

Money (金钱)

知识点:

1. 很能花钱的人:

- **impulsive purchase/ impulsive buying** 冲动消费
- **a shopaholic** 购物狂
- **a big spender** 花钱大手大脚之人
- **a credit card abuser** 虐待信用卡之人, 滥用信用卡
I abused my credit card yesterday.
- I swipe my credit card left and right, like there is no tomorrow. 世界末日一样左刷右刷我的卡

2. 节俭的人 (甚至小气之人)

- **money conscious** 对花钱有控制意识的
- **frugal/thrifty**: 节约的节俭的 (褒义词)
Frugal people are those who live a simple life.
Frugal people don't shop for fun. They save up for bigger purchases.
They are money-conscious/careful with spending money.
- **planner** 有计划之人 (用在这个主题下, 自然表示 “对花钱存钱有计划之人”)
- **penny pincher** (一分钱还要掰开来花的人) 铁公鸡, 不爱花钱的人
- **miser** 守财奴
- **stingy** 小气的
- **cheap** 很吝啬于钱, 小气 (往往指的是不爱给别人花钱)

1. Do you prefer to save money or spend money?

① I would lean towards saving money as I'm kind of a planner (有计划的) 人 type of person. I'm not a penny pincher (小气鬼) by any means, but I

do enjoy the feeling of having some financial security (有经济保障感), a safety net (安全网) for my future. I'm money conscious (在花钱上是小心的), I would say. Don't get me wrong (别误会), I do enjoy spending on things that matter to me, like books or travel, but I always try to make sure that I don't waste money. I'd like to save up a little for my future family and maybe a house, a better car, things like that. (原因)

② I have to say, I'm a big spender (花钱大手大脚之人). I enjoy abusing my credit card (滥用虐待信用卡). Sometimes I would swipe my card left and right like there's no tomorrow (世界末日一样花钱). I believe in living in the moment/ soaking up the present (活在当下, 珍惜当下) and enjoying what I earn. Life's too short (人生很短), right? So, whether it's trying out a new restaurant or upgrading my smartphone, I rarely hold back (很偶尔会控制自己的欲望). I want to live my life to the fullest (把生活过到最充实). (原因)

③ Well, I think I'm somewhere in the middle (在中间). I'm not a credit card abuser (滥用信用卡之人) nor a miser (守财奴). I try my best to save a portion of my salary (我工资的一部分) every month for my future plans, like buying a house, upgrading my car, things like that. But at the same time, I also believe in enjoying life and not being too tight with money (花钱扣扣巴巴). I guess it's all about finding that balance right? (原因)

2. How do you save money?

- Make plans and stick to the budget
- Cut down on unnecessary expenses
- Cook and eat at home
- Use public transportation more
- Spend less money on parties and gatherings
- Use cash as much as possible
- Use some apps to help me keep track of my money

从以上内容里挑两三个来说就好

① First off, I always make a monthly plan at the beginning of the month and I will come up with a number (得出一个数字) which is the budget for the month. And I will stick to that budget (坚守那个预算). And then, I will try to cook more often at home and eat healthy homemade food. I have my own car, but I choose public transportation more often, so that I can save some money on gas AND reduce my carbon foot prints (减少对环境的影响). So, yeh, these are the things that I do. (列举)

② I don't save money. I just don't, hahaha! I wish I could but I don't. Shame on me! (实在没得可说，就不说，别的题上好好发挥)

3. What do you think about payment apps or mobile payments?

Digital wallets and mobile payments are all the rage (流行) now. They are the now and the future (即时现在又是未来的趋势). I find them incredibly convenient/ handy (方便) in the sense that you don't need to carry a wallet anymore, all it takes is a swipe and a tap (只需要你划一下，点一下就好). They've really changed the way people handle transactions (交易花钱). But digital wallets are a double-edged sword (双刃剑). While it's just so easy to spend money with a tap, this convenience can lead to overspending (过度花钱). Without the physically handing over cash (and feel that pain of spending haha), you might not realize how much you're actually spending. And plus, I have some concerns about security and privacy (安全性和隐私性). So yeh, I have mix feelings (复杂的感受). (转折，辩证思考)

(低分学员可以只选择一部分来说，第一部分就很完整了)

4. Do you use a credit card to buy things?

① Yeh, like I said, I'm a credit card abuser. My parents call me a shopaholic (购物狂), and I wouldn't disagree with them. I use my credit

card all the time, especially for online shopping and travel expenses. I love getting all the reward points (积分) and cashback offers (返现). (原因)

② I use my credit card sometimes, usually for online shopping and travel expenses. I love getting all the reward points (积分) and cashback offers (返现). Of course, I try to be mindful of not overspending and keep a close eye on my monthly statements (每个月的月底总结我会留意). (原因)

5. Do you think cash will still be popular in the future?

① I believe that cash won't be relevant (重要的相关的) in the future. Nowadays, more and more transactions are becoming cashless. Many times, my friends and I don't even take a wallet with us. From what I can see now, it's almost a cashless society (无纸钞化的社会) in China. In the future, I don't see why this trend won't continue. I think eventually, cash will be replaced by digital wallets, sooner or later. It's a matter of time (时间早晚的问题). (现在看未来, 时间分层)

② I would like to think that cash will always have its place (有自己的地位), even in the future. For example, old people still like cash. And, you don't need any technology to pay in cash. That's an advantage. What else, oh yeh, we Chinese people love exchanging "red envelops" filled with cash on holidays. So, yeh, I would say there still will be some occasions where cash might be appreciated. (原因)