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

## **Episode #287**

How to save Money? #2

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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](https://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.

### **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](#):  
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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.

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**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.

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**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.

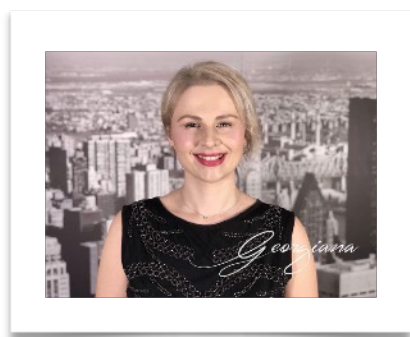
Well, we're finished with our short practice.  
Answering many simple questions can improve your speaking, just like talking in real life.

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

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



*Georgiana*

founder of  
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