**Unit 5 Spend or save—The student’s dilemma**

**Part I Words and Phrases**

**Text A**

**1. manipulate**

**vt. make sb. think and behave exactly as you want them to, by skillfully deceiving or influencing them**

Example:

There is a widely held suspicion that the politician, though retired, still has great power and is manipulating events behind the scenes .

~~~~(n.) manipulation

**2. defy**

**(1) v. happen in a way that is different from what usu. Happens or what you expect**

Example:

This celebration of Thanksgiving defies tradition.

**(2) v. refuse to obey sb. or sth.**

Example:

Many children are addicted to computers, so they often defy their parents and play the computer games for hours every day.

**3. contradict**

**v. disagree and cannot both be true in two statements, two pieces of evidence, two stories, etc.**

Example:

The “discipline” message asks people to save, while the “enjoy yourself” message asks people to spend; therefore, they contradict each other.

~~~~(n.) contradiction, (adj.) contradictory

**4. tackle**

**vt. try to deal with a difficult problem**

Example:

The organization has been working with local authorities as well as regional government and officials to tackle the problem of climate change.

~~~~(collocation) tackle problems

**5. suspend**

**(1) vt. officially stop sth. From continuing, esp. for a short time**

Example:

The new teaching program was suspended last semester because the teachers in the department protested its demand for more intense intense work.

**(2) vt. make sb. leave their school or job for a short time, esp. because they have broken the rules**

Example:

David was suspended from the school for a week.

~~~~(n.) suspension

**6. cement**

**(1) vt. Make a relationship, idea, etc. stronger or more certain.**

Example:

Our union leaders want to cement a good working relationship between the government and labor unions.

~~~~(collocation) cement relationships/consciousness

**(2) n. 水泥**

**7. hinder**

**vt. Make it difficult for sth. To develop or succeed.**

Example:

People are very frustrated that these new policies will hinder rather than help families..

**8. retain**

**vt. Keep sth. Or continue to have sth.**

Example:

My roommate is always very optimistic, and that’s way he still retains his good humor after all the setbacks.

(易混词) remain

**9. literacy**

**(n.) the ability to read and write**

(易混词) literary (adj.) 文学的，literature (n.) 文学，literate (adj. 受过教育的/n. 学者)， illiterate (adj. 文盲的/ n. 文盲)

**10. disguise**

**vt. Change one’s appearance so that people cannot recognize him.**

Example:

Maybe you could disguise yourself as a waiter and sneak in there.

**11. no shortage of**

**no lacking in 不缺乏，不缺少**

（translation）你们可以继续进行这个项目，资金并不缺乏。

You may ***go ahead with*** the ***project***; there is ***no shortage of*** funds.

**12. on track**

**in a situation that is likely to lead to success 在（可能通向成功的）轨迹上**

(translation) 一切都在按照我们的计划进行，所以我们仍有可能达到10%的增长率。

Everything is ***running*** ***according to*** our plan, so we’re still ***on track*** for 10% growth.

**13.derive…from…**

**get sth. esp. an advantage or a pleasant feeling from sth. 得到，获得（优势或愉快的感受）**

（translation）许多学生从这门艺术入门课程中得到了巨大的满足。

**Many students *derived* enormous *satisfaction* *from* the *introduction* to art course.**

**14. take in**

**understand and remember new facts and information 领会；理解；记住**

（translation）这是一个有趣的展览，但要一下子记住所有的东西太多了。

**It was an interesting *exhibition*, but there was *too much* to *take in* all at once.**

**15. take stock (of sth.)**

**think carefully about the things that have happened in a situation in order to decide what to do next (对形势)做出估计（判断）**

（translation）我们在决定下一步做什么以前，必须对我们的处境作出判断。

We had to ***take stock of*** our ***position*** before we could decide what to do next.

**Text B**

1. **artificial**

**（usu. Before noun）not real or not made of natural things**

Example:

According to the news media, the fifth generation computers, with artificial intelligence, are being developed and perfected right now.

(collocation) AI: Artificial Intelligence

1. **impose**

**vt. Force people to accept a rule, punishment, tax, etc**

Example:

Since the country didn’t get along with the US, Washington imposed economic sanctions on this country, so its economy has gone into a steep decline.

~~~~impose sth. upon sb.

1. **manufacture**
2. **vt. invent an untrue story, excuse, etc.**

Example:

If the media can manufacture stories like this, who are we supposed to believe?

**(2) vt. Use machines to make goods or materials, usu. In large numbers or amounts**

Example:

The company manufactures aircraft parts.

~~~~(n.) manufacturer

1. **be/feel entitled to (do) sth.**

**be given the right to do or have sth. 使某人有权利做某事；使某人有资格做某事**

（translation）虽然所有加利福利亚州的高中毕业生都有资格在加州州立大学接受教育，但任有很多人付不起日渐增长的学费。

Although all California high school graduates ought to be entitled to an education at the California State University, many cannot afford the ever-rising cost of tuiton.

1. **out of the question**

**definitely not possible or not allowed**

(易混) out of question: 毫无疑问

**Part II Collocation**

|  |  |
| --- | --- |
| 1. refer to | 提到；谈到 |
| 2. no shortage of | 不缺少；不缺乏 |
| 3. derive sth. from sth. | 得到，获得 （优势或  愉快的感受） |
| 4. take in | 领会；理解；记住 |
| 5. take stock (of sth.) | （对形势）作出估计  （判断） |
| 6. on track | 在（可能通向成功的）  轨迹上 |
| 7. be / feel entitled to (do) sth. | 使某人有权利做某事 |
| 8. urge sb. to do sth. | 催促（某人）做某事 |
| 9. shrug off | 对…满不在乎 |
| 10. access to | 进入权；使用权；接触  的机会 |

**Part III Important sentences**

**Text A**

**1. I think that the messages we get from our environment seem to defy common sense and contradict each other. (Para. 1)**

Paraphrase: **In my opinion, the messages we get in our daily life are against common sense and they often do not agree with each other.**

译文：**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.**

**2. The paradox is that every day we get two sets of messages at odds with each other. (Para. 2)**

Note: be at odds with each other=contradict each other

Paraphrase: **The contradiction is that every day we get two sets of messages disagreeing with each other.**

译文：**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.**

**3. Hard work, family loyalty, and the capacity to postpone desires are core American values that have made our country great. (Para. 3, L6)**

Paraphrase: **There are some crucial values in America such as hard work, family loyalty and ability to put off our urges and these values have pushed our country to move forward.**

译文：**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. 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. (Para.5)**

Paraphrase: **There are plenty of ideas of what to buy and how to spend money. Though it’s hard to remember all of the products in advertisements, these messages have already been hammered into our heads**

译文：**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.**

**5. Consider your financial well-being as a key ingredient of your university education as money worries are extremely stressful and distracting. (Para. 7)**

Paraphrase**: Be aware that financial stability is of crucial importance to your college life since money worries could bring you down.**

译文：**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.**

**6. 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. (Para. 8, L6)**

Paraphrase: **The most important thing is not to feel embarrassed to ask for help if you find yourself getting into financial trouble, and you should do it quickly to retain control and avoid breaking the law.**

译文：**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.**

**7. 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.** **(Para. 9)**

Paraphrase: **When you learn to keep a balance between spending and saving, you are in control of your own financial situation, which will lead you to a successful and productive life despite the twists and turns on your way to the financial goal.**

译文：**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.**

**8. 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. (Para. 6, L5)**

Paraphrase: **We should be cautious about spending money. We should be focused on our life in order not to fall into debt. Being in control of our life will make us stronger.**

译文：**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。这样你会更坚强。**

**Text B**

1. **With the confidence that a probe of my finances would reveal the sheer weakness of my profile, I completed the form and submitted it. (Para. 2)**

Meaning beyond words: As he was pretty sure that an investigation of his inadequate financial situation would stop them from issuing him a credit card, he filled out the form and handed it in. (He never expected to get a credit card！)

译文： 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。

1. **Now, the principal balance doubled due to late payment penalties and other sanctions that the credit card issuer imposed in accordance with the contract. (Para. 5)**

Paraphrase: **Due to my inability to pay the money back, I got many penalties. As was agreed before I started to use the credit card, besides charging me penalties, the company also increased my interest rate. Consequently, the money I owed was twice as much as I had actually borrowed.**

译文：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，我所欠余款增加了一倍。