

30分钟系列丛书 13

如何使自己更富有

(英汉对照)

切斯沃斯 / 著 宓智瑛 / 译

To Make Yourself Richer



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INTRODUCTION

Money. We have many names for it... lucre, moolah, dosh, lolly, spondulix, bread, readies, bucks... and we have even more uses for it. So many uses in fact, that keeping hold of it, once we have earned it, is not easy.

Although we spend most of our lives working to earn money we put comparatively little effort into making ourselves richer (other than buying lottery tickets or making a quick visit to the bookmakers). You can expect to put in at least 70,000 hours of hard graft during your working life and – even on modest earnings – will be paid around £1 million. Yet when you come to retire the chances are that you will have little of this money left. you will probably look back and wonder where all your earnings went.

The problem with giving advice on money is that most people listen, agree and then – despite their best intentions – ignore it.

It is easy to commit yourself to saving more and spending less, but much harder to do it in

前 言

钱,我们对它有许多叫法——金钱、钞票、票子、纸票、资金、面包、现钞、铜板、银子……我们拿它甚至有更多的用处。事实上,其用处是如此之多,以至于我们一旦挣到手后,管理好它往往很不容易。

虽然我们生命的绝大部分时间花在做工作挣钱上,但我们很少努力设法使自己富有一些(买彩票或匆匆访问赌注登记人除外)。在一生中能工作的期间,你至少可以辛勤劳作7万个小时。即使是收入不太高,你也将得到1百万英镑左右的酬金。然而,当你行将退休时,往往发现这笔钱所剩无几。那时候,你很可能回首叹问:挣的钱都到哪儿去了呢?!

问题是,对于如何花钱的劝告大多数人都听、都赞同,然而,尽管他们有绝好的打算,但还是忽略劝告。

你心里想让自己多节省少开支是容易的,但实



Introduction

practice when there are so many other tempting ways to use your money.

The following might concentrate your mind.

- If you took out the cheapest £50,000 mortgage rather than one with the worst rate, you would pay £8,000 less in interest over the 25-year term of the homeloan.
- Reducing the term of the average 25-year mortgage to just 15 years will cost an extra £100 a month but save more than £33,000 in interest.
- Simply switching a £80,000 mortgage to a 2 percent cheaper fixed or discount rate could save you more than £1,000 in just one year.
- If you had invested £1,000 in the top-performing Personal Equity Plan (PEP) five years ago it would now be worth around £3,000.
- Pick the best-performing endowment and over 25 years your £50 a month investment will pay you £40,000 more than if you select the worst-performing fund.

These savings and gains may not seem to add up to that much and you may be thinking they are hardly going to make you rich. Remember, even if you are only £2,000 or £3,000 better off this year, you would have to have a pay rise of around £4,000 to make this much extra after tax.

际做起来却要难得多，因为总有那么多诱人的渠道开销你的钱。

下列几条也许会引起你专心地思索：

- 如果你贷到5万英镑最便宜的抵押贷款，且借贷率又不是最糟糕的，那么，你25年期的住房贷款可少支付8千英镑的利息。
- 假如将通常25年期的抵押减为15年，每月需多付100英镑，但是能节约3万3千多英镑的利息。
- 索性将一笔8万英镑的抵押贷款转为便宜2%的定期或折现率抵押贷款，那么你一年能节约1千多英镑。
- 如果你在5年前向运作极佳的“个人股权计划”投资1千英镑，那么现在值3千英镑左右。
- 选择运作极佳的养老保险，而不是经营最差的基金，那么25年后，你每月50英镑的投资将使你获得4万英镑的回报。

这些积攒和收益看起来不会多到那里去，并且你可能会认为它们很难使你变得富有，但请记住，即使今年你只富裕了2千或3千英镑，可你要知道，得有4千英镑的工资涨幅才能在完税后有这么多的额外所得。



Introduction

If someone stole that amount of money from you, you would probably be tempted to inflict some serious physical damage. By failing to make the most of your money you are robbing yourself.

And how will it make you rich? Wisely invest your £2,000 annual savings by cutting your spending by just £38.50 a week and in ten years you could have £50,000 as a cash lump sum. Double your savings and you will be £100,000 better off.

如果有人从你那儿偷走那么大一笔钱,可能会导致你身体受到严重损害。不会最有效的用钱,就等于你在抢劫你自己。

那么,怎样才能使你变富呢?明智的做法是:一年省出 2 千英镑去投资,这只需从你每周的开销中少花 38.50 英镑,而 10 年后,你就可以有一笔 5 万英镑的现金。如果将你的储蓄翻一翻,你将有 10 万英镑的赢余。

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总结：迎接富有的未来

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如何使自己更富有

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1

THINK RICH

Many people have a defeatist attitude to finance. 'I'm useless with money', 'I can't understand tax' and 'I haven't got time to sort out my finances' are common exclamations. If you start off with negative thoughts like those you are likely to end up being poorer not richer. The only way you are going to make yourself richer is by thinking positively. Don't be frightened of anything financial – learn everything you can, read the personal finance pages of newspapers and ask questions if you are confused.

The other common problem is that most people don't like to think about money. They hope that if they just struggle along and somehow make ends meet, everything will sort itself out. It won't. You have to make an effort. You have to



第一章 想 富

许多人对理财抱有失败主义的态度。人们经常叹息：“哎，我在钱方面简直不中用”，“我弄不懂税收”，“我没时间理清我的账目”。假如你一开始就抱有上述那样的消极思想，到头来你就有可能更贫穷而不是更富有。要想使自己变得比较富裕，唯一的办法就是从积极方面去想。不要惧怕任何钱财方面的事情，要尽你所能来学习这方面的知识，包括阅读报纸上的个人理财专版，如果搞不清楚，就提出问题，等等。

另一个通病是大多数人不喜欢考虑钱的问题。他们希望只要他们奋斗下去，生活能过得去，一切事情就能解决。未必。你必须作出努力。你得有前瞻性而不是反应性。比方说，当你感到银行收费过



Think Rich

be proactive rather than reactive. For instance, you feel your bank charges are excessive. Don't delay doing something as the charges will quickly mount up. Complain and if your bank will not refund or review your charges or offer to restructure your borrowing facility to reduce the costs, switch your account to another bank.

Mr Rich	Mr Poor	Mr Rich's saving/gain over 25 years
Paid an extra £100 a month off his £50,000 mortgage so he could pay it off after 15 years	Took out a standard 25-year variable mortgage	£30,000
Bought the best-performing £60 a month endowment	Bought the worst-performing policy	£50,000
Decided to pay in an extra £100 a month to his company pension when he was 30 years old	Thought he did not need to pay any extra contributions because he was in a company scheme	£100,000
Thought one £7-a-week takeaway meal was enough	Liked curry so much he bought two £7 takeaways every week	£9,100
Always remembered to take the video tapes back on time	Paid a £2 fine every week for forgetting to take back his videos	£2,600
Invested the £1,000 bonus given to employees 20 years ago in a top-performing investment trust	Could not believe the company had given him a £1,000 bonus and blew the lot	£28,000

第一章 想 富

了头，那你就毫不拖延地采取行动，因为收费将很快上升。如果你的银行不退款或审查你所付的费用或主动调整你的借贷方式来降低成本，你就投诉，或者将你的帐户转到另一家银行去。

富先生	穷先生	富先生在 25 年中的积攒/赢余
每月额外拿出 100 英镑支付其 5 万英镑的抵押贷款，以便 15 年后可以还清。	采用一种典型的 25 年期不稳定的抵押贷款。	30,000 英镑
每月用 60 英镑购买运作最佳的养老保险。	购买运作极差的保险。	50,000 英镑
决定 30 岁时每月向公司养老金多付 100 英镑。	认为他没有必要支付任何额外的费用，因为他已在公司计划之列。	100,000 英镑
认为每周 7 英镑的盒饭就够了。	特别喜欢咖喱饮食，每周买两份 7 英镑的盒饭。	9,100 英镑
经常记住按时归还录象带。	因为忘记归还录象带而每周付罚款 2 英镑。	2,600 英镑
将 20 年前公司发放给雇员的 1000 英镑红利投保给一家经营水平一流的投资信托公司。	不相信公司曾给过他一笔 1000 英镑的红利，因而全部花光。	28,000 英镑



Think Rich

Decided to cut his bills by insulating his home, having an energy efficient boiler, installing thermostats, etc	Thought the savings to be made on energy efficiency were not worth the extra cost	£ 2,000
Shopped around every year for best motor and household insurance deals	Simply renewed policies every year as he didn't realize he could make large savings	£ 5,000
Only bought new clothes in the sales - saving 25% every year	Hated all the crowds at the sales so paid the full price	£ 2,500
Saved £ 16 a week by not smoking	Smoked five packets of cigarettes a week	£ 20,800
	Mr Rich's savings/gains	£ 250,000

If your monthly mortgage payments start to soar, don't accept that you have to pay more because interest rates have risen. Switch to a cheaper, fixed-rate or discount mortgage.

Apathy is another common problem. Most people can cut their annual insurance bills - often by as much as £ 200 - just by switching their policies. However, many automatically renew policies each year without shopping around.

So the golden rules are:

- decide to make yourself richer
- think positively about money