

词汇: *money* 金钱

We often try to save money for a variety of different reasons. It might be to **save up** for a new computer, put money aside into a **rainy-day fund** or put a deposit down for a **mortgage** on a house. Learning how to save is important, but a recent study showed that over half of all 22 – 29-year-olds living in the UK have no savings at all. Did they **splurge** and **splash out** on too many things, or are there other factors? And how can we become better savers?

Many young people in the UK choose to live away from home, and the cost of renting can impact the amount we can **tuck away** in our **savings**. On top of that, according to a 2017 study, there is a huge **pay gap** in people in their twenties in the UK, with the top 10% earning 4.3 times per week as the lowest earners. Possibly the mentality of ‘saving more when I earn more’ has **crept in**. However, there were some positives, with the number of people **in debt**, not including student loans for university, having fallen from 49% 10 years ago to 37%.

So, how can we improve our ability to save? First off, put a stop to those **impulse** buys. Ask yourself if you really need to buy something, even if it is **on sale** or looks like a **bargain**. One way you could control your spending **urges** is by using **cash** rather than card. Withdrawing cash before you go to a restaurant or shopping sets a fixed **budget** you must adhere to. Also, any **change** that comes from your **transactions** when you’re using cash can be put in jar and **deposited** into your account. Finally, setting up a **standing order** from your current account into your savings just after you receive your salary will **ensure** you have some money set aside for a time that you might need it. Just after getting paid is a good idea for this as it means you save before you’ve had the chance to spend.

While there is some good news about debt for the twenty-somethings in the UK, the fact that over half have no savings is seen as a cause for concern. While it could be due to some economic **disparity**, there may be some other factors at play. However, there are some actions we can take to help us all become better savers.

词汇表

save up	存钱, 储蓄
rainy-day fund	应急备用金
mortgage	按揭贷款
splurge	挥霍
splash out	随意花钱
tuck away	攒起来
savings	存款, 储蓄金
pay gap	收入差距
creep in	悄悄出现
in debt	负债
impulse	一时冲动
on sale	打折
bargain	便宜货, 减价品
urge	冲动
cash	现金
budget	预算
change	(找换的) 零钱
transaction	交易
deposit	存入, 存款
standing order	定期付款指令, 预转存订单
ensure	确保
disparity	差异

测验与练习

1. 阅读课文并回答问题。

1. True or False? *Just less than half of all twenty-somethings in the UK have no savings.*
2. What is the pay gap between the highest and lowest earners?
3. What should we ask ourselves before making a purchase?
4. What is the benefit of withdrawing money before you go to a restaurant?
5. Why is saving just after you've been paid a good idea?

2. 选择意思恰当的单词或词组来完成下列句子。

1. I've decided to _____ out on a new car this year.

splash	tuck away	urge	change
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2. You need to buy that bag. It's a _____.

tuck away	budget	deposit	bargain
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3. Sometimes I get the _____ to spend money!

change	rainy	urge	disparity
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4. Will you be paying in _____ or by card?

tuck away	cash	disparity	impulse
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5. I'm putting this money aside for my _____-day fund. You never know when times will get hard.

sunny	happy	bargain	rainy
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答案

1. 阅读课文并回答问题。

1. True or False? *Just less than half of all twenty-somethings in the UK have no savings.*

False. More than half of all twenty-somethings have no savings.

2. What is the pay gap between the highest and lowest earners?

According to a 2017 study, there is a huge pay gap in people in their twenties in the UK, with the top 10% earning 4.3 times as much per week as the lowest earners.

3. What should we ask ourselves before making a purchase?

Ask yourself if you really need to buy something, even if it is on sale or looks like a bargain.

4. What is the benefit of withdrawing money before you go to a restaurant?

You set yourself a fixed budget that you cannot exceed.

5. Why is saving just after you've been paid a good idea?

Because it means you save before you have a chance to spend.

2. 选择意思恰当的单词或词组来完成下列句子。

1. I've decided to **splash** out on a new car this year.

2. You need to buy that bag. It's a **bargain**.

3. Sometimes I get the **urge** to spend money!

4. Will you be paying in **cash** or by card?

5. I'm putting this money aside for my **rainy**-day fund. You never know when times will get hard.