六级阅读:怎样跟朋友借钱 避免伤感情 PDF转换可能丢失图 片或格式,建议阅读原文

https://www.100test.com/kao_ti2020/645/2021_2022__E5_85_AD_ E7_BA_A7_E9_98_85_E8_c84_645823.htm Who do you turn to when youre strapped for cash? Its normal to ask a friend for help. But, mixing finances and friendship can foil a friendship if you arent sure you can pay back what you borrow. To ensure you and your friend are on the same page you need to create a paper trail that explains what youre borrowing, for how long and how you will pay it back. 当你资金紧缺的时候你会向谁求救?通常会求救于朋友。 但是,如果你不确定什么时候能还清钱,将金钱和友谊混合 起来就会破坏朋友之间的友谊。为了确保你和你的朋友达成 共识,必须作出书面记录说清楚你借的是什么,要借多久和 如何归还。来源:百考试题百考试题成就你的梦想 1 Tell your friends exactly why you need to borrow money. You can draft a letter explaining how the money will be used and what you intend to get out of the temporary loan. This may help ease your friends concerns about lending money to you. 1.告诉你朋友借钱的确切 原因。你可以写封信说明这笔钱怎么用,你要怎么走出这种 临时贷款的局面。这样可以使借钱给你的朋友减轻担忧 2 Ask for an exact amount of money from your friends without taking additional funds. Your friends likely do not have the same financial holdings as a bank that can offer loans to cover emergency contingencies. Determine the right amount to borrow and indicate how you arrived at the figure. 2. 跟你朋友借钱的数目要确切,不 要有额外的资金。你的朋友不可能有跟银行一样多的金融资

金为你提供贷款帮你应对紧急情况。确定你所要借的钱的金 额,说明你如何达到这个数目。 3 Make every effort to pay more than your monthly payment when borrowing money from your friends. You can help your friends with their financial situations while clearing off your debt by getting ahead of your repayment schedule. 3. 当你跟朋友借钱的时候,尽一切努力支付超过你 的月付款数。通过超前偿还计划还清你的债务可以帮助你的 朋友解决经济情况。 4 Negotiate an interest rate that is amenable to you and your friends. Many lending arrangements between friends can be uncomfortable because neither side wants to ask for too much. You can make a loan worth your friends time by adding competitive interest rates into the agreement. 4. 协商一个适合你和 你朋友的利率。朋友间很多贷款协议都很不愉快的,因为双 方都要求太多。你可以通过在协议中增加贷款利率,才对得 起朋友为你的付出。 5 Write out a promissory note with the assistance of a lawyer or other witness. A promissory note establishes the terms of the loan and allows action in a court of law if the provisions fall within state contract laws. 5. 在律师或其他证人的见 证下写张借据。一张借据说明贷款期限,而如果属于国家合 同法律,则允许向法院提出诉讼。6 Provide friends who lend you money for a business with services or products from that business. You can use discounted sales prices, rented equipment and other benefits to encourage your friends to invest in the long-term health of your business. 6. 向借你钱做生意的朋友提供你所做业 务的产品或服务。你可以使用优惠销售价格,租用设备和其 他方面的利益鼓励你朋友对你该行业的长期健康发展进行投

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