

Describe an expensive gift that you would like to give someone when you save a lot of money (存钱买贵重礼物)

You should say:

What the gift is

Who you will give the gift to

How long it will take to save the money

And explain why you would like to give a gift to this person.

这题可以和上题串联，说想给爸爸妈妈或者男友女友买一件质量很好又百搭的皮夹克。

对方一直都想要，没事儿就念叨，有一次一起逛街看上了一件，但是觉得太贵。

知识点:

- **handmade gift:** 手工制作的礼物
- **DIY (do it yourself)**

I want to DIY a gift for my best friend.

- **express someone's gratitude/appreciation:** 表达感恩、表达感谢
- **a nice gesture:** 一个友好的姿态、举措
- **to give is to receive:** 给予也是获得
- **a celebration of love and friendship:** 对于友谊与爱的庆祝

以下，再提供一篇素材：

So, I've been thinking about giving my best friend Jing a very special gift. It's not something physical, it's more of an experience. I would like to treat her to a trip (请她旅行), a trip with me. And I'll pay for everything.

My best friend Jing is such a good friend. She's super supportive and trusting. Last year, I went through a really bad breakup (很糟糕的分手). I was in a very dark place/spot (在黑暗里), and bawling my eyes out every day. And, she was there for me the whole time, comforting me and cheering me up. She was the person who helped me pull myself together eventually and went back on track. I really want to express my

appreciation and gratitude of having her in my life, and I've been seeking chances to do it.

We both love traveling, but unfortunately, neither of us have enough money to support our hobby of traveling. If I have enough budget, I will definitely invite her to a trip with me to Yunnan province, because we both love Yunnan, and spend a week or so there, enjoy the nice weather and the local food there. It will be a celebration of love and friendship.

Good thing is, lately, I've been doing a parttime job at a small café. I'm the barista (咖啡师), and I get paid by hour. It's not a lot of money, but slowly I'm getting there. I've been able to save up a little. So, I'm counting the days, in another 30 days or so, I'll save enough to pay for her flight ticket and mine, and for the hotel room that we would stay in.

So, yeh, that's the expensive but meaningful gift I would like to give to my best friend Jing. Thank you!

Part3:

1. What do young people like to save money for?

Well, some young people save up for a designer bag (奢侈品包包) or a pair of expensive sneakers, you know, fashion items that they like and can show off (炫耀). Some young people save up for a unique experience, like a trip to another country or learning how to fly. Some people save up for their education. If they want to pursue higher education (继续深造), they have to save more enough to pay for the tuition. And some young people save up for the future. They just want to have more money in the bank to have a sense of financial security (有一种资产保障感). (分群体)

2. Is it easy for people to save money to buy something expensive?

For some people yes and for some others no. For those people who have no idea how to save up, who doesn't have the technique or the right mindset, it takes forever (很久很久) to save up even for just a little amount of money, or even worse, many people nowadays are having credit card debt (卡债), which is really really bad. And for some people

who make good money and live a low-key lifestyle (挣钱多+会过日子), it is relatively easy for them to save up and they can use those money to invest wisely and continue accumulating wealth. (分群体)

3. Should children have pocket money and why?

I think it is a good idea for children to have an allowance because, A, children need money for small things like snacks, pencils and notebooks, and if they don't have any money, it will be very annoying. And then B, some parents give children an allowance by asking them to help around the house. In that case, that can really foster children's sense of responsibility and ownership. And C, when children have their own money, parents should guide them to manage their own money, either spend it or save it up for something more meaningful. The money management skill is something that is so essential for everybody and parents should foster that skill in children from an early age. (罗列)

4. Should children learn how to use money at school or from their parents?

It doesn't matter whether children learn how to use money from school or their parents, as long as (只要) they get the proper knowledge and tools (得到正确的知识和工具), and can use those tools in real life. One thing I want to point out is (我想要指出的是) that, parents should definitely work with the school to instill the concept in children (灌输理念), because every household has its own unique financial situation (每家都有自己的特殊情况). Parents should be the ones who help their kids adapt to the real-life situation. (原因, 强调)

5. How do people save money?

I think what most people will do is first set a goal, make a plan and try to stick to it. But different people might have different approaches (路线). Some would try to make more money by having a side-hustle (副业, 外快), making more in order to save more. Some people will try harder on reducing expenses (减少开支) by cutting back on non-essential things

(削减非必要消费) , things that are luxurious (奢侈) . For example, if you always fly first class (飞一等座) , now it's time to go economics (经济舱) . Some people will invest in some bank plans or stocks (股票) or bonds (债券) to manage their money more wisely. Some people just, in general, live a very frugal lifestyle (节俭的生活方式) , try to save as much as possible in every aspect in their lives. It depends on your goal, your timeline, if it's a long-term or short-term goal, the approach will be different. (分群体)

6. Why can't some people save money?

It is really hard for some people to save money because some of them even struggle to make both ends meet (入不敷出) . They come from low-income families (低收入家庭) and live paycheck to paycheck (月光族) . They are trying to just survive. And for some people, they have really bad spending habits (消费习惯) . They have a lot of high expenses, buy the most expensive things and live a really luxurious lifestyle. They keep abusing their credit cards (浪费信用卡) and end up having lot of credit card debts (最终债台高筑) . And another situation is that many people do not have the basic financial literacy (没有任何财金常识) , meaning, they don't understand how it works, how to save money. They don't know that all these small things can make a big difference. Making a little bit more money, spending more wisely, quitting bad habits, investing a little bit more. Things like that. (分群体讨论)