

托福范文:养成存钱习惯的好处 PDF转换可能丢失图片或格式
， 建议阅读原文

https://www.100test.com/kao_ti2020/118/2021_2022__E6_89_98_E7_A6_8F_E8_8C_83_E6_c81_118244.htm 【题目】

Is it better to enjoy your money when you earn it or is it better to save your money for some time in the future? Use specific reasons and examples to support your opinion. 【范文】

The Advantages of Saving Money
Everyone must work to live, but many people are fortunate enough to make more money than they immediately need. What should they do with this extra income? While it is tempting for people to spend it all on things they desire, I believe it is better to save at least a portion of the extra income for the future. By saving money, people give themselves more security. They cannot predict the future. perhaps one day they will be jobless. At a time like this their savings can spare them a great deal of suffering and help to see them through the hard time. In addition, saving money allows people to build up a larger sum. They can then buy something more worthwhile than the small things they can but if they spend the money right away. For example, they may be able to buy a house with their savings. Finally, the practice of saving helps people develop the habit of setting goals and planning for their future. In this way they are bound to lead more meaningful and successful lives. Most people would like to enjoy their money immediately. Nobody likes to wait for the things that he wants. However, if we learn to save our money, we can gain more advantages in the future. We will lead more secure and, thus, happier lives. We will also be able to buy the things we truly want but cannot

afford right now. 【参考译文】：存钱的好处 每个人都必须工作以求生存，但是有许多人很幸运，能够赚得比他们立即需要的还要多的钱。他们应该如何处理这些额外的收入呢？尽管把钱全花在自己想买的东西上是很诱人的，但我认为最好至少把一部分的额外收入存起来，以备将来之需。通过存钱，人们能获得更多的安全感。未来是无法预测的，或许有一天我们会失业。碰到像这样的情况，存款可以让我们免去许多痛苦，帮助我们渡过难关。此外，存钱可以使人积累较多的钱，可以用于买更有价值的东西，比马上把钱花掉所能买到的东西更有用。例如，我们可以用存款买房子。最后，存钱能帮助我们培养设定目标及为未来作计划的习惯。如此一来，我们一定会过着更有意义并且更成功的生活。大部分的人会想要马上享用手边的钱。没有人想等到以后再买想要的东西。然而，如果我们学会存钱，未来可以获得更多的好处。我们将过着更有安全感而且更快乐的生活。我们也能购买我们真正想要但现在无法负担的东西。 【注释】 immediately adv.立刻 extra adj.额外的 do with处理 predict v.预测 savings n. (pl.)存款 spare v.免除 see through帮助...度过 in addition此外

100Test 下载频道开通，各类考试题目直接下载。详细请访问 www.100test.com