**Spend or save — The student's dilemma**

**花钱还是存钱，学生进退维谷**

**1 Do you feel as confused and manipulated as I do with this question, "Should I spend or should I save?" I think that the messages we get from our environment seem to defy common sense and contradict each other. The government tells us to spend or we'll never get out of the recession. At the same time, they tell us that unless we save more, our country is in grave danger. Banks offer higher interest rates so we increase savings. Then the same banks send us credit card offers so we can spend more.**

**你是不是跟我一样对“我应该花钱还是存钱”这个问题感到困惑，且有被操纵的感觉？我觉得我们从生活的环境里所获得的信息似乎是有违常识、互相矛盾的。政府告诉我们要花钱，否则我们将永远走不出衰退；与此同时，他们又告诉我们，除非我们节省更多的钱，否则我们的国家会处于严重危险之中。银行提供较高的利率以增加储蓄。然后，同样是这些银行又提供信用卡让我们可以花更多的钱。**

**2 Here's another familiar example: If we don't pay our credit card bill on time, we get demanding, nasty emails from the credit card company saying something like: "Your failure to pay is unacceptable. Pay immediately or you'll be in trouble!" Then, as soon as we pay, we get a follow-up email in a charming tone telling us how valuable a customer we are and encouraging us to resume spending. Which depiction is correct: a failing consumer in trouble or a valued customer? The gap between these two messages is enormous.**

**这里还有一个大家熟悉的例子：如果我们不按时支付信用卡账单，我们会收到从信用卡公司发来的类似这样的令人讨厌的催缴账单的电子邮件：不还款是不可接受的。请立即缴付，否则后果自负！之后，一旦还款，我们就会收到一封跟进的电子邮件，语气和蔼可亲，说我们是多么宝贵的客户，并鼓励我们继续花钱。到底哪一个描述是正确的？有麻烦的失败消费者还是宝贵的客户？这两者之间可是天壤之别！**

**3 The paradox is that every day we get two sets of messages at odds with each other. One is the "permissive" perspective, "Buy, spend, get it now. You need this!" The other we could call an "upright" message, which urges us, "Work hard and save. Suspend your desires. Avoid luxuries. Control your appetite for more than you truly need." This message comes to us from many sources: from school, from parents, even from political figures referring to "traditional values". Hard work, family loyalty, and the capacity to postpone desires are core American values that have made our country great.**

**自相矛盾的情况还有，我们每天都收到彼此相左的两种信息。一种从“纵容”的角度，让我们“买东西，花钱，现在就得到它。你需要这个！”另外一种，我们可称之为“正直”的信息，它力劝我们：“努力工作，把钱存起来。控制你的欲望，不要买奢侈品，不要垂涎那些你并不真正需要的东西。”这类信息来源甚多，有学校方面的，有家长方面的，甚至还来自提及传统价值观的政治人物。艰苦创业，忠于家庭、能推迟欲望是美国价值观的核心，它使我们的国家变得强大。**

**4 But the opposite message, advertising's permissive message, is inescapable. Though sometimes disguised, the messages are everywhere we look: on TV, in movies on printed media and road signs, in stores, and on busses, trains and subways. Advertisements invade our daily lives. We are constantly surrounded by the message to spend, spend, spend. Someone recently said, "The only time you can escape advertising is when you're in your bed asleep!"**

**但相反的信息，即那些纵容人们不断花钱的广告，无所不在。虽然此类信息有时经过了乔装打扮，但仍随处可见，电视、电影、印刷媒介和路牌、商店，及公共汽车、火车和地铁上，比比皆是。广告侵入了我们的日常生活。我们时时被包围在花钱，花钱，花钱的信息中。最近有人说：“唯一可以逃脱广告的时候是当在床上睡着时！”**

**5 It's been calculated that by the age of 18, the average American will have seen 600,000 ads; by the age of 40, the total is almost one million. Each advertisement is doing its utmost to influence our diverse buying decisions, from the breakfast cereal we eat to which cruise line we will use for our vacation. There is no shortage of ideas and things to buy! Now, of course, we don't remember exactly what the products were, but the essential message is cemented into our consciousness, "It's good to satisfy your desires. You should have what you want. You deserve the best. So, you should buy it — now!" A famous advertisement said it perfectly, "I love me. I'm a good friend to myself. I do what makes me feel good. I derive pleasure from nice things and feel nourished by them. I used to put things off. Not anymore. Today I'll buy new ski equipment, look at new compact cars, and buy that camera I've always wanted. I live my dreams today, not tomorrow."**

**据计算，普通的美国人到18岁时，会看过60万则广告；到40岁时，看过的广告总数近百万。每个广告都在尽最大努力影响我们形形色色的购买决定——从我们吃的早餐麦片到我们的假期将使用哪条邮轮线路。决不会缺少怎么花钱和买什么东西的广告！现在，我们当然不能确切地记得广告上的产品，但重要的信息已凝聚在我们的意识里：“要满足你的愿望。你应该拥有你想要的。你应该得到最好的。所以，你应该买下它——现在！”一个著名的广告诠释得很完美：“我爱自己。我是自己的好朋友。我做让我感觉舒服的事。我从精美的东西里得到乐趣，并感觉到它们给我的滋养。我过去常想着等一下再买，现在再也不会了。今天，我会购买全新的滑雪装备，看看新型的小巧灵便的轿车，买下那台我一直想要的相机。我今天就要实现我的梦想，不会等到明天。”**

**6 What happens as we take in these contradictory but explicit messages? What are the psychological and social consequences of this campaign to control our spending habits? On one hand, we want more things because we want to satisfy our material appetite. Most of us derive pleasure from treating ourselves. On the other hand, a little voice inside us echoes those upright messages: "Watch out, take stock of your life, don't let your attention get scattered. Postpone your desires. Don't fall into debt. Wait! Retain control over your own life. It will make you stronger."**

**当我们接受这些相互矛盾但很明确的信息时，会有什么事情发生呢？这种控制我们花钱习惯的宣传活动会造成什么心理和社会上的影响呢？一方面，我们希望买更多的东西，来满足我们的物质欲望。我们中的大多数通过善待自己来得到乐趣。与此同时，我们身体里面有一个微弱的声音与那些正直的信息在共鸣：“当心，要掂量掂量自己的生活，不要让注意力分散。推迟欲望。不要陷入债务。要等待！保留对自己生活的控制权。这会让你更坚强。”**

**7 Anyway, many of the skills you need as a successful student can be applied to your finances. Consider your financial well-being as a key ingredient of your university education as money worries are extremely stressful and distracting. They can make you feel terrible and hinder your ability to focus on your prime objective: successfully completing your education.**

**总之，一个成功的学生所需要的很多技能可以应用到你的财务中去。把良好的财务状况看成是大学教育中的一个关键因素，因为对金钱的担忧会让人倍感压力，并让人分心。它们会让你感觉很糟糕，并阻止你专注首要目标，即成功完成学业。**

**8 How can you be a smart and educated consumer? Many schools, community organizations, and even some banks offer financial literacy classes. Consider consulting with your school's financial aid office or seek input from your parents or other respected adults in setting up a budget. An additional option is finding a partner to help you stay on track and find pleasure in the administration of your own financial affairs. Most importantly, if you find yourself getting into financial trouble, don't let your ego get in your way; urgently get help with tackling your problem before it spins out of control and lands you in legal troubles.**

**怎样才能成为一个聪明、有相关知识的消费者呢？许多学校、社区组织，甚至一些银行都提供金融扫盲班。可以考虑向学校的财务援助办公室咨询，或向父母或其他值得尊敬的成年人请教如何建立一个预算方案。另外一个选择是找一个合作伙伴来帮你保持良好的财务状况，并在管理自己的金融事务中找到乐趣。最重要的是，如果你发现自己正陷入财务困境，不要让你的自大妨碍你，在情况变得失控并惹上法律麻烦前，赶紧寻求帮助 来解决问题。**

**9 All this will help you become an educated consumer and saver. As you learn to balance spending and saving, you will become the captain of your own ship, steering your life in a successful and productive direction through the choppy waters.**

**这一切都将帮助你成为一个拥有相关知识的消费者和储蓄者。学会了如何平衡支出和储蓄，你就会成为你自己的船长，驾驶着你的生活之船，乘风破浪，驶向成功和富有。**

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**A $3,000 dictionary**

**价值三千美元的字典**

**1 I remember a day some years back on one of the first days of a new semester in college. People were tossing balls, passing out catalogs, and handing out free stuff. I was completely charmed by all the activity. After all, a major feature of college life is limited finances. Free stuff is like gold and I felt entitled to my share!**

**我记得那是几年前的一天，是大学的新学期刚开学的日子。人们正在忙着扔球，分发目录，发放免费的东西。我完全被这些活动吸引了。毕竟大学生活的主要特点就是只能利用有限的资金，所以免费的东西就像金子一样，我觉得我理所当然也有份！**

**2 I moved closer to scout out the situation. In my mind, I heard my mother issue her famous line: "There is no such thing as free stuff!", as the student behind the table urged me to receive a brand-new dictionary. My mom's voice was quickly filtered out as I reached out to claim my gift. I was handed a form instead. Once I completed the credit card application, I was told, I would receive a free dictionary. With the confidence that a probe of my finances would reveal the sheer weakness of my profile, I completed the form and submitted it.**

**我走近前去察看详情。当桌子背后的那位学生怂恿我去领一本免费的全新的字典时，我的脑海里仿佛听到了母亲的那句名言：“世上绝没有免费的东西。”母亲的声音随着我伸手去索要礼物很快就被过滤掉了。然而递给我的不是字典却是一张表格。我被告知，一旦填写信用卡申请表，就会收到一本免费的字典。我确信对我财产状况的调查会暴露我在财务上的不足，所以我填了表格，并把它交了。**

**3 To my sheer amazement, plastic freedom made its way into my mailbox a few weeks later. At first, I was shocked that these huge credit card corporations trusted me, a struggling student holding two minimum wage part-time jobs and paying monthly installments on a purchased computer. But the credit card company seemed to know more than I did, so I accepted the card and decided it was perfect to develop my own credit like so many had done before me.**

**令我十分惊奇的是，信用卡竟在几个星期后寄到了我的邮箱。起初，我感到震惊，这些庞大的信用卡公司竟然信任我这个在经济上苦苦挣扎的学生，我只持有两份拿最低工资的兼职工作，每月还在分期支付之前所买的电脑。但这家信用卡公司似乎比我更了解自己，所以我接受了信用卡，并认为它是让我建立自己的信用的绝佳机会，就如许多人已在我之前就这么做的那样。**

**4 My first purchases were tame: a T-shirt, vitamins, or a CD as if I hadn't had the card. Soon, however, I began to buy things that I wanted. With my artificial sense of security, I bought a guitar, a fishing rod and a hunting rifle, long-stem roses for my girlfriend, a brand-new wardrobe, a sophisticated new calculator, and countless other trifles I felt I "absolutely needed". I began to accumulate debt.**

**我最初买的东西平淡无奇：一件T恤衫，一点维生素，或一盘光碟，没有信用卡时我也买这些。然而，很快我就开始买我想要的东西了。有了信用卡给我的那份虚假的安全感，我买了一把吉他，一根钓竿，一支猎枪，给我女朋友的长茎玫瑰，一个全新的衣柜，一个精密的新计算器，和无数其他我觉得“非要不可”但却是毫无价值的东西。我开始累积债务了。**

**5 Making matters worse, I lost one part-time job and with it my output of funds grew ever smaller, like those now long-dead roses. I began taking cash advances just to eat. There was barely enough money from my paychecks to cover basic ongoing living expenses, and satisfying the minimum monthly payment on the card was impossible. Now, the principal balance doubled due to late payment penalties and other sanctions that the credit card issuer imposed in accordance with the contract.**

**更糟的是，我失去了一份兼职工作，这样我能使用的资金就如那些凋零的玫瑰一样，越来越少。我开始为了吃饭而预支现金。我的薪水勉强够维持基本生活费，我无法还信用卡的每月最低支付额。现在，由于信用卡发行公司按照合同规定对逾期还款进行了罚款，再加上其他惩处，我所欠余额增加了一倍。**

**6 Usually, I'm not a person who takes things too seriously. I always see the positive side of negative situations, but the gravity of my credit card debt crisis had left me in despair. My parents provided the tuition for school, so I believed it was my responsibility to take care of everything else in my life. I owed them more than I could possibly imagine, specifically their vision of a boy becoming a truly autonomous man. Now, I was letting them, and myself, down. Every time my mom called to chat, she always asked if I needed money. I knew her heart would break if I had said "Yes", so I shrugged it off and hid everything from her.**

**通常情况下，我不是一个把什么都太当回事的人。我总会在消极的情况下看到积极的一面，但我严重的信用卡债务危机使我感到绝望。我的父母为我提供了学费，所以我认为照料好我生活中的其他一切是我的责任。我欠他们的比我能想象的更多，说得明确些，我辜负了他们盼望一个男孩能成为一个真正有自主能力的男人的期望。现在，我让他们和我本人失望了。每次我妈妈打电话来跟我闲聊，总会问我是否需要钱。我知道如果我说“是”， 她的心会碎掉的，所以我装作满不在乎，对她隐瞒了一切。**

**7 I began to lose interest in many activities in which I'd become involved. Friends would call and invite me for dinner, but my finances would prohibit any expenses, so I'd decline every time. I would manufacture excuses for why I always said "No" to their offers. My dirty little secret began to tear at my emotional stability. Soon, calls from friends became more infrequent, meeting new people was out of the question, and my mom began exclaiming she didn't know why she even bothered to call me. A simple matter of credit card debt caused me to drive everything I cared about from my life. I felt emotionally crippled and financially bankrupt!**

**我开始对我以往热衷的很多活动失去兴趣。朋友们打电话来邀请我去吃饭，但我的财务状况使我不能花任何钱，所以我每次都拒绝。我会编造借口来解释为什么我对他们的提议总是说“不”。我那见不得人的小秘密开始扰乱自己的情绪。不久，朋友的电话变少了，也不可能结识新朋友，我妈妈也开始感叹她不知为什么还要费心给我打电话。信用卡债务这一简单的事件让我不得不将我所在乎的一切都从我的生活中驱逐出去。我已精神崩溃，且财务破产！**

**8 After graduation, I finally explained my financial distress to my mother. It had been several years since my awful money issues began, so I believed the wound to be fairly well healed, but the blend of disgust and emotion I felt when I explained my credit card debt was torture. I choked on every word, and I hesitated on the number. I felt physical pain when I looked her in the eye. There was nothing more terrifying to me than exemplifying a parent's nightmare. The time had come to move toward a solution. At that moment, I felt the negativity I had brought into my life began to dissolve.**

**毕业后，我终于向母亲解释了我的财务困境。我那可怕的金钱问题从开始至今已好几年了，所以我以为伤口愈合得相当不错了，但是当我向母亲解释我的信用卡债务时，对自己的厌恶感和所感到的尴尬合并成一种折磨。我哽咽着说出每一个字，并迟疑地扳出具体数字。当我看着她的眼睛时，我感到了身体上的痛苦。对我而言，没有什么比成为父母噩梦的实例更可怕。是解决问题的时候了。在那一刻，我觉得我给生活带来的消极面开始消散。**

**9 Recently I learned that I'm not an isolated case, not the only college student to suffer from credit card chaos. In a time of sky-high tuition costs, many students fall to the temptation of easily accessible credit cards. They are left with tremendous amounts of debt before their lives have even truly begun.**

**最近我才知道，我不是一个孤立的事件，不是唯一遭受信用卡之苦的大学生。在学费高昂的时代，很多学生都会受到轻而易举就可获得的信用卡的诱惑。在他们的生活甚至还没真正开始之前，他们已债台高筑。**

**10 Credit card is not the criminal. However, there is a suspicion that credit card companies have provided students with access to debt, knowing it has the potential to ruin their future. To remedy this situation, the screening procedures must become more severe, and college campuses should be free of credit card marketers. If this does not change, many students, like myself, will suffer the consequences of the illusion of a seemingly free but staggeringly expensive $3,000 dictionary.**

**信用卡无罪。然而，令人怀疑的是信用卡公司明知债务有可能断送学生的未来，却为他们提供了债务缠身的通道。为了改变这种情况，信用审查程序必须变得更加严格，大学校园不准有信用卡营销。如果这个不改变，很多学生就会像我一样，遭受看似免费但却高达3,000美元的字典的假象所带来的后果。**