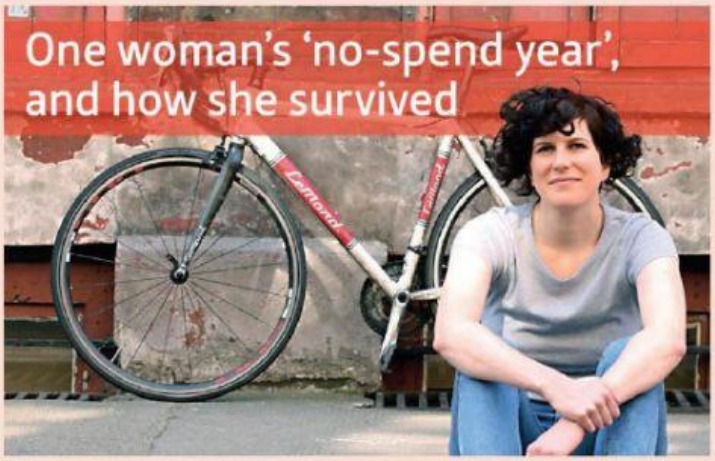
One woman's 'no-spend year', and how she survived



She cycled 120 miles to a wedding, and her lunch budget was just 51p a day.

A Michelle McGagh, a 34-year-old journalist, had a mortgage of £230,000 which she wanted to reduce. Last November, she looked at her finances and she discovered that every year she spent a lot of money unnecessarily – for example, £1,570 in the pub, £1,110 in restaurants, and £400 on coffees. So she made a radical plan – to stop spending money for a year. She continued to pay her broadband, gas, and electricity bills, and allowed herself £30 a week to buy food and household essentials. But she couldn't spend money on anything else – no clothes, no buses or flights, no meals out, no drinks, and no cosmetics.

B She cooked large quantities of curry and bolognese sauce, which lasted her a week, and which she ate with rice or pasta. It was cheap and healthy, but also 'really boring'. She also experimented with home-made cleaning products and beauty treatments, like using vinegar for cleaning or olive oil as moisturiser, but she decided that most of them didn't really work.

C At first, she tried to see her friends as often as before. She cycled 120 miles to be at a friend's wedding, and camped in their garden to avoid paying for accommodation. The following weekend, she rode 60 miles to Brighton to meet friends. But she couldn't join them for dinner in a restaurant, and when they went to the pub, she drank tap water. In the end, she simply went out less, which made her feel more isolated.

D Of course, she couldn't afford to go abroad, so she missed a trip to Ibiza with friends. Her only holiday was a cycling trip to East Anglia, where again she camped. Here, for the first and only time in the year, she bought food that she had not cooked herself – a bag of chips for £1.95.

E At the end of the year, she had saved £23,000. She was much slimmer and fitter – over the year, she had cycled 6,500 miles. She says she now feels freer and happier, because she appreciates the simple things in life. She also gained confidence and a sense of adventure.

F But she learned the hard way that you can't really socialize if you don't want to spend money. The evening after her year-long challenge ended, she bought all her friends a drink in the pub. But she has not gone back to her past spending habits. She occasionally pays to socialize and go on holiday. She has even taken a taxi. But after buying a few new clothes and some perfume, she insists, 'I have absolutely no interest in buying anything else.'

G So what's her key tip for those who want to save? 'Whenever you open your wallet, think about whether what you are buying is something you need or something you want. We all say, 'I need to buy this.' Most of the time, we want to buy it. Maybe we don't know the difference between needing something and wanting something any more.'

Adapted from The Times

Read the article and match paragraphs A-G to topics 1-7. Use the words in **bold** to help you.

1 where she went **on holiday**
2 **why** she decided to save money
3 how often she saw her **friends**
4 what she **achieved**
5 her **advice** for other people
6 how she saved money **at home**
7 what she **discovered**

A
B
C
D
E
F
G

Latham-Koenig, C., Oxenden, C., Lambert, J. (2019). English file: Intermediate (fourth) p. 17.

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