

## Lesson 327

### Vocabulary Summary: Simplified:

目前在我们社会上出现了许多问题  
Mùqián zài wǒmen shèhuì shàng chūxiàn  
le xǔduō wèntí  
These days there are many problems  
emerging in society

不少人跟银行借了太多钱  
Bù shǎo rén gēn yínháng jiè le tài duō  
qián  
Many people have been borrowing too  
much money from the bank

可是却还不出來  
Kěshì què huán bù chūlái  
But then don't pay it back

可能是父母或学校并没教他们的孩子跟  
學生如何理財  
Kěnéng shì fùmǔ huò xuéxiào bìng méi  
jiāo tāmen de háizi gēn xuéshēng rúhé  
lǐcái  
It might be that the parents or schools  
haven't taught their children and students  
about financial management

结果大部分的学生毕业后  
Jiéguǒ dàbùfèn de xuéshēng bìyè hòu  
To take a loan  
The result is that after most students  
graduate

不知道怎么帮自己理財  
Bù zhīdào zěnmē bāng zìjǐ lǐcái  
They don't know how to handle their own  
financial matters

### Vocabulary Summary: Traditional:

目前在我们社会上出现了许多问题  
Mùqián zài wǒmen shèhuì shàng chūxiàn  
le xǔduō wèntí  
These days there are many problems  
emerging in society

不少人跟銀行借了太多錢  
Bù shǎo rén gēn yínháng jiè le tài duō  
qián  
Many people have been borrowing too  
much money from the bank

可是卻還不出來  
Kěshì què huán bù chūlái  
But then don't pay it back

可能是父母或學校並沒教他們的孩子跟  
學生如何理財  
Kěnéng shì fùmǔ huò xuéxiào bìng méi  
jiāo tāmen de háizi gēn xuéshēng rúhé  
lǐcái  
It might be that the parents or schools  
haven't taught their children and students  
about financial management

結果大部分的學生畢業後  
Jiéguǒ dàbùfèn de xuéshēng bìyè hòu  
To take a loan  
The result is that after most students  
graduate

不知道怎麼幫自己理財  
Bù zhīdào zěnmē bāng zìjǐ lǐcái  
They don't know how to handle their own  
financial matters

**Vocabulary Summary: Simplified:**

尤其是他们有了第一张信用卡的时候  
Yóuqí shì tāmen yǒu le dì yī zhāng  
xìnyòngkǎ de shíhòu  
Especially when they have their first credit  
card

刷卡对他们来说  
Shuākǎ duì tāmen lái shuō  
Using a credit card for them

是一件非常方便的事情  
Shì yī jiàn fēicháng fāngbiàn de shìqíng  
It is very convenient

但是等到他们收到账单的时候  
Dànshì děng dào tāmen shōu dào  
zhàngdān de shíhòu  
However when they receive their statement

他们花的钱总是多到让他们很惊讶  
Tāmen huā de qián zǒngshì duō dào ràng  
tāmen hěn jīngyà  
They are always surprised to see how much  
money they spent

以后他们要买车子或是房子的时候  
Yǐhòu tāmen yào mǎi chēzi huòshì fángzi  
de shíhòu  
later when they want to buy a car or a house

他们可能因为买不起  
Tāmen kěnéng yīnwèi mǎibùqǐ  
Since they can't afford it, they might have  
to

就必须去贷款来付这些钱  
Jiù bìxū qù dàikuǎn lái fù zhèxiē qián  
Take a loan to pay for it

因为这样  
Yīnwèi zhè yàng  
Because of this

**Vocabulary Summary: Traditional:**

尤其是他們有了第一張信用卡的時候  
Yóuqí shì tāmen yǒu le dì yī zhāng  
xìnyòngkǎ de shíhòu  
Especially when they have their first credit  
card

刷卡對他們來說  
Shuākǎ duì tāmen lái shuō  
Using a credit card for them

是一件非常方便的事情  
Shì yī jiàn fēicháng fāngbiàn de shìqíng  
It is very convenient

但是等到他們收到帳單的時候  
Dànshì děng dào tāmen shōu dào  
zhàngdān de shíhòu  
However when they receive their statement

他們花的錢總是多到讓他們很驚訝  
Tāmen huā de qián zǒngshì duō dào ràng  
tāmen hěn jīngyà  
They are always surprised to see how much  
money they spent

以後他們要買車子或是房子的時候  
Yǐhòu tāmen yào mǎi chēzi huòshì fángzi  
de shíhòu  
later when they want to buy a car or a house

他們可能因為買不起  
Tāmen kěnéng yīnwèi mǎibùqǐ  
Since they can't afford it, they might have  
to

就必須去貸款來付這些錢  
Jiù bìxū qù dàikuǎn lái fù zhèxiē qián  
Take a loan to pay for it

因為這樣  
Yīnwèi zhè yàng  
Because of this

**Vocabulary Summary: Simplified:**

他们就没有剩下的钱来投资  
Tāmen jiù méiyǒu shèngxià de qián lái tóuzī  
They have no money left over to invest

另外，有些人可能会把存起来的钱拿去  
买股票  
Lìngwài, yǒuxiē rén kěnéng jiù huì bǎ cún  
qīlái de qián ná qù mǎi gǔpiào  
As well, some people may take any money  
they do have saved up and use it to buy  
stocks

可是因为没认真地研究  
Kěshì yīnwèi méi rènzhēn de yánjiū  
But since they haven't done any serious  
research

后来把他们的钱都输掉了  
Hòulái bǎ tāmen de qián dōu shū diào le  
End up losing all their money

要是人们早一点花时间来学习理财  
Yàoshì rénmen zǎo yīdiǎn huā shíjiān lái  
xuéxí lǐcái  
If people take time early on to learn about  
financial management

可能就不会有这些问题  
Kěnéng jiù bú huì yǒu zhèxiē wèntí  
They may not have these problems

而且能存到多一点的钱了  
Érqiě néng cún dào duō yīdiǎn de qián le  
As well they may save a little more money

理财  
lǐcái  
Financial management

财  
cái  
Money / Wealth

**Vocabulary Summary: Traditional:**

他們就沒有剩下的錢來投資  
Tāmen jiù méiyǒu shèngxià de qián lái tóuzī  
They have no money left over to invest

另外，有些人可能會把存起來的錢拿去  
買股票  
Lìngwài, yǒuxiē rén kěnéng jiù huì bǎ cún  
qīlái de qián ná qù mǎi gǔpiào  
As well, some people may take any money  
they do have saved up and use it to buy  
stocks

可是因為沒認真地研究  
Kěshì yīnwèi méi rènzhēn de yánjiū  
But since they haven't done any serious  
research

後來把他們的錢都輸掉了  
Hòulái bǎ tāmen de qián dōu shū diào le  
End up losing all their money

要是人們早一點花時間來學習理財  
Yàoshì rénmen zǎo yīdiǎn huā shíjiān lái  
xuéxí lǐcái  
If people take time early on to learn about  
financial management

可能就不會有這些問題  
Kěnéng jiù bú huì yǒu zhèxiē wèntí  
They may not have these problems

而且能存到多一點的錢了  
Érqiě néng cún dào duō yīdiǎn de qián le  
As well they may save a little more money

理財  
lǐcái  
Financial management

財  
cái  
Money / Wealth

**Lesson 327 Notes (Simplified / Traditional):**

Note how we talk of borrowing money “with” a bank rather than “from” in the sentence:  
[Bù shǎo rén gēn yínháng jiè le tài duō qián](#) . One could also use [cóng](#) in place of [gēn](#) here.

[Bù shǎo rén gēn yínháng jiè le tài duō qián](#)

不少人跟銀行借了太多錢 / 不少人跟銀行借了太多錢

Many people have been borrowing too much money from the bank

<a href="#">cóng</a>	從 / 從	from
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<a href="#">gēn</a>	跟 / 跟	with
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