Curious Teens · Student lesson · 60–90 minutes

Same Money. Smaller Basket.

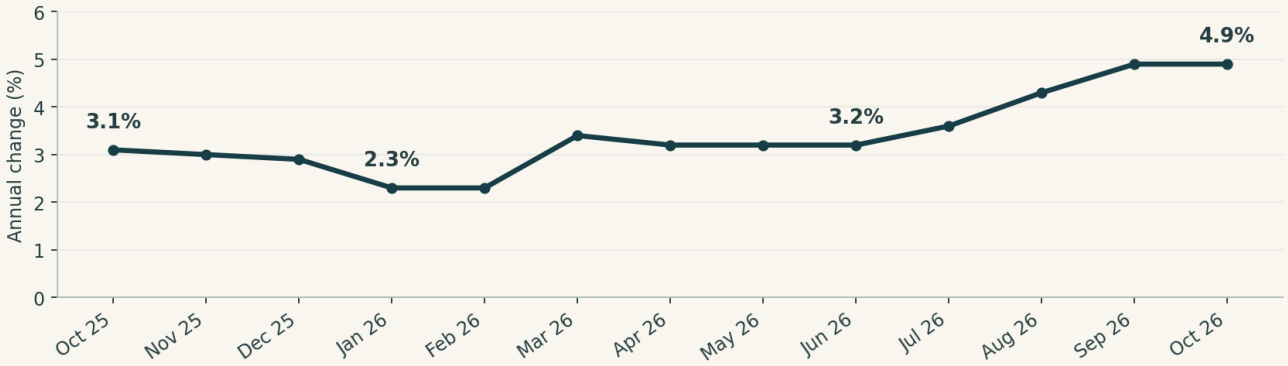
Make a budget stretch, challenge a money-saving tip and defend the small things you would keep.

Talk first

1. Your friends choose an expensive place to meet. What could you suggest without making anyone feel awkward?

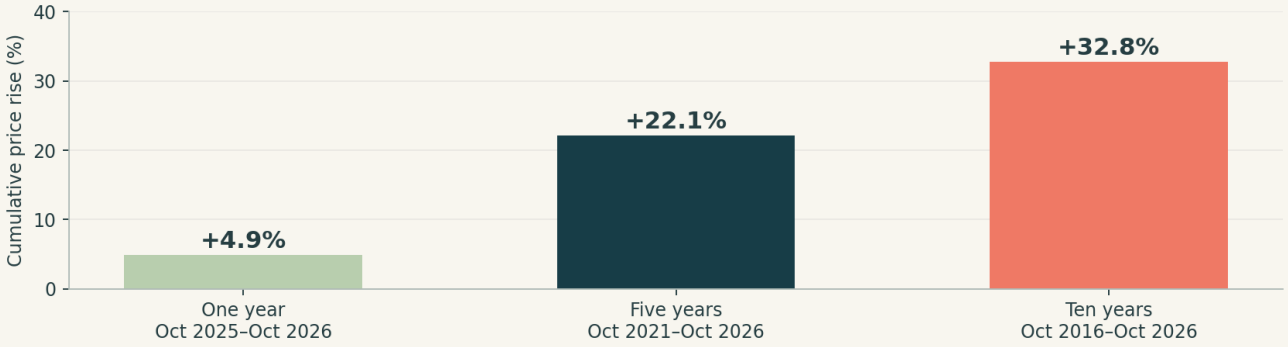
2. Keep your current phone, buy secondhand or save for a new one: what changes your answer?

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.

Your money has entered hard mode

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

The price is small. The problem is that every price is small: a bus trip, a snack, a subscription and something to do with friends. Add them together and the money disappears. The cost of living is the money people need for everyday life. Teenagers may not pay every household bill, but prices can still change where they go, what they buy and whether a plan includes everyone.

Inflation is a broad rise in prices. It does not mean every product becomes more expensive, and a lower inflation rate does not automatically mean prices have fallen. If a snack rises from €1 to €1.10 and then to €1.12, the second increase is slower—but the snack has not returned to €1. The example is fictional. Our charts show real Spanish data, with the dates and sources clearly labeled.

The OCU chart compares selected supermarket products with the previous annual study. OCU is a Spanish consumer organization. Some products rose sharply while others fell. Its whole-basket figure is different from the general inflation rate because the products and study periods differ. Before sharing a dramatic price post, check whether it describes one item, a basket or the whole economy.

Making a budget stretch means making your money cover more. You might shop around, cut back on deliveries or make do with the headphones you already own. That is different from going without headphones completely. Buying the cheapest thing can be a false saving if it breaks quickly. Buying a huge pack can also be a bad deal when you do not need all of it.

Budget choices are also social choices. Imagine four friends want to meet. One suggests a restaurant, another suggests cooking together, and a third stays quiet because both plans are difficult. A good solution might be a free activity where bringing food is optional. Nobody should have to explain their family’s finances to belong to a group.

Adults face another problem: a pay raise can be smaller than the rise in prices. More euros do not always buy more things. Governments can consider help for households, changes in taxes or limits on some prices. Each option has costs and questions. Your task is to explain a choice, listen to a different priority and decide what would make the plan fairer—not to find the one correct opinion.

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. Does slower positive inflation return a snack to its original price?

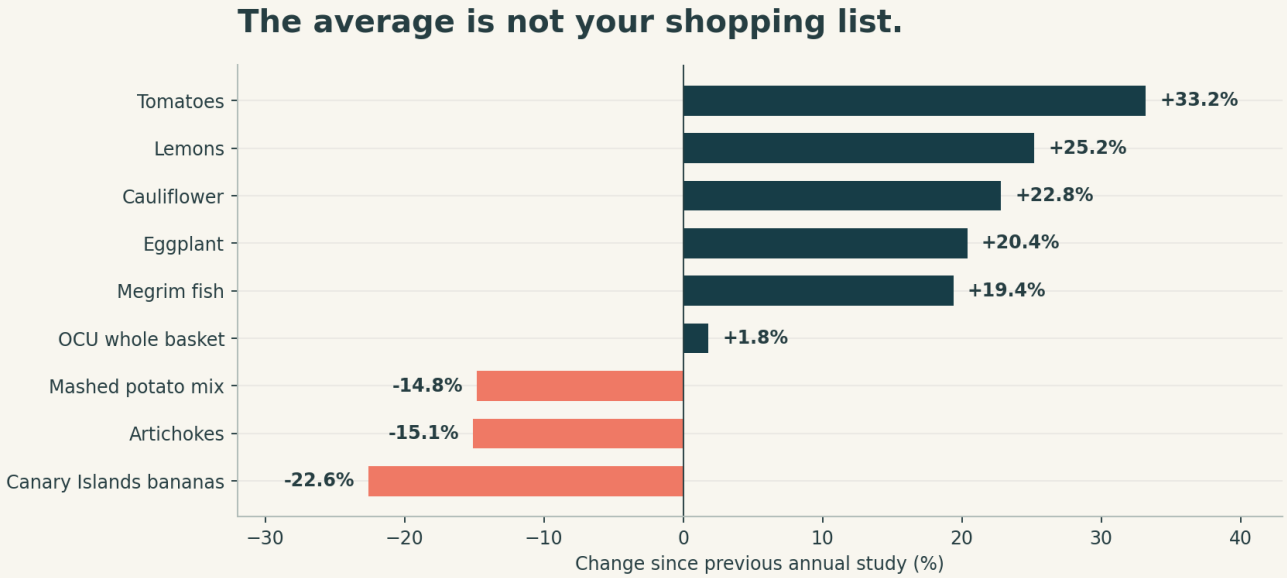
2. Why can the cheapest item be a bad deal?

3. Why might a large pack be a poor choice?

4. Should friends need to disclose family finances to join a plan?

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

Instant ramen is a familiar US college-budget meal: quick noodles with a seasoning packet. Hamburger Helper is a boxed pasta-and-sauce mix that stretches added ground beef into a bigger meal. A 2025 opinion piece uses budget-food sales as a clue that money may be tight—not an official "index." Your turn: what is your go-to cheap meal? What could you add to make it better without spending much?

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. Which old price sounds most surprising?

2. What other information would you need before saying life used to be cheaper?

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.

Food that saves the day

1. What can you cook when money is tight?
2. What is the student-budget meal in your country?
3. How would you improve instant noodles without making them expensive?
4. Which food is worth paying a little more for?

Keep, swap or skip

1. Would you rather keep subscriptions or save for days out?
2. Which purchase can wait without causing a problem?
3. When is buying secondhand a good choice?
4. What makes a cheap item bad value?

Friends and fairness

1. How can you suggest a cheaper plan without embarrassing anyone?
2. Should a group always choose a plan everyone can afford?
3. What does free entertainment still cost in time, travel or equipment?
4. Which school activity should never depend on a student’s budget?

The bigger picture

1. Should a teenager’s allowance rise when prices rise?
2. Which price would you ask the government to focus on first?
3. Could a price limit help shoppers but create a problem for a shop?
4. What information should a price comparison show before you trust it?

Decision challenge

Four friends have a shared fictional budget of €24 for an afternoon. Compare three plans: a café (€20 plus €8 transport), a picnic (€14 plus €6 transport), and a free local event (€0 plus €10 optional snacks). Agree on a plan that includes everyone. Explain what you keep, swap or skip; nobody must buy optional food.

30-minute extension

Create a 30-second “money tip that actually helps” pitch. A partner adds a constraint: no freezer, no car or little free time. Improve the tip.

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

Make the plan work

Café: food €20 + transport €8 → total €28

Picnic: food €14 + transport €6 → total €20

Free local event: optional snacks up to €10 → total €10

Your shared budget is €24. Keep snacks optional. Twist: one friend cannot travel outside the local area. Revise the plan without asking why.

Agree on one plan, name one protected priority, and explain one compromise.

Our plan · make space for everyone

Chosen plan and total cost: _____

What we keep, swap or skip: _____

How everyone can take part: _____

Our response to the local-travel twist: _____

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.