forget about. Think about some things he might mention.
8. Watch the second part of the **video** (from 04:42 to 05:32) and compare your ideas in ex. 7.
9. Watch the third part of the **video** (from 07:20 to 08:22) about frugal ways to have fun. Then, answer the question by giving at least three reasons.
- Why does the speaker think libraries are a great option for frugal entertainment?

frugal:

/ˈfruːɡəl/

cheap or low-cost

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10. Discuss the questions.

- Do you usually shop at the same supermarket for groceries? Is it expensive there? Are there any cheaper places nearby?
- How could a grocery shop keep its prices lower?
- Do you think cooking at home really takes much more time than ordering takeaway when you're busy?
- Have you ever tried meal prepping for the whole week? If yes, do you have any tips or tricks? If not, would you like to try?
- What other benefits do you think meal prep has?
- How many subscriptions do you have at the moment? Do you think you could cancel some of them?
- What do you think about the idea from the video of using the library for free entertainment?
- What are some other daily expenses that you could cut down on?



11. Complete the gaps with the words in the boxes.

budget

cost-effective

cut

discounts

expenses

impulse

- A. Buying things on _____ is something spenders often do.
- B. It's important to save money on everyday _____.
- C. Look for ways to save on the things that are less important to you, to keep yourself on _____.
- D. When you go shopping, always look for _____, but don't buy things which are not on your shopping list.
- E. Apps and AI can help you save money by showing you what you can _____ down on.
- F. Public transport isn't a very _____ method of transport if you have a family.

12. Discuss the statements in ex. 11.