Worksheet: No-buy and Low-buy Months (B2-C1)

Article

A quiet new-year trend is spreading beyond budgeting apps: the no-buy or low-buy month. Instead of promising to get rich, participants aim to tighten their belts for 30 days and notice what they already own. Some cut back on takeaway coffees and impulse clothes, while others stick to essentials and borrow what they need. The attraction is simple: a short challenge feels manageable, and it offers a clean break from habits that have drifted in unnoticed.

The rules vary, but the method is often the same. People keep an eye on subscriptions, make do with what is in the cupboard, and hold off buying replacements unless something truly breaks. Small savings add up quickly when daily treats are removed, and many are surprised by how rarely they miss the extra spending. Some still budget a little to splash out once a week, so the challenge does not feel like punishment.

The real test comes after the month ends. Without a plan, it is easy to fall into the trap of rewarding yourself with a huge shopping trip. Supporters suggest a gentler landing: treat yourself with time, not things, and keep one or two rules that worked. A few people use the reset to turn things around for good, redirecting money towards debt, travel, or a calmer emergency fund. In an anxious economy, the appeal is not deprivation but control.

True / False

1. The article describes no-buy or low-buy months as a short challenge to reduce spending.
2. It says people mainly do the challenge to become rich quickly.
3. Participants may stick to essentials and borrow items rather than buying them.
4. The article suggests people should ignore subscriptions during the month.
5. It explains that savings can add up when daily small purchases are removed.
6. Splashing out once a week is described as one way to avoid feeling punished.
7. The article warns that people can fall into the trap of overspending after the month ends.
8. It claims the trend is popular because people enjoy deprivation.

Phrase Match

Match each phrase (1-10) to the correct definition (A-J).

Phrases	Definitions
1. tighten their belts	A. follow rules or a plan consistently
2. cut back on	B. watch carefully or monitor
3. stick to	C. improve a bad situation and make progress
4. keep an eye on	D. delay doing something until later
5. make do	E. reduce the amount you buy or use
6. hold off	F. spend a lot on something enjoyable
7. add up	G. make a common mistake by doing something tempting
8. splash out	H. live more cheaply and spend less
9. fall into the trap	I. increase to a larger total
10. turn things around	J. manage with what you already have

Synonym Match

Match each word (1-10) to the closest synonym (A-J).

Words	Synonyms
1. frugal	A. financial system
2. temptation	B. lack
3. manageable	C. lure
4. impulse	D. necessary
5. deprivation	E. rerouting
6. redirecting	F. track
7. anxious	G. urge
8. monitor	H. worried
9. essential	I. doable
10. economy	J. economical

Discussion Questions

Student A (personal experience)

1. Have you ever tried to tighten your belts for a month? What was hardest?
2. What would you cut back on first: food deliveries, clothes, or subscriptions?
3. How easy is it for you to stick to a budget when you are tired or stressed?
4. What do you keep an eye on most: spending, sleep, or time?
5. What is one thing you could make do with instead of replacing?
6. When do you usually hold off buying something and wait?
7. What small costs add up for you each week?
8. What would you splash out on if you saved money for a month?

Student B (opinions and deeper discussion)

1. Is a no-buy month genuinely helpful, or does it just delay spending?
2. Why do people fall into the trap of rewarding themselves with shopping?
3. Should governments encourage low-buy living in an anxious economy, or stay out of it?
4. Is it realistic for everyone to tighten their belts, or does it depend on income?
5. How can advertising make it harder to stick to a spending plan?
6. Does splashing out occasionally support self-control, or weaken it?
7. What systems help people turn things around financially: habits, apps, or community?
8. Is the idea of deprivation ever useful, or is it always harmful?

Answer Key

True / False: T, F, T, F, T, T, T, F

Phrase Match: 1-H, 2-E, 3-A, 4-B, 5-J, 6-D, 7-I, 8-F, 9-G, 10-C

Synonym Match: 1-J, 2-C, 3-I, 4-G, 5-B, 6-E, 7-H, 8-F, 9-D, 10-A