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关于台词的备注:

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Student Finance 大学生理财

- Lily: Hello and welcome to BBC Learning English. I am Lily.
- Carol: 大家好！我是Carol。对于大学生和那些即将跨入大学校园的朋友来说，了解英国大学生的校园生活可能也会给你带来有益的启示。
- Lily: Today we are going to look at one important aspect of university life: student finance.
- Carol: 在今天的节目中我们将向你介绍英国的大学生家长们究竟能给正在上大学的孩子多大的财政支持？以及英国大学生是如何学习理财的？
- Lily: Going to university is a big step in life. For a lot of youngsters it will be the first time they will have to manage their own budget.
- Carol: Manage their own budget 理财。
- Lily: From last year, the tuition fee was increased to £3,000 a year.
- Carol: 不仅如此，大学生们如果想住在学校宿舍，那么他们每年还需要交纳3000英镑的住宿费。
- Lily: And other living expenses are on average £3,000 a year.
- Carol: 也就是说，大学生平均每年需要支付大约9000英镑的费用。折合成人民币，要高达 135 000元。
- Lily: So how are students managing their budget and how much support should parents give if they can afford it?
- Carol: 要想找到答案，还是让我们来听听几位英国大学生是怎么说的：

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I don't really like sponging off my parents, so I've got a job as well to get me through it. It's hard enough for my mum to get enough money for her and my sister, before I start asking for money for myself – so there's just no chance – I have to go buy it myself. As soon as I'm in Manchester living here, that's it.

It's my degree, so therefore my finances are my responsibility. And because they've already helped me out with accommodation, anything that I live on, I take care of.

I got a student loan, which is just over £3,000, but I also get some money from my parents as well. They're happy to help out because it's towards an education – as long as we're not just wasting it all in drinking it all away.

I am in the 3rd year. I went to the end of my overdraft a couple of times and I'm lucky to have middle class parents who can help me out really. Mostly my finances have been poor because of the summer, so if I just lived as a normal student and then worked during the summer it wouldn't be so bad – but I go on big holidays and things. This year I went to the Philippines and then came back overland from Singapore – Trans-Siberia and stuff like that – which is a wicked experience, but eats into your finances obviously. But it's better than doing nothing all summer I think!

Lily: Well, these students have quite different views depending on their family circumstances.

Carol: 看来，大学生们手头是否宽裕在很大程度上取决于各自的家庭经济状况。也就是说，有些大学生能够得到家人的资助，而有些就只能靠自己了。

Lily: The first one said he doesn't like sponging off his parents

Carol: Sponging off his parents 向父母伸手要钱。

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I don't really like sponging off my parents, so I've got a job as well to get me through it. It's hard enough for my mum to get enough money for her and my sister, before I start asking for money for myself – so there's just no chance – I have to go buy it myself. As soon as I'm in Manchester living here, that's it.

Lily: The student in the second clip feels that getting a degree is for her benefit, so her finances are her responsibility.

Carol: 这名学生认为，读书是为了自己，所以读书所需要的开销也应该靠自己来解决。

Insert

It's my degree, so therefore my finances are my responsibility. And because they've already helped me out with accommodation, anything that I live on, I take care of.

Lily: The third year student is perhaps in the best situation with middle class parents.

Carol: Middle class parents 的意思就是父母属于中产阶级，收入还不错。

Lily: He went to the end of his overdraft a couple of times because he went on big holidays.

Carol: Overdraft 透支。

Lily: He said that travelling around the world is a wicked experience but cost £4,000. Not everyone can afford that!

Carol: No. A wicked experience 潇洒的经历。也就是说环游世界固然潇洒，但旅游所花的费用着实让人吃不消。让我们再听一遍：

Insert

I am in the 3rd year. I went to the end of my overdraft a couple of times and I'm lucky to have middle class parents who can help me out really. Mostly my finances have been poor because of the summer, so if I just lived as a normal student and then worked during the summer it wouldn't be so bad – but I go on big holidays and things. This year I went to the Philippines and then came back overland from Singapore – Trans-Syberia and stuff like that – which is a wicked experience, but eats into your finances obviously. But it's better than doing nothing all summer I think!

Lily: We've just heard some students talking about their budget. But we will also hear from a parent sharing her views on supporting her children through university.

Carol: 这位名叫 Carmel Stewart 的家长一共有三个孩子，而且每个孩子都顺利读完了大学。对学生理财深有体会的 Carmel 说，每年 9000 磅的开销如果完全让学生自己来负担，实在是大多了。

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It's like putting your children through private school and you cannot expect them to do it without help. So the arrangement that we came to was that first of all we paid the fees for them; secondly we paid their hall fees; and thirdly we gave them an allowance.

Lily: In her case, Carmel and her husband provided full support for their three children. They came to this arrangement:

Carol: 首先，家长愿意支付孩子们的学费。

Lily: Tuition fees.

Carol: 其次，家长还帮助孩子们交纳了住宿费。

Lily: Fees for accommodation.

Carol: 不仅如此，含辛茹苦的家长们还给孩子们一部分零花钱。

Lily: Allowance. Let's listen to this clip again:

Insert

It's like putting your children through private school and you cannot expect them to do it without help. So the arrangement that we came to was that first of all we paid the fees for them; secondly we paid their hall fees; and thirdly we gave them an allowance.

Carol: 尽管 Carmel 女士的每个孩子在上大学期间得到的钱一样多，但结果却大不相同。这其中究竟是什么原因呢？我们还是来听听 Carmel 是怎么说的吧？

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Well, the first one did excellently but then she is a very determined person and when she decides she is going to do something she does it. She decided first of all she was going to get a first, which she did, and secondly she was not going to have any debts. She put the money in a high interest account, and when she came out she took the money and she travelled around the world, and she came out with no debts at all. But she did live on Marmite sandwiches almost for three years. The second one didn't fare so well, mainly because I think he is quite a generous spirited soul and he likes to be the life and soul of the party, and being the life and soul of the party actually involves spending money and being full of bonhomie and going out and enjoying it. So he actually dropped out after a year, which I was eternally grateful for, but he did still manage to spend an awful lot of money in that time.

Lily: What a contrast! One came out of university without debt and one dropped out. But there is some good vocabulary here:

Carol: 首先，让我们来听听她在形容自己的女儿时用了哪些词汇。

Lily: High interest account.

Carol: 利息高的银行帐户。

Lily: Came out without debts.

Carol: 没有任何债务。

Lily: Live on.

Carol: 依靠...过活。

Lily: Marmite sandwiches.

Carol: 一种牌子叫做 Marmite 的素食三明治。

Lily: Now let's look at the words Carmel used to describe her son: he didn't fare so well.

Carol: 他的理财能力可不怎么样。

Lily: A generous spirited soul .

Carol: 一个慷慨大方的人。

Lily: the life and soul of the party.

Carol: 社交聚会中的中心人物。

Lily: Full of bonhomie.

- Carol: 热情、善于交往的。
- Lily: Drop out.
- Carol: 辍学。
- Lily: It is not uncommon to hear some freshers drop out after the first year.
- Carol: Freshers 大学一年级学生。也就是说，从上大学的第一天起就要学会理财，对于顺利完成学业是非常重要的。
- Lily: That's exactly what a sensible student should do.
- Carol: 三年前大学毕业的 Chris Tapp，就是因为不善理财而欠了一屁股债。接下来，就让我们来听听过来人的 Chris 提出了哪些好的建议。

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It's really important that students do that; that they know what their parents are going to be able to contribute, if their parents are going to pay for their accommodation or something like that; that they know that. Even working through a budget with their parents can be extremely useful. It's also important that students think through how they are going to fund their time at university; so if they are going to get a job it's great to be able to do that quickly so that they can get settled into doing that and work that around their schedule as much as possible. It's also important to make sure they understand different types of credit, so when they open their student bank account you know normally there'll be an interest free overdraft and these kinds of facilities, it's important that students understand that.

- Lily: Chris has some very good advice there. First of all, students need to know how much their parents are going to contribute and work out a budget.
- Carol: 先弄清楚自己的父母究竟能在多大程度上帮助自己，然后给自己制定一个预算。
- Lily: Secondly, they should think through how they are going to fund their time at the university: to fund.
- Carol: To fund 资助。不少学生为了资助自己的学业，都会利用课余时间打工。
- Lily: Yes, once they decided to take on a part-time job, they can work that around their schedule as much as possible.
- Carol: 一旦做好了打工的准备，绝大多数学生都能安排好时间，做到打工学习两不误。
- Lily: Finally, they should understand different types of credit and different kinds of facilities.
- Carol: Different types of credit and different kinds of facilities 银行户头的不同类型以及各类资助和优惠。

Lily: For example, when you open your student bank account, you know there is usually an interest free overdraft and other offers.

Carol: interest free overdraft 无利息透支。在了解了关键词汇以后，让我们在听一遍 Chris 的建议。

Insert

It's really important that students do that; that they know what their parents are going to be able to contribute, if their parents are going to pay for their accommodation or something like that; that they know that. Even working through a budget with their parents can be extremely useful. It's also important that students think through how they are going to fund their time at university; so if they are going to get a job it's great to be able to do that quickly so that they can get settled into doing that and work that around their schedule as much as possible. It's also important to make sure they understand different types of credit, so when they open their student bank account you know normally there'll be an interest free overdraft and these kinds of facilities, it's important that students understand that.

Lily: It has been almost ten years since the tuition fees were introduced.

Carol: 在过去 10 年中，英国大学学费从起初的 1000 磅上涨到现在的 3000 磅。面对越来越重的经济压力，对于大学生来说理财已经成为一种必需的技能。

Lily: That's right. If you are good with your finances you can enjoy your university life much more, like this young woman:

Insert

I'm shockingly good at my finances – I create a budget plan – well, I did last year! I stayed over the summer and worked in Manchester, paid my own rent and didn't take any money off my parents – which I think they were quite impressed with.

Lily: She said she is shockingly good at her finances - 她是理财能手 shockingly good.

Carol: She created a budget plan - 先制定一份开支预算。

Lily: She stayed over the summer and worked in Manchester 她利用夏季，留在曼城打工。

Carol: She paid her rent and didn't take any money off her parents. 她不仅自己支付房租，而且还没有向父母要一分钱。

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I'm shockingly good at my finances – I create a budget plan – well, I did last year! I stayed over the summer and worked in Manchester, paid my own rent and didn't take any money off my parents – which I think they were quite impressed with.



Lily: Naturally her parents were impressed. I am impressed too.

Carol: 真是很了不起。不知观众朋友们你们听了以后有何感受？是不是也想成为一名理财高手呢？如果你想参与我们的节目，或者想了解英国生活的方方面面，都给以给我们发送电子邮件。我们的邮箱地址是 chinaelt@bbc.co.uk。

Lily: Hope you have enjoyed our programme and see you next time.

Carol: Bye.