

One woman's 'no-spend year', and how she survived



She cycled 120 miles to a wedding, and her lunch budget was just 51p a day.

- A** Michelle McGagh, a 34-year-old journalist, had a mortgage of £230,000 which she wanted to reduce. Last November, she looked at her finances and she discovered that every year she spent a lot of money unnecessarily – for example, £1,570 in the pub, £1,110 in restaurants, and £400 on coffees. So she made a radical plan – to stop spending money for a year. She continued to pay her broadband, gas, and electricity bills, and allowed herself £30 a week to buy food and household essentials. But she couldn't spend money on anything else – no clothes, no buses or flights, no meals out, no drinks, and no cosmetics.
- B** She cooked large quantities of curry and bolognese sauce, which lasted her a week, and which she ate with rice or pasta. It was cheap and healthy, but also 'really boring'. She also experimented with home-made cleaning products and beauty treatments, like using vinegar for cleaning or olive oil as moisturiser, but she decided that most of them didn't really work.
- C** At first, she tried to see her friends as often as before. She cycled 120 miles to be at a friend's wedding, and camped in their garden to avoid paying for accommodation. The following weekend, she rode 60 miles to Brighton to meet friends. But she couldn't join them for dinner in a restaurant, and when they went to the pub, she drank tap water. In the end, she simply went out less, which made her feel more isolated.
- D** Of course, she couldn't afford to go abroad, so she missed a trip to Ibiza with friends. Her only holiday was a cycling trip to East Anglia, where again she camped. Here, for the first and only time in the year, she bought food that she had not cooked herself – a bag of chips for £1.95.
- E** At the end of the year, she had saved £23,000. She was much slimmer and fitter – over the year, she had cycled 6,500 miles. She says she now feels freer and happier, because she appreciates the simple things in life. She also gained confidence and a sense of adventure.
- F** But she learned the hard way that you can't really socialize if you don't want to spend money. The evening after her year-long challenge ended, she bought all her friends a drink in the pub. But she has not gone back to her past spending habits. She occasionally pays to socialize and go on holiday. She has even taken a taxi. But after buying a few new clothes and some perfume, she insists, 'I have absolutely no interest in buying anything else.'
- G** So what's her key tip for those who want to save? 'Whenever you open your wallet, think about whether what you are buying is something you need or something you want. We all say, 'I need to buy this.' Most of the time, we want to buy it. Maybe we don't know the difference between needing something and wanting something any more.'

c Read the article again. Mark the sentences **T** (true) or **F** (false).

- 1 Michelle could use public transport during her 'no-spend year'.
- 2 She was often hungry because she couldn't afford to buy food.
- 3 At her friend's wedding, she slept in a tent.
- 4 She never had ready-made food or takeaways.
- 5 She didn't lose any weight during the year.
- 6 Nowadays, she spends less than she used to.
- 7 She thinks that when we buy something, we should ask ourselves why.

d Do you agree with the last sentence of the article? Why (not)?

e Read the information about compound nouns. Then search the text.

Underline six compound nouns that begin with the words in the circle.

olive
electricity
cleaning
cycling
beauty
tap

Compound nouns

Compound nouns are two nouns together, where the first noun describes the second one, e.g. cash machine. The stress is usually on the first noun.

f Could you do what Michelle did?

What would you spend less on?

What would you eat?

How would you get around?

How would you socialize cheaply?

would for imaginary situations

We use *would* to talk about imaginary situations, e.g. *To save money, I'd spend less on clothes and I'd cook for myself at home.*