

# B4U1 Money smarts

## Unit overview

This unit discusses the development of personal financial literacy, aiming to help Ss learn to be financially responsible for their life. The text in *Active reading* narrates a girl's experience in her childhood about how she gradually understands the value of money and learns to look after herself financially. After this touching and enlightening story, the text in *Further exploration* provides sensible and practical advice for international students about how to study and live in China on a budget. Furthermore, the audio shares the basic steps of money management to help the listener achieve personal and financial goals. In *Project*, Ss are asked to give international students advice on money management. The excerpt from a bestseller *Tuesdays with Morrie* in *Extended reading* guides us in the exploration of a genuinely satisfying life beyond money. By learning this unit, Ss are expected to acquire essential skills in money management, enhance money wisdom, and thus improve their life satisfaction in the long run.

### Scenario

学生作为其所在大学的国际学生服务中心的志愿者，参与编写国际学生手册中的财务单元，向学校的国际学生提出理财建议，让他们更好地在中国生活。

#### Active reading

(Look after yourself)

阅读个人财商养成的故事，初步获取理财知识，了解理财意识对人生的意义。

#### Further exploration – Text

(Enjoy studying in China on a budget)

阅读理性建议，了解留学生在中  
国生活和学习的省钱小诀窍，进  
一步提升理财意识。

#### Further exploration – Audio

(Steps to better money management)

聆听短文，学习理财知识，助力实现理财规划和人生目标。

### Project

结合本章阅读和音频中语言和内容要点，总结自己生活中做预算、省钱、攒钱经验，为国际学生提供实用的理财建议，提升其在中国的学习和生活体验。

#### Extended reading

(Tuesdays with Morrie)

阅读畅销书《相约星期二》的节选，探索物质财富以外的人生意义，促进个人成长。

#### Self-reflection

回顾整个单元的学习，反思在内容、语言、结构、交际和行为上的收获。

结合个人生活经历，总结理财实践经验，分享实用理财技巧，提倡勤俭节约的传统美德，培养理财规划的能力，提升财商，树立积极的金钱观、人生观。

## 本单元课程思政元素备选清单

素材	课程思政参考点	二十大精神
<b>Active reading</b> (Look after yourself)	<ul style="list-style-type: none"> <li>• 勤俭节约作为传统美德，历来是人民修身养德的一种生活方式。</li> <li>• 勤俭节约对家庭和睦、家业兴旺的意义。</li> <li>• 勤俭节约精神的传承。</li> </ul>	<p>通过本单元的学习，学生能够进一步加深对“勤俭节约”这一中华民族传统美德的理解，认真汲取蕴含其中的思想精华和文化精髓，深刻把握其时代内涵。勤俭节约精神是修身之基、齐家之要、治国之道，与个人修养、家庭和睦、社稷兴衰紧密相连。同时，学生可以把勤俭节约精神融入日常，从日常生活中的点滴做起，杜绝铺张浪费。同时更须激发艰苦奋斗的精神，身体力行，促进勤俭节约在全社会蔚然成风。</p> <p>同时，在个人追求上，学生可以认识到个人幸福和成功不仅是物质富足，更是精神富有。人的全面发展必然要求丰富人的精神生活、增强人的精神素质、提升人的精神境界。</p>
<b>Further exploration – Text</b> (Enjoy studying in China on a budget)	<ul style="list-style-type: none"> <li>• 提升节约意识，在日常生活中践行勤俭节约精神。</li> <li>• 向世界传播勤劳节俭的优秀中华文化。</li> </ul>	
<b>Further exploration – Audio</b> (Steps to better money management)	<p>通过学习如何控制开支、减少负债、理性投资等更好地了解自己的财务状况、培养更加理性的消费习惯。</p>	
<b>Extended reading</b> (Tuesdays with Morrie)	<ul style="list-style-type: none"> <li>• 结合课文中对生活品质 and 人生乐趣的讨论，探讨什么是高品质的生活，什么是健康的生活状态。在物质生活发展和财力可持续的基础上，更需要理解高质量精神生活的意义。精神生活是否高品质，决定了一个人的生活状态是否健康。</li> <li>• 当代大学生不仅需要个人内向的自我道德完善，还需要将这种自我的人格完善与崇高品质的遵守传递给更多的人，促进周围的人、集体乃至整个社会“真”“善”“美”的价值实现。</li> </ul>	

## Scenario

The scenario in this unit can be analyzed from the following aspects:

**Setting:** The International Students Service Center at your university

**Topic:** Money management

**Identity:** Writer – Volunteer student working at the center

Recipient – International students at the university

**Purpose:** To provide advice on how to manage money in China

### Teaching suggestions

T can help Ss generate ideas by breaking the topic of managing money into different categories, such as, “budgeting,” “reducing spending,” and “building savings.”

By brainstorming and filling into the categories with the ideas that pop into their mind, Ss will gradually get a general idea regarding what information they are supposed to collect, what they should notice in language use and how to use language effectively in doing the project.

After the tryout, T can ask Ss to reflect on their difficulties in four aspects: content, language, structure, and communication, and write them down in the table in the Student’s Book. T can also do a small survey to identify the most challenging aspects of the project for the majority of Ss.

## Active reading

The task in *Scenario* asks Ss to provide advice on money management for international students. The text is an initiation story about a girl, illustrating the significance of developing financial literacy, and giving Ss a preliminary understanding of how to make a budget. It can also inspire Ss to reflect on their money management practices, and thus understand the theme of the unit, e.g. how to become wiser financially and how to better plan for their future. Ss can learn basic techniques for crafting a well-told story that attracts the reader’s attention and conveys a meaningful message.

### Before you read

#### Teaching suggestions

Ss are expected to recall and compare how their parents approach the topic of money management in their families. Furthermore, Ss are also encouraged to ponder on the traditional Chinese financial attitudes that hold significance within Chinese households. Additionally, T can direct Ss’ attention to the expressions in their discussion on the topic. This is a brainstorming activity and these two questions are open-ended.

#### Reference answers

1

- I believe that it’s crucial for children to start learning important financial concepts, such as saving and budgeting, from a young age. Doing this will give them many years of practice before their choices impact their future in a significant way. Therefore, it will make the talk of money more normal and less taboo if the family starts small and then regularly discusses financial tips, tricks, or experiences.
- No, I don’t think it is a good idea to talk about money with your family openly and often. This is because money can be a sensitive and personal topic, and discussing it too frequently or in too much detail may lead to tension and discomfort within the family. It is important to have open

communication about financial matters, but it is also important to respect each other's boundaries and privacy.

- 2 I hold that knowledge about budgeting, making purchases, saving, and banking as well as financial values such as being thrifty and financially responsible should be passed down to children by their parents.

## Look after yourself

### Text interpretation

本文的背景是上世纪二战后，当时大量移民从加勒比海地区迁移到北美大陆和欧洲，作者的父亲也是在这一时期从圣卢西亚的贫寒之家到英国谋求出路。在课文的第一部分（第一至第六段），作者回忆了自己的童年家境，虽然家庭氛围快乐、温馨，却不得不在经济上精打细算。同时作者讲述了父亲如何一路奋斗，到英国成家立业。他努力工作，却仍旧需要省吃俭用来更好地照顾家人。在塑造了一个坚韧、勤劳、节俭的父亲形象的同时，作者围绕自己的生日心愿，叙述了童年难忘的经历。在课文的第二部分（第七至第十八段），作者讲述节省的父亲既没有一口回绝女儿的请求，也没有轻易满足女儿的愿望，而是鼓励女儿调查养宠物狗的花费，并规划如何才能负担这笔费用。在一番调查、计划后，女儿实现了自己的生日愿望，但同时有了更重要的收获。第三部分（第十九至第二十段），女儿在知命之年，回忆这段往事，心中充满了对父亲的感激，感谢他培养了让自己受益终身的理财观。

文章通过叙述为实现一个生日心愿而发生的一系列家庭故事，体现了父母对子女在金钱方面润物细无声的教导。文章提倡的勤俭持家、精打细算和中华民族“勤俭节约”的传统美德相吻合。教师可引导学生回忆并讲述个人的家庭故事，回顾自己的家庭理财传统，探讨在自己的家庭，父母是如何在金钱、理财等方面和自己进行讨论，帮助自己树立理财意识，培养正确的金钱观的。

这是一篇典型的记叙文，时间顺序清晰。文章从作者的童年开始，穿插对父亲金钱观形成的背景介绍，围绕作者童年一个生日心愿的实现，用一个小故事来传达培养孩子理财意识的重要意义。从写作手法上看，本文最突出的特征是通过细节性的描述和生动的故事情节，来确立、传达某种积极向上的价值观。教师可以结合预习活动、理解练习和写作策略引导学生注意这种写作手法，并在 *Sharing your ideas* 部分尝试使用这种策略。同时，课文中出现了大量和理财有关的词汇表达，教师可以引导学生在语言练习中夯实，并在产出任务中有效使用。

## Culture notes

### 1 St Lucia

St Lucia is an island country in the West Indies, on the eastern edge of the Caribbean Sea. It is a former colony of both France and the U.K., and is now an independent state of the Commonwealth of Nations. St Lucia has been able to attract foreign business and investment, especially in its offshore banking and tourism industries, which is St Lucia's main source of revenue.

### 2 The West Indies

The West Indies is a sub-region of North America, surrounded by the North Atlantic Ocean and the Caribbean Sea. Three major physiographic divisions constitute the West Indies: the Greater Antilles, the Lesser Antilles, and the isolated island groups of the North American continental shelf (The Bahamas and the Turks and Caicos Islands) and those of the South American shelf (including Trinidad and Tobago, Aruba, Curaçao, and Bonaire).

### 3 Circuses

In some parts of the world, circuses differ from those in China through their use of large trained animals, such as lions and elephants, which often perform tricks. Western circuses also feature broad comedy performed by clowns.

## Language points

### 1 Look after yourself (Title)

**Notes:** “Look after oneself” can mean “take care of one’s health, finances, life, or any aspects to make sure that things happen to one’s advantage.”

### 2 While we weren’t wealthy by any means, it was an exceedingly happy and harmonious childhood. (Para. 1)

**not by any means / by no means:** not at all 绝不; 一点儿都不  
*She is not an inexperienced driver by any means.*

### 3 Now, happy kids don’t know the meaning of sorrow. (Para. 2)

**know / not know the meaning of sth.:** (*informal*) used for emphasizing how much or little you understand sth. 知道或不知道某物的意思 (用于强调对某事物了解的多寡)  
*He’s a terrible friend because he doesn’t know the meaning of loyalty.*

### 4 ... I had a somewhat unusual birthday present in mind ... (Para. 2)

**have sth. / sb. in mind (for sth.):** have an idea about what or who you want for a particular purpose 心里已有某事物或某人 (作为……的目标选项)  
*They’ve already had her in mind for this position.*

### 5 ... his forehead creased in concentration as he went through all sorts of papers and wrote out cheques to pay the household bills. (Para. 3)

**Meaning:** As he carefully looked through different papers and filled out cheques to pay for the household bills, he concentrated deeply, causing his forehead to crease.

**go through sth.:** read or discuss sth. in order to make sure it is correct 审阅……; 讨论某事  
*I always start the day by going through my email.*

**write out:** write information on a check or a form 填写 (支票或表格)  
*She sat at the table and began to write out a check to pay for her monthly rent.*

### 6 ... he was spotted by a film producer ... (Para. 4)

**Notes:** While “spot” can simply mean “notice sth. or sb.,” it can also mean “notice a talent that can be developed.” This usage gives rise to the word “talent-spotter (sb. whose job is to look for new performers or sports players).”

### 7 ... he decided to come to England and try his luck as an actor here. (Para. 5)

**try / chance your luck:** do sth. because you hope you will be successful, even though you know you may not be 碰碰运气  
*Jack is desperate for a job and wants to try his luck at the port.*

### 8 Mixed marriages were unusual and frowned on at the time ... (Para. 6)

**frown on / upon sth. / sb.:** disapprove of sth. or sb., esp. sb.’s behavior 不赞成, 反对 (尤指某人的行为)

*Personal phone calls are frowned on at work.*

9 “Hello, precious,” he replied. (Para. 10)

**Notes:** “Precious (宝贝儿)” can be used to address sb. you love, esp. a baby or small child.

10 ... because we had to keep some savings “for a rainy day,” ... (Para. 12)

**for a rainy day:** if you save sth. or put sth. away for a rainy day, you save it for a time in the future when you may need it 以备不时之需; 未雨绸缪

*It makes good sense to save some money for a rainy day.*

11 So I started to work out all the costs over the dog’s life. (Para. 13)

**work out:** calculate sth. 计算; 算出

*It is proving hard to work out the value of bankrupt companies’ assets.*

**Notes:** This text uses a variety of words and expressions to indicate “finding out the cost of sth.,” such as “work out all the costs over ... (Para. 13),” “reckoned how much it would cost to ... (Para. 13),” “calculated the food costs ... (Para. 13),” “find out what it would cost to ... (Para. 14),” and “make an informed prediction about the vet’s fees (Para. 16).”

12 I ploughed on and found out what it would cost to ... (Para. 14)

**plough on:** continue doing sth. that is difficult or boring 坚持做, 继续进行 (艰难或乏味的事)

*No one was listening to her, but she ploughed on regardless.*

13 But I decided to persevere. (Para. 15)

**persevere:** *vi.* continue trying to do sth. in a very determined way in spite of difficulties – use this to show approval 锲而不舍, 坚持不懈 (含褒义)

*The education director is persevering in his attempt to obtain additional funding for the school.*

14 ... containing information about a pet insurance scheme. The regular premiums were really quite small ... (Para. 16)

**premium:** *n.* [C] the cost of insurance, esp. the amount that you pay each year (尤指每年缴付的) 保险费

*The premium for his car insurance was high due to his previous accidents.*

**Notes:** The right pet insurance (宠物医疗保险) policy can protect pet owners against a portion of the costs associated with vet bills resulting from injuries caused by accidents, such as dog attacks and car accidents. This is a way to assist pet owners in covering the expenses of expensive pet medical treatments.

## Getting the idea

### 1 Teaching suggestions

This activity aims to help Ss understand how the backstory supports the unfolding plot. To identify the backstory, T can remind Ss to note the signpost expressions, e.g. “Imagine me as an eleven-year-old girl (Para. 1),” “Let me tell you a bit about (Para. 4),” “After a few years (Para. 5),” and “anyway, back to (Para. 7).”

## Reference answers

- 1) eight
- 2) circus
- 3) actor
- 4) precarious
- 5) look after
- 6) respectful of

## 2

### Teaching suggestions

This activity aims to help Ss outline how the author, under her father's guidance, develops her financial literacy. T can ask Ss to work in pairs and sort out the various costs of keeping a pet dog as well as ways of covering the costs. Meanwhile, T can call Ss's attention to the expressions of money management and hence prepare them for the discussion in *Sharing your ideas*.

## Reference answers

- 1) accessories
- 2) consultations
- 3) medications
- 4) Premiums
- 5) paper round
- 6) Saturday job in a shop

## 3

### Teaching suggestions

This activity aims to help Ss delve into the thesis of the story, ponder on the ways of developing financial literacy and reflect on their attitudes toward money. T can guide Ss in reviewing the concluding part and the author's step-by-step discovery of money wisdom so as to move on to Ss' output.

## Reference answers

- 1 "Look after yourself" is not only the father's last words to his daughter, but the precious lesson of financial responsibility that he wants to instill in her from an early age. By learning how to look after her finances and later better look after a large family, the author enjoys the enduring benefits of this simple yet powerful motto.
- 2 Instead of easily fulfilling his daughter's birthday wish or telling her what to do, the father enlightens her on money wisdom by leading her to a spontaneous step-by-step investigation of money spending. After the daughter finds out the costs and ways to cover the spending, she ultimately learns to be prudent and economical with money.
- 3 My parents both have stable jobs and incomes, but they live a very frugal life. When I was in primary school, they asked me to undertake part of the housework and rewarded me with a small amount of pocket money. They also gave me tips on how to save pocket money and make a budget to afford toys or the stationery I longed for. They also involved me in the discussion and decision-making of the major expenses in our family, such as buying a car or planning a holiday. In this way, I learned the art of money management and developed a habit of being economical in everyday life.

## Analyzing writing techniques

### Teaching suggestions

In this section, T can make it clear that story-telling is key to enabling the reader to understand and embrace the point the author intends to make and then empathize with the author. To help Ss better understand the author's techniques in this story, T can ask Ss to underline the details that reflect the father's attitudes to money and the daughter's gradual understanding of money wisdom. This will enable Ss to summarize the details and sort out the author's writing techniques. T can also emphasize the use of signpost expressions in telling a story. There are more details than what are listed in the reference answers.

### Reference answers

Give a backstory	<ul style="list-style-type: none"><li>• <b>Imagine me as an eleven-year-old girl, growing up in London.</b></li><li>• <b>Let me tell you a bit about my daddy.</b></li><li>• <b>After a few years,</b> he decided to come to England and try his luck as an actor here.</li></ul> ...
Use foreshadowing	<ul style="list-style-type: none"><li>• My easy-going father always looked <b>unnaturally sombre when he was doing the bills.</b></li><li>• He looked up slowly from his papers, his <b>mind still occupied with numbers.</b></li></ul> ...
Use details to describe actions, thoughts, and feelings	<ul style="list-style-type: none"><li>• ... his <b>forehead creased in concentration</b> as he went through all sorts of papers ...</li><li>• Anyway, back to my birthday present. <b>I took a deep breath.</b></li><li>• There was a <b>long pause.</b> He <b>looked at me seriously.</b></li></ul> ...
Reflect on what has been learned	<ul style="list-style-type: none"><li>• <b>I learnt how to look after my finances and care for my own three sons.</b></li></ul> ...

## Building your language

1

### Reference answers

- 1 medication costs
- 2 keep some savings
- 3 a sizeable amount of
- 4 informed predictions
- 5 regular premiums
- 6 calculate the cost of

2

**Reference answers**

- 1 on / upon
- 2 through
- 3 by
- 4 for
- 5 out
- 6 over

3

**Reference answers**

Diligence and frugality are traditional Chinese virtues. My parents set an example to me when I was young. At the beginning of each month, they would plan their finances to ensure that their income of this month could cover the **household bills**, while at the same time, they could keep some savings **for a rainy day**. For this reason, they rarely **spent money on** unnecessary things. Under their guidance, I learned to keep accounts and tried to **reckon** daily expenditures. Now, I am able to **look after my personal finances**.

**Sharing your ideas**

**Reference answers**

As a college student, budgeting is indeed a crucial process for managing money wisely. Here is an example of how I budget my money.

Category	Percentage
<b>Education expenses</b> ✓ Tuition fees ✓ Textbooks and course materials ✓ Online subscriptions for education resources ...	20%
<b>Housing</b> ✓ Accommodation fees ✓ Utilities (electricity, water, Internet, etc.) ...	10%
<b>Food</b> ✓ Groceries ✓ Eating out ✓ Snacks and beverages ...	30%
<b>Transportation</b>	10%
<b>Clothing and accessories</b>	10%
<b>Entertainment</b> ✓ Movies ✓ Concerts ✓ Outings ...	10%
<b>Health and wellness</b> ✓ Health insurance premiums ✓ Medications and medical expenses ...	5%
<b>Others</b> ✓ Gifts ✓ Other unforeseen expenses	3%
<b>Savings</b>	2%

## Suggestions for evaluation

For this activity, the evaluation could focus on whether Ss are able to list the categories of their daily expenses in a logical way as the author does in the story regarding keeping a pet.

## Further exploration

The task in *Scenario* asks Ss to give advice on how to manage money. This part equips Ss with more inside knowledge and skills in money management. The text gives some practical advice on reducing expenses and saving money. The audio makes a summary of the strategies of money management.

T can connect *Active reading* and *Further exploration* by asking Ss to summarize their gains in *Active reading* and identify the gaps that they still need to fill to do the task in *Scenario*. For example, T can ask: Besides the skill of making a budget, what other skills do you think a person needs to be good at managing money?

## Enjoy studying in China on a budget (Text)

### Culture notes

#### The train system in China

China's train system is one of the world's most advanced and efficient systems of transportation. Currently, China's railway network has surpassed 150,000 kilometers in total operating mileage, with the high-speed rail accounting for over 40,000 kilometers, ranking as the world's largest network.

### Language points

#### 1 Enjoy studying in China on a budget (Title)

**on a budget:** spending only as much money as you have 在预算内; 按照预算

*She managed to plan a memorable vacation on a budget by finding affordable accommodations and exploring free or low-cost activities.*

**Notes:** In this text, the author uses different words and expressions to describe the frugal lifestyle. For example, "... on a budget" in the title, "budget-friendly," and "economical" all describe the kind of prudent and frugal lifestyle.

#### 2 Try squeezing two or three of them into your routine and watch your change jar fill up. (Para. 1)

**Meaning:** If you try to make some minor lifestyle changes, you will gradually save up money.

**squeeze sth. into / in sth.:** manage to do sth. although you are very busy 挤出时间做 (某事)

*Even on business trips, he manages to squeeze in a few rounds of golf.*

**Notes:** Here the author uses the phrase "squeeze ... into ..." to emphasize these efforts are just very small changes in students' everyday life. "Change jar" literally means the container people use to put into coins and here refers to their savings.

#### 3 Many vendors in China today prefer to be in paid with apps, which makes it easier to keep track of your spending on your smartphone. (Para. 2)

**keep track of sth. / sb.:** pay attention to sth. or sb., so that you know where they are or what is happening to them 了解某事的动态 / 某人的情况

*I watch the news to keep track of current events.*

4 **This makes for a great opportunity to ... (Para. 3)**

**make for:** help to make sth. possible 促成

*Eating a balanced diet and getting enough sleep can make for improved overall health and well-being.*

5 **Taxis can be convenient but, although not prohibitive, they are pricier than some of the public transportation that is available in large cities all over China. (Para. 4)**

**prohibitive:** a. prohibitive costs are so high that they prevent people from buying or doing sth. (价格) 高得负担不起的, 贵得使人望而却步的

*The cost of tuition at that Ivy League institution is prohibitive for most students, making it difficult for them to attend.*

**pricey:** a. (pricier, priciest) (informal.) expensive 昂贵的; 高价的

*The restaurant's menu featured a range of exquisite dishes, but the prices were quite pricey for the average diner.*

6 **Necessities do not cost much, and by being economical and planning carefully, you could build up a substantial nest egg. (Para. 6)**

**nest egg:** n. [C] an amount of money that you have saved so that you can use it for sth. special in the future 个人储蓄金; 储备金

*The earlier you begin saving, the easier it is to create a substantial nest egg.*

7 **While living and studying in China can be more affordable than in other countries, it pays to know how to bargain ... (Para. 6)**

**it pays to do sth.:** it is a wise or advantageous idea to do the thing specified; doing this specific thing will yield a positive effect 做某事是有利的

*It pays to invest time in building strong relationships with your colleagues.*

1

**Reference answers**

- 1) track your daily spending
- 2) special discounts for students and faculty
- 3) cook your own food
- 4) public transportation
- 5) bike-sharing systems

2

**Reference answers**

- 1 × Learning how to study and live on a budget in China is actually quite simple, and you certainly don't need an accountant.
- 2 √
- 3 × Buses, subways, and the train system are budget-friendly transit options in China. However, taxis can be convenient but pricier than some public transportation.
- 4 × Biking around town will bring you the greatest amount of freedom for the least amount of money.
- 5 √

### Additional activity

The text mentions that China has convenient payment methods, a rich variety of food choices, and cost-effective and developed public transportation, ensuring that international students can enjoy their study in China while spending less money. T can lead Ss to explore further the benefits of studying in China, thereby boosting their confidence and pride in China.

Ask Ss to discuss the following questions:

- 1 Apart from the points mentioned in the text, in what other ways can China help international students save money?
- 2 What other advantages do you think China has to attract international students?

### Reference answers

- 1 In addition to the points mentioned in the text, international students in China can save money in various other aspects.
  - **Education:** Generally, tuition fees in China are relatively affordable compared to universities in many Western countries. The Chinese government offers various scholarships to international students, such as the Chinese Government Scholarship (CGS Scholarship), Belt and Road Scholarship, and provincial scholarships. These scholarships often cover tuition fees and provide a living stipend, making education in China more accessible and affordable for international students.
  - **Convenience and low cost of living:** China offers convenience and a relatively low cost of living, especially compared to many Western countries, such as accommodation and daily necessities. For example, China has a widespread and affordable Internet infrastructure. The Internet coverage is extensive, and Internet service fees are generally reasonable. This enables students to stay connected, access online resources, and communicate easily with friends and family.
  - **Health Insurance:** International students are often required to have health insurance coverage. There are different insurance plans in China, and international students can find affordable options without compromising on necessary coverage.
- 2 China offers several other advantages that attract international students:
  - **Quality education:** China has made significant strides in improving its education system. It is home to several prestigious universities and academic institutions that provide high-quality education in various disciplines. The growing reputation of Chinese universities and the availability of programs taught in English attract students from around the world.
  - **Economic opportunities:** China's strong and rapidly growing economy provides excellent opportunities for international students. With its status as a global economic powerhouse, China offers potential career prospects, internships, and job opportunities, allowing students to gain practical experience and establish valuable connections.
  - **Cultural diversity and experiences:** China has a rich cultural heritage spanning thousands of years. International students have the chance to immerse themselves in a vibrant and diverse cultural environment, learn about Chinese traditions, languages, and customs, and develop a global perspective. This exposure to a different culture enhances cross-cultural understanding and broadens horizons.

## Steps to better money management (Audio)

### Scripts

- 1 There's a misconception that to be good with money, you need a lot of it. Not true! What you need to be good with money is everyday management. Whether you're planning for yourself or for your whole family, there are three basic steps you can take to make the most of your money. One, create a budget.

Two, set savings goals. And three, tackle your debts. When put into practice, these steps can have a big impact not only on your monthly budget, but on your overall financial future.

- 2 One of the first steps to better money management is to create a budget and stick to it. This might sound simple, but you'd be surprised how few people actually do it. You can think of your budget as your guide to reaching your financial and personal goals. If you have trouble covering all your expenses each month, a budget can help you avoid overspending. That's because your budget can help you see and understand exactly where your money is going and whether or not your spending is in line with your personal goals.
- 3 The next step is to set savings goals. With your budget in place, building your savings will be that much easier, because you'll know how much extra money you have each month to allot to your goals. One of the best savings goals to start with is an emergency fund. Building up an emergency fund to help cover unexpected expenses, like a sudden medical bill, major home or car repair, or even a job loss, can help you avoid going into debt when life throws you a curveball, which it will. Instead of borrowing money to cover these emergencies, you'll already have the money saved up and this could end up saving you a lot more money in the long run. Start by building up three months' worth of expenses as a goal. Once you've established an emergency fund and are living within your budget, you can then figure out some long-term savings goals. Whether you decide to plan for your retirement, or save for a home improvement, college or even a well-deserved vacation, you'll be better able to set aside some money and have a timeline for reaching your goals.
- 4 The third step is to tackle any debts you have. First, as you're working to pay them down, you'll probably want to stop adding to the debts you already have. The less debt you have, the easier it'll be to get out from under it. It could also be helpful to know what your debt is costing you each month. Once you know how much your debt costs, you can create a plan that helps you reduce it and eventually pay it off. The sooner you get started, the more money you can save. It's worth noting that managing your debt and your savings go hand in hand. For instance, if you have a debt with a very high-interest rate, it may make sense to focus on paying it down at the same time or even before you build your entire emergency fund. As you make a plan to tackle your debt, setting target goals can help you stay on track as you actually see and feel the progress you're making.
- 5 These three steps are the basic components of money management, and it's easy to see how they can work together. By keeping a budget, you'll know what you have available to accomplish your savings goals and tackle your debts. Having an emergency fund can help you avoid adding any new debt, and occasionally checking in and reviewing your budget from time to time can help you set long-term savings goals, like a down payment on a home, as your priorities and circumstances change. Now that you have an understanding of the basics, why not take the next step? Being smarter with your money, learning new tips and techniques can help you today and down the road.

## Language points

- 1 **There's a misconception that to be good with money, you need a lot of it. (Para. 1)**

**Meaning:** Many people mistakenly believe that having a large sum of money is necessary to be skilled in managing finances.

**Notes:** To arouse the listener's interest and introduce the thesis statement, one strategy is to address the opposing opinion. In the audio, the speaker states an incorrect idea about money management.

- 2 **That's because your budget can help you see and understand exactly where your money is going and whether or not your spending is in line with your personal goals. (Para. 2)**

**be in line with sth. (also be brought into line with sth.):** if one thing is in line with another, they are similar to each other, or they happen or work in similar ways (使) 与另一物相一致 (符合)  
*The new policy is in line with the plans that were discussed last year.*

- 3 **With your budget **in place**, building your savings will be that much easier, because you'll know how much extra money you have each month to **allot** to your goals. (Para. 3)**

**in place:** existing and ready to be used 准备就绪

*After hours of preparation, all the decorations were finally in place, creating a festive atmosphere.*

**allot:** vt. (~ sth.) (~ sth. to sb. / sth.) (~ sb. / sth. sth.) use a particular amount of time for sth., or give a particular share of money, space, etc. to sb. or sth. 分配; 拨出

*How to allot the benefits in the organization is a problem to resolve.*

*How much money has been allotted to us?*

**Notes:** The audio provides quite a few useful words and expressions about money management. For example, “allot extra money to ...” in this sentence, “create a budget,” “set savings goals,” “tackle your debts,” “emergency fund,” and “interest rate” are very frequently used in our everyday life.

- 4 **Building up an emergency fund to help cover unexpected expenses, like a sudden medical bill, major home or car repair, or even a job loss, can help you avoid going into debt when life **throws you a curveball**, which it will. (Para. 3)**

**Meaning:** With an emergency fund, you can avoid getting into debt when faced with unforeseen expenses, such as sudden medical bills, significant car or household repair, or even unemployment – which is bound to happen at some point in life.

**throw sb. a curveball (also throw sb. a cruve):** surprise sb. with a question or problem that is difficult to deal with (提出疑问或问题) 使某人感到突然 (棘手)

*Sometimes just when you think things are working out, life throws you a curveball.*

**Notes:** In this sentence, “which” is leading a non-restrictive relative clause, and refers to “throws you a curveball.”

- 5 **Whether you decide to plan for your retirement, or save for a home improvement, college or even a well-deserved vacation, you'll be better able to **set aside** some money and have a timeline for reaching your goals. (Para. 3)**

**set sth. aside:** keep sth. esp. money, time, or a particular area, for a special purpose 留出, 拨出 (金钱、时间等)

*The company had set aside 140 million dollars for bonus pay.*

- 6 **It's worth noting that managing your debt and your savings go hand in hand. (Para. 4)**

**Meaning:** It is important to recognize that handling your debt and your savings are interconnected and should be considered together.

**Notes:** “Worth” as an adjective is used like a preposition, followed by a noun, pronoun, or number, or by the “-ing” form of a verb. The structure “It's worth noting that” is used to call the listener's or the reader's attention to a problem or a phenomenon.

- 7 **Being smarter with your money, learning new tips and techniques can help you today and **down the road**. (Para. 5)**

**down the road:** used for talking about the future and what may happen 将来; 今后

*It's a decision that may well have an impact further down the road.*

## 1 Reference answers

- 1) budget
- 2) financial and personal
- 3) overspending
- 4) savings

- 5) unexpected expenses
- 6) long-term savings goals
- 7) debts you have
- 8) the debts you already have
- 9) pay it off

## 2

### Reference answers

- 1 Because your budget can help you see and understand exactly where your money is going and whether or not your spending is in line with your personal goals.
- 2 Because you'll know how much extra money you have each month to allot to your goals.
- 3 Building up an emergency fund can help cover unexpected expenses, which can help you avoid going into debt when life throws you a curveball.
- 4 Managing your debt and your savings go hand in hand. For instance, if you have a debt with a very high interest rate, it may make sense to focus on paying it down at the same time or even before you build your entire emergency fund.
- 5 By keeping a budget, you'll know what you have available to accomplish your savings goals and tackle your debts. Having an emergency fund can help you avoid adding any new debt, and occasionally checking in and reviewing your budget from time to time can help you set long-term savings goals, like a down payment on a home, as your priorities and circumstances change.

## Sharing your ideas

### Reference answers

I'd like to share some ways of cutting expenses. Firstly, I will cut down on food expenses. For example, instead of ordering takeaway or dining at restaurants, I prefer to eat at the college cafeteria. Additionally, I pack lunches and snacks when going out to avoid unnecessary spending. Furthermore, I choose to use public transportation, walk, or bike whenever possible to save on transportation costs. Moreover, I make an effort to reduce entertainment expenses in order to achieve my savings goals. For instance, I actively seek out free or low-cost entertainment options, such as visiting parks, attending community events, or exploring local attractions. I also take advantage of student discounts for movies.

My savings goal is to save up to RMB 2000 by the end of this year, so that I can afford a vacation during the winter break. I plan to achieve this by cutting my expenses, doing part-time jobs, and winning scholarships.

### Suggestions for evaluation

For this activity, Ss' answers can be evaluated according to the following criteria:

- whether Ss can clearly list the ways of reducing expenses
- whether Ss can explain their savings goals

# Project

## Sample

(\*Words and expressions in red are from the input materials.)

What are useful skills for international students living in China? Money management is one of them. With the right strategies, you can make the most of your money and have a smooth journey during your time in China. Here are some practical tips.

- **Create a monthly budget**  
A budget is the foundation of sound financial management. Categorize your expenses as, for example, tuition fees, accommodation, transportation, food, and personal expenses, and **reckon how much each category would cost**. It ensures that you **live within your budget** and **avoid overspending**.
- **Look for ways to cut costs**  
Use one of the greatest perks in the local community – your student ID, which entitles you to **special discounts** in a wide variety of stores, restaurants, and cultural institutions. When you are out and about, you can **take advantage of budget-friendly transit options**.
- **Set aside a portion of your money for savings**  
Establish an **emergency fund to cover unexpected expenses**, and **keep some savings for a rainy day**. Additionally, consider opening a Chinese bank account to access more favorable savings options and **take advantage of interest rates**.

Managing money efficiently is a crucial skill for international students in China. Developing good money management habits **not only helps you today but also down the road**.

## Suggestions for evaluation

Components	Criteria / Traits
Content	<ul style="list-style-type: none"><li>• Relevance: Addressing the assigned task by offering advice to international students on money management</li><li>• Appeal: Using easy-to-understand language and a friendly, upbeat, and fun tone</li></ul>
Organization	<ul style="list-style-type: none"><li>• Structure: Leading in the topic and listing the key points to support the thesis</li><li>• Coherence: Using transitional devices to ensure coherence and unity</li><li>• Clarity: Arranging the passage according to the key points listed</li><li>• Technique: Using rhetorical questions to pique the reader's interest and modal verbs to create a stronger tone</li></ul>
Language	<ul style="list-style-type: none"><li>• Diversity: Using an adequate range of vocabulary and sentence structures</li><li>• Acquisition: Using as many as possible of the new words, expressions, and grammatical structures learned in the unit</li><li>• Concreteness and vividness: Using concrete and vivid words to give financial advice</li></ul>

## Extended reading

In the previous parts, Ss learned about the value of financial literacy and gained the skills to give advice on money management in a logical way. While financial literacy and money management skills contribute to securing a prosperous life, it's equally essential to discover how to allocate less attention to money and material possessions in order to lead a fulfilling life. This excerpt from a bestseller guides Ss to delve into the essence of happiness in life. In the discursive talk between Morrie and the author, Morrie, a sick old man, encourages people to seek meaning in life through goodness, rather than material possessions. As a result, this non-fictional excerpt from the book is complementary to the aforementioned texts.

## Tuesdays with Morrie

### Background information

The writer Mitch Albom (1958–) is an internationally renowned and bestselling author and sports journalist. In 1995, after seeing his former sociology professor Morrie Schwartz appear on television, Mitch phoned Schwartz and was prompted to visit him. He started visiting the old man of 79 who had been diagnosed with ALS and confined to his wheelchair with his health fading week by week.

After the professor died, Albom wrote the book *Tuesdays with Morrie* about the visits and his discussions with him. The book was published in 1997 and was a great success, heading the non-fiction bestseller list in the U.S. for a long time. The basic set-up: A wise old man, who is close to death and rich with his life experience, passes on his wisdom to his disciples. This is a familiar one from fiction and non-fiction. The professor's talks are basically sermons, encouraging people to seek meaning in life from goodness and not material possessions. It seems to be true of all prosperous societies that people worry about where their wealth is leading them, and fear materialism will alienate them from spiritual values and make their society uncaring, selfish, and money-mad.

In this excerpt from the book, the professor conveys these ideas clearly. The style is a very simple one.

### Culture notes

#### Boy Scout

It is an organization originally for boys (11–17 years old) only, founded in 1907 in Britain by a famous war hero. Typical activities aim at mental, moral, and physical development, stressing outdoor skills and training in citizenship and lifesaving. The author's reference is to the Boy Scout tradition of trying to do at least one good deed a day.

### Language points

#### 1 ... and he relayed the story excitedly ... (Para. 1)

**Meaning:** Morrie was so taken with the simple pleasure from the music and was very eager to share it with others.

#### relay:

*vt.* pass a message from one person or place to another 传达; 传递

*Rose immediately relayed news of the accident to her boss.*

*n.* [C] (**in ~s**) if people do sth. in relays, several small groups of them do it, one group after another, so that the activity is continuous 轮班; 轮换

*Groups of people work in relays on the ruins.*

2 **He would listen to opera sometimes at night, closing his eyes, riding along with the magnificent voices as they dipped and soared. (Para. 1)**

**Meaning:** Occasionally, in the evenings, Morrie would immerse himself in opera, closing his eyes and being carried away by the voices as they gracefully rose and fell.

**Notes:** The phrase “riding along” is used metaphorically to describe Morrie’s experience while listening to opera. It suggests that he is mentally carried away by the music as if he were going on a journey alongside the voices. The words “dipped” and “soared” are used to describe the actions of the voices. “Dipped” implies that the voices descend or lower in pitch, while “soared” implies that the voices are rising to higher pitches or intensifying. Collectively, these phrases paint a vivid picture of Morrie’s immersive experience while listening to opera.

3 **Morrie had always been taken with simple pleasures ... (Para. 3)**

**Meaning:** Morrie had all his life enjoyed simple pleasures ...

4 **“We’ve got a form of propaganda in our country,” Morrie sighed. (Para. 4)**

**Meaning:** Morrie was sad about the prevalent biased belief in what is really good and important in life.

5 **... and have it repeated to us – over and over until nobody bothers to even think otherwise. (Para. 4)**

**Meaning:** We have become conditioned to think more is good. It is said so often that it becomes part of our way of thinking and we no longer wonder whether it is true or not.

6 **The average person is so fogged by all this, he has no perspective on what’s really important anymore. (Para. 4)**

**Notes:** The sentence implies that false ideas, such as commercialism and materialism, prevent people from understanding the truth.

**fog:**

*vt.* make sb. or sth. confused or less clear 使迷惘；使困惑；使混淆不清

*I tried to clear the confusion that was fogging my brain.*

*n.* [C, U] cloudy air near the ground which is difficult to see through 雾

*Dense fog is affecting roads in the north and visibility is poor.*

7 **These were people so hungry for love that they were accepting substitutes. (Para. 6)**

**Meaning:** It suggests that people have a strong desire for love in their lives. However, because they lack genuine or fulfilling sources of love, they are willing to settle for superficial or temporary alternatives that may not truly satisfy their emotional needs.

8 **They were embracing material things and expecting a sort of hug back. (Para. 6)**

**Notes:** The author is playing with two different senses of “embrace,” to accept something such as a new belief, idea, or way of life, and to put one’s arms around someone to show love or friendship. The sentence means that people were making possessions the main point of their lives, and expected to be rewarded for this by being happier.

9 **It had become, in a very real way, a wealthy home, even though Morrie’s bank account was rapidly depleting. (Para. 9)**

**Notes:** By “wealthy,” it suggests that Morrie’s place was filled with love, teaching, communication, friendship, etc., though in the worldly sense, his savings were reducing.

10 **“The truth is, you don’t get satisfaction from those things. You know what really gives you satisfaction?” What? (Paras. 11–12)**

**Notes:** Morrie’s words are given in speech marks. “What?” is the author’s response. As it is thought and not spoken, no speech marks are used.

11 **There’s a senior center that opened near here. (Para. 15)**

**Notes:** The senior center is a facility specifically designed to cater to the needs and interests of elderly individuals, providing them with various services, activities, and social opportunities.

12 **... “there’s nothing in there about a salary.” (Para. 18)**

**Notes:** Morrie points out, in case there is any doubt, that he is talking about helping people as an act of kindness, not something you are paid to do.

13 **... I had been, for much of my life since graduation, pursuing these very things he had been railing against – bigger toys, nicer house. (Para. 19)**

**Meaning:** After graduation, I spent much of my life pursuing the very things that he strongly opposed.

**rail:** (~ at / against sth. / sb.) (*fml.*) complain about sth. or sb. in a very angry way 怒斥; 责骂; 抱怨  
*He would often rail against the injustices he saw in society, passionately advocating for change.*

14 **This was a smokescreen. (Para. 20)**

**Meaning:** It means that the materialistic happiness, the wealth, and the status the author pursued were merely a distraction that concealed the truth about satisfaction and pleasure in life.

15 **Status will get you nowhere. Only an open heart will allow you to float equally between everyone. (Para. 21)**

**Notes:** The paragraph says that vertical status systems, where people are positioned above or below us, do not bring happiness. Engaging in acts of goodness and kindness operates within a more horizontal system, promoting equality among individuals.

### Reference answers

- 1 A
- 2 C
- 3 B
- 4 C
- 5 A

## Self-reflection

In this part, T can ask Ss to refer back to *Try it out* in the Student’s Book and reflect on what they have learned to complete the task. Ss can categorize their gains according to the same four aspects, i.e. content, language, structure, and communication. They can also reflect on how learning the unit may influence their perspectives on money and life. Then they can write down their specific gains in the self-reflection table in the Student’s Book.

# Translation of the texts

## Active reading

### 照顾好自己

- 1 想象一下，我当时是个11岁的女孩，在伦敦长大。我和父母、弟弟住在滨河的一套公寓里。尽管我们家从哪方面说都不算富裕，我的童年却无比幸福，其乐融融。
- 2 现在那些幸福的孩子并不懂得什么是不幸福，他们无法想象自己不幸福，他们认为幸福是理所当然的，只想更加幸福。那时候，再过几周就是我的生日了，我想如果能得到一份有点不同寻常的生日礼物，我会感到非常幸福。
- 3 有一天，我爸爸坐在餐桌旁，皱着眉头，全神贯注地查阅各种家庭缴费账单，并填写支票付账。我爸爸生性随和，但每次算账他都有点反常，神情忧郁。
- 4 让我先跟你说说我爸爸的情况吧。他出生在西印度群岛的圣卢西亚，家里兄弟姐妹一共八个。我倒是想说说他（的经历），他离家投奔了马戏团，学会了骑大象并成为马戏团的一名小丑。但事实是，尽管他确实在马戏团干了一阵子，但后来被一个电影制片人相中，受聘当演员去了。
- 5 几年后，他决定来伦敦当演员，碰碰运气。尽管那时候黑人演员很少，他还是找到了工作，出演了若干部电影，大都扮演小角色。他意识到演员的生活没保障，他们永远不知道什么时候能得到下一个角色。这使他对钱心存敬畏，让他必须学会照管自己。
- 6 后来他遇到了我妈妈——一位漂亮的英国白人，跟她结了婚。异族通婚当时很罕见，也备受鄙视，我一直都很钦佩他们的勇气和爱情。他总是说，当他结了婚，他不仅要照顾自己，还要照顾我妈妈，后来还要照顾我们姐弟俩。
- 7 算了，还是回过头来说说我的生日礼物吧。我深深地吸了一口气。
- 8 “爸爸？”
- 9 他的眼睛慢慢地从账单上抬起来，但他满脑子还都是数字。
- 10 “嘿，宝贝，”他答道。
- 11 “我的生日快到了，我在想我今年能不能要只小狗。”
- 12 “小狗？”接着是长时间的沉默。他认真地看着我，告诉我他和我妈妈每个月挣多少钱，然后给我看家里的开销支出：保险费、房租、暖气费、管道维修费等等。他说我们要先付清所有的账单，然后才能考虑把钱花在像小狗这样仅供娱乐的东西上。而且剩下的钱也不能一下子全花光，因为我们得有一些积蓄，以备“不时之需”，也就是他没有工作的时候。
- 13 于是我开始计算养一只狗的费用。首先，估算购买狗粮的花费。我去超市调查了狗粮的价格，我了解到狗每天要吃两顿饭，狗粮罐头上印着各个不同品种的狗每顿要吃多少，然后我把一周的狗粮费用算了出来，再算出一年的费用，再根据我想养的品种的平均寿命——大约是12年，算出了养它一辈子的狗粮费用。
- 14 我还了解了养狗的几件装备的费用：出门遛狗时的牵狗皮带、狗玩具，或许还要有一个狗窝。
- 15 光这些看起来就是相当多的一笔钱，但这还没完，我还要继续统计。我告诉爸爸我已经统计了什么项目，他认真地点了点头，然后说：“那医疗费用呢？”对，还有兽医费！狗生病了怎么办？就算它不生病，它肯定也需要打预防针，还有其他定期的药物治疗。

- 16 为此我去当地的兽医站咨询费用问题，接待员告诉我诊断费和常规药费是多少。但她又说：“你也可以考虑一下这个。”顺手递给我一份宠物保险方案宣传单。如果在狗很小的时候就开始买保险，定期缴纳的保险费确实很低。这样，我至少可以较为准确地预知兽医的收费标准。
- 17 可是我到哪里去找这些钱呢？显然，关键是要挣钱。我估算了一下，如果找份零工做，比如送报，给周围的邻居送早报，我就能支付部分养狗的费用，而且还能在上学前带着狗遛一大圈。我还决定找一份周六在商店打工的活，多挣点钱。
- 18 嗯，关于如何打理这一切，我一定是已经让父母满意了，因为就在我生日的那天，我爸爸、妈妈、弟弟牵着一只世界上最漂亮最可爱的狗在楼下等着我，这就是小狗本尼，长大后是本尼狗，它跟我们一起度过了多年幸福的时光。
- 19 今天是父亲节，我已经54岁了。我父亲在很多年前就去世了，但每到这天，我都会怀念他，感谢他教我、为我所做的一切。我学会了如何理财，也学会了如何照顾我自己的三个儿子。我还记得他临终前对我说的那句话：
- 20 “照顾好自己！”

## Further exploration

### 精打细算，享受在中国的学习生活

- 1 学习如何在中国精打细算地学习和生活其实很简单。你完全不需要会计，仅需要稍微改变下生活方式。尝试在你的日常生活中，做出以下两三个改变，你就能看着你的零钱罐一天比一天满了。
- 2 你可以使用应用程序、电子表格或简单的笔记本来记录日常支出，以便了解可以减少哪些支出。对于享受着21世纪技术和便利的人来说，有很多应用程序和程序可以帮助你实时掌握支出情况。如今，中国的许多卖家更喜欢通过应用软件收款，这样你就可以轻松地在智能手机上掌握支出情况。
- 3 如果你住宿舍，可以去校园里的便利店或其他给学生和教职工提供特别折扣的商店购物。或者，如果你住在寄宿家庭，你可以享受寄宿家庭的热情好客，或者如果你有自己的住处，也可以自己做饭。当地的超市会出售大量富含维生素和矿物质的新鲜农产品，以及在你家乡超市可能看不到的预制食品。这是一个以全新方式了解健康和省钱的绝好机会。大多数家庭至少有一位出色的厨师，当你忙于学业或实习时，他可以做饭，为你提供所有必需的营养。
- 4 在中国，你应该学会利用经济实惠的交通方式。你能因此省下宝贵的金钱，并深入领略富有活力的乡村或城市。出租车很方便，不过虽然没有贵到令人望而却步，但比中国大城市的一些公共交通工具贵。而中国的公交系统除了便宜之外，也很普遍，有很多线路可以让你直达目的地。在中国大多数主要城市，地铁系统也都非常可靠，并且一直在扩建新线路。同样，中国的火车系统是最先进、最高效的交通系统之一，可以把你送达全国大部分地区。
- 5 为了花最少的钱获得最大的自由，你也可以试着买一辆二手自行车在城里骑行。如果你不想买自行车或没有地方放自行车，中国有共享自行车，随处可见，每半小时只需一块五左右。
- 6 生活必需品花费不多，通过精打细算和精心计划，你可以攒一笔可观的积蓄。虽然和其他国家

相比，在中国生活和学习更实惠，但依然值得去了解如何讨价还价，并获得一些诀窍，像当地人一样生活。

## Extended reading

### 相约星期二

- 1 莫里很专注。眼下总是有如意的日子和不如意的日子。莫里今天很开心。前一天晚上，他欣赏了当地无伴奏合唱团在他家中进行的演出。他激动地向我讲述这件事，就像是大名鼎鼎的墨迹乐团来过他家似的。在生病之前，莫里就非常喜欢音乐，而现在这种喜爱之情更加强烈，甚至会让他感动得落泪。晚上他有时会听歌剧，闭上眼睛，让思绪随着美妙的歌声起起伏伏。
- 2 “米奇，你昨晚真应该来听他们的演唱。真是天籁般的声音！”
- 3 唱歌、欢笑、跳舞，莫里一直都喜欢这些简单的乐趣。对他来说，物质的东西意义不大或根本没有任何意义。以前如此，现在更是如此。你总能听到人们在弥留之际说“你带不走钱财。”莫里好像很久以前就明白了这一点。
- 4 “在我们国家有一种洗脑的方法，”莫里叹了口气说。“拥有物质是好的，拥有更多钱财是好的，拥有更多财产是好的，越来越商业化是好的，越多越好，越多越好。我们不断重复这一点——并且不断听别人对我们重复这一点——一遍又一遍，直到没有人再萌生其他想法。普通人就这样被迷惑，对于什么是真正重要的已经没有了我的看法。
- 5 “生活中我随处都会碰到想要得到些新东西的人。得到一辆新车，得到新的房产，得到最新款式的玩物；然后他们就想跟你炫耀：“猜猜我得到什么了？猜猜我得到什么了？”
- 6 “你知道我一般怎么解释这一现象吗？这些人非常渴望得到爱，以至于他们可以接受爱的替代品。在拥抱物质财富的时候，他们期待能得到幸福。但这永远都不可能发生。因为你不能用物质的东西代替爱、代替温情、代替柔情或者代替友情。
- 7 “钱取代不了柔情，权力也取代不了柔情。我坐在这里，已经奄奄一息，但我可以告诉你，钱或权力都无法带给你你需要的感觉，不管你有多少钱财或多大的权力。”
- 8 我看了看莫里的书房，书房与我来的第一天一样。书还是放在书架同样的位置上，文件还是堆在那张旧书桌上。外面的房间也没有什么改观或修缮。其实，相当长一段时间以来——也许有几年了——除了医疗设备外，莫里真的没买什么新的东西。从得知自己患绝症的那天起，他就对自己的购买力失去了兴趣。
- 9 所以，电视还是那台老式电视，夏洛特开的汽车还是那部旧式汽车，餐具、刀叉和毛巾也都没变。然而，这所房子发生了巨大的变化。它充满了爱、教诲和交流，它充满了友情、亲情、真诚和泪水，它经常高朋满座——同事、学生、禅师、治疗专家、护士和无伴奏合唱团。即使莫里银行账户中的钱在迅速减少，这个家已经实实在在地成为了一个富裕的家庭。
- 10 “在这个国家，我们根本分不清我们想要什么和需要什么，”莫里说。“你需要食物，但你想要一个巧克力圣代。你必须诚实地面对自己。你并不需要最新式的跑车，你也并不需要最大的房子。
- 11 “事实是，你从那些东西中得不到满足。你知道什么能真正让你得到满足吗？”
- 12 什么？

- 13 “是给别人你应该给予的东西。”
- 14 你听起来像个童子军队员。
- 15 “我指的不是钱，米奇。我指的是你的时间，你对其他人、其他事的关注。这并不难，这附近开了一家老年中心，几十位老人每天都会来这里。如果你是一名年轻人，并且有技能，你可以来授课。比如说，你懂计算机，你就可以来教他们计算机。那里的老人会非常欢迎你的，他们也会感激你。你可以通过奉献自己所拥有的东西来得到尊重。
- 16 “很多地方都可以做这种工作。你不需要具备某种天赋。在医院和庇护所里，有些孤独的人只是希望有人陪陪他们。当你和一个孤独的老人打牌时，你会发现因为被需要而受到了新的尊重。
- 17 “还记得我说过的关于追求有意义的生活的话吗？我曾把这些话写下来，但现在我都能背下来了：全身心投入地爱他人，全身心投入到你身边的社区，全身心投入地去创造让你觉得有目标、有意义的事物。”
- 18 他笑着补充说：“你会发现这其中根本不涉及什么薪水的问题。”
- 19 我在一个泛黄的便笺簿上记下了莫里说的某些话。我这样做主要是因为我不想让他看到我的眼睛，不想让他知道我的心思，不想让他知道，自从毕业后，我大部分的生活就是在追求这些被他一直谴责的东西——更大的玩物、更好的房子。工作中和我交往的都是有钱的著名运动员，我说服自己说我的需求是现实的，与他们相比，我的贪婪根本不值一提。
- 20 但这些都是障眼烟雾，莫里让一切变得明了。
- 21 “米奇，如果你想对社会顶层的人显摆，还是算了吧，他们反正也看不起你。如果你想对社会底层的人显摆，也算了吧，他们只会嫉妒你。社会地位不会带给你任何好处，只有敞开心扉才能让你享受平等的生活，自由自在。”
- 22 他停顿了一下，然后看着我。“我要死了，是吗？”
- 23 我想是的。