

# IELTS READING- How to cope with the cost-of-living crisis S37GT5



IELTS READING How to cope with the cost-of-living crisis Reading Practice Test has 10 Questions belongs to the Finance & Everyday Life subject. .

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With inflation so high, here's some expert advice on how you can keep the everyday bills down.

It's official, we are in a recession, inflation reached a 40-year high this year and typical household energy bills are expected to rise from £2,500 this winter to £3,000 next winter. The Office for Budget Responsibility predicts rising prices will erode real wages and reduce living standards by 7% in total over the two financial years to 2023-24. It all makes for grim reading. So, with the cost-of-living crisis set to get harsher over the coming months, we've asked a range of experts for practical advice that can make a real difference.

Alice Haine, Personal Finance Analyst at Best invest, said: "High inflation is a nightmare for household finances, as it erodes spending power, gnaws away at savings and makes it very hard for people to maintain their living standards because their incomes simply don't stretch as far! No one could blame us for feeling stressed and anxious.

## Questions 28-33

Look at the following suggestions and the list of experts, **A-G**, below.

Match each suggestion with the correct expert

Write the correct letter, **A-G**, in boxes **28-33** on your answer sheet

**28-29** Suggests making a financial investment to gain future savings (two experts).

**30** Suggests shopping around for the best prices.

**31-32** Believes the cost-of-living crises has been worsened by international events (two experts).

**33** Suggests changing your shopping choices.

- |                             |                         |
|-----------------------------|-------------------------|
| <b>A</b> Alice Haine        | <b>E</b> Simon Williams |
| <b>B</b> Sarah Coles        | <b>F</b> Simon Brown    |
| <b>C</b> Sandra Church      | <b>G</b> Nick Hill      |
| <b>D</b> Richard Cartwright |                         |

## Why is the cost of living rising?

The cost of energy (oil and gas) is a key reason. Sarah Coles, a senior personal finance analyst, said: 'Supply problems sent energy prices through the roof at the end of last year, which is why the set maximum price jumped so horribly in April. Since then, due to the international situation, both fuel and energy prices have continued to rise. Not only will this mean higher prices at petrol pumps, but it will also feed through into the cost of everything that's manufactured or transported, so the price of everything on supermarket shelves is rising.

## How to save money on groceries

Make sure you are using every trick in the book says influencer Sandra Church. Own brands (goods produced by supermarkets) rather than the better-known makes which you may be used to, are often just as good but cost a lot less. Supermarket loyalty cards can offer discounts on a wide range of purchases, and you can earn points for future shopping. Make sure your fridge and cupboards are really well organized to ensure you can see and use what you've got before it goes bad. Cook meals in large batches, freezing extra portions and leftovers. Buying from the discount aisle at the supermarket and popping things in the freezer for another time will also help reduce your spend.

## How to save on your energy bill

Richard Cartwright, of The Energy Group, an advisory body, advises us to switch off devices before going to bed. Research shows that 23% of our energy usage comes from 'vampire devices' (gadgets that use up a significant amount of gaps around doors, letter boxes, windows, and floorboards to reduce drafts. It energy while they're on standby). To boost your home's energy efficiency, plug isn't expensive and will make an appreciable difference. Insulating your loft will cost about £500 but could save you a huge £380 every year. Also, approved energy suppliers are paying customers with smart meters up to £100 for not using energy at peak times to help take the strain off the National Grid. Check with the National Grid to see if you're eligible.

## Questions 34-40

Do the following statements agree with the information given in the text?

In boxes **34-40** on your answer sheet, write

**TRUE** if the statement agrees with the information

**FALSE** if the statement contradicts the information

**NOT GIVEN** if there is no information on this

**34** Savings are not a guarantee against inflation.

**35** Consumers make the situation worse through worry.

**36** Own brand products use the same ingredients as better-known brands.

**37** Buying more than you need can reduce bills in the longer term.

**38** Almost a quarter of electricity consumption comes from devices not being used.

**39** Most petrol consumption is the result of motorway driving.

**40** Planning journeys in advance will help save money.

## How to save money on fuel

Everyone's been talking about the cost of petrol lately, and you may be stressed about how you're going to get to work or drive the children to school without breaking the bank. RAC spokesperson Simon Williams said: "Recent world events have caused the oil price to rise. In addition, oil production remains out of kilter with demand as the world emerges from the Covid pandemic.

He suggests driving more slowly, reducing your speed from 70mph to 60mph on the motorway could save you up to 25% in fuel. He also suggests lightening the load by not using your boot for storage. If you have bikes, golf clubs or furniture kicking about in the boot, you could be increasing the amount of fuel your car uses. It's also a good idea to track down your cheapest local fuel. Get into the habit of checking the prices on the board at all the petrol stations on your usual routes and make sure you fill up at the cheapest on that day.

## How to save money on public transport

If you don't drive, chances are you use some form of public transport. The cost of rail travel across England and Wales also increased by 3.8%, the largest increase in nine years. If you get the train regularly, Simon Brown, of British Rail, advises getting a rail card, which cost £30 and will get you 1/3 off of UK train tickets. Buying rail tickets up to 12 weeks in advance gets you the best prices.

## Where to find help

If you're worried that you won't be able to pay your bills or cover the cost of essentials, there are resources available that can help you. Nick Hill, senior advice manager at the Money and Pensions Service, said, "Now is the time to start checking whether you can manage, before you use credit for things like Christmas or everyday bills. If your income still falls short, you're worried about your finances, or credit commitments are becoming overwhelming, seek help from a debt adviser."

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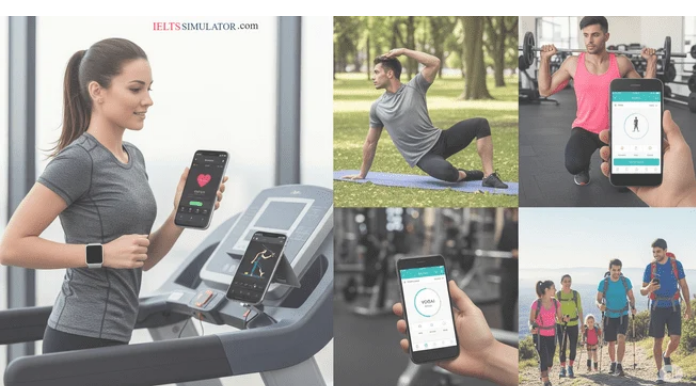
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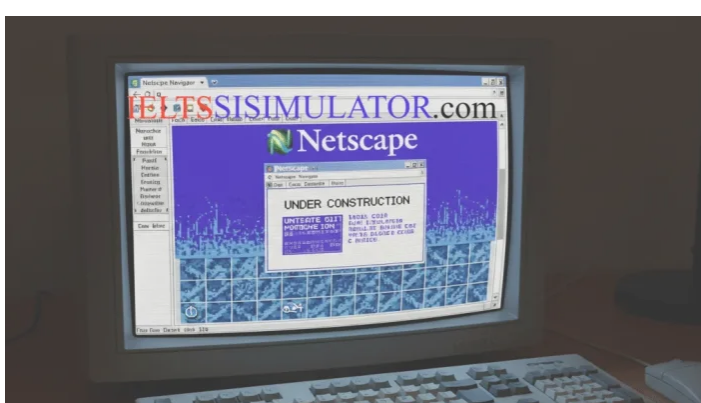
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