New York post

1. The article is written to address the need for savings. It claims that today we are less concerned about saving than we used to be. The purpose of writing the article at this time is to explain that we are more under debt burden, so we need savings.
2. I use the strategy number 4. Me and my family shop grocery from Chinatown for saving money. This also saves transportation cost because you find everything from the same place. I also follow strategy number 24. I always visit cheap shops for coffee.
3. I think the easiest one that my family can work on immediately is switching to ATM card from credit card. This will save us from some debt that is incurred on purchasing items on credit. We can also follow strategy number 15 that stresses on avoiding spending on unnecessary clothing and shoes. Strategy number 5 would be the easiest one to implement because one could easily switch to train.
4. I would like to add some money saving tips to the list such as; traveling by public transport, visiting restaurants less often, doing gym at home or switching to running and eating more vegetables. This will be effective and easy for money saving.
5. If the article were written concerning the teenager, it would have been different. The strategies on shopping from Chinatown or jewelry statement would not work. The article would then focus on the traveling fare, clothing fare, time spent on clubs and money spent on food, etc. It would focus on daily saving behavior.
6. The five tips highlighted by Cardozo include; buying inexpensive clothes, buying used books, comparing shopping at online websites, avoid eating at expensive restaurants and using student discounts for entertainment like movies.