



SpeakEnglishPodcast.com

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

Episode #287

How to save Money? #2

Get more lessons at: SpeakEnglishPodcast.com

If you want to save money, listen to this new episode. Last week, we discussed different strategies to save money; now, let's continue learning new tricks. And with a funny mini-story, you will practice your English speaking.

Hi! I'm Georgiana. Thanks for joining me for another episode of the podcast. My mission is to help you **improve your fluency**.

And if you want to **get the transcript**, then visit my website: SpeakEnglishPodcast.com/podcast
It's completely free!

Ok, let's start!

Automate Your Savings

Make saving money a habit by setting up **automatic transfers from your checking account to your savings account**. This ensures that a portion of your income is saved automatically each month, reducing the temptation to spend it.

Keep Track of Your Expenses

Maintain a record of all your expenses to understand where your money goes. You can use a notebook or a smartphone app to record every purchase. This practice helps you identify areas where you might be overspending and where you can cut back.

Shop Wisely

When shopping, look for sales, discounts, and coupons to save money on everyday items. Consider purchasing generic or store-brand products, often more affordable than brand-name items. Plan your shopping trips and stick to your shopping list to avoid impulse buying.

Get more lessons at: SpeakEnglishPodcast.com

Reduce Utility Costs

Save money on utility bills by turning off lights and appliances when not in use, using energy-efficient light bulbs, and addressing drafts in your home. These small changes can lead to noticeable savings over time.

Pay Off High-Interest Debt

If you have debt with high-interest rates, such as credit card debt, make it a priority to pay it off. High interest rates can eat into your savings. Allocate extra funds to paying down your high-interest debts and avoid accumulating more.

Build an Emergency Fund

This is essential for financial security. Do your best to save a few months' living expenses in a separate account. This fund acts as a safety net in case unexpected expenses arise, preventing you from going into debt.

Learning to save money is a valuable skill that can benefit everyone. By mastering basic financial vocabulary, creating a simple budget, prioritizing spending, setting clear savings goals, automating savings, tracking expenses, shopping wisely, reducing utility costs, paying off high-interest debt, and building an emergency fund, you can take control of your finances and work toward a better financial future.

And now let's continue with a mini-story!

Mini-Story

(Practice your speaking)

I will tell you a story by asking simple questions. I use this method in my [premium courses](#) because it's highly effective.

First, I say a short sentence with facts. Then, I ask you questions. After each question, you answer. Then, I tell you the right answer. That's how we make the story.

And if you want to improve your fluency much faster, check out my [Premium Courses](#):
SpeakEnglishPodcast.com/courses



There are several levels.

Okay! Let's start!

Captain Stormblade was the typical tough pirate on the high seas but also very shrewd.

Was Captain Stormblade tough or weak?

Tough. Captain Stormblade was the typical tough pirate on the high seas.

Was Captain Stormblade only tough, or was he also shrewd?

He was also shrewd. Captain Stormblade was not only tough but also very shrewd.

Get more lessons at: SpeakEnglishPodcast.com

What made Captain Stormblade different from other pirates?

His shrewdness. Besides being tough, he was also very shrewd, which set him apart.

Was Captain Stormblade a pirate on the high seas?

Yes. Captain Stormblade was a pirate on the high seas.

What two qualities did Captain Stormblade possess?

Toughness and shrewdness. He was both tough and very shrewd.

Stormblade set up a bank for pirates with the treasures he had found on a small island.

Did Stormblade set up a bakery or a bank?

A bank. Stormblade set up a bank for pirates.

What did Stormblade use to set up the bank?

The treasures. Stormblade used the treasures he had found on a small island to set up the bank.

For whom did Stormblade set up the bank?

For pirates. Stormblade set up a bank for pirates.

Where did Stormblade find the treasures used to set up the bank?

On a small island. He found the treasures on a small island.

What did Stormblade do with the treasures he found?

He set up a bank for pirates with them. Stormblade used the treasures to set up the bank.

The other pirates initially trusted Stormblade and stored their treasures in his bank.

Did the other pirates trust Stormblade from the start?

Yes, the other pirates initially trusted Stormblade.

What did the other pirates do with their treasures?

They stored their treasures in his bank. The other pirates stored their treasures in Stormblade's bank.

Get more lessons at: SpeakEnglishPodcast.com

Who did the other pirates trust with their treasures?

Stormblade. They trusted Stormblade and stored their treasures in his bank.

Why did the other pirates store their treasures in Stormblade's bank?

Because they initially trusted him. They trusted Stormblade and thus stored their treasures in his bank.

However, the pirates decided to steal all the chests that contained Stormblade's bank treasures.

What did the pirates decide to steal?

All the chests that contained Stormblade's bank treasures. The pirates decided to steal all the chests.

Who decided to steal all the chests?

The pirates. The pirates decided to steal the chests that contained Stormblade's bank treasures.

What contained Stormblade's bank treasures?

The chests. All the chests contained Stormblade's bank treasures.

What happened to Stormblade's bank treasures?

The pirates decided to steal them. The pirates wanted to steal the treasures in the chests.

When the pirates opened the chests, they were surprised because they found them filled with rocks.

Were the chests filled with gold or rocks?

Rocks. The chests were filled with rocks, not gold.

What did the pirates find in the chests?

Rocks. When they opened the chests, they found them filled with rocks.

Why were the pirates surprised when they opened the chests?

Because they found them filled with rocks, they didn't expect that.

Finally, Captain Stormblade taught all those pirates a lesson, and they admired his shrewdness.

What did Captain Stormblade teach the pirates?

A lesson. Captain Stormblade taught all those pirates a lesson.

How did the pirates feel about Captain Stormblade after he taught them a lesson?

They admired him. The pirates admired how shrewd Captain Stormblade was.

Who taught the pirates a lesson?

Captain Stormblade. He taught all those pirates a lesson.

Why did the pirates admire Captain Stormblade?

Because he was shrewd, they admired him for teaching them a lesson and for his shrewdness.

Captain Stormblade returned the treasures that belonged to the pirates and became a highly successful director of a pirate bank.

What did Captain Stormblade do with the treasures?

He returned the treasures that belonged to the pirates. Captain Stormblade returned them.

What position did Captain Stormblade achieve after returning the treasures?

He became a highly successful director of a pirate bank.

To whom did Captain Stormblade return the treasures?

To the pirates. He returned the treasures to the pirates.

How was Captain Stormblade viewed in his role as a pirate bank?

As highly successful, he was viewed as a highly successful director of a pirate bank.

Well, we're finished with our short practice.
Answering many simple questions can improve your speaking, just like talking in real life.

Today, you've tried a small part of this question-and-answer technique. Do you want to learn more?

Get my [premium courses](https://speakenglishpodcast.com/courses) at:
[SpeakEnglishPodcast.com/courses](https://speakenglishpodcast.com/courses)



That's all for today.
I will be back next week!
Bye! Bye!



Georgiana

founder of
[SpeakEnglishPodcast.com](https://speakenglishpodcast.com)

Get more lessons at: [SpeakEnglishPodcast.com](https://speakenglishpodcast.com)