

新生报到：大学生必知的六条金钱法则 PDF转换可能丢失图片或格式，建议阅读原文

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走进大学，就是走进了人生的一个新阶段。对于很多大学新生来说，可能远离父母的庇护，很多事情都需要自己动手。如何管好手里的钱，是我们要应对的第一个问题。

1. Spend less than you earn. OK, this is almost the only lesson you need, but it ' s so important I ' m going to break it down further. The biggest reason people get into financial problems is they spend money they don ' t really have.

Then you end up in the hole, and it ' s hard to get out of the hole, and you work crazy hours to keep up with your spending, and you end up with a life that ' s about nothing but trying to pay for all the spending on crap you don ' t really need.

1. 花得要比赚的少。好吧，虽然这可能是你需要的唯一法则，但我很有必要深入解释一下。人们陷入资金危机的最大原因是入不敷出。你给自己挖了个大的资金缺口，自己却难以跳出这个坑来，然后你不得不拼命工作来维持收支平衡。最后你的人生就是在不断支付你那并不需要的花销中度过！

So spend less, work less, worry less, be happier. 所以少花一点，少工作一点，让自己更快乐一点。

2. Don ' t get into debt. If you spend less than you earn, you won ' t be in debt, obviously. It ' s easy, though, to get a student credit card and put things on there if you don ' t have the money right now. You can pay for it next week when you get your check, right? That ' s a slippery slope. Student loans are another tool for getting over your head in debt. They ' re not the worst debt if

you ' re paying for a degree that ' s going to earn a lot of money, but most of us English majors aren ' t going to get an \$80K per year job and shouldn ' t take out \$80K in student loans. 2. 不要陷入债务中。

很显然，如果你花得比赚的少，你就不会陷入债务中。虽然即使你现在没钱也可以拿到一张学生信用卡，买到自己想要的东西，然后在下个星期账单送到时支付对吗？这其实是滑坡谬论。学生贷款是让人暂时忘却债务的另一种工具，如果你将这笔贷款用于将来能赚很多钱的学位上，那么它们并不是最糟糕的债务。但英语专业的大部分学生将来不可能得到一份年薪8万美金的工作，所以也没必要高额贷款。 3.

Savings is your first bill to pay. If you spend less than you earn, save the rest. Make the savings an automatic payment that happens every payday, and make it the first and most important bill you pay. Not optional. You ' ll be glad as the savings grows, and especially when emergencies come up. 3. 节约是你要支付的第一份账单。如果你花得比你赚的少，记得把剩下的存起来。让储蓄成为每天的自动支付行为，把它当做你要支付的第一笔，也是最重要的一笔账单，而不是可有可无的。看着存款增加你一定会非常开心，特别是有什么紧急状况发生时。 4. If you don ' t have the money, go without. This is a lesson most people (young or old) forget. You don ' t actually need a car, so if you can ' t afford to pay cash, don ' t get a loan. You don ' t need nice clothes, or a smart phone, or a fancy laptop or iPad or Kindle, you don ' t need to go to nice restaurants or the movies or bars. If you don ' t have the money, find free ways to have fun or get things done you need to get done. 4. 如果你没那么多钱，那就凑活着过吧。这是很多人（

无论老少)经常忘记的一点。你并非真的需要一辆车,所以手上的现金不够时别去贷款;你并不需要华贵服装、智能手机、精巧笔记本、iPad或Kindle电子阅读器,你不需要去高级饭店、电影院或酒吧。如果你没那么多钱,那就找一些不需要花钱的休闲方式吧,或者做一些自己应该做的事情。 5.

Make a very very simple budget. It ' s a scary thing for people who ' ve never done a budget, but it ' s not hard. List your income, then list your bills (and savings). If the bills add up to more than the income, eliminate some bills. Use a simple spreadsheet to do the adding for you. This helps you to know what ' s coming in and going out. I like the envelope system for making sure I don ' t spend too much on variable expenses. 5. 制作非常简单的预算计划。对于从没有做过预算的人来说这似乎是一件非常恐怖的事情,但这其实并不难。列出你的收入,然后你的账单(或者存款)。如果你的支出账单超过了收入,那么减少开支。用简单的电子表格来帮助你。这会让你弄清楚手中钱的出入情况。我喜欢用信封系统,它能让我确定自己不会在一些乱七八糟的花销上浪费钱。 6. Pay bills right away. If you have the money, pay the bill as soon as it comes in. You can usually do this online, but if not, it ' s just a matter of writing a check, putting it in an envelope, and writing out an address two minutes. Do this two-minute action immediately, so you don ' t have to worry about it later. If you let the bill-paying get pushed back, it becomes a dreaded thing, and your bills start to become overdue, and then it ' s much worse. 6. 账单来了赶紧支付。如果你手上有钱,那么账单寄到时尽快支付。通常这些可以在线支付,如果不行,那也只是开张支票

的问题，将支票塞进信封，然后写上地址只是两分钟的事情。尽快做完这“两分钟的事情”，以后你就不必为此担心了。如果账单再次退回，那事情就会变得麻烦了，你手上的账单过期未付，那事情会变得更糟糕。 That ' s all you need to know. If you save when you ' re in college, avoid debt (except perhaps a modest student loan), and pay bills on time, you ' re golden. 这些就是你需要了解的。如果在大学里你学会节约，避免欠债（除非可能是适度的学生贷款），及时付款，你就是最棒的。 相关推荐： #0000ff>大学新生必修课：大学不得不知的4件事(双语) #0000ff>大学新生常用口语：熟悉校园和同学 #0000ff>双语阅读：小心四个习惯毁了你的谈话 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