**Living without money**

What would you do if you had to live one day without money? How would spend a day in your city/town/village without spending any money? What activities could you do? You’re not allowed to stay at home, you have to be out of the house for the whole day. You are allowed to drink water from city water fountains and eat any food that you find.

**You are going to watch a short trailer for a film about Heidemarie Schwermer, who has lived without money for the last 16 years. Before you watch, try to guess the answers to the following questions.**

1 Why does she live without money?

2 How does she manage to live? Think about food, accommodation, transport, clothes etc.

3 Do you think she is happy with her lifestyle? Why/why not?

**VIDEO https://www.youtube.com/watch?v=djzitB1xyoc**

**VOCABULARY**

1 Which three words have similar meanings? What does the other word mean?

Swapping bartering house-sitting making payment in kind

2 Explain the difference in meaning between these words and expressions.

worthless penniless materialistic short of cash

3Explain the meaning of these words describing people

consumer pensioner disciple commune dweller urbanite passer-by refugee

**Happiness is: Living without money in rich Germany**

Sixty-nine-year-old German Heidemarie Schwermer never thought she could go so long without money, but what began as a 12-month experiment became a unique lifestyle 15 years ago.

With only a touch of makeup, a light pink cotton sweater and string of fake pearls, the elegant pensioner with a warm smile says she can hardly remember the last time she spent a cent.

Instead, since 1996, she has lived by a unique scheme of swaps and barters she says has held her in good stead.

Not a religious ascetic or a commune dweller, Schwermer is an urbanite living in the heart of a materialistic society and says she has no plans to go back to the world of euros and cents.

"Giving up money gave me quality of life, inner wealth and freedom," she says.

Turning one's back on consumerism in Europe's top economy, particularly now in a period of relative growth compared to its neighbours, has a radical charm rooted in a tumultuous life history.

Born during World War II in what was then East Prussia, Schwermer as a child joined the flood of refugees expelled by Russian forces. Her family arrived in Germany penniless.

"I saw how you were considered to be even less than worthless if you did not have possessions or money," she said.

In the late 1960s, she spent a year in Chile, and "I saw extreme poverty there."

Back in Germany, she had two children, divorced and moved to the western city of Dortmund in 1982, where she opened a psychotherapy practice.

"I wanted to understand what is going on in the minds of human beings. But that was not enough, I wanted to do more for the world," she explains.

Thus the idea was born in 1994 to start a swapping network for people short of cash - a groundbreaking notion. Pensioners and students answered the call in droves.

Schwermer began to housesit in exchange for payment in kind. She quickly noticed that she could take care of almost all of her material needs without ever stumping up.

In 1996, she took the decisive leap: she quit her job, moved out of her rented home, gave away all her possessions, closed her bank account, cancelled her health insurance and threw herself into what was planned as a year without money.

Those closest to her were baffled. "My daughter was worried to death, my friends nearly cried. Now they're behind me."

Schwermer flopped on sofas where she could and started writing a book about her experience, which has also been translated into other languages.

"I earned a lot of money with that book," she confides. "I gave it all away to passersby, in five-mark bills", Germany's currency at the time.

She has appeared on television, moderated seminars and been the subject of a documentary film.

Now she is editing her third book in a house in the northern seaside city of Wilhelmshaven where she is crashing for a while. In return, she takes out the trash and mows the lawn.

Schwermer gives her pension of 700 euros ($1,000) per month to "acquaintances who need it" and refuses to think about old age or go to the doctor.

She found a health food store in Dortmund that gave her discarded produce, and now in Wilhelmshaven a friend sometimes hands her vegetables from her garden. If need be, she occasionally seeks the help of a soup kitchen.

"Of course I worry if there is nothing in the fridge," she says. "In the beginning I was afraid all the time but what I love above all (about the lifestyle) is not knowing what will happen tomorrow."

Schwermer said she is not seeking disciples but perhaps "to help people reflect on their way of life and their relations with others."

In two months, she will take out her small suitcase, which holds all of her earthly possessions, bound for Destination Unknown.

**Choose the correct letter, A, B, C or D.**

1. The author considers Heidemarie Schwermer to be

A quite aggressive B rather attractive C highly religious D extremely poor

2 When Heidemarie’s family first arrived in Germany

A They were relatively well off B They had no money at all C They were quite materialistic

D They had lost everything in a flood

3 Heidemarie’s swapping network was particularly attractive to students and people who

A had quit their job. B enjoyed housesitting C were retired D were divorced

4 What did Heidemarie NOT do in 1996?

A leave where she was living B get rid of everything she owned

C start a new career D stop paying for health insurance

5 How did Heide’s friends and family feel when she gave up money?

A uninterested B confident C furious D anxious

6 Heidemarie pays for where she is currently staying by

A Using her pension B Doing odd jobs C Using money from her books

D Selling her possessions

7 Which of the following is NOT mentioned as a source of Heide’s food?

A Growing her own food B Food which has been thrown away

C Food grown by a friend D Food given away by a charity

8 Heidemarie hopes her actions will encourage people to

A Stop being afraid about life B Grow their own vegetables

C Think about how they are living D Join her in communal living

**SPEAKING - Which of the following comments on the article do you agree or disagree with? Why?**

**Lucas**

She isn’t living without money, she’s just living on other people’s money. If everyone tried to do that, the economy would collapse! It’s just unrealistic.

**Maddy**

What’s noticeable is that she doesn’t just live without money; she earns money from her books and has a pension, but she chooses to give her money away to those who need it. And she works for her accommodation. She’s almost certainly contributing more than she is taking from others. Good for her.

**Barb**

I couldn’t do it myself, but I admire her. She’s making a good point about all the things we all think we really ‘need’. Most of us work very long hours just so that we can buy stuff that we don’t really need.

**Louise**

It’s easy for her to live without money in a rich country like Germany, where everyone has plenty. I don’t think she’d find it so easy in a poorer country.

THE MAN WHO QUIT MONEY

**Video Questions**

1. When did Daniel give up money?

2. Finish the sentence; “Money is an \_\_\_\_\_\_\_\_\_\_\_\_\_.”

3. How much money did he leave in the phone booth?

4. What did his friend think of his decision?

5. How did 2008 change the narrator’s perspective?

6. What did Daniel choose to live in?

7. Name his food sources:

8. My philosophy is to use only what is freely \_\_\_\_\_\_\_\_\_\_\_ and discarded and what is already \_\_\_\_\_\_\_\_\_\_\_\_ and already \_\_\_\_\_\_\_\_\_\_\_.

9. What does he will think will happen to money in the future?

10. We can cultivate freely giving and freely receiving, \_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ what station of life we’re in, that’s our true \_\_\_\_\_\_\_\_\_\_\_\_\_\_ and it \_\_\_\_\_\_\_\_\_\_\_ in everybody.

Answer:

1. Could you live a complete and happy life without money?
2. Where would you live?
3. What would you miss the most?
4. Imagine the scenario – how would a whole society survive without money?

TED: My year without money <https://www.youtube.com/watch?v=nhC0T8ScOu0>

swap trade