

## BBC Learning English – Ask About Britain

### About this script

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### 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。

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### Debt 债务

Helen: Hello. Welcome to another BBC Learning English programme. I'm Helen.

Li: 我是杨莉，大家好。欢迎收听英国问答 **Ask About Britain**，我们在这个节目中专门回答有关英国社会方面的各种提问。

Helen: And our question today is about personal finance.

Li: **Personal finance** 个人理财。来自内蒙古的朋友 **Jane** 向我们提出了有关个人理财的问题。

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*Hello, my name is Jane. I'm from Inner Mongolia. I want to know: how do British people manage their personal finance problems? Thank you.*

Li: **Jane** 了解一下英国人是怎样理财的，怎样解决个人的经济问题。现在的经济情况比前几年可要差多了。**Debt** 欠债也成了让很多英国人头痛的一件事。

Helen: And Alex McDermot works for a charity called Citizens Advice Bureau and is an expert on helping people with financial problems.

Li: 英国的公民咨询局 **Citizens Advice Bureau** 是一个慈善机构，**Alex** 在那里负责提供个人理财的咨询。

Helen: I asked Alex how do people get into financial problems in the first place? And he says there are many different reasons.

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*Sometimes it might be because they've fallen ill, and they're not able to work as much as they used to. They might have lost their job, or their partner might have left them, so they might have had a reduced income that way. But it's also true to say that some people have borrowed a lot of money that they just simply can't pay back.*

Li: **Alex** 说人们被债务困扰是由多种原因造成的。比如生病了 **falling ill**，那收入相对就要减少很多，甚至没有收入。

Helen: And some people may have lost their job because of the recession, so they'll have no money coming in.

- Li: 另外，失业率的增长意味着很多人丢了工作，也没有了收入来源。
- Helen: **And another reason could be that someone's partner might have left them; that means a reduced income.**
- Li: 是的，无论是什么原因，如果两人分开了，那么收入自然也就相对减少了。
- Helen: **And Alex also pointed out that one of the reasons people get into financial trouble is because they simply borrowed too much and they don't have the means to pay it back.**
- Li: 还有一个 **Alex** 经常碰到的情况就是人们借了太多的钱 **borrowed too much money**, 超过了他们本身的收入，完全承担不了 **more than they can afford**.
- Helen: **So for Alex, it's important that he educates people and helps them to plan their finances.**

### **Insert**

*We're trying to work with people to sort of work out how they can manage their budget, live within their means, save for the future, and where possible make sure that if they do need to take out credit, then they can afford to pay it back in the long run. So it's very much about educating people more about how to deal with their finances.*

- Li: 我看 **Alex** 的工作也不容易，他希望可以教会人们怎样理财。
- Helen: **Help people to find ways to manage their budget.**
- Li: 预算 **budget**, 让人们学会管理自己的预算。
- Helen: **And to live within their means, so don't spend money which you don't have.**
- Li: **To live within one's means** 就是量入为出，不要花自己没有的钱。
- Helen: **And to save for the future.**
- Li: 要学会存钱 **to save money**.
- Helen: **But sometimes we have to get credit, for example getting a mortgage or getting a credit card for emergencies.**
- Li: 那倒也是，买房子一般需要贷款，而且信用卡在紧急情况下也是有必要的。
- Helen: **The important thing to remember here is that if we do need to take out credit, we need to make sure we can afford to pay it back in the long run.**
- Li: 如果人们需要贷款 **to take out credit**, 关键是要知道自己有没有还债的实力 **can you afford it?** 同时也要好好计划自己的开支。

## Insert

*Being in debt is very very demoralising and a lot of people's mentality and attitude will be to try and ignore the problem or try and borrow their way out of it. But really, they do need to take a positive attitude to this, get the help, and to set up affordable repayments and not have to borrow any more money.*

- Li: 就像 Alex 说的那样，负债会让人的心情沮丧到极点 **demoralising**，所以很多人也就会选择逃避 **ignore the problem**。
- Helen: **Or they might try to borrow their way out of it.**
- Li: **Borrow their way out of it** 借更多的钱来还债，情况可就更糟糕了。
- Helen: **A positive attitude is essential and people must seek help.**
- Li: 要振作起来面对困难 **a positive attitude**，及时寻求帮助来解决问题。
- Helen: **Ok, I hope we've helped Jane to understand a little bit more about the British view on personal finance and how to deal with problems.**
- Li: 这一次的金融危机使英国人的理财观念产生了大的改变，希望被债务困扰的人能够早点脱离苦海。我们今天的节目也就到这儿，再见。
- Helen: **Bye bye.**

## Glossary

<b>repayment</b> 还钱	<b>income</b> 收入
<b>Citizens Advice Bureau</b> 公民咨询局	<b>ignore</b> 忽视
<b>mortgage</b> 房贷	<b>demoralising</b> 令人沮丧的
<b>to live within one's means</b> 量入为出	<b>borrow</b> 借
<b>budget</b> 预算	<b>recession</b> 经济萧条