

TED 帮你省钱的三个心理技巧

题目：3 psychological tricks to help you save money

作者：Wendy De la Rose

We all know that saving is important and is something that we should be doing. And yet, overall, we're doing less and less of it. We know what we need to do. The question is: How do we do it? And that's what I'm here to teach you. Your savings behavior isn't a question of how smart you are or how much **willpower** you have. The amount we save depends on the environmental cues around us. Let me give you an example.

willpower
n. 意志力

我们都知道省钱很重要，这是我们应该一直做的事情。然而，总的来说，我们很少这么做了。我们知道要怎么做。问题在于：我们该如何做？我在这里就是要回答这个问题的。你的省钱行为与你的智商 或者你有多强的意志力无关。我们能省多少钱取决于我们周边的环境。我来举个例子。

We ran a study in which, in one group, we showed people their income on a monthly basis. In another group, we showed people their income on a weekly basis. And what we found was that people who saw their income on a weekly basis were able to **budget** better **throughout** the month. Now, it's important to know that we didn't change how much money people were receiving, we just changed the environment in which they understood their income. And environmental cues like this have an impact.

budget
n. 预算

throughout
prep. 遍及；贯穿

我们进行了研究，向其中一组的人们展示他们的每月收入。在另一组，我们以周为单位展示他们的收入。我们的发现表明，被按周展示收入的人能够更好地调整整月的预算。重要的是要知道我们并没有改变人们拿到多少薪水，我们只是改变了他们理解收入的环境。像这样的环境线索产生了影响。

So I'm not going to share tricks with you that you already know. I'm not going to tell you how to open up a savings account or how to start saving for your **retirement**. What I am going to share with you is how to bridge this gap from your intentions to save and your actions. Are you ready?

retirement
n.退休

我不打算和你们分享 你们已经知道的技巧。我也不打算告诉你们如何开设储蓄账户，或者如何开始为你的退休计划存钱。我要和你们分享的是如何更好地 将省钱的意图 付诸行动。准备好了吗？

Here's number one: harness the power of pre-commitment. Fundamentally, we think about ourselves in two different ways: our present self and our future self. In the future, we're perfect. In the future, we're going to save for retirement, we're going to lose weight, we're going to call our parents more. But we **oftentimes** forget that our future self is exactly the same person as our present self. We know that one of the best times to save is when you get your tax return.

oftentimes
adv.时常的

第一点：利用预先承诺的力量。我们通常用两种不同的方式看待自己：现在自我和未来自我。在未来，我们是完美的。在未来，我们会为退休储蓄，我们会减重，会经常给父母打电话。但我们常常忘记了未来的自己 和现在的自己根本没有差别。我们知道，最好的储蓄时间之一 是当你收到你的纳税申报单时。

So we tried an A/B test. In the first group, we texted people in early February, hopefully before they even filed for their taxes. And we asked them, "If you get a tax refund, what **percentage** would you like to save?" Now this is a really hard question. They didn't know if they would receive a tax refund or how much. But we asked the question anyway. In the second group, we asked people right after they received their refund, "What percentage would you like to save?"

percentage
n.百分比

所以我们做了个A/B测试。在第一组，我们在2月初给人们发短信，希望赶在他们报税前。我们问他们，“如果你得到退税，会把其中多少钱存起来？”这真是个很难回答的问题。他们不知道他们是否会 得到退税或退了多少。但我们还是问了这个问题。在第二组中，我们在人们收到退税后问他们，“你会把多少退税存起来？”

Now, here's what happened. In that second condition, when people just received their tax refund, they wanted to save about 17 percent of their tax refund. But in the condition when we asked people before they even filed their taxes, savings rates increased from 17 percent to 27 percent when we asked in February. Why? Because you're committing for your future self, and of course your future self can save 27 percent. These large changes in savings behavior came from the fact that we changed the decision-making environment. We want you to be able to **harness** that same power. So take a moment and think about the ways in which you can sign up your future self for something that you know today will be a little bit hard. Sign up for an app that lets you make savings decisions in advance. The trick is, you have to have that binding contract.

结果是这样的。在第二种情况下，当人们收到退税时，他们想把退税额的17%存起来。但在人们填写纳税申报前就询问的这种情况里，当我们在2月询问时，储蓄率从17%增至27%。为什么有这种差别？因为你对未来的自己做了承诺，当然未来自己能够存下27%。这些较大的储蓄行为改变是因为我们改变了决策环境。我们希望你们能够驾驭同样的力量。所以花点时间想想你可以用什么方式让未来的自己去做一些你今天知道会有点困难的事情。注册一个应用程序，让你提前做出储蓄决定。关键是，你的承诺要有约束力。

Number two: use **transition** moments to your advantage. We did an experiment with a website that helps older adults share their housing. We ran two ads on social media, targeted to the same population of 64-year-olds. In one group, we said, "Hey, you're getting older. Are you ready for retirement? House sharing can help."

第二点：利用好转型期。我们在一个帮助老年人分享住房的网站做过一个实验，我们在社交媒体上投放了两个广告，都针对64岁的人群。在一组中，我们说，“嗨，你正在老去。你准备好退休了吗？共享房子会有帮助。”

harness

v.控制并利用；拴在一起

transition

n.过渡；转变

In the second group, we got a little bit more specific and said, "You're 64 turning 65. Are you ready for retirement? House sharing can help." What we're doing in that second group is highlighting that a transition is happening.

在第二组中，我们更加具体地讲：“你现在64岁，马上就65岁。你准备好退休了吗？共享房子会有帮助。”我们在第二组做的是 强调转型正在发生。

All of a sudden, we saw click-through rates, and ultimately sign-up rates, increase when we highlight that. In psychology, we call this the "fresh start effect." Whether it's the start of a new year or even a new season, your motivation to act increases. So right now, put a meeting request on your calendar for the day before your next birthday. Identify the one financial thing you most want to do. And commit yourself to it.

突然之间，当我们强调这点时，我们看到点击率和最终的注册率都增长了。在心理学中，我们称之为“新起点效应。”不管这是在一年之初还是在一个新的季度，你行动的动力会增加。所以现在，在日历上为你下一个生日的前一天写一个会议请求。确定你最想做的一件理财事项。并尽量去实现。

The third and final trick: get a handle on small, frequent purchases. We've run a few different studies and found that the number one purchase people say they regret, after bank fees, is eating out. It's a frequent purchase we make almost every day, and it's death by a thousand cuts. A coffee here, a burrito there ... It adds up and decreases our ability to save.

第三点和最后一点技巧：控制好经常的小物品采购。我们做了几个不同的研究，发现人们在买单后最后悔的头号消费是外出就餐。这几乎是我们每天都进行的消费，这真是让人剁手的事情。来杯咖啡，再来个墨西哥卷饼……这些加起来显著降低了我们储蓄的能力。

ultimately
adv.最终地

highlight
v.突出；强调

calendar
n.日历

thousand
num.一千；
许许多多

Back when I lived in New York City, I looked at my expenses and saw that I spent over 2,000 dollars on ride-sharing apps. It was more than my New York City rent. I vowed to make a change. And the next month, I spent 2,000 dollars again -- no change, because the information alone didn't change my behavior. I didn't change my environment.

回到我住在纽约那阵，我检查了一下我的花销，发现我在拼车应用上花了2000美元。比我在纽约的租金还高。我发誓要做出改变。下个月，我又花了2000美元——没有变化，因为信息本身并无法改变我的行为。我没改变我的环境。

So now that I was 4,000 dollars in the hole, I did two things. The first is that I **unlinked** my credit card from my car-sharing apps. Instead, I linked a debit card that only had 300 dollars a month. If I needed more, I had to go through the whole process of adding a new card, and we know that every **click**, every barrier, changes our behavior.

所以现在，我有4000美元的 亏空了，我做了两件事情。第一件事是我从拼车应用上 解绑了我的信用卡。反之，我将每个月只有 300美元额度的借记卡绑在上面。如果我需要更多，我就得进行整个添加新卡的流程，我们知道即便是一个点击，一个障碍，都可以改变行为。

We aren't machines. We don't carry around an abacus every day, adding up what we're spending, in **comparison** to what we wanted. But what our brains are very good at is counting up the number of times we've done something. So I gave myself a limit. I can only use ride-sharing apps three times a week. It forced me to ration my travels.

我们不是机器。我们不会每天都带着算盘，把我们花的钱加起来 和我们想花的钱做比较。但我们的大脑很擅长 计算我们做事的次数。所以我给自己设限。我只能每周使用三次拼车应用。这迫使我限量出行。

unlink

v. 拆开

click

v. 点击

n. 点击

comparison

n. 比较；对照

I got a handle on my car-sharing expenses to the benefit of my husband, because of the **environmental** changes that I did. So get a handle on whatever that purchase is for you, and change your environment to make it harder to do so.

为了我丈夫的利益，我控制住了与人共享汽车的费用，因为我所做的环境改变。所以无论你买什么东西，都要控制好，改变你的环境，让你更难做这一点。

Those are my tips for you. But I want you to remember one thing. As human beings, we can be **irrational** when it comes to saving and spending and budgeting. But luckily, we know this about ourselves, and we can predict how we'll act under certain environments. Let's do that with saving. Let's change our environment to help our future selves.

这是我给你们的提示。但我想让你们记住一件事。作为人类，在储蓄，花费和预算方面，我们并不理性。但幸运的是，我们有自知之明，我们可以预测出在特定的环境中，我们会如何行动。把这一点用在储蓄上吧。让我们通过改变环境来帮助未来的自己。

environmental

adj.环境的

irrational

adj.非理性的