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TOM TOM ENGLISH



Living in a Truck to Save Money

VOCABULARY

Opt out =

To choose not to
participate in
something

Exorbitant =

An unreasonably high
thing (usually a price)

Equity =

A share in something of
value

Up front =

In advance

Sparse =

Meagre, unimpressive

Read the article overleaf and discuss these questions:

1. What do you think about Brandon's saving plan? Is it a good plan?
2. What problems do you think Brandon will have over the coming months?
3. Could you live like this? Why? Why not?
4. Do you think there are more people trying to live like Brandon recently? If so, why?
5. What other things could Brandon do to save money?
6. What money saving ideas can you think of for yourself?

VOCABULARY

Significant =

Important enough to
comment on, or discuss

Perk =

A special privilege

Periphery=

The outer limits of an
area or object

Unconventional

=

Not conforming to usual
expectations or patterns
of behaviour.

23-year-old Brandon headed from Massachusetts to San Francisco in mid-May to start work as a software engineer at Google. He **opted out** of finding an expensive Francisco apartment. Instead, he moved into a 128-square-foot truck. He had the idea while he was an intern at Google last summer - he lived in the cheapest corporate housing available: two bedrooms and four people for about \$65 a night (roughly \$2,000 a month).

"I realized I was paying an **exorbitant** amount of money for the apartment I was staying in – and I was almost never at home," he says. "I felt like I was wasting so much money. I couldn't save anything for the future."

When he returned to San Francisco a year later, he bought a 16-foot 2006 Ford with 157,000 miles on it. It cost him \$10,000, which he paid **up front** with his signing bonus.

His one fixed cost is truck insurance – \$121 a month – as he doesn't use electricity, and his phone bill is paid by Google. "I don't actually own anything that needs to be plugged in," he explains on his blog. "The truck has a few overhead lights, and I have a battery-powered lamp I use at night. I have a small battery pack that I charge up at work every few days, and I use that to charge cellphone at night. I charge my laptop at work."

The space is **sparse** and minimal, he says: "The main things that I have are a bed, a dresser, and I built a coat rack to hang up my clothes."

As for food and showers, that's all on Google's campus. He eats breakfast, lunch, and dinner at work and showers every morning in the corporate gym after working out.

He has few expenses so he can make **significant** savings: "I'm going for a target of saving about 90% of my after-tax income. I'm using the money to pay my student loans.

He graduated with \$22,434 worth of student loans, and has paid back \$8,000 in four months. "I expect today all of my loans within the next six months, saving thousands of dollars," he says.

Also, saving on rent has allowed him to dine at nice restaurants and enjoy San Francisco. Another **perk**: His commute from a parking spot on the **periphery** of Google's campus is a few seconds on foot. Many of his colleagues drive for a couple of hours every day.

His housing is very cheap, but it's also very small. He has no air conditioning or a bathroom. But he says his bedroom is bigger than when he was a student. He usually only goes home to sleep.

Brandon plans to travel the world in future. Living in the truck is a good learning experience for him. "If I do plan on traveling the world, I'll need to be comfortable with **unconventional** living situations. This is certainly a good place to start," he writes. "Plus, this is the best time in my life for me to try this. I'm young, flexible, and I don't have to worry about anyone else for now."

He doesn't know how long he will live in the box. He hasn't set a deadline yet. "It's been five months so far, and I don't see any reason to stop yet" he says.