

给毕业生的4个理财小贴士商务英语考试 PDF转换可能丢失图片或格式，建议阅读原文

[https://www.100test.com/kao\\_ti2020/632/2021\\_2022\\_\\_E7\\_BB\\_99\\_E6\\_AF\\_95\\_E4\\_B8\\_9A\\_E7\\_c85\\_632081.htm](https://www.100test.com/kao_ti2020/632/2021_2022__E7_BB_99_E6_AF_95_E4_B8_9A_E7_c85_632081.htm) Given that its now mid-June, and pretty much everyone that will be graduating from college this year has done so, I though Id spend a bit of time putting together a short list of financial tips for the recent graduate. Here goes: 1. Spend less than you earn. This is perhaps the most worn out, overused phrase in the world of personal finance. But guess what? Its also the single most important financial lesson youll ever learn. No matter how hard you work and how much money you earn, youll never achieve financial security if you spend more than you earn, so... Do whatever it takes to make sure that this doesnt happen. This takes self-discipline, and might require constructing (and sticking to) a budget, but if you ever want to get to a point where you can afford all the little niceties in life, you need to make it happen. Remember: If your outgo exceeds your income, your upkeep will be your downfall. 2. Plan for the future. Ive been where you are, and I know that "the future" seems like its a million miles away. Do yourself a favor. Sit down and define short, intermediate, and long-term goals and then put together a plan for getting there. Its not easy, and you probably wont get it right at first but once you do this, youll have something concrete to work from (and to modify in the future). Start small and work your way up. Open an online savings account and start making auto-transfers into to build up an emergency fund. Sign up for your companys 401(k) and make regular contributions. Come up with a

plan for ditching your debt. Open an IRA (either Traditional or Roth) and start funding it. And read books about money and investing so you'll be ready to take the next step when the time comes. Whatever you do, don't wait. 3. Be patient. Building a solid financial foundation takes time. Don't look for shortcuts or try to strike it rich overnight with the latest hot investment tip. Likewise, don't make major financial decisions without fully considering the ramifications. This isn't to say that you should be paralyzed by fear. Rather, you need to do your homework. Turn those unknowns into knowns, and then make an informed decision. 4. Learn from your mistakes. Nobody's perfect. You're bound to make mistakes, especially when you're just starting out. The important thing is to learn from them and move forward. If you make a bad financial decision, make a note of it and get yourself back on track. Don't beat yourself up, and don't throw in the towel. 编辑推荐：2009年BEC考试范围介绍 2009年BEC考前冲刺专题 2009年商务英语考后答案交流区 2009年BEC商务英语考试听力应试技巧 2009年BEC商务英语口语考试应试技巧 2009年BEC商务英语考试写作应试技巧 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](http://www.100test.com)