

你在乎老的时候穷困潦倒吗？ Do you care if you're poor when you're old?

Hello, and welcome to 6 Minute English.

大家好，欢迎回到六分钟英语。

I'm Neil.

我是内尔。

And I'm Rob.

我是罗伯。

In this programme we're talking about finance and in particular planning for our future lifestyles.

本期节目我们要讨论金融，尤其是规划我们未来的生活方式。

I can barely afford my current lifestyle! - Now same here, but perhaps we'll pick up some good tips today.

我现在的的生活都维持不了了！- 我也一样，但是也许我们今天能够得到一些不错的建议。

Before that though, a question.

不过在那之前是一个问题。

Being a millionaire may be an impossible dream for most of us, but when was the word first used in English?

成为百万富翁可能对我们大多数人来说不现实，但是这个词最早是什么时候在英语中被使用的呢？

Was it: a) 1600s, b) 1700s, or c) 1800s?

是 A. 17世纪，B.18世纪，还是 C. 19世纪呢？

What do you think, Rob?

你怎么看，罗伯？

I'm going to guess that it's the 1600s as there have always been very wealthy people.

我要猜17世纪，因为那时候总有很富有的人。

Well, I'll reveal the answer later.

好的，我稍后会揭晓答案。

Now, the BBC Money Box programme covers all sorts of financial features.

BBC的《Money Box》节目涵盖了各种金融专题。

Recently they were talking about lifestyle financial planning, which is planning your finances to meet the kind of lifestyle you want to have.

最近他们在讨论生活金融规划，即规划你的财务以满足你想要的生活类型。

Julie Lord leads a financial planning organisation and she talked about the process of lifestyle financial planning.

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每日英语听力

茱莉·罗德带领着一个金融规划组织，她谈论了生活金融规划的过程。

How many numbers does she say you need to start with?

她说你刚开始需要多少数字？

Well, we would start by saying that we need to put together a lifetime cashflow forecast or a model.

我们刚开始需要把一生的现金流预告或模式都放在一起。

You just need four numbers: your income, your expenditure, assets, liabilities and then we can project forward to show you what sort of lifestyle you will have if you do nothing at all and if indeed you do some of the things that—perhaps an ISA or a pension or any other kind of financial product—might help you with.

你只需要四个数字：你的收入、你的花销、资产、负债，然后我们会进一步预测来显示如果你什么都不做的话会有什么样的生活，以及你是否要采取一些措施来帮助自己——也许是ISA或者退休金，或者任何形式的金融产品。

So how many numbers do you need?

所以你需要几个数字呢？

She says that you start with just four numbers.

她说你只需要从四个数字开始。

That's right.

没错。

The first of these numbers is your income, this is the money that you have coming in, your salary, for example.

第一个数字是你的收入，即你赚取的金钱，比如你的薪水。

Then there is the number for your expenditure.

然后是你的开销数目。

This is the money you have going out for rent, food, entertainment, transport and so on.

这指的是你要支出的钱，为了支付房租、食物、娱乐、交通等等。

The next number was for assets.

下一个数字是资产。

This is the cash value of things that you own.

这指的是你拥有的东西的现金价值。

For example property, cars, jewellery as well as savings and investments, that kind of thing.

比如房产、汽车、珠宝，还有存款和投资，诸如此类。

And finally there is liabilities.

最后是负债。

This is the money that you owe, for example on credit cards or loans.

这指的是你欠的钱，比如说信用卡欠款或贷款。

So if you know these details, she says they can come up with a lifetime cashflow forecast, which is a calculation of how much money you can expect to have in the future and if that is enough to meet your expectations.

所以如果你知道这些细节，她说他们能够做出一个生平现金流预测，即计算出你在未来会有多少钱，以及它是否足够满足你的开销。

Do you have those details?

你有这些详细信息吗？

Do you know your numbers, Rob?

你知道你的数字吗。罗伯？

I have a very detailed spreadsheet where I do list my income and expenditure.

我有一个非常详细的表格，我确实在上面列出了我的收入和开销。

So I do know from month to month how much money I need and how much I can spend.

所以我确实知道我每个月需要多少钱以及我能花多少钱。

Oh, that sounds very organised!

这听起来很有条理呀！

What does it tell you about your future?

它对你的未来提供了什么信息呢？

Well, it just reminds me of exactly how much money I don't have.

嗯，它就是提醒了我我差多少钱。

It's quite depressing!

这太令人沮丧了！

How about you, Neil?

你呢，内尔？

Oh, I live in blissful ignorance.

哦，我过得稀里糊涂的。

I have no idea how big my debts are.

我都不知道我欠了多少钱。

I try not to worry about it.

我努力不去担心这一点。

I kind of think I'm much too young to worry about it now and that as if by magic it will all work out in the end.

我认为我还太年轻了，现在不需要担心它，而且最后应该会奇迹般地解决。

So it would be difficult for me to come up with those four numbers.

所以我很难想出这四个数字。

Anyway, let's listen to Julie Lord again describing the lifestyle financial planning process.

不管怎样，我们再听一遍茱莉·罗德描述生活金融规划的话吧。

Well, we would start by saying that we need to put together a lifetime cashflow forecast or a model.

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Is lifestyle financial planning only for older people with a good pension?

是否只有养老金丰厚的老人才需要生活上的财务规划呢？

Not according to Julie Lord.

茱莉·罗德不这么认为。

Well, it's not all about old age, is it?

嗯，这不全关乎年老，不是吗？

I mean there are people...we have quite a number of younger clients who come to us and say 'we just want to get financially organised, we've heard about all this stuff, these financial products, no idea really what they are or, more importantly, what they're going to do for us, so can you give us a hand to help us look forward to see what will happen'.

我的意思是有人....。我们有很多年轻的客户，他们找到我们说“我们只是想让自己的财务有条理，我一直听到这样的话，这些金融产品，我不知道它们究竟是什么或者，更重要的是，它们能为我们做什么，所以你们能帮助我们预测一下将会发生什么吗”。

So she also has younger clients who ask for her company's help.

所以她还有向她公司求助的年轻的客户。

Yes, she uses the phrase, give us a hand, which means to help someone.

是的，她使用了帮我们一把这个短语，意思是帮助某人。

If you give someone a hand, you help them.

如果你帮某人一把，那么你就是在帮助他们。

Exactly, in the way that I give you a hand with 6 Minute English.

没错，就跟我在六分钟英语里帮助你一样。

Well, I think I give you a hand rather than the other way around, Neil.

嗯，我想是我帮你而不是你帮我吧，内尔。

Really, well, let's not fall out about it.

真的吗，好了，我们别为这个争执了。

Let's listen to Julie Lord again.

我们把茱莉·罗德的话再听一遍吧。

Well, it's not all about old age, is it?

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It's nearly time now to review our vocabulary, but first, let's have the answer to our quiz question.

是时候回顾我们的词汇了，但是首先让我们揭晓今天问题的答案吧。

When was the word millionaire first used in English?

百万富翁这个词最早是何时在英语中被使用的？

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What did you think, Rob?

你怎么看，罗伯？

Well, I guessed and said it was the 1600s.

嗯，我猜的是17世纪。

Well, not a good guess this time, I'm afraid.

嗯，恐怕这次可没猜对哦。

It's actually a lot later.

事实上要晚得多。

It was the 1800s when it was first used in English, though it had appeared in French in the 1700s.

直到19世纪这个词才第一次在英语中被使用，尽管18世纪它就已经出现在法语里了。

Now on to the vocabulary.

现在该说词汇了。

Yes, we had a lot of financial terms in this programme.

是的，今天的节目里我们说到了很多金融术语。

We had cashflow forecast.

我们有现金流预测。

This is a calculation of how much money you can expect to have at a particular time in the future.

指的是你在未来某个特定的时间里可能会有的钱的数目。

And the cashflow forecast is based on knowing your income, which is the money you have coming in and your expenditure, the money you have going out.

现金流预测是基于知晓你的收入，即你赚取的金钱，以及你的开销，即你要支出的钱。

You also need to know your assets, which is the value of things you own as well as savings and investments.

你还需要知道你的资产，即你拥有的东西的价值，还有存款和投资。

This is balanced against your liabilities, which is the term for the money that you owe, for example on credit cards.

这个跟你的负债相对应，即你欠的钱，比如信用卡欠款。

And finally we had the expression to give someone a hand meaning to help someone.

最后我们说到了帮某人一把这个表达，意思是帮助某人。

Well, that's all from us in this programme.

好的，这就是今天节目的所有内容。

We look forward to your company next time.

我们期待你们下次的陪伴。

Until then, you can find us in all the usual places on social media, online and on our app.

在那之前，你们可以在所有的常用社交平台上、网上和我们的APP上找到我们。

Just search for bbclearningenglish.

只需要搜索bbclearningenglish。

Bye, and thanks Rob for giving me a hand.

再见，还有些些罗伯帮助我。

No, thank you for giving me a hand.

不，感谢你帮助我。

Bye!

再见！
