

定期存钱

Regular saving



理智消费

Spending wisely



跟踪记录

Keeping track



英国亲子教育读本

中英
双语

专属孩子的好习惯赢星书

我把钱放在安全的地方



我会用钱



[英] 索菲·吉尔斯 (Sophie Giles) 著 ◆ [英] 凯特·戴维斯 (Kate Davies) 绘

翁靖华 陈品 译



内附
1张获奖表
和
50
多张贴画



我有一个
储蓄账户

Earning
赚钱

高等教育出版社



预算
Budgeting



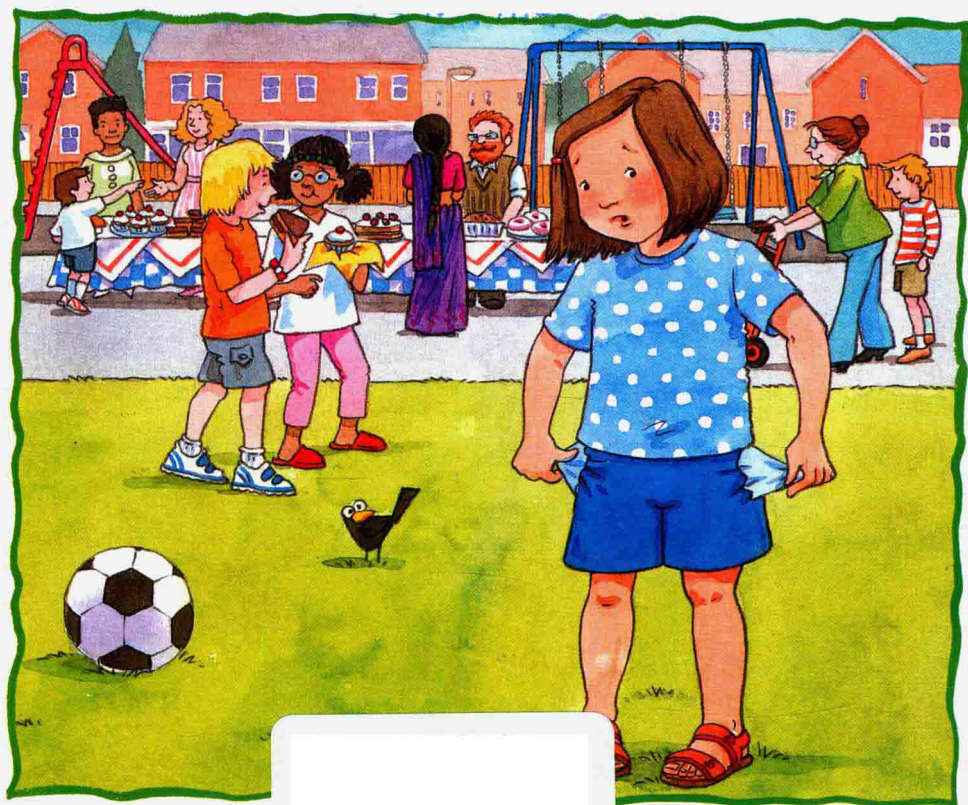
专属孩子的好习惯赢星书

我会用钱

Wo Hui Yongqian

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父母须知

1. 鼓励孩子在书中找到相应的贴画并回答每一页的问题。
2. 用金色星星贴画奖励孩子的成功，鼓励他们良好的用钱习惯。
3. 在书后“我的获奖表”中填写“我会……”一栏的内容，并填写获得星星的目标数及相应的奖励。孩子会非常乐于参与这项活动，尤其在商定给他们什么奖励的时候。他们会喜欢这种责任感以及为了获得自己选择的奖励而努力的兴奋感。
4. 奖励不用太大，但要对孩子非常有意义，比如：多讲一个睡前故事，一起烤个小蛋糕，去游泳或者去公园玩，找小朋友一起玩——这些奖励应该是他们非常想要的，并且也是你觉得与他们所取得的成绩相匹配的。
5. 始终持肯定的态度，时刻关注孩子们的成绩。不要收回贴画，答应奖励一定要兑现。
6. 你的孩子很快就会明白，好的用钱意识会很有用。这些早期形成的良好行为习惯将会有助于他们成长为有责任感和考虑周全的人。

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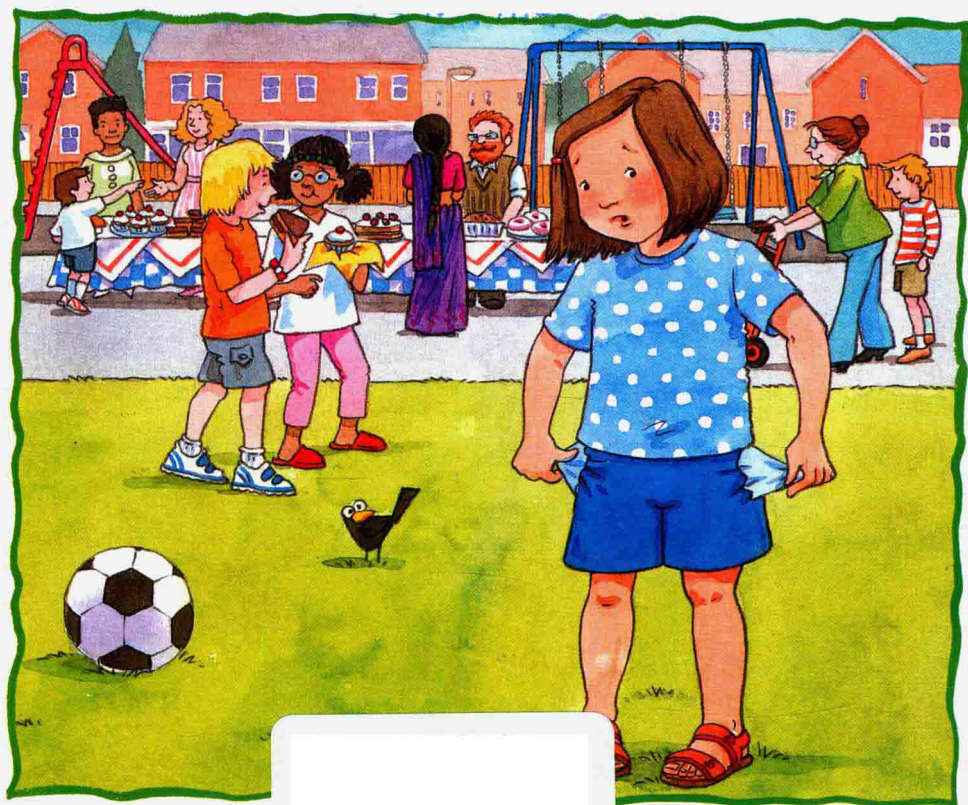
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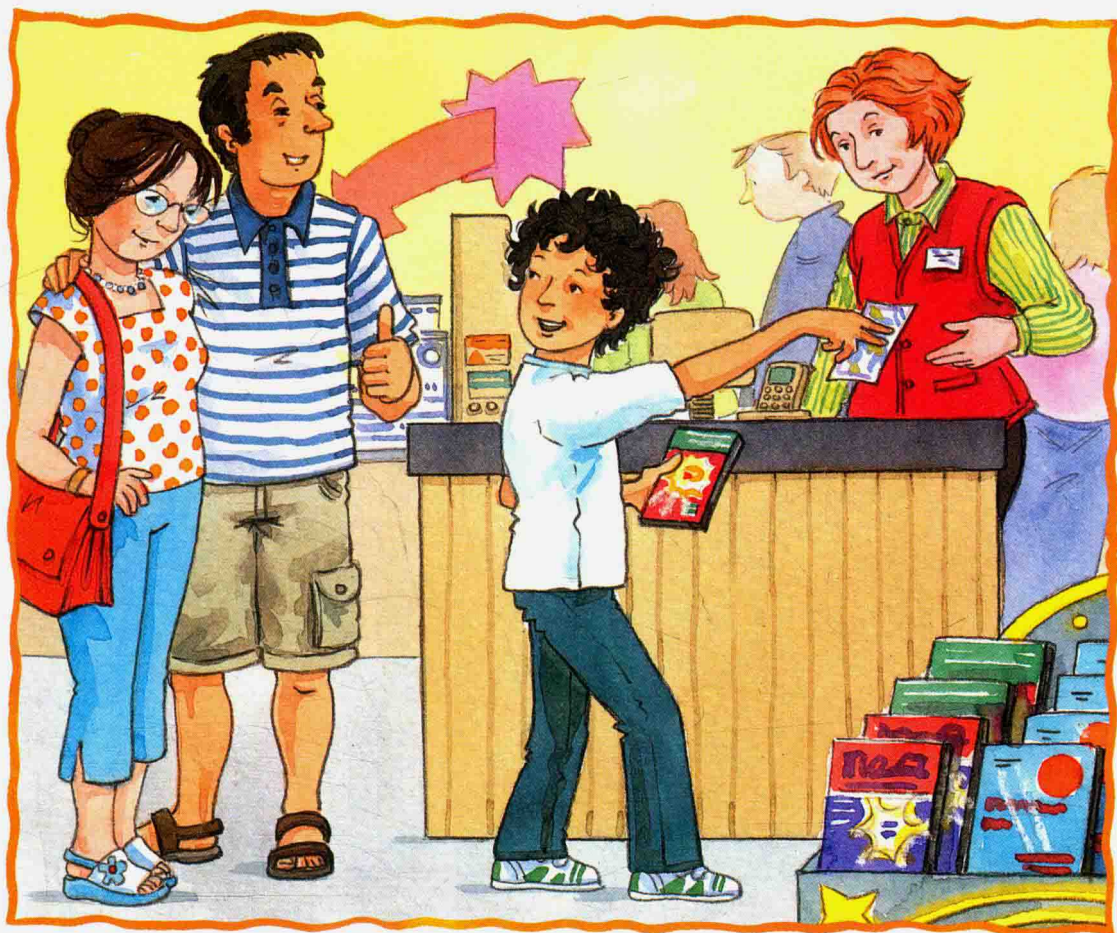
达利斯很想买一个马上就要上市的新电子游戏。父母给他零花钱，但他把钱都用来买糖果和连环画了。当新电子游戏发行的时候，他的钱就不够了。

Darius really wants a new video game that is coming out soon. His parents give him pocket money, but he spends it on sweets and comics. When the game is released he hasn't enough money left to buy it.



达利斯为什么买不起新电子游戏？

Why can't Darius afford to buy the game?



达利斯决定不再乱花钱了，并且通过额外做家务活努力挣钱。现在他可以用自己攒下的钱买那款电子游戏了，他是多么兴奋啊！

Darius decides to stop wasting his money and works hard to earn more by doing extra chores at home. He is so excited to be able to go and buy the game with the money that he has saved.

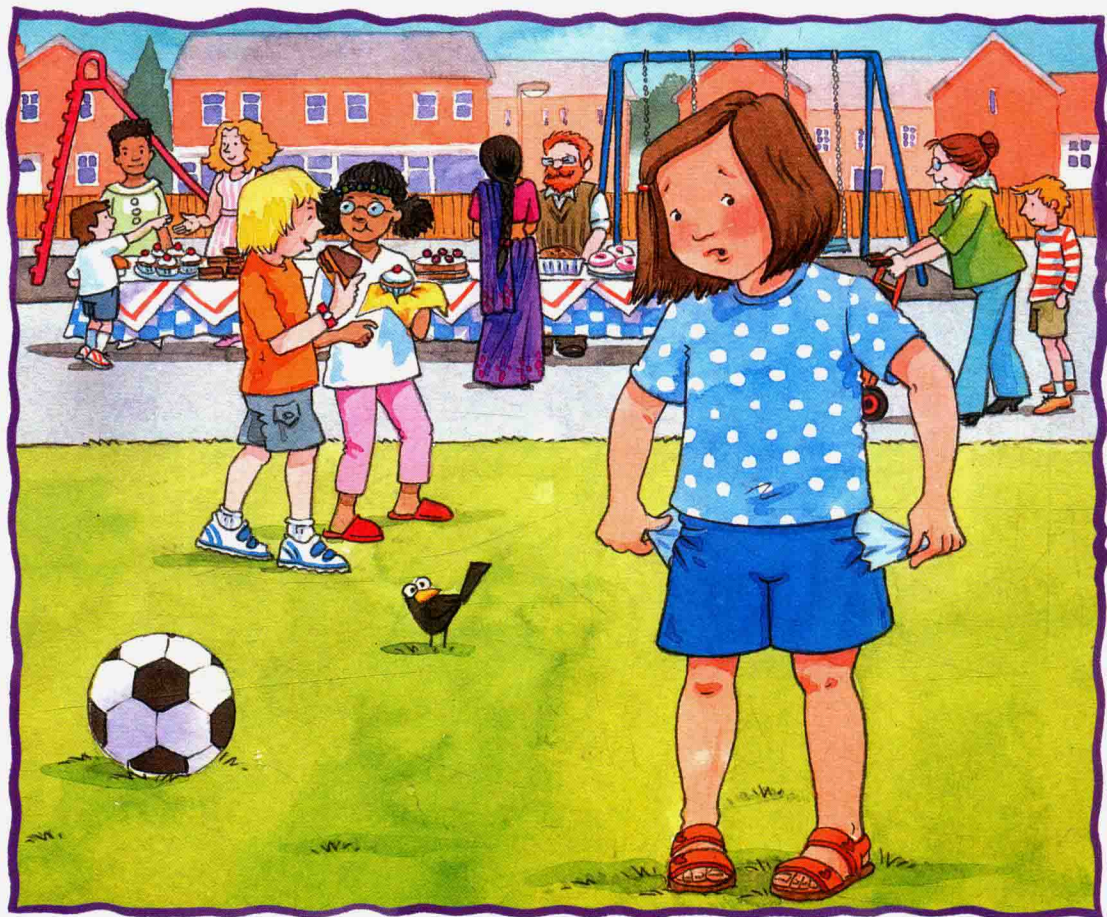
你存钱吗？

Do you save your money?

我攒钱买自己
想要的东西

I save up for
things
I want





学校开展蛋糕销售活动，埃莉却把买蛋糕的钱弄丢了。她没有把钱放在钱包里，而是放在了口袋里，钱在她玩足球的时候丢了。没有钱她就买不成蛋糕了。

Ellie has lost her money for the school cake sale. Instead of keeping it safe inside a purse, she put the money in her pocket and it fell out when she was playing football. Without her money she can't buy a cake.



埃莉为什么不高兴？

Why is Ellie upset?



现在当埃莉需要带钱去学校时，她都会小心地把钱放在写有她名字的钱包里。她明白了把钱放在安全的地方多么重要，以及不这样做的后果。

When Ellie needs to take money to school, she keeps it safely in a purse with her name inside. She understands how important it is to keep money in a safe place, and what can happen if she doesn't.

你能保管好自己的钱吗？
Do you look after your money?

我把钱放在安全的地方

I keep my money safe





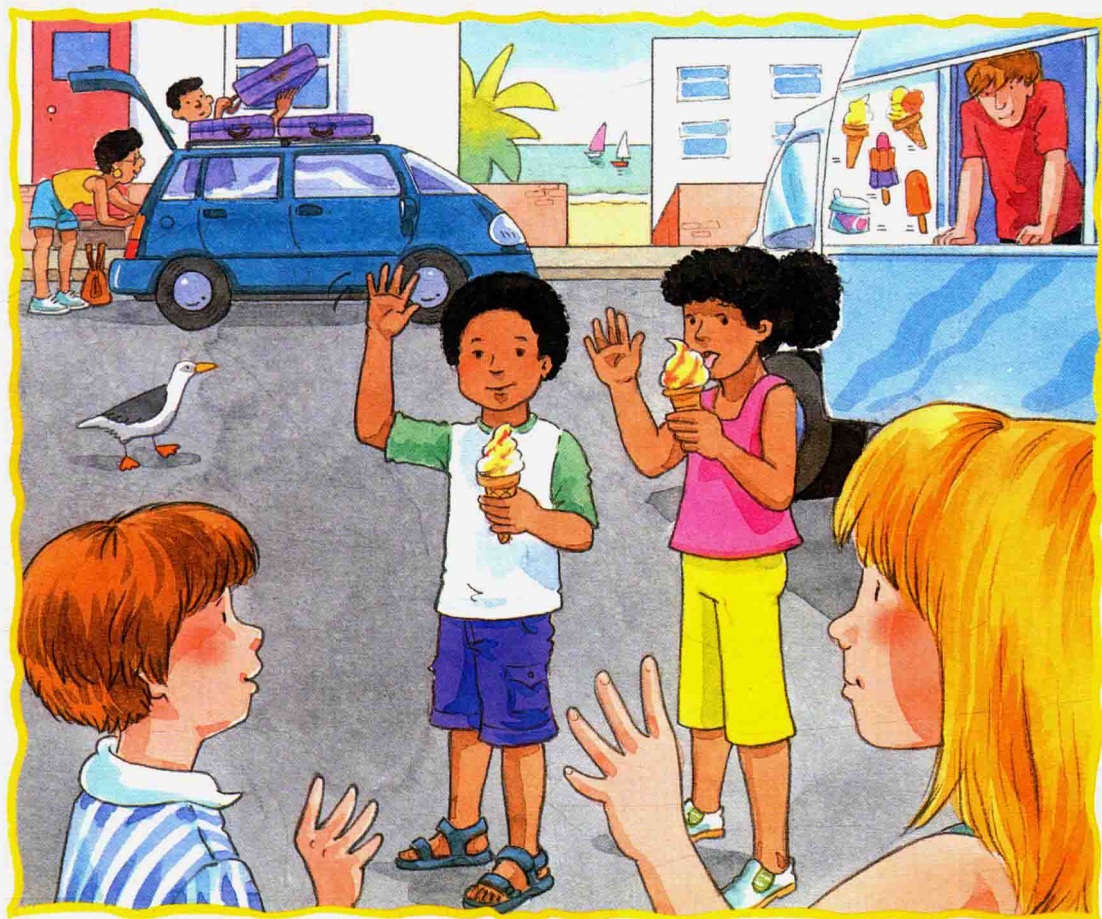
去年，假期的第一天，扎克就把他所有的零花钱都用光了。度假周的后几天，当他看到自己想要的新玩具时，却没钱买了。扎克的姐姐告诉他，他应该更有计划地花钱。

Last year, Zac used up all his spending money on the first day of his holiday. Later in the week, when he saw a new toy that he wanted, he couldn't afford to buy it. Zac's older sister tells him he should have budgeted more carefully.



扎克为什么不能买这个玩具？

Why can't Zac buy the toy?



今年的假期，扎克知道他应该花多少钱，并且认真计划，细水长流，直到假期的最后一天还有钱花。这就是有计划地花钱。

This year, Zac knows how much he has to spend, and is careful to make it last so that he still has some money left on the very last day of the holiday. This is called

我会有计划地花钱
I can budget my money



你花钱有计划吗？

Do you budget your money?



埃米莉喜欢上了她平板电脑中一款新的电子游戏，但是埃米莉未经妈妈同意，买了这款游戏里的许多额外产品，花了很多钱。妈妈对此非常生气。

Emily loves the new game on her tablet. But by buying extra items in the game without asking her mum's permission she has run up an enormous bill. Emily's mum is very cross that she has spent a lot of money.



埃米莉为什么有麻烦了？

Why is Emily in trouble?



埃米莉现在认识到了，玩网上电子游戏很容易在没有意识到的情况下就把钱花了。现在她想在网上购买电子游戏产品时，总让妈妈先帮她核查。

Emily knows now that it can be very easy to spend money in games and online without realising. She always asks her mum to check and help her if she wants to buy items in games or on the internet.

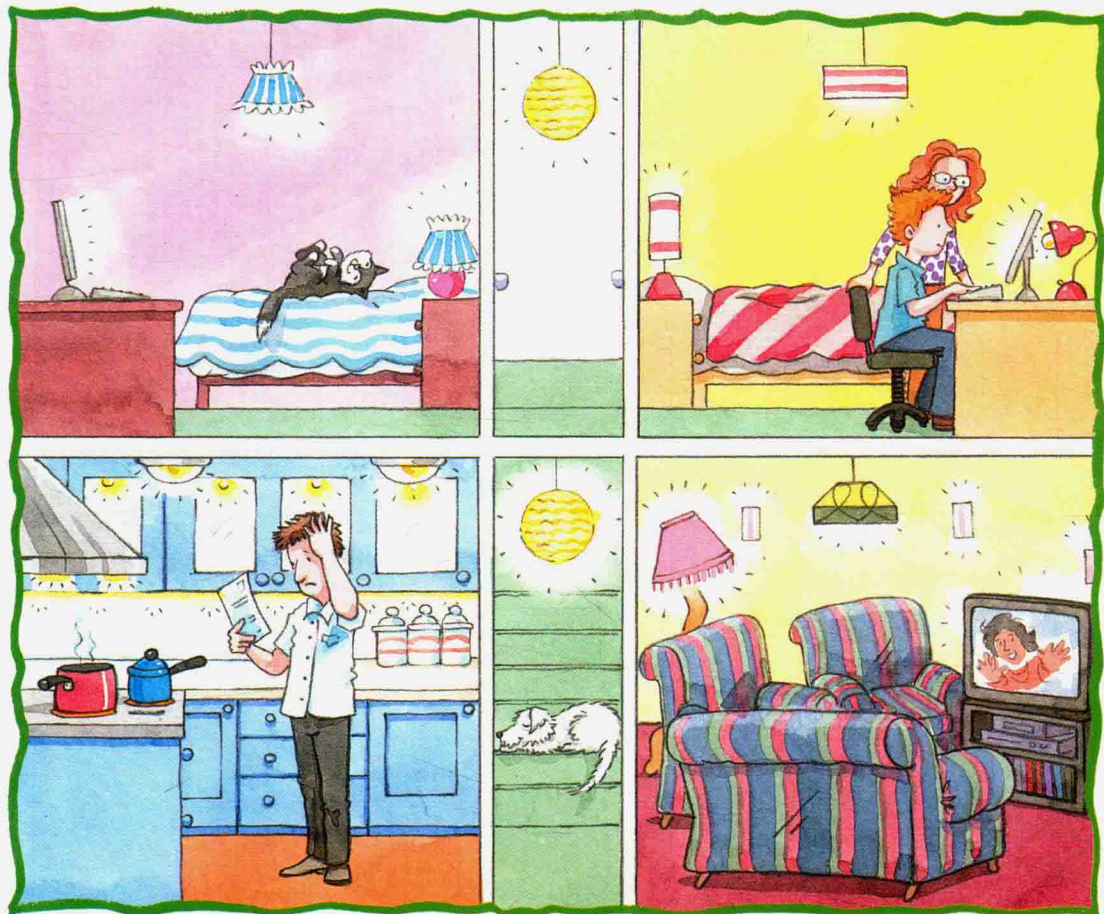
在网上买电子游戏前
你征求家长的意见吗？

Do you ask before spending
online in games?

家长同意我才
买电子游戏

I ask
permission
before I
buy items in
games





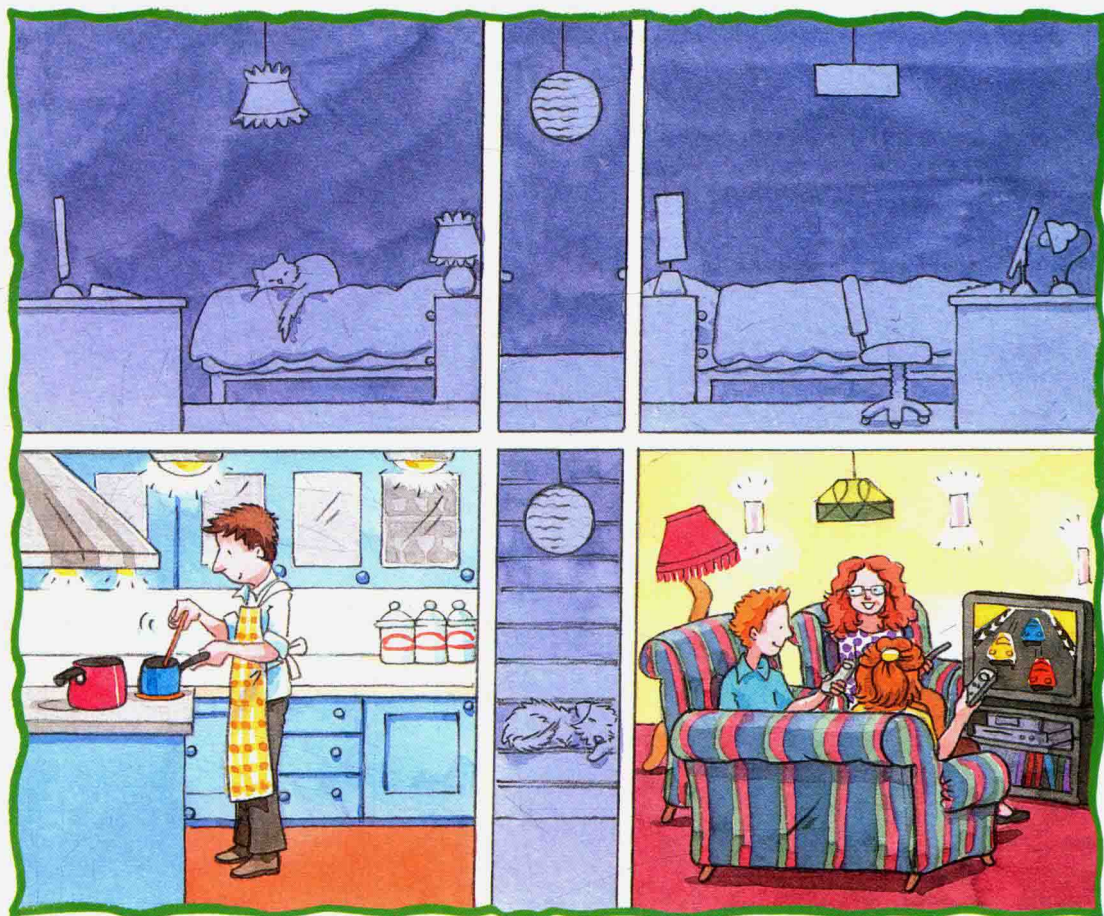
鲁比和罗比的爸爸很不高兴，因为家里最近的电费账单数额很大。全家人检查了一下房间，发现很多灯和电器都开着，却没人用。这就是在浪费钱。

Ruby and Robbie's dad is upset because their latest electricity bill is very high. The family look around the house and find many lights and appliances switched on but not being used. This is wasting money.



电费为什么那么高？

What has caused the big bill?



家里的电费低多了，因为每个人都随手关灯，电器不用时他们会把电源关掉，而不是像以前那样使电器处于待机状态。

The family's electricity bills are much lower now that everyone turns off lights when they are not needed. And instead of leaving appliances on standby, they turn them off completely.

你在家和在学校都帮着节电省钱吗？

Do you help make savings at home and at school?

我帮着节电省钱

I help make savings





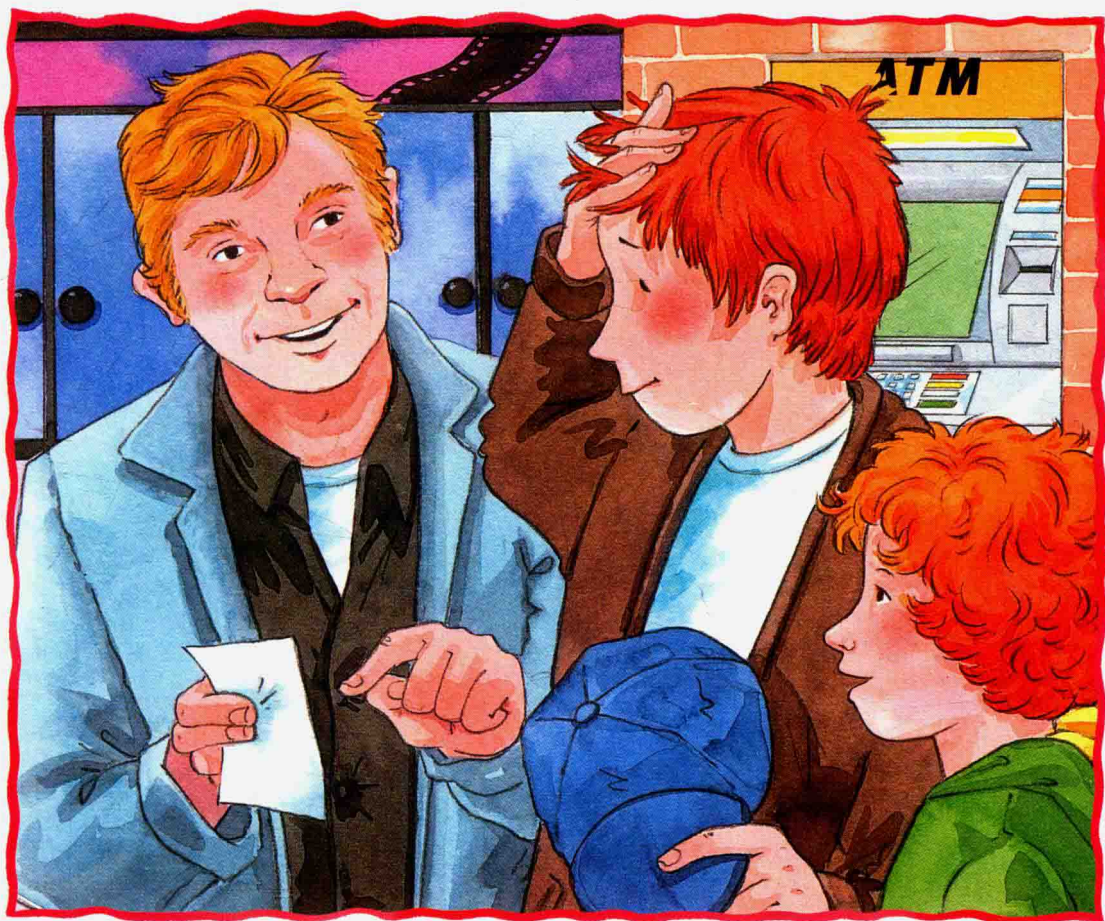
德克兰和他的哥哥奥斯卡到电影院看电影。奥斯卡用借记卡买了电影票、糖果和爆米花。当他想从自动取款机中取点现金买回家的车票时，发现他的账户里没钱了。

Declan and his older brother, Oscar, have been to the cinema. Oscar paid for their tickets, sweets and popcorn using his debit card. When he tries to take cash out of the ATM for their bus fare home, there is no money left in his account.



账户里为什么没钱了？

Why is there no money?



爸爸解释说，奥斯卡用现金卡支付时，钱是直接出自他的储蓄账户。现在奥斯卡明白了刷卡消费就等于支付现金。

Dad explains that Oscar's cash card takes money straight out of his savings account. Now Oscar understands that spending using a card is just the same as handing over banknotes and coins

你知道你的钱是怎么支付的吗？

Do you understand how your money works?

我
是
了
解

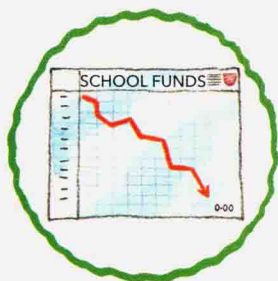
我知道我的钱
是怎么支付的
I know how
money works





孩子们需要一些新的体育设备，但校长说目前学校没有钱来购买这些体育设备。孩子们好失望。

The children would like some new playground equipment at school, but the head teacher explains that there isn't enough money to buy any at the moment. The children are disappointed.



学校为什么不能买新的体育设备？

Why can't the school buy new playground equipment?