Cost of Living

The Rising Cost of Living

Many people say that the cost of living is going up. Prices for food, rent, and transportation are higher than before. For example, many families now spend more money on groceries each week. Some people try to save money by cooking at home, turning off lights, or using public transportation.

Because rent is expensive in many cities, some people choose to live with roommates or move to cheaper areas. Some families buy homes together and share the space. Others make a monthly budget to help control their spending. Even though life feels more expensive, many people are learning new ways to save and spend wisely.

A. Daily Expenses

1. What things do you spend money on every day?
2. Do you usually buy coffee or tea outside your home or take a flask from home?
3. On average, how much do you spend on groceries in a normal week?
4. Do you compare prices before you buy something?
5. What is one thing you think is too expensive right now?
6. What is one thing that is still a good price.? Where can you get bargains?

B. Housing & Utilities

7. Do you own your own property? If not, is rent expensive in your city?
8. What utilities do you pay for? Do you try to save electricity or water at home? How?
9. What is the most expensive bill you pay each month? Are there any bills you can reduce?
10. Would you like to live in a cheaper area? Why or why not?
11. Do you think that overall housing costs will go up or down this year?

C. Food & Transportation

13. Do you think food prices are higher than last year? Why have prices gone up or down?
14. Do you cook at home to save money? What types of food do you cook?
15. Is eating at restaurants expensive where you live? Why do you think that is?
16. Is public transportation inexpensive where you live? Can you save money by using it?
17. Do you own a car? If so, is gas or petrol expensive in your area.
18. What is one good way people can save money on transportation?

D. Spending Habits & Saving

19. Do you make a monthly budget? How do you keep track of your monthly expenses?
20. What is something you stopped buying because of high prices?

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21. Do you look for the lowest prices when you shop? Where can you get the best prices?
22. What is one thing you always buy, even if the price goes up? Why do you always buy it?
23. Do you think people your age save enough money? In your opinion, what percentage of our income should we save?
24. What advice would you give someone who wants to spend less?

Vocabulary List

- **Cost of living** — the amount of money you need for basic things
- **Rent** — money you pay each month to live in a home
- **Groceries** — food you buy at a store
- **Utilities** — electricity, water, internet
- **Budget** — a plan for using your money
- **Expenses** — things you spend money on
- **Transportation** — ways to travel (bus, car, train)
- **Prices** — how much things cost
- **Save money** — to spend less
- **Spend wisely** — to use money carefully
- **Roommate** — a person who shares your home and costs
- **Cheaper** — costing less
- **Expensive** — costing a lot
- **Bills** — regular payments you must make
- **Discount** — a lower price
- **Sales** — times when stores lower prices
- **Basic needs** — things you must have (food, housing)
- **Income** — money you earn
- **Increase** — to go up
- **Decrease** — to go down

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