

词汇: *borrowing money* 借钱

Shakespeare once wrote: ‘Neither a **borrower** nor a **lender** be; For **loan** oft loses both itself and friend’. It’s often paraphrased and used as a warning about the dangers of **lending**, and how you could risk a friendship through it. But why can lending money be so detrimental to our friendships?

If our friend or family member comes to us for **hard cash**, it can be very difficult to **turn them away**. You feel under pressure to help. And if that money doesn’t come back, it can lead to fights or even **legal battles**. So how can we, as the lender, avoid these complications? According to Bradley T. Klontz, an expert in financial psychology, there are some steps you can take.

Understanding why there is an **inevitable** risk to lending anything to a friend is the first thing. And it’s not just the risk of losing the money, but the friendship could also be in danger. This is because, psychologically speaking, the action of lending has changed the balance of power. The lender becomes **superior**, while the borrower may feel **awkward** with the new arrangement. Likewise, if you try to advise them on what to do with the money, it might make things difficult between you two. In other words, **let go** – and see it as their money.

And if you can’t afford to lend something, don’t. Saying ‘no’ is hard when a friend comes asking, but if you need that money, denying them is probably the safest course of action. If you still feel the need to lend, making a **legally binding** agreement and **putting things down in writing** could guarantee **instalments** or **deadlines**. But, some friends may not take too kindly to being asked to **make it official** – seeing it as a lack of trust.

Finally, for some, it’s best to just see the money as a gift and be pleasantly surprised if something comes back. And if you do want to preserve your friendship, when you need to **borrow** some money, perhaps a bank is a better option.

词汇表

borrower	借款人
lender	放款人
loan	借款
lend	借出
hard cash	现款, 现金
turn someone away	拒绝某人
legal battle	官司
inevitable	不可避免的
superior	(地位) 更高的
awkward	难堪的, 尴尬的
let go	放下 (某事)
legally binding	具有法律约束力的
put something down in writing	付诸书面 (文中指“写欠条”)
instalment	(分期付款的) 一期
deadline	最后期限
make something official	按正式程序办事
borrow	借入

测验与练习

1. 阅读课文并回答问题。

1. What can a loan not being returned lead to?
2. What effect can lending money have on your position in a friendship?
3. According to the article, once you lend someone money, what advice should you give them?
4. What are the potential drawbacks of contracts?
5. With regards to some people, how should you 'see' the money you have lent them?

2. 选择意思恰当的单词或词组来完成下列句子。

1. Rather than pay everything at the start, let's pay in _____.

instalments	let go	deadline	superior
-------------	--------	----------	----------

2. I don't feel very comfortable. It's an _____ situation.

deadline	awkward	instalments	legal battles
----------	---------	-------------	---------------

3. She'll be home late as she's working to a tight _____.

superior	inevitable	let go	deadline
----------	------------	--------	----------

4. Just relax and learn to _____ of your stress!

let go	capital	legal battles	awkward
--------	---------	---------------	---------

5. The contract you sign will be _____.

instalments	deadline	superior	legally binding
-------------	----------	----------	-----------------

答案

1. 阅读课文并回答问题。

1. What can a loan not being returned lead to?

If the money that was lent doesn't come back, it can lead to fights or even legal battles.

2. What effect can lending money have on your position in a friendship?

The action can change the balance of power. The lender becomes superior, while the borrower may feel awkward with the new arrangement.

3. According to the article, once you lend someone money, what advice should you give them?

None! Don't try to guide the borrower with what they do with the money – let go – and see it as their money. In other words, don't interfere.

4. What are the potential drawbacks of contracts?

Some friends may not take too kindly to being asked to make it official – seeing it as a lack of trust.

5. With regards to some people, how should you 'see' the money you have lent them?

Perhaps it's best to just see the money as a gift and be pleasantly surprised if something comes back.

2. 选择意思恰当的单词或词组来完成下列句子。

1. Rather than pay everything at the start, let's pay in **instalments**.

2. I don't feel very comfortable. It's an **awkward** situation.

3. She'll be home late as she's working to a tight **deadline**.

4. Just relax and learn to **let go** of your stress!

5. The contract you sign will be **legally binding**.