

Cost of living crisis

Topic

Saving money

Learning outcomes

- Use vocabulary related to the economy and saving money
- Read and understand the gist of informal short texts offering tips to save money
- Write a short text offering a tip to save money
- Use language to describe an object
- Present ideas for a money-saving service

Age and level

13-17, Adults (B1 / B2)

Time

60 – 70 minutes

Materials

- Reading worksheet
- Newspaper headlines related to the economic / cost of living crisis (optional)

Introduction

This lesson takes a look at one of the impacts of the cost of living crisis: saving money. In task one, learners discuss some of problems related to the cost of living crisis. The optional task two looks at headlines and pictures from the media about the economic situation to get learners thinking about the topic. Task three is a reading task based on a radio phone in which listeners were asked to

share their top tips for saving money and task four looks at the idea of 'freecycling', which may well be totally new to your learners. Task five asks learners to work in groups to come up with an idea for a service to help others save money.

A reading worksheet accompanies this lesson. Teachers could display the sheet or read the short texts aloud for a no printing option.

Procedure

<p>Lead-in 1: Problems, problems! (10 mins)</p>	<ul style="list-style-type: none"> • Dictate some problems related to the economic or cost of living crisis. Suggestions are provided but choose / add according to your learners and local context. For example: <ul style="list-style-type: none"> ○ rising costs of food / services / energy / accommodation ○ cuts to public services (e.g. more difficult to see a doctor) ○ low wages and poverty ○ unemployment ○ impact on mental / physical health ○ increase in inequality • In groups, learners decide which is the most important problem. There are no correct answers but try and encourage your learners to express their ideas clearly and to respect their classmates' opinions. Be aware that some learners may be affected by the economic crisis. • Ask each group to share the problem that they think is the most important with the rest of the class. Introduce the term: the cost of living crisis.
<p>Lead-in 2: In the news (optional) (10 mins)</p>	<ul style="list-style-type: none"> • This task could be added to the lesson as a way of introducing more topic-specific vocabulary. • Before class, find some newspaper headlines which relate to the topic of the economic crisis (you could find some online: type 'cost of living crisis news' into a search engine). • If you have a low-level group, be sure to include lots of pictures; for higher level groups choose a selection of headlines from several different newspapers. • Show the class the headlines and pictures and ask them to tell you if they

	<p>know anything about them, and if there are similar problems where they live.</p> <ul style="list-style-type: none"> • Introduce new vocabulary in the headlines which is related to the cost of living crisis e.g. people are worse off; a fall in living standards; inflation; recession; debt; save money etc.
<p>Task 1: Reading: Top tips for saving money (10 mins)</p>	<ul style="list-style-type: none"> • Explain that during an economic crisis, people often make lifestyle changes to save money. Explain that a radio station asked its listeners to phone in with their top tips for saving money. Learners are going to read some of the tips. As they read, they should decide which are the best and worst tips (i.e. the tips that would save the most / least money). • Hand out the Reading worksheet or display it using a projector or on an interactive whiteboard. Give learners time to read and decide which tip is best / worst. They can do this in pairs or small groups. Help with vocabulary if necessary. • Alternative 1: Put learners into groups of five and cut up the tips. Give each learner one tip each. Ask them to read (and understand!) their tip and then explain it in their own words to their group. • Alternative 2: Read out the tips. Learners listen and make notes. • Ask the class to vote on the best / worst tip and to say why. Ask them to say if there is a tip that they would never take and why.
<p>Task 2: Writing and speaking: Top tips for saving money (10 mins)</p>	<ul style="list-style-type: none"> • Ask learners if they have any other tips for saving money. Encourage the class to generate lots of different ideas. Ideas may depend on the age of the learners e.g. <ul style="list-style-type: none"> ○ save a small amount of money each day – it'll soon add up! ○ have a no-spend weekend ○ compare prices online e.g. for insurance ○ cancel subscriptions you don't use • Individually, learners write a top tip. Walk around and help where necessary. • If you have a small class, ask learners to read out their tips to the class; with a larger class, put learners into groups to read out their tips. Learners listen and make a note of tips which they would use.

Task 3:
Freecycling
(15 mins)

- Explain that another way of saving – and making! - money is to buy or sell second-hand things. Ask learners if they ever buy or use second-hand things e.g. at markets, online, clothes swaps etc.
- Ask them if they have ever heard of the freecycling website: <https://www.freecycle.org/> People can sign up to the website to get rid of things they no longer want (for free) and give them to somebody who does.
- If possible, show the website to your class, and see what's on the site. Take a look at some examples of offers. (You could also look to see if there any local groups).
- Tell learners to imagine that they are going to advertise something they no longer want on the freecycle website. Elicit the kind of information they'd need to include in the advert: description of item, size, colour, condition, age
- Ask learners to think about things they may have at home that they no longer want or use. Give some examples of your own to get them started.
- Then ask each learner to write an advert for one item they'd like to freecycle. Remind them to include as much information as possible.
- When they are ready, explain that they should find somebody in the class who will have the item (not necessarily in real life!). Therefore, they should try to be convincing when they talk about their item – and if they desperately want an item. You could brainstorm some phrases with the class and write them on the board e.g. it would look lovely on you / me; it would really suit you / me: it's so useful etc.
- Learners talk to one another about their items until they find somebody who would like to have their item, or they choose the person who most needs the item. They can stand up and move around the room to talk to classmates. If you have a larger class, they can talk to the people around them. Give a time limit!
- When the time limit is up, ask learners to say if they have found a new 'home' for their items. Learners could also say which of their classmates were the most persuasive! (You may have created some real freecycling situations!)



**Task 4: Invent a
money-saving
service
(15-20 mins)**

- Explain that learners will now think of a website / app / service (like freecycle) that will help people to save money.
- Brainstorm some examples with the class (the money saving tips they wrote earlier might help them to think of ideas). You could give some examples:
 - An app which gives you a different money-saving tip each day
 - An app which alerts you to the best online / local bargains (users post bargains they find)
 - A local website which matches people to swap services e.g. a person takes a dog for a walk in exchange for a lift somewhere
- In small groups, learners brainstorm and choose an idea. They make notes about the idea and prepare to present it to the class (or other groups if you have a large class). Walk around and help as they work.
- When they are ready, ask them to present their ideas. Learners vote for the best idea.
- For homework, learners could research their ideas and see if they exist!

Adapted from a lesson contributed by

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