

WRITTEN MEDIATION (35 minutes)

In this difficult time when inflation is on the increase and prices are really high, your **retired neighbour** who has a fairly **low pension** is **trying to save money** in case she needs it in an emergency. She already **shares her car** regularly and she **never travels**, but she doesn't know what else she can do. She asks you for ideas to make her pension go further.

You find the following information and **write her an email about** what she should do to stretch her money. *(Write approximately 90-110 words.)*

REMEMBER to use your own words and only give relevant information

The infographic consists of ten numbered tips for saving money, arranged in a grid. Tip 1: 'The 50-30-20 rule.' A pie chart is divided into three sections: 'NEEDS' (50%), 'WANTS' (30%), and 'SAVINGS' (20%). Tip 2: 'Make use of provident fund.' Shows a red watering can watering a plant with dollar signs. Text: 'Reinvested again and again till you retire.' Tip 3: 'Frequency of socialising.' Shows a red arrow pointing right with three martini glasses on it. Text: 'Control the frequency of socialising to save.' Tip 4: 'Alternative forms of hanging out.' Shows a gift box and a house with a TV. Tip 5: 'Identifying your needs.' Shows a checklist with items like 'Shopping', 'Lunch', 'Salary', 'Rent', 'Water', 'Electricity', 'Gas', 'Veg'. Text: 'Keep focus on the things you need.' Tip 6: 'Avoid impulse purchases.' Shows a shopping cart, a shopping bag, and a credit card. Text: 'Be disciplined and follow your shopping list.' Tip 7: 'Use public transport & carpool.' Shows a bus and a car on a road. Tip 8: 'Check & compare airfares.' Shows two airplanes with price tags of 120 and 299. Tip 9: 'Eating out vs. Home cooked food.' Shows a 'Bistro' sign with a '\$15' tag and a '\$5' tag for 'Home cooked food'. Tip 10: 'Good diet.' Shows a bowl of food, a hand holding a coin, and a first aid kit. Text: 'Good diet', 'Save money', 'Good health'. In the center of the infographic, the number '10' is written in large white font on a yellow background, with the text 'PRACTICAL AND EASY WAYS TO SAVE MONEY.' below it.

1 The 50-30-20 rule.

2 Make use of provident fund.
Reinvested again and again till you retire.

3 Frequency of socialising.
Control the frequency of socialising to save.

4 Alternative forms of hanging out.

5 Identifying your needs.
Keep focus on the things you need.

6 Avoid impulse purchases.
Be disciplined and follow your shopping list.

7 Use public transport & carpool.

8 Check & compare airfares.
Holiday smart by comparing prices and packages.

9 Eating out vs. Home cooked food.

10 Good diet.
Save money. Good health.

10 PRACTICAL AND EASY WAYS TO SAVE MONEY.