

Name: \_\_\_\_\_ Year: \_\_\_\_\_ Date: \_\_\_\_\_

*To be thrifty means looking for ways to cut down on your spending. It implies living within your means and avoiding the items you do not need so you can save some money for your future. It might sound like a difficult way to live, but a thrifty lifestyle does not have to be drab. With creativity and imagination, it is possible to reduce your expenses and continue to live well.*

节俭意味着寻找减少开支的方法。这意味着量入为出，避免购买不需要的物品，以便为未来节省一些钱。这听起来可能是一种艰难的生活方式，但节俭的生活方式不必单调乏味。有了创造力和想象力，就可以减少开支，继续过上好日子。

### HOW TO BE THRIFTY?

Nowadays, we often see people practice a throwaway culture, buying more than is (1) \_\_\_\_\_ (need) and wasting a lot. It is a known fact that more and more young adults (2) \_\_\_\_\_ (has / have / had) skyrocketing credit card debts. With this in mind, we must (3) \_\_\_\_\_ (realize) the need to be thrifty.

How can we (4) \_\_\_\_\_ (lead) a frugal lifestyle? We can start being thrifty at home. Make it a habit to turn off the lights, air conditioners, and television when we (5) \_\_\_\_\_ (be) not in the room. Make sure that the washing machine (6) \_\_\_\_\_ (has / have / had) a full load of clothes before we start washing. It is also vital to use energy-saving bulbs at home to save on our electricity bill.

When we go shopping, we should (7) \_\_\_\_\_ (plan) our shopping and draw up a budget to avoid (8) \_\_\_\_\_ (buy) things we do not need. Buying in bulk and during sales can also help. In addition, we should plan our trips to reduce our petrol bills. Carpooling is another way to be thrifty, not to mention friendlier to the environment. Last but not least, we should try (9) \_\_\_\_\_ (use) public transport.

Even if we start on a small scale, I believe that we will (10) \_\_\_\_\_ (see) a difference in how our lives will be better. [202 words]