B1 · Student lesson · 60–90 minutes

Same Money. Smaller Basket.

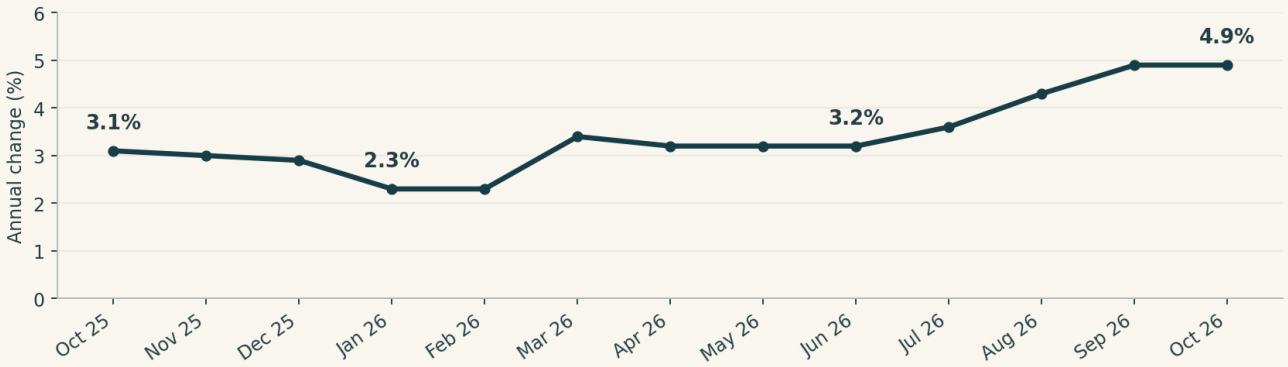
Explain changes in spending, compare saving strategies and support a preference with reasons.

Talk first

1. What is something that used to feel cheap but now feels expensive? You can use an invented example.

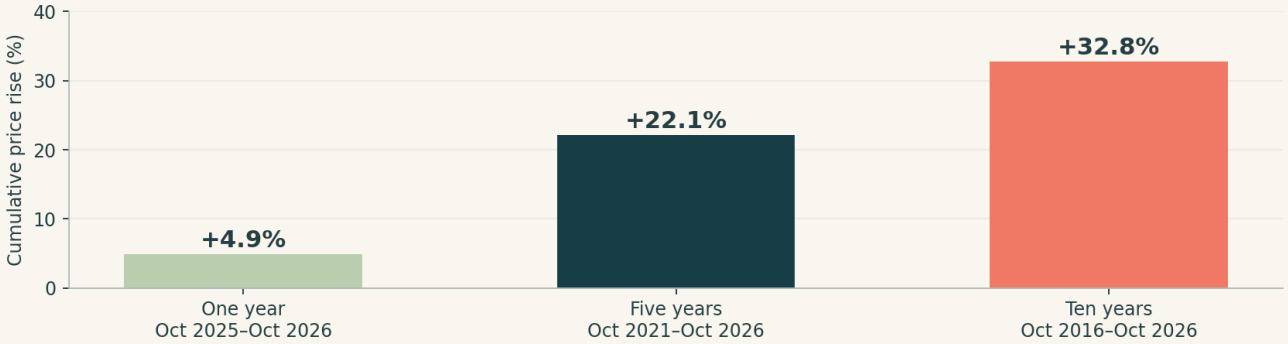
2. Would you rather cut several small costs or stop buying one expensive thing?

Inflation changed. Prices kept rising.



Spain · annual CPI rate, each month compared with the same month a year earlier. These are not month-on-month increases. INE; October 2025–October 2026. Latest release: 13 November 2026.

Same endpoint. Different starting prices.



Spain · national general CPI, same-month comparisons ending October 2026. One year: +4.9%; five years: +22.1%; ten years: +32.8%. The periods overlap: do not add them. Illustrative equivalent of a €100 basket: €104.90, €122.10 or €132.80, respectively. Not the prices of a specific grocery list.

Notice the difference: a slowing positive inflation rate still means the price level is rising.

Did pay keep up?

Spain, April–June 2026 compared with April–June 2025: average gross wage cost per worker rose 4.0%. General consumer prices rose about 3.2%. That average comparison does not mean every worker received a raise. Sources: INE wage-cost release and monthly CPI series.

When the budget stops stretching

Original source-informed classroom reading · Research snapshot: 13 November 2026

A pay raise should be good news. Yet the celebration can be short if the supermarket bill, rent and transport costs grow faster. The cost of living is about the everyday things people need to pay for. Inflation describes a broad rise in prices. It tells us about change, not whether today’s prices feel affordable. Even when inflation slows, prices can continue rising—just more slowly.

Our charts use Spain as a starting point. The national CPI shows general price changes over one, five and ten years, all ending in October 2026. OCU’s separate supermarket study compares a shopping basket with the previous study. Its collection dates and products differ from the CPI. That matters: a headline about average inflation will not describe every family’s shopping, and a large increase in one vegetable does not describe the whole economy.

To make ends meet means to have enough money for necessary costs. When money gets tight, people may cut back on meals out, shop around or switch to store brands. They may make do with an older phone rather than replace it. Making do means managing with what is available, even when it is not ideal. Going without means not having something at all. These expressions describe different choices.

Not every saving tip is equally useful. Cooking several meals together might save time and money later, but it requires ingredients, equipment and space to store the food. Traveling to a cheaper supermarket may cost more than it saves. A person who has already cut every optional cost has fewer choices than someone canceling a subscription they rarely use.

Pay and prices also need a fair comparison. A larger salary in euros is a nominal increase. A real increase means the salary can buy more after changes in prices. Average pay can rise while some workers receive nothing extra. Working more hours can also increase someone’s monthly income without increasing their hourly pay.

Should governments regulate prices? A temporary limit could protect shoppers from a sudden rise in essential costs. However, shops and producers must still cover their costs. Another option is direct help for households, or tax reductions on selected goods. The class does not have to agree on one answer. A useful plan should explain who benefits, who pays and what might happen next.

Read, think, connect

Choose one sentence you agree with and one idea you want to question. Explain your choices to a partner. You may use fictional examples.

A useful phrase from the article: _____

My example: _____

Language worth keeping

make ends meet — have enough income to pay necessary living costs

make do with — manage with something available but not ideal

cut back on — reduce how much you use or buy

go without — manage without having something

shop around — compare prices or offers before buying

stretch a budget — make available money cover more things or last longer

keep up with — rise or move as fast as something else

purchasing power — how much your money can buy

Use two expressions to describe different spending choices. Give enough context to show their meaning.

Useful language

• I used to ___, but now I ___.

• We could cut back on ___ without giving up ___.

• I would rather ___ than ___ because ___.

• This saves money, provided that ___.

• I see your point, but that would be harder for ___.

Find the evidence

1. When positive inflation slows, do prices necessarily fall?

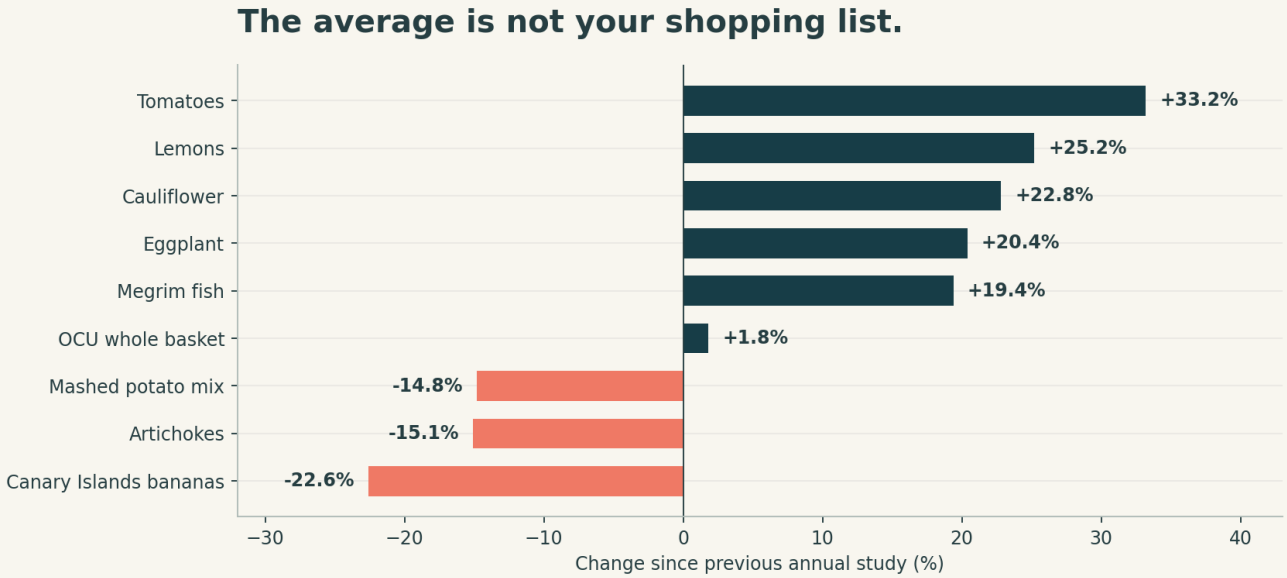
2. How is making do different from going without?

3. Why might batch cooking be difficult?

4. What should a policy proposal explain?

Discuss your answers and point to a supporting sentence. Opinion questions can have more than one defensible answer.

The average is not your shopping list



Selected products from OCU's 2026 annual supermarket study compared with its previous study. Prices collected April–May 2026. Percentage changes, not euro prices; selected examples are not a representative average. The whole basket also includes household and hygiene products.

1. Compare tomatoes with the whole OCU basket. Why are the percentages different?

2. What happened to the annual inflation rate between October 2025 and October 2026?

3. Why should we not add the one-, five- and ten-year figures?

Budget food, with a side of economics

Hamburger Helper is an American boxed pasta-and-sauce mix; you add ingredients such as ground beef and milk. It stretches the meat into more portions. Instant ramen is another familiar US college-budget option. A 2025 opinion article treats stronger demand for budget meals as a clue about financial pressure. This is an informal idea, not an official inflation index. What is your go-to meal when money is tight?

What people report cutting

ONS, Great Britain, August 2026: 59% of adults reported spending less on non-essentials because of higher living costs; 43% shopped around more; 38% spent less on food shopping and essentials. Multiple actions were possible. This is not a Spanish survey.

Optional listening · opening excerpt, maximum 3 minutes

Federal Reserve Education: Inflation. Use the official video and transcript; preview playback. If unavailable, your teacher can read the short original fallback.

1. What does inflation do to what money can buy?

2. Why can a low historical price give a misleading impression?

Open official video and transcript

A conversation worth having

Choose questions that interest you. Ask a follow-up, respond to a different view and use an expression from the language page. Fictional answers are welcome.

Meals and habits

1. What is your go-to meal on a budget, and why?
2. What do students in your country eat when money is tight?
3. Which food substitution keeps a meal enjoyable?
4. Which money-saving habit is worth the time it takes?

What would you protect?

1. Would you rather reduce eating out or holidays? Explain.
2. What small expense can make life much better?
3. When does making do become a problem?
4. Which saving advice assumes too much about people’s lives?

Pay and fairness

1. Why might average wage growth feel different from your own experience?
2. Should pay rises automatically follow inflation? Why or why not?
3. How do transport and working hours affect the value of a job?
4. Should everyone receive the same percentage pay rise?

Public choices

1. Which goods, if any, need temporary price limits?
2. Would you prefer lower taxes or targeted payments?
3. How can a policy help shoppers and keep small shops open?
4. What evidence would show that a policy is working?

Decision challenge

Find at least €80 of monthly changes in the fictional budget. For each change, discuss the money saved, the time required and who might find it difficult. Protect one small pleasure and explain why your plan is realistic.

30-minute extension

Compare two fictional shops: a nearby store saves travel time; a farther one offers a cheaper basket. Design the information you need before deciding which is better value.

Exit ticket: one useful expression, one evidence-based claim and one idea you reconsidered.

Make the plan work

Fictional monthly budget	Amount
Housing and bills	€1050
Food and household goods	€420
Transport	€160
Health and essential care	€90
Phone and internet	€60
Social life and subscriptions	€120
Savings / emergency buffer	€100

Income €2,100. Current spending €2,100. Essential costs rise €80.

Possible monthly change	Saving
Switch some brands / reduce food waste	€25
Cancel one subscription	€15
Two fewer takeout meals	€30
Walk or use an existing bus pass for suitable trips	€20
Renegotiate phone plan	€10
Delay a non-urgent purchase	€30
Reduce the savings contribution this month	€40

Illustrative estimates only. Do not double-count food savings. Discuss time, transport and access; protect essential care and adequate food.

Should the government step in?

Limit some prices: The government sets a maximum price for a few important products. This can help shoppers. But shops must still pay for products and workers. What if the maximum price is too low?

Give extra help: The government gives money or food vouchers to people who need help. Who should receive it? How can people apply easily?

Reduce taxes or improve choice: Lower taxes on some products could reduce prices if shops pass the saving on. More choice between shops could help too. How would we check that shoppers benefit?

Who benefits, who pays, what might go wrong, and what evidence would justify changing the plan?

Full source links, chart data and student activities online

Keep the conversation going.
Scan for this version’s free student lesson, source links, charts and student PDF. No account needed.