

# 8C Saving schemes

**SPEAKING OUTPUT** | a discussion

**GOAL** | contribute to collaborative decision-making

**MEDIATION SKILL** | co-developing ideas



## WARM-UP

- 1 Work in pairs. What are some ways that you've tried to save money? Were they successful? Why/Why not?

## PREPARE

- 2 Read the Scenario. What do you need to do? Why?

### SCENARIO

If we're going to book a holiday for the end of next summer, we need to start saving now. We've got about a year and none of us have much spare cash. Let's put our heads together and try to come up with some saving schemes so we all have enough by next summer.

- 3A **MB8.01** | Listen to three friends planning how to save money. What two ideas do they agree on?

**B** Work in pairs and discuss the questions.

- 1 What do you think of the ideas suggested in Ex 3A? Why?
- 2 Do you think you could ever adopt these savings techniques? Why/Why not?

- 4A **MB8.01** | Read the Mediation Skill box. Then listen to the conversation again and tick the phrases you hear.

### MEDIATION SKILL

#### Co-developing ideas

When discussing ideas, speakers often build on each other's suggestions before the right one is decided or agreed upon. Phrases such as these are often used.

#### Adding ideas to suggestions

We could also ... As well as that, how about ... ?

#### Suggesting ways of achieving an idea

One way we could do that is to ... If we ... , it/that would be even (better).  
It would/might work if ...

#### Pointing out possible drawbacks/problems

It might be difficult to ... I'm not sure that works (because ...)

#### Suggesting alternatives

That gives me an idea. Rather than ... , we could ...  
We could substitute ... with ... . How about we change it to ... ?

**B** Complete the conversation with phrases a–h.

- A: 1 ..... save money by having fewer takeaways.  
 B: If we could cook together more, 2 ..... better. We wouldn't waste food.  
 C: Good point. 3 ..... doing that, 4 ..... reducing the number of takeaway coffees we buy?  
 A: Oh, that 5 ..... an idea. We could buy those travel coffee cups and put coffee in them when we leave home in the mornings.  
 B: Good idea! And 6 ..... buying lunch out, we can make sandwiches.  
 A: Bit boring but yeah, it'll be cheaper.  
 C: I'm not sure that 7 ..... me. We have pretty cheap food in our restaurant at work. I think it'll be just as cheap for me to eat there.  
 B: That's fine. You can just stick to what you usually do, then.  
 A: 8 ..... difficult for me to keep my sandwiches cold all day when I'm out of the office.  
 B: You can buy a cool bag and put them in there. I know it sounds like we're spending money, but it'll save us money in the long run!

- a As well as      c it'd be even      e We could      g rather than  
 b works for      d gives me      f It might be      h how about

# Tips for saving money

If you want to spend less and save more, follow these handy money-saving tips.



### Water and energy bills

- ✓ Turn your heating down by 1°.
- ✓ Check that you're getting the best deal possible from your providers.
- ✓ .....



### Shopping

- ✓ Write a shopping list and stick to it at the supermarket!
- ✓ Always wait a week before you buy something that is not vital.
- ✓ .....



### Transport

- ✓ Cut fuel costs by checking the tyre pressure on your car and taking out extra weight.
- ✓ Share car rides with family, friends, colleagues and classmates when you can.
- ✓ .....



### Food/Eating out

- ✓ Look for coupons and discounts online.
- ✓ Cook several meals from your ingredients and freeze them.
- ✓ .....



### Social events

- ✓ Don't go out. Invite people to your home.
- ✓ Look for free events like free concerts and festivals.
- ✓ .....



### Other

- ✓ Have a 'No spend' weekend once a month.
- ✓ Try the 50/30/20 approach to spending: 50 percent of your income on bills, 30 percent on fun and 20 percent on savings.
- ✓ .....

- 5A Read the tips for saving money. Have you ever tried any of these? Tell a partner.

- B Add one money-saving tip of your own under each subheading in Ex 5A.

- C Work in pairs. Share your ideas in Ex 5B. What other money-saving ideas can you think of? Write down as many as possible.

## MEDIATE

- 6A Work with another pair. Have the conversation described in Ex 2.

- Make a plan to save money using at least five effective money-saving techniques.
- Make sure these techniques suit everyone in the group.
- Record your ideas.

- B Prepare to share your money-saving plans with the class and explain your choices.

- C Present your plan to the class. Listen to all the plans. Which group's plan, other than your own, do you think is the best? Why? Tell your group.