

Complete Lesson Transcript – Lesson 327 [English]

Kirin: Chinese Learn Online lesson 327 .

Hello everyone , I am Teacher Yang .

Raphael: Hello everyone , I am Teacher Lai .

Adam: And hello, I'm Adam.

Kirin: Welcome to our learning Chinese course .

Raphael: In today's lesson , we are going to listen to an article that reviews the words taught in our last lesson . As well, in today's lesson , we are also going to see a new word .

Kirin: Financial management .

Adam: Financial management.

Raphael: Ok, let's first listen to today's article at a normal speed .

Kirin: These days there are many problems emerging in society , many people have been borrowing too much money from the bank , but then don't pay it back . It might be that the parents or schools haven't taught their children and students about financial management . The result is that after most students graduate , they don't know how to handle their own financial matters . Especially when they have their first credit card . Using a credit card for them , is very convenient . However when they receive their statement , they are always surprised to see how much money they spent . Later when they want to buy a car or a house , since they can't afford it, they might have to , take a loan to pay for it . Because of this , they have no money left over to invest . As well, some people may take any money they do have saved up and use it to buy stocks . But since they haven't done any serious research , end up losing all their money . If people take time early on to learn about financial management , they may not have these problems , as well they may save a little more money .

Raphael: Let's listen again to today's article at a slowed down speed .

Kirin: These days there are many problems emerging in society , many people have been borrowing too much money from the bank , but then don't pay it back . It might be that the parents or schools haven't taught their children and students about financial management . The result is that after most students graduate , they don't know how to handle their own financial

matters . Especially when they have their first credit card . Using a credit card for them , is very convenient . However when they receive their statement , they are always surprised to see how much money they spent . Later when they want to buy a car or a house , since they can't afford it, they might have to , take a loan to pay for it . Because of this , they have no money left over to invest . As well, some people may take any money they do have saved up and use it to buy stocks . But since they haven't done any serious research , end up losing all their money . If people take time early on to learn about financial management , they may not have these problems , as well they may save a little more money .

Raphael: Our premium subscribers can visit our website chineselearnonline.com to see the English translation of this lesson , and to do more practice .

Kirin: **Keep at it .**