

How to Save Money

Are you bad with finances? Do you live from paycheck to paycheck? Would you like to figure out how to save a little money from time to time? Here are a few tips:

1. Give yourself a budget for each week and stick to it. If you get to the end of the week with nothing left, take a bus instead of a cab, make your own dinner instead of eating out, invite your friends over for a BYOB (bring your own beer) party instead of going to a bar, and pass on the frivolous shopping spree until you have more money.
2. Stop using credit cards. Pay for everything with cash. It's easier to overspend when you're using a bank or credit card because you don't know exactly how much you have. If you have cash, you can see your supply running low.
3. Keep a record of your spending. Write down everything you spend your money on for a couple weeks or a month. Be as detailed as possible, and try not to leave out small purchases. Assign each purchase or expenditure a category such as: Rent, Car insurance, Car payments, Phone Bill, Cable Bill, Utilities, Gas, Food, Entertainment, etc.

Vocabulary

- * paycheck: the amount of money someone earns
- * frivolous: not serious or sensible
- * spree: a short period of time when you do a lot of one activity, especially spending money or drinking alcohol

Idioms about Money

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Comprehension Questions

Discussion Questions

1. Are you good at saving money?
2. How important do you think it is to save money?

You can see the whole lesson from your teacher, Please ask to send it to you before the class.

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