

My year of no spending

Level 3 • Advanced

1 Warmer

Put these items in order from 1 (the thing you spend least money on each month) to 5 (the thing you spend most money on each month).

- food
- clothes
- technology – phone, computer etc
- going out
- travel

2 Key words

Complete the sentences using these key words from the text.

frugality
utilities

challenge
mortgage

squander
essentials

impetus
mindless

dire
gig

1. A _____ is something that requires a lot of determination to achieve, especially something you have never done before.
2. _____ are basic things that are needed for life.
3. If you _____ money, you do not spend it in a sensible way.
4. A _____ action is one that does not require any thought or intelligence.
5. _____ is spending very little money and only on things that are really necessary.
6. A _____ is a legal agreement in which you borrow money from a bank in order to buy a house.
7. _____ are public services such as gas, water and electricity.
8. If something is described as _____, it is of a very low standard.
9. A _____ is a public performance, especially of jazz or popular music.
10. _____ is a force that helps something to happen or develop more quickly.

3 What do you think?

The author spent 12 months living as cheaply as possible. Which four of these things do you think she still managed to do?

1. She went on holiday.
2. She took the bus to work.
3. She went to art exhibitions.
4. She went to the cinema.
5. She paid all her bills.
6. She donated money to charity.
7. She went out for meals with friends.
8. She bought a lot of clothes.

Now, read the text and check your answers.

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My year of no spending is over – here's how I got through it

The first six months were hard but I found a new way of living and the challenge has left me wealthier and wiser

Michelle McGagh

26 November, 2016

- 1 Just over 12 months ago, I gave myself a challenge: give up spending on all but the essentials for a whole year. I started on Friday, 27 November, just as many other people were hitting the shops. It hasn't always been easy but a year on, I am wealthier and wiser. Embarrassingly, I have also realized just how much money I've squandered down the pub, in restaurants and through mindless shopping.
- 2 As a personal finance journalist, people assumed I was good with money but while I wrote a lot about the merits of saving, I wasn't practising what I preached. I figured that, because I earned a good wage, didn't have any credit card debt and my bank account was in the black, I didn't need to worry about how much money was leaving my account. I was spending without thinking, drawn in by advertising and the promise that I could spend my way to happiness. I was stuck in a cycle of consumerism – earning money to buy stuff I didn't really need, which wasn't making me happy.
- 3 Giving up spending for a year was an extreme approach but the aim was to embrace extreme frugality, shake up my spending habits and overpay my mortgage instead of shopping. I could continue to pay my bills, including mortgage, utilities, broadband, phone bill, charity donations, life insurances, money to help my family and basic groceries.
- 4 I've learned to shop for food in a better way than I did before – I have planned meals, batch-cooked and improved my dire cooking skills slightly. My husband agreed to do the grocery part of the challenge with me this year and we reduced our weekly shop (which covered three meals each a day, toiletries and house cleaning products) to £31.60 a week.
- 5 I'm not going to pretend it was easy, especially in the first few months when I tried to live my old life without money and found it wasn't working. There were plenty of times I wanted to abandon it and indulge in some retail therapy, buy a pint in the pub or even just purchase a bus ticket instead of getting on my bike for another journey.
- 6 But I realized I just had to find new ways to have fun that didn't include putting my hand in my pocket and going to the pub. Living in London, I have a wealth of free cultural activities on my doorstep and I've been to more art exhibitions this year than ever before – my favourite being First Thursdays, where 150 galleries in east London open late and hold private views and talks.
- 7 I even managed a free holiday, cycling the Suffolk and Norfolk coast and camping on beaches. It's something I'd never done before and probably wouldn't have, were it not for the challenge – and now, I can't wait to go again next year.
- 8 There were lows, such as when I missed gigs and blockbuster films. And I've not been able to join friends when they have gone out for a nice meal. There have also been some awkward moments when I've turned up to a friend's house for dinner empty-handed because I couldn't buy a bottle of wine as a thank you. I did a lot of washing up at my friends' houses this year as a way of saying "thanks for feeding me".
- 9 I'm grateful to have disposable income to save and feel I should make the most of it – I hope I have encouraged other people to reconsider their spending patterns, too. I would like to say thank you to those who engaged with me on social media to say they were enforcing their own spending bans whether on clothes or a month-long ban – they all helped me keep my resolve.
- 10 That's not to say that everyone was happy about my experiment, with some accusing me of poverty tourism, but there is a big difference between poverty and frugality. This experiment was not about living in poverty because poverty isn't a choice. I could still pay my mortgage, bills and food. The last year has been an experiment in extreme frugality and choosing not to buy, rather than not having a choice.
- 11 Despite the awkward moments and missing out, this year has been the impetus I needed to try new things. The best thing about the challenge is that I've been willing to say "yes" more and that I've become more adventurous. Having the choice to spend, or not, is a privilege and I have become far more aware of why we buy. I have come to realize that consumerism keeps us

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chained to our desks, working to earn money to spend on stuff we think will make our lives better. And when the stuff doesn't make us happy, we go back to work to earn more money to buy something else. The last 12 months have allowed me to step outside this cycle and I can honestly say I'm happier now. I've gained confidence and skills, done things I would never have done and met lovely people I wouldn't have otherwise met.

- 12 Many people have said to me, "I bet you can't wait to get down the shops and have a splurge" but in all honesty, I'm not interested in hitting the shops. There are a few practical items I need to

replace, such as jeans and trainers, and my bike could do with a decent service but that's about it. I have one more day of no spending to get through and after that, there are just two things I will be buying this weekend: a round of drinks for my friends and family to say thanks for their support, followed by a flight to see my grandad in Ireland. A year of no spending has taught me what things I really need and it really isn't that much.

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4 Comprehension check

Choose the best answer according to the text.

1. Who persuaded the author to take up the no-spending challenge?
 - a. her husband
 - b. the editor of her magazine
 - c. She persuaded herself.
2. How has she shopped for food 'in a better way'?
 - a. by looking for the cheapest food in supermarkets
 - b. by planning meals and cooking in batches
 - c. by only using fresh ingredients
3. What does she describe as an 'awkward moment'?
 - a. being invited to dinner at a friend's house and not taking a bottle of wine
 - b. having to wash the dishes to pay for her meal in a restaurant
 - c. trying to live her old life without spending money
4. What does she describe as the 'cycle of consumerism'?
 - a. being chained to a desk all day
 - b. earning money to buy stuff you don't really need, which doesn't make you happy
 - c. having the choice to spend or not

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5 Find the word

Find the following words or phrases in the text.

1. a three-word verb phrase meaning *go on a shopping spree* (para 1)
2. a four-word verb phrase meaning *behave in the same way that you try to persuade other people to behave* (para 2)
3. a two-word phrasal verb meaning *make changes so that something is organized in a more effective way* (para 3)
4. a two-word noun phrase meaning *the activity of shopping in order to make yourself feel happier* (para 5)
5. an adjective meaning *difficult to deal with and embarrassing* (para 8)
6. a two-word noun phrase meaning *money that you have left to spend after paying your bills* (para 9)
7. a noun meaning *firm determination to do something* (para 9)
8. a noun meaning *a situation when you spend a lot of money, especially on something special as a way of making yourself feel good* (para 12)

6 Verb + noun collocations

Match the verbs in the left-hand column with the nouns or noun phrases in the right-hand column.

- | | |
|-------------|--------------------------|
| 1. make | a. the shops |
| 2. keep | b. money |
| 3. gain | c. the most of something |
| 4. hit | d. a meal |
| 5. squander | e. your resolve |
| 6. plan | f. confidence |

7 Word-building

Fill the gaps in the sentences using the correct form of the word in brackets at the end of each sentence.

1. The author was stuck in a cycle of _____. [CONSUME]
2. Some people accused the author of _____ tourism. [POOR]
3. She believes that she has become more _____. [ADVENTURE]
4. She still spent money on _____. [ESSENTIAL]
5. The author has encouraged other people to _____ their spending patterns. [CONSIDER]
6. She regards the past year as an experiment in extreme _____. [FRUGAL]

8 Discussion

Discuss the statements.

- Most people waste money on things they don't need.
- There's nothing wrong with retail therapy if it makes you feel good.
- One new pair of shoes a year is enough.

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KEY

2 Key words

1. challenge
2. essentials
3. squander
4. mindless
5. frugality
6. mortgage
7. utilities
8. dire
9. gig
10. impetus

3 What do you think?

1, 3, 5, 6

4 Comprehension check

1. c
2. b
3. a
4. b

5 Find the word

1. hit the shops
2. practise what you preach
3. shake up
4. retail therapy
5. awkward
6. disposable income
7. resolve
8. splurge

6 Verb + noun collocations

1. c
2. e
3. f
4. a
5. b
6. d

7 Word-building

1. consumerism
2. poverty
3. adventurous
4. essentials
5. reconsider / consider
6. frugality