# Cost of Living

## Beginner's Level

### The Rising Cost of Living

Many people say life is getting more expensive. Food, rent, and transportation cost more than before.

To save money, people cook at home, turn off lights, and use buses or trains. Some people live with a roommate to share the cost. Many people also make a simple budget to help control their spending.

### Comprehension Questions

1. What do you think? Are prices going up or down?
2. What do people do to save money? Do you have any good ideas to save money?
3. What is a roommate? Why do some people live with a roommate?
4. What do people make to reduce their spending?
5. What costs more today than it did last year (name one thing)?

### Discussion Questions

1. Is life expensive in your city?
2. Do you cook at home?
3. Do you look for cheap prices?
4. What bill is the highest for you?
5. Do you use public transportation?
6. What is one way you save money?
7. Do you make a budget?
8. What is something you always buy?
9. Do you think rent is expensive?
10. Do you compare prices in stores?
11. What is one thing you stopped buying?
12. Do you think prices will go up?

### 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)

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- **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

### True or False Questions

Write **T** for True or **F** for False for each question.

1. Food and rent cost less today.
2. Some people cook at home to save money.
3. A roommate shares the cost of living.
4. A budget is a plan for your money.
5. Transportation is always free.

### Fill in the Blanks

Use these words to fill in the blanks: **food, rent, save, budget, roommate**

1. Many people try to _____ money.
2. _____ is money you pay to live in a home.
3. People buy _____ at the store.
4. A _____ helps you share costs.
5. A _____ helps you plan your money.

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