

**Access English Centre  
Immigrant Centre Manitoba  
Intermediate Level**  
**Frugal Living**  
**15 minutes**

**Objective/Goal:**

Gives participants the opportunity to share cost-effective ways to save money.

**Materials:**

Participants need:

- pen and paper

Facilitator needs:

- whiteboard
- whiteboard markers

**Procedure: : (Warm-up)**

Introduce the Activity(5 minutes)

- 1) Brainstorm.
- 2) Divide the whole group into smaller groups.
- 3) Whole Group Discussion.
- 4) Write the following prompt on the whiteboard: **"Frugal Living"**
- 5) Ask the participants what the words mean. **"Saving money"**
- 7) Elicit from the group the value of frugal living. Brainstorm other ways to save money and write on the board.  
  
Ex. **"Bringing lunch to work instead of eating out"**.
- 8) Divide the participants into groups of 3.
- 9) Give the groups about 5 minutes to discuss and list ways to save money.
- 10) At the end of 5 minutes, ask each group to share their answers.
- 11) Write the answers on the whiteboard.