**Persuasive Preparation Speaking Outline example of adopt a method.**

**Note:** this is an example of a preparation speaking outline. I am keeping in the bold identifiers of the section to help you follow along. Keep in your citations and evidence. I need enough so that I can follow what you are arguing.

**Purpose**: To persuade students to use cash instead of cards when shopping.

**Thesis:** You should try spending cash, instead of using your cards for three months.

**I. Introduction:**

**A.** Do you tend to use cards or cash when you make a purchase? **(Catch Attention)**

 **1.** $150 cash for my hair the hardest thing

 **2.** Paying with cash/ high cost / worth it?

**B**. You should try spending cash, instead of using your cards for three months. **(Thesis)**

 **1.** college students / little margin

 **a.** Know where $ is going

 **b.** Using cash for 3 months / gain control

**C.** initiative using cash / dramatic results**. (Credability)**

**D.** why you should use cash,

why people still choose to use their cards,

and simple steps to start using our cash. **(Preview)**

**Transition sentence:** Now let us go over why we should use cash instead of a debit card.

**II. Body.**

**A.** You should try spending cash, instead of using your cards for three months**. (Repeat Thesis)**

 **1**. Using cash - you to spend less. **(Reason 1)**

 **a**. According to Dave Ramsey, one of America’s most trusted

sources for financial spending,

people spend less when they use cash (Ramsey, 2018). **(Evidence)**

 **1).** You become more aware of how much you are spending

 a)will avoid paying for unnecessary items

 **2).** see the dollar amount / wallet / getting smaller

a) you realize / need to cut down

 **2.** More emotionally connected to the item when you use cash **(Reason 2)**

 **a.** less likely to make unnecessary purchases

 **b.** According to Avni Shah, etal, of the Association for Consumer Research at the University of Minnesota,

 people experience a small amount of psychological pain

as they hand over the physical cash for an item. **(Evidence)**

**1)** influence how much / value their chosen product,

how connected they feel to it,

and how committed they are to it over time

(Avni Shah et al, 2015). **(Evidence)**

 **2)**  I started paying cash for my coffee at Starbucks,

I tuned in to the feelings I had as I handed over the cash.

a) Giving the cash to the barista,

realized that I could buy coffee to make at home

and get 25 cups of coffee for the same price as one cup at Starbucks. **(Evidence)**

 **3.** Using cash helps avoid overdraft fees

 **a.** According to Fox and Woodall of the Consumer Federation of America,

Banks charged an average of $28.57 per overdraft fee

(Fox, Woodall, 2005). **(Evidence)**

 **b.** Have you ever had an overdraft charge?

1). Imagine at Starbucks,

you have placed your order,

but you don’t remember exactly

how much money you have left

2) You make the swipe,

hoping for the best

later - charged $34 for that coffee due to an overdraft fee!

 **c.** According to Jean Chatzky, a financial columnist for NBC news,

the average college student

pays roughly around $1,016 in overdraft fees over the course of their four

years of education (Chatzky, 2017). **(Evidence)**

 **1).** Why / want to pay this much money to the bank

creating slighter bigger holes in their pockets?

 **2).** I haven’t even finished my four years of education yet

and I can share with you honestly that

 I am getting close to that reported average of overdraft fees! **(Evidence)**

a) I had to try something new to stop this waste of money, so I tried using cash.

**Transition Statement:** Now that I have shared with you a few reasons for using cash instead of cards, you might still be skeptical, I understand.

 **B.** There are many reasons why we continue to prefer to use cards over cash. **(Barriers)**

**1**. Cards are more convenient than having cash on hand. **(Barrier)**

 **a.** It is easier to just swipe a card

 **b.** Some research finds that regardless of how small the payments are,

consumers are still resorting to using their cards

**1).** According to Tamara Holmes an economist at Nasdaq.com,

43 percent of Americans chose debit cards compared with

35 percent who preferred credit cards

 9 percent who preferred cash (Holmes, 2015). **(Evidence)**

**c.** However, using cash can actually help you spend less. **(Refutation)**

 1) Would you rather have more money with a little inconvenience?

2) I found that when I used cash,

I actually had money left over at the end of the month,

instead of an overdraft fee. **(Evidence)**

 **2.** Another reason people prefer to use their cards instead of cash is they think cards are safer. **(Barrier)**

a. According to financial advisor Dave Ramsey

many people fear physically losing their money

or getting robbed (Ramsey, 2018). **(Evidence)**

 **1.** However, if your cash gets stolen,

you just lose that amount of cash,

but if your credit card is stolen,

the thief could use it and spend a lot more than just your cash. **(Refutation)**

**Transition Statement:** Now that we know the benefits of using cash, why people resist using paper money, let me tell you how to make this change.

**C.** You have to make using cash a habit. **(Call to action)**

 1. we do not leave our homes / without our beloved cell phones,

make it a habit to find 5 minutes

once or twice a month to

swing by an ATM machine

withdraw the cash that you need.

 a. Take out 70-80% for the month,

 leave the rest in your account for things you have to pay for online.

 b. Keep track

 c. Do not get discouraged enough money the first month to cover all your expenses.

 **2**. If it worked for me, it could work for you. **(Evidence)**

 **a**. The first month didn’t go so well.

 **b**. By the second month, without needing to resort to my cards.

 **c.** By the end of the third month, I had **$240** extra in my pocket. **(Evidence)**

 1) I had been more careful when spending my money.

 2) I was less likely to spend spontaneously.

 3) I felt more in control of my money.

**III. Conclusion:**

1. You should use cash for 3 months. **(Restate)**
2. benefits of using cash, why people still resort to the use of card despite its drawbacks,

and what steps we could take to start using cash. **(Review)**

1. Dave Ramsey says: “Once you’ve had some quality time with Benjamin Franklin,

you’ll think twice before sending him to a cold, hard, cash-register coffin.

To stretch his life a bit, you’ll shop around, look for deals, and naturally spend less” (Ramsey, 2018). **(Clincher)**

**Work Cited:**

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