

青年理财中心：一生中的六大理财事件实用英语 PDF转换可能丢失图片或格式，建议阅读原文

https://www.100test.com/kao_ti2020/586/2021_2022__E9_9D_92_E5_B9_B4_E7_90_86_E8_c96_586906.htm Whether you are getting married, buying your first home or starting a new job, you will be worried about how this will affect your financial picture. As you approach each of these major life events, it is important to consider the financial side of each situation. You can continue to make great financial decisions, but you may need to adjust your current spending habits in order to reach your new goals. 结婚、买房、买车这些事情会使你开始担心自己的财务状况。当这些人生大事临近时，你需要认真思考理财上的安排。你可以继续做出理财决定，但有时候，你可能需要为之改变一些花费的习惯。

1. Getting Married 结婚 我要收藏 One of the most exciting times in when you are about to get married. It is thrilling to begin planning and preparing for the wedding. After the wedding you will begin your financial life together. Money is one of the most difficult topics to deal with in a marriage. It is important to address this issue from the very beginning of your marriage. This will help you and your spouse work towards the same goals. Open communication about your finances will help your marriage be successful. 结婚，人生一大激动时刻。计划、筹备婚礼的过程是激动人心的；婚礼过后，你们就将展开共同的理财生活。在婚姻中，钱是最困难的话题之一，从婚姻的一开始就必须讨论清楚。这样，你和你的伴侣就能为同一个目标奋斗了。开诚布公的理财交流能使你的婚姻生活更顺利。

2. Buying Your First Home 买第

一套房子 Another big and exciting time is when you purchase your first home. This is a big decision and commitment. You need to be sure that you are ready to purchase a new home. Additionally you need to understand the terms of your mortgage. You should have enough money set aside to cover emergencies home repairs. It is also important to consider the additional cost of insurance and property taxes. If you plan carefully you should be able to transition into home ownership easily. 买第一套房子，是另外一个重要时刻。这是一种决定，也是一种责任。首先你应该确定你已经为买房做好了准备。另外，你需要弄懂贷款的期限问题。你需要存有足够的积蓄以应付紧急装修问题，保险和财产税务方面的支出也要提前准备好。这一切都准备好时，拥有一套房子就不成问题了。

3. Finding a New Job 寻找新工作 After a few years in the workforce, you may be ready to move onto a new career. You can look for promotions inside your company, or you may look elsewhere to find better benefits and a more lucrative salary. This is an important step. You want your income to continue to grow, and making the move at the right time is part of that. You should make sure that you are prepared to make the changes a new job would require. You can also take additional classes or certification training to make yourself more marketable. 一些年工作之后，你可能想要开始新的事业。这可能是你要在公司内寻求提升，或者跳槽到别处以期更好的福利和更客观的收入。这是重要的一步。你想要收入上增加，就要在合适的时机展开行动。你需要了解新工作需要你做出哪些改变。为了提升业绩，你也可以去参加一些证书培训课程。

4. Buying a New Car 买车 You may

also reach a point where you want to buy a new car. A car is necessary in most cities. It is important to prepare yourself for this purchase. If possible you should pay cash for your car, but if you can't you need to shop for the best loan options available. Additionally you should be careful on how much you spend on your car, because a payment can limit what you can do in the future. 你可能需要买一部新车了。在很多城市一部车是需要的。花掉这笔钱之前你有必要做一些准备。如果你不能一下子花现金买车，就需要寻找可行的最好贷款方案。另外，花多少钱买车的问题你要考虑清楚，因为这笔花销会影响到你未来一段时间内的消费能力。

5. Getting Out of Debt 摆脱贷款 Once you begin to settle down in the working world, you should get serious about getting out of debt and using your money wisely. Once you are debt free you can begin to accumulate real wealth. This will help you to achieve your dreams and move forward. If you continue to make payments you are limiting what you can do with your money. 事业开始稳定，你需要认真考虑还清贷款和明智消费的问题。当贷款还清之时，你可以开始真正的财富积累过程。这能够帮你实现梦想，继续向前。如果背负贷款，你花钱能做的事就会受到限制。

6. Investing Your Money 财产投资 Additionally you should begin to seriously invest your money. You will be responsible for your own retirement costs. Investing is essential if you want to live comfortably and not worry about your later years. It can also help you pay for your children to attend college. Investing your money can be intimidating if you do not understand what you are doing. However, if you find a good financial planner, he should be able to

explain everything to you in detail. 另外，认真投资。你需要对自己退休后的花销负责任。为了生活舒适无后顾之忧，你必须进行投资。这也能帮你的孩子支付大学学费。如果你不懂自己在做什么，投资就可能成为危险的事情。相反，如果你找到一位优秀的理财师，他能帮你解释很多理财上的细节问题。 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