

About this script

Please note that this is not a word for word transcript of the programme as broadcast. In the recording and editing process changes may have been made which may not be reflected here.

关于台词的备注:

请注意这不是广播节目的逐字稿件。本文稿可能没有体现录制、编辑过程中对节目做出的改变。

Credit and Debit 两个财务用语

Li: 大家好，欢迎收听你问我答。我是杨莉。这个栏目专门解答听众朋友们在学习英语过程中碰到的难题。今天的问题来自中国的 Frank. Frank writes this:

To whom it may concern: my name is Frank. I'd like to ask about the word credit in 'giving somebody credit for doing something' and what's the difference between credit and debit? Thank you! Frank.

Frank 希望我们解释两个财务用语的区别，这两个词分别是 credit 和 debit。另外他还想知道在 giving somebody credit for doing something 这个句子中 credit 所表示的意思。

So to help answer these questions I'd like to welcome to the studio one of our resident teachers, William Kremer. Hi William, welcome to the programme.

William: Hello Li.

Li: So can you answer Frank's question today?

William: I can... it was actually two questions, wasn't it? There was a question about credit and debit and then there was a question about giving somebody credit for something.

Li: Well I suppose you could say that.

William: Right, so that's two questions... so £13.50 each, so that's £27 please Li.

Li: What? You charge money?!

William: Yeah. Cash is fine.

Li: 27 镑! Oh, I don't have any money on me. 我身上没带任何钱, can I pay you later?

William: Well, all right. But let me just make a note that you owe me some money. Can I borrow your pen?

[To himself] 'Li owes William £27'.

Right, OK. Well, I think I know why Frank is confused. The words credit and debit have particular meanings in the world of banking and finance, but the word credit also has some broader meanings too.

Li: 就是说 credit 和 debit 都是财务词语，有特定的意思，不过 credit 这个词还有更为广泛的意思。

William: So Li, I am answering Frank's question now but you're going to pay me later. So I can say that I am giving you credit.

Li: 在涉及财务的时候 to give somebody credit 这个 credit 就是允许某人赊账，先使用后交钱。

William: So let's imagine that I want to buy a new computer. But I don't have enough money now. But I really want a computer, right now! So maybe I will buy it on credit.

Li: Buy a computer on credit – 赊购，先把电脑拿走，日后付钱。

William, 那 Frank 提出的另一个词 debit 又是什么意思呢？

William: Right, yes. Now... if I show you my bank statements, Li...

Li: 什么，你竟然让我看你的银行清单？我说柯威廉，你够信任我的！

William: So right now you can see that I have £12.88 in my bank account. So my bank account is in credit.

Li: 我们说柯威廉的账面有余额 in credit.

William: And you can see in this column all my credits. A credit means a sum of money going into my account.

Li: 也就是说 a credit 还表示纳入的钱，入账。你过去一个月的入账栏目里 credits 包括你的工资，来自朋友的赠款，还个人税款的回扣...

William: And in this column you can see my debits – so that's the money that is leaving my account...

Li: Debits 就是从账户中提取的款项，刚才我们说的入是 credit，现在说的是出，也就是提取的款项，埃，William 这是什么？London Ice Cream Parlours, £17.20... London Ice Cream Parlours again, £32.50... 你的提款 debits 怎么都是来自伦敦冰激淋城啊！

William: Well what can I say? Some people like to spend money on designer handbags; I like ice cream.

Li: 你那冰激淋吃得这么凶，那少不了经常去看牙医了，他的账户上肯定都是大量盈余 in credit，柯威廉没错吧！

William: Now the phrase 'to give somebody credit for doing something' also has another, different meaning.

Insert

Well thank you very much for that long applause. It's given me a bit of time to think to something to say. Because I really wasn't expecting this, this is just such a shock. And I suppose the first person or the first group of people I have to thank are the public who voted for me because I'm just overwhelmed. This is incredible. Obviously my team behind me, I wouldn't be standing here without them. The support we have as a team, it's incredible...

Li: 啊这不是在北京奥运会上获得三项金牌的英国自行车场地选手克里斯·豪伊吗？他荣获了 BBC 颁发的 2008 年最佳男运动员奖 Sports Personality of the Year 2008。在这段录音中我们听到 Chris Hoy giving credit to 感谢所有帮助过他的人，将冠军成就归功于 giving credit to。

Insert

But this has really been the culmination of twelve years of hard work for me. And there's been numerous people who've helped. First of all my family; they've been behind me the whole way; the support they've shown me has allowed me to have the belief that this was possible. And my girlfriend Sara, who's been there and put up with me, all the different grumpy moods I've been through in the last four years just preparing for this Olympic games, it's quite incredible. So I don't know what more to say...

Li: 现在清楚了 to give credit to somebody 或 to give somebody credit 意思都是肯定某人的贡献和功劳。So William, I would like to give credit to you for helping us explain this phrase today.

William: Thanks Li. And we can say 'give credit to someone' or we can say, 'give the credit to someone' – they're both ok. But we don't have to say 'I would like to give credit to you for this' because that sounds a bit formal. So normally we would just say, 'Thanks for doing this' or 'Thanks for doing that'.

Li: You know what, William? Sometimes I feel I never get the credit for anything round here... 我从来得不到任何表扬... I never get the credit for anything.

William: Oh Li. I appreciate you. Now where's that £27?! Now, I think there is another use of the word credit that we should highlight. Can you guess what it is, Li?

Li: No.

William: At the end of a film? Or a television programme?

Li: Ah yes, the credits! 电影或电视片片头或片尾的字幕，鸣谢名单。这在英语中就是 the credits.



William: You know what I think we should do Li? I think that just for once we should have our own Hollywood-style credit sequence, right here on Q and A of the Week.

Li: Can we? Can we really? That's like a dream coming true! Yes. But first let's give credit to Frank for his excellent question.

William: Yes, and remind listeners that if they have a question they can email us at questions.chinaelt@bbc.co.uk.

Li: And finally, goodbye.

Both: Goodbye.

Announcer: Question and Answer of the Week: Credit and Debit was presented by Yang Li and William Kremer. It was written by William Kremer, based on a format originally developed by Jo Hunter. This week our featured question was from Frank in China.

Yang Li's hairdresser was Luigi Bazzini. Make-up was from Kirsty Allington and the clothes designer was Henry Berringham. The jewellery worn in this programme was courtesy of London Glitter Ltd.

Stunts were performed by Jessica Allsop. Chaz Martin was our animal handler.

The programme was produced by William Kremer in Bush House, London. The editor was Alison Konieczny.

Question and Answer of the Week was a BBC production for bbcukchina.com.

