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*The Podcast That Will Help You Speak English Fluently.
With No Grammar and No Textbooks!*

Episode #286

How to save money?

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Hi! I'm Georgiana, your English teacher, and my mission is to help you speak English fluently.

On my website you can get **the 5 Secrets to speak English** and also my premium courses.

Before we start, get the transcript on my website. It's completely free.

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Ok, let's start!

Do you want to save money? Today, we will explore some simple **money-saving tips** that are easy to understand and apply. And with a fun story you will improve your English grammar in context.

Learn Basic Money Vocabulary

Before we start talking about ways to save money, let's get to know some **important financial terms in English**. Knowing these words will help you better understand and handle your finances:

Income: This is the money you earn.

Expenses: These are the costs or money you spend.

Budget: A budget is a plan for managing your money.

Savings: Savings are the money you keep for the future.

Debt: Debt is money you owe.

Understanding these words is a great starting point for improving your financial knowledge.

Create a Simple Budget

Creating a budget is the first step toward financial control. Start by listing your **sources of income**, such as your **salary** or any **money you receive**. Then, list your regular **expenses**, like rent or mortgage, groceries, transportation, and bills. A **budget** helps

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you see how much money you have left after covering your expenses, which you can allocate to savings.

Prioritize Your Spending

It's important to distinguish between essential needs and non-essential wants. **Needs** are things like housing, food, and utilities—necessities for daily life. **Wants** are things like dining out, entertainment, or shopping for items that are not essential. Focus on covering your needs first, and allocate any remaining funds to your wants or savings.

Set Clear Savings Goals

Identify specific financial goals that matter to you. Perhaps you want to save for unexpected expenses, education, a home, or retirement. Having clear goals provides motivation and direction for your savings efforts.

Great! In a future episode, we will continue learning more about **how to save money**.

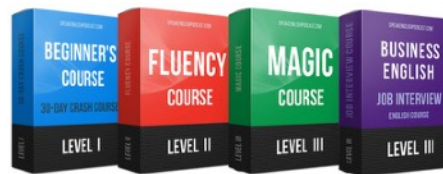
And now, let's continue with a point-of-view story.

POV-Story

(Learn grammar in context)

I will tell you the same story twice. So make sure to focus on the changes.

You can find these techniques fully implemented in my [premium courses](#).



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Okay! Let's start!

Captain Stormblade was a very tough pirate on the ocean. One day, he found a treasure on a small island. The treasure had gold coins, shiny jewels, and more. Stormblade was happy, but he had a problem. "What should I do with all of this?" he thought.

"I can't just spend it. I need a plan!" he told himself. Pirates are good at finding gold but not so good at keeping it!

At first, Stormblade tried to hide his gold on his ship. However, he always felt scared. "Other pirates might steal my treasure!" he worried. Then, he had an idea. "A pirate bank!" he exclaimed.

Stormblade told his pirate friends, "Give me your gold. I'll keep it safe. Later, I'll give you

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back more!" The pirates liked this idea. "A bank? That's different!" they said and gave him their gold.

Now, Stormblade had a new job. He was not just a pirate; he was a pirate banker. His crew found this funny. "Our captain now deals with coins, not swords!" they joked.

But there's a twist! Pirates aren't always good at trusting others. Stormblade's friends started to wonder. "Will he really give us more gold back?" they whispered. "What if he keeps it all?"

One night, the pirates made a plan. "Let's take our gold back when he's asleep," they said. But Stormblade was clever. He knew pirates well. He made a secret plan. Stormblade created a fake treasure chest and filled it with rocks. He put this chest in the bank. His real gold was hidden somewhere else.

That night, his pirate friends came quietly to the bank. They took the fake chest and ran away, laughing. "We have our gold and more!" they thought.

The following day, they opened the chest. "Rocks?!" they shouted. Stormblade came out, smiling. "Pirates," he said, "you forgot one thing. Pirates love gold, but they also love tricks!"

Stormblade's friends laughed. "You got us, Captain!" they said. They learned that Stormblade was not just tough but also very clever.

From that day on, the pirates knew Stormblade was the best captain. They could try to be

sneaky, but Captain Stormblade would always be one step ahead.
And that's how Captain Stormblade kept his treasure and his reputation as the most brilliant pirate of the seas.

In the present tense (in the second person):

You are Captain Stormblade, a very tough pirate on the ocean. One day, you find a treasure on a small island. The treasure has gold coins, shiny jewels, and more. You are happy, but you have a problem. "What should I do with all of this?" you think.

"I can't just spend it. I need a plan!" you tell yourself. Pirates are good at finding gold but not so good at keeping it!

At first, you try to hide your gold on your ship. However, you always feel scared. "Other pirates might steal my treasure!" you worry. Then, you have an idea. "A pirate bank!" you exclaim.

You tell your pirate friends, "Give me your gold. I'll keep it safe. Later, I'll give you back more!"

The pirates like this idea. "A bank? That's different!" they say and give you their gold.

Now, you have a new job. You are not just a pirate; you are a pirate banker. Your crew finds this funny. "Our captain now deals with coins, not swords!" they joke.

But there's a twist! Pirates aren't always good at trusting others. Your friends start to wonder.

"Will he really give us more gold back?" they whisper. "What if he keeps it all?"

One night, the pirates make a plan. "Let's take our gold back when he's asleep," they say. But you are clever. You know pirates well.

You make a secret plan. You create a fake treasure chest and fill it with rocks. You put this

chest in the bank. Your real gold is hidden somewhere else.

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Pirates love gold, but they also love tricks!"

Your friends laugh. "You got us, Captain!" they say. They learn that you are not just tough but also very clever.

From that day on, the pirates know you are the best captain. They can try to be sneaky, but you will always be one step ahead.

And that's how you keep your treasure and your reputation as the most brilliant pirate of the seas.

Great! I like these kinds of stories because they're easy to remember and help a lot with learning English. Humor also makes learning more enjoyable. You can find this method in my [premium courses](#)—take a look at: SpeakEnglishPodcast.com/courses, to get my [premium courses](#). They are designed for **learning by listening**.



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See you soon!

Bye! Bye!



Georgiana

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