

Section

7 花销储蓄

Spending and Saving Money

Useful Words

第1步 熟悉词汇

- | | |
|---|----------------------------------|
| 1 change [tʃeɪndʒ] 零钱 | 2 deposit [dɪ'pɒzɪt] 存款 |
| 3 savings ['seɪvɪŋz] 储蓄 | 4 withdraw [wɪð'drɔː] 取款 |
| 5 balance ['bæləns] 余额 | 6 budget ['bʌdʒɪt] 预算 |
| 7 spending ['spendɪŋ] 花销 | 8 expense [ɪk'spens] 花费 |
| 9 interest ['ɪntrəst, 'ɪntrest] 利息 | 10 account [ə'kaʊnt] 账户 |
| 11 earnings ['ɜːnɪŋz] 收入 | 12 usury ['juːzəri] 高利贷 |
| 13 loan [ləʊn] 贷款 | 14 currency ['kʌrənsɪ] 货币 |
| 15 consumption [kən'sʌmpʃn] 消费 | |

Useful Sentences

第2步 牢记句型

现学现用万能句

- ☉ I really need to save some money. 我真的需要攒些钱了。
- ☉ We should make a plan for saving money. 我们应该做个存款计划。
- ☉ I want to control my spending better. 我想更好地控制我的开销。
- ☉ I have been spending too much money. 我花钱一直大手大脚的。
- ☉ I don't have much money on me now. 我现在没有多少现金。
- ☉ I just opened a new savings account yesterday.
我昨天刚新开了一个储蓄账户。
- ☉ I really need to balance my budget and handle my money better.
我真的需要平衡预算并改善我的用钱方式了。

Chapter 2 日常家庭生活

1 Here's the phone bill. 这是电话费通知单。

- I'll only get stuff that's on sale. 我只买特价商品。

2 I really need to balance my budget and handle my money better. 我真的需要平衡预算并改善我的用钱方式了。

- I want to control my spending better. 我想更好地控制我的开销。

✧ handle ['hændl] v. 处理

3 Don't splurge on the expensive food. 别在那么贵的食物上挥霍。

- I have been spending too much money. 我花钱一直大手大脚的。

✧ splurge [splɜ:dʒ] v. 挥霍

4 My loan needs to be paid off. 我的贷款需要还了。

- Give me your credit cards. You're living beyond your means.

把你的信用卡给我，你花钱总是入不敷出的。

✧ credit card 信用卡 living beyond your means 入不敷出

5 I really need to save some money. 我真的需要攒些钱了。

- I'm saving money for when I have kids. 有孩子的时候我就需要攒钱了。

- I would love to go on vacation but I need to save first.

我很想去度假，但我需要先攒钱。

- We need to start saving money for a rainy day.

我们得开始存些钱以备不时之需了。

✧ for a rainy day 未雨绸缪

6 We should make a plan for saving money. 我们应该做个存款计划。

- I want to deposit this money in the bank. 我想把这笔钱存到银行里。

- I need to deposit \$10,000 in my savings account.

我要存 10000 美元到我的账户上。

✧ savings account 储蓄账户

7 You did spend too much, and most of the expense was kind of

unnecessary. 你花钱太多了, 而且大多数花费都是没有必要的。

✧ unnecessary [ʌn'nesəsəri] *adj.* 不必要的

8 When is the rent due? 房租截止到几号?

• How long is the pay period? 支付期限有多长?

9 Could you give me change? 你能给我零钱吗?

• Could I have change? 能给我零钱吗?

10 I paid out of my own pocket. 我是自己掏的腰包。

• I don't have much money on me now. 我现在没有多少现金。

• I'm a little short of money now. 我现在钱不够用。

Useful Conversations

第 3 步 模仿对话

1. 新开储蓄账户 A New Savings Account

Angela: I just opened a new savings account yesterday.

Trevor: What for?

Angela: I'm not sure exactly, but I think I spend too much money. If it's in a savings account, I can't spend it.

Trevor: That's a good idea. What bank did you go to?

Angela: I went to Chase Bank. I heard they were pretty good.

安吉拉: 我昨天刚新开了一个储蓄账户。

特雷弗: 做什么用?

安吉拉: 我还不是很确定, 但是我觉得自己的花销太大了。如果把钱存到储蓄账户里, 就没法花了。

特雷弗: 这主意不错。你去的哪家银行?

安吉拉: 我去了大通银行。我听说这家银行非常不错。

✧ Chase Bank 大通银行



2. 攒钱度假 Saving Up Money for a Holiday

Trevor: I really want to go on vacation to the Bahamas next year.

Angela: That sounds incredible. Isn't it really expensive though?

Trevor: Yeah. I've been saving up money and I should have enough to go next June.

Angela: How much will everything cost?

Trevor: The flight will be about \$700 and the hotel for a week will be \$500. I only have \$400 saved up so far.

Angela: That's good though. And you have plenty of time to save up the rest. Will you do anything else there that costs a lot of money?

Trevor: I want to go snorkeling which is pretty expensive. I'm not sure how much exactly.

Angela: It'll be worth it though. That sounds like an amazing trip.

特雷弗：我真想明年去巴哈马群岛度假。

安吉拉：听起来太棒了。但那会不会花很多钱？

特雷弗：是啊。我一直都在攒钱，到明年六月份应该能攒够了。

安吉拉：一共得花多少？

特雷弗：坐飞机将花大约 700 美元，旅店一个星期下来需要 500 美元。我目前只攒够了 400 美元。

安吉拉：已经不错了。你还有很多时间来攒剩下的钱。你还打算在那儿做些别的开销很大的事儿吗？

特雷弗：我想潜水，那太费钱了。我也不知道具体要花费多少。

安吉拉：但那确实值得一做。这听起来真是一次不错的旅行。

✧ go on vacation 去度假

✧ incredible [ɪn'kredəbl] *adj.* 不可思议的，惊人的


✧ save up money 攒钱，存钱

snorkeling ['snɔ:kəlɪŋ] *n.* 潜水



Useful Paragraph

第4步 诵读短篇

 The wheat fields have nothing to say to me. And that is sad. But you have hair that is the color of gold. Think how wonderful that will be when you have tamed me! The grain, which is also golden, will bring me back the thought of you. And I shall love to listen to the wind in the wheat...

麦田和我没有任何关联，真令人沮丧。不过，你有金黄色的头发。想想看，如果你驯服了我，那该有多好啊！麦粒也是金黄色的，那会使我想起你。我会喜欢听麦田里的风声……



Cultural Background

第5步 了解文化

对于大部分美国家庭来说，花钱和存钱其实没有什么定律。孩子长大成人后，很多家长就让孩子自己打工养活自己，上大学的学费等更是由孩子自己想办法，不过美国政府有很大一笔教育经费是专门提供给美国上学的孩子的。对于美国学生来说，可以向政府申请到大部分学费，但住宿和吃饭只能靠自己打工了。对于家长的这种做法，其实美国人自己的解释很简单：我们也想给自己孩子钱，但问题是，我们自己都没有钱。由此看出，其实美国家庭是基本不攒钱的。不过这也与美国人的消费观念有关。在美国，很少有用到大笔现金的地方，一般都是信用卡消费。因此在美国，一个人的信誉记录十分重要，它决定了住房、汽车等贷款，甚至手机签约等问题。