

愛情和金錢

# WE ARE NEW YORK

雜誌



ENGLISH  
中文

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## WE ARE NEW YORK 全新電視節目

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# 本集內容

**本集故事：愛情和金錢** 第2 - 7頁

---

**人物介紹** 第8 - 9頁

---

**我們的做法** 第10 - 11頁

---

**你能做甚麼** 第12 - 13頁

---

**你能說甚麼** 第14頁

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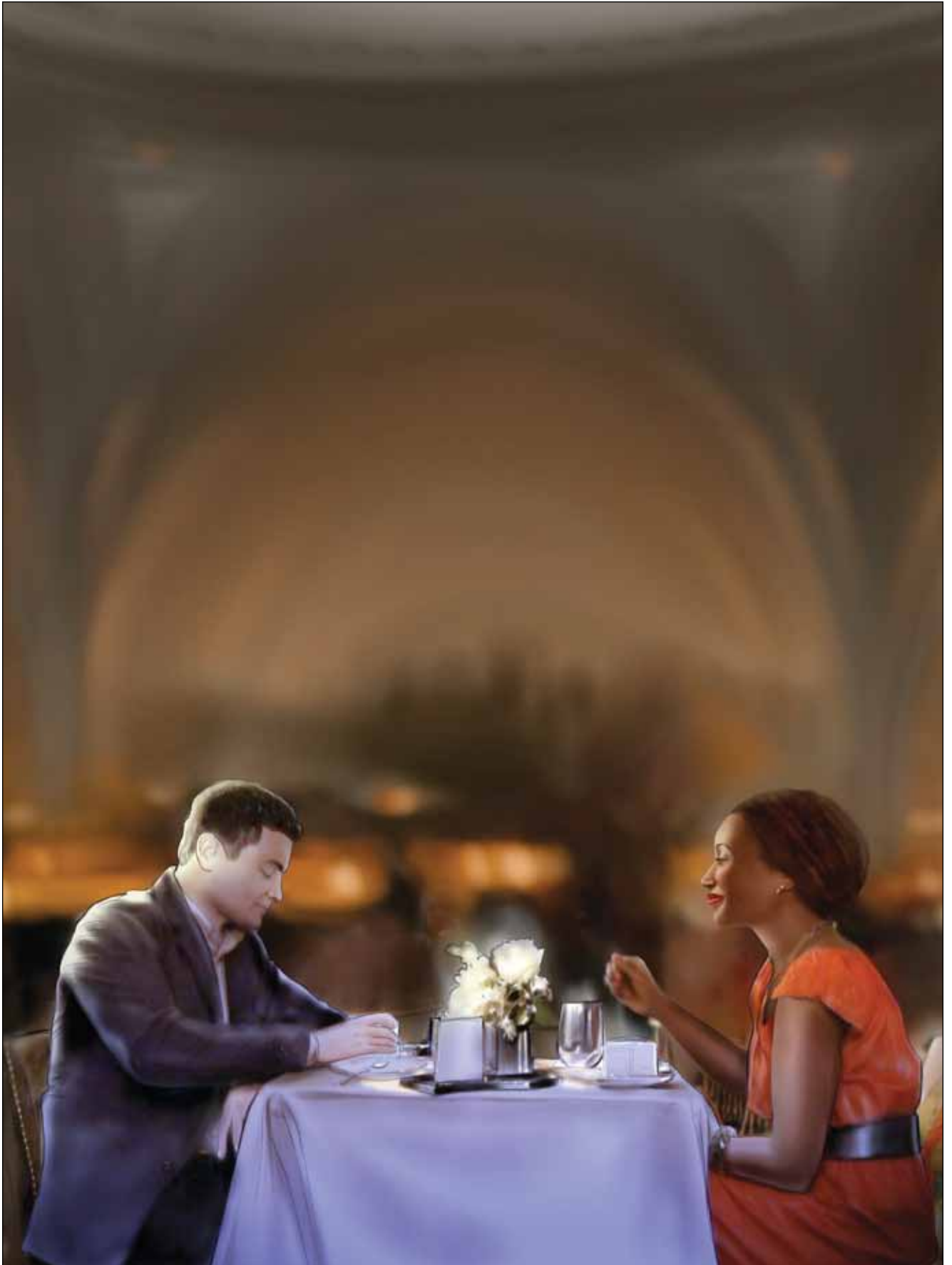
**實用詞彙** 第15頁

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## 本集故事

# 愛情和金錢

蘇菲在一家美甲沙龍工作。她遇見在一家餐廳工作的喬治。他們彼此傾心。喬治贏得了餐廳裡的一頓免費晚餐，於是邀請蘇菲，開始他們的第一次約會。這家餐廳消費很高，所以蘇菲誤認為喬治很有錢。而蘇菲的入時打扮也讓喬治以為她很有錢！在朋友的幫助下，喬治和蘇菲對紐約這個城市的一些問題有了很多瞭解，例如金錢、銀行業務和愛情。那麼，到最後，他們會告訴彼此真相嗎？



喬治的上班地點



1

喬治是本月最佳員工，他今晚有個約會。老板獎勵他一頓免費晚餐。



2

來，穿上我這件夾克，肯定會讓她印象深刻。

當天晚上



3

你到這兒才兩年嗎？  
兩年就這麼成功了，  
真了不起！

嗯，我知道怎麼去…  
理財。



4



5

我相信你的錢一定存在  
一家很好的銀行。你存在  
哪家銀行呢？



6

我的銀行？！  
啊，沒有！

呃， 嗯…



第二天



阿布都，你快幫幫我。她以為我很有錢！她問我在哪家銀行存錢。我其實連個銀行帳戶都沒有！



你幫我開個戶頭吧！



老兄，這是不行的！你得開個自己的帳戶。這事兒得你自己去辦。



你跟我走。下班後，我們來找家合適的銀行。要選一家合適的銀行，你得先問一些問題。

在銀行



你們有沒有簡易銀行帳戶？就是那種要不了多少錢的帳戶？

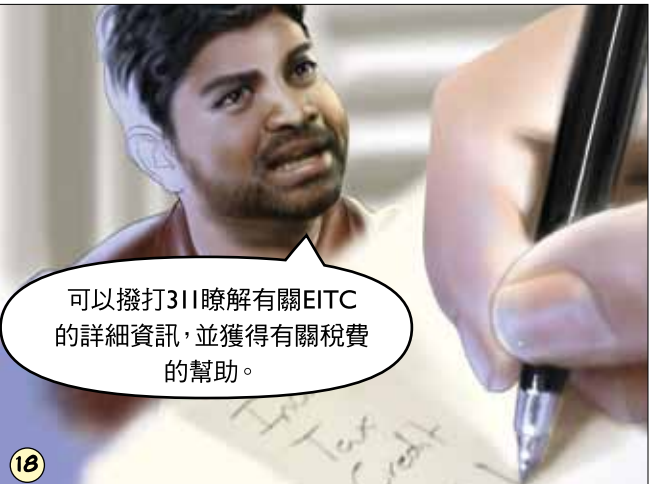


問得好。我們有一種基本銀行帳戶。收費很低。每個銀行都有這種帳戶。

## 蘇菲的上班地點



## 在餐廳





第二天

我喜歡這個公園…

19

…和你一起在這裡，蘇菲…這簡直太完美了！

20

難道你不覺得去那家高級餐廳更好嗎？你不是常去那兒嗎？

21

呃，我確實是常去那兒…因為那是我工作的地方。

22

真的嗎？我在一家美甲沙龍工作。喬治，你知道的，我是真的喜歡你。

我也是真的喜歡你。

23

## 人物介紹



### 喬治

我兩年前來到紐約。我住在可樂娜，去曼哈頓的一家餐廳工作。工作雖然辛苦，但我在那兒交到了好朋友。我們就像一家人一樣！我們互相照顧，互相幫助。和他們在一起，我不覺得孤單。



### 阿布都

喬治是我上班地方最好的朋友。每次他難過的時候，我都會安慰他，讓他振作起來。我來自一個大家庭，已經習慣了幫助弟弟妹妹。我經常告訴喬治：「你要多問問題。」如果你問的問題好，就會找到解決問題的方法，任何事情都難不倒你！我就是這麼過來的！



### 蘇

我和喬治、阿布同在一家餐廳工作。我是廚師長。我要確保廚房乾淨衛生，做出的食物美味可口。我還要確保廚房安全，不讓一個員工受傷。我並不富有，但是我知道怎麼理財。我清楚我賺了多少錢，而且從不超支。

## 蘇菲

我住在弗萊布許，在一家美甲沙龍工作。我在美甲沙龍賺的錢都寄回海地，貼補家用。我的朋友蘿絲知道我要寄錢回家。她教我怎麼從小處省錢，比如說在買吃的東西時使用折價券。我買甚麼東西都會貨比三家，只買最實惠的。



## 蘿絲

我從韓國來紐約的時候，身上沒有多少錢。找到工作後，我就開了個銀行帳戶。我跑了四家銀行，找到了最合適的一家。我開的這種帳戶收費很少，每個銀行都有這種基本銀行帳戶。我經常把我學到的有關銀行的知識，還有怎麼省錢的方法告訴其他人。這是我幫助朋友的一種方式。

## 銀行經理

我是一家銀行的經理。我幫助很多移民開設銀行帳戶。回答客戶的疑問是我的工作職責，我希望能幫幫他們。我知道來到一個完全陌生的國家是什麼感覺。十年前，我從奈及利亞來到紐約，一切都從頭開始。我喜歡客戶問問題。這可以幫助他們作出更好的理財決定。他們瞭解的知識越多越好。



## 我們的做法

來看看我們怎麼獲得理財方面的幫助。  
可能這些建議對你也有幫助。

- 1 我需要提出問題並得到建議。我和信任的人進行了討論，並撥打了311。
- 2 在紐約市，外來移民可以開設銀行帳戶。每個人都可以去銀行或者信用社瞭解情況。每家銀行都是不一樣的，你要找到最適合你的一家。你可以找一個會說你的語言的人面談。
- 3 我撥打311尋找一個**財務自助中心**。從那兒可以獲得理財幫助。
- 4 我最好的朋友阿布都瞭解到有關「**勞動所得稅抵減項額(EITC)**」的資訊。透過它可以從稅費中獲得退款。他把有關EITC的資訊告訴了我。這幫了我很大的忙。
- 5 我兌現支票和寄錢回家的時候，我沒有再去支票兌現點，因為他們的收費太貴。
- 6 記住這個最重要的建議：富裕不是快樂的必要條件





## 我們的做法

當然，銀行不是存錢的唯一地方。信用社也是一個很好很安全的存錢選擇。



紐約的每家銀行都有一種基本銀行帳戶，收費很低。但是，你得去申請！多去幾家銀行或信用社看看，然後再決定選哪一家。你會找到適合你存錢的好地方的。

如果你學會怎麼理財，就能把更多的錢用在最關鍵的事情上。先把你一個月的開銷項目逐項列在清單上。然後，寫下清單上每項開銷所花費的錢數。這樣，你就知道你的錢都去哪兒了。



我知道了不要讓別人來幫我開設帳戶。我得親自去辦。開設銀行帳戶不需要很多錢。而且，錢存在銀行裡是很安全的！總比把錢藏在床底下好！

## 你能做甚麼

這裡有一些幫助人們理財的建議。

與你的家人和朋友分享這本雜誌中的資訊。你可以改變他們的生活。

### 目標

你想開個銀行帳戶。

1. 去附近的銀行或者信用社。  
帶上一個朋友。
2. 問一下銀行或者信用社，你要開戶的話需要甚麼身份證明文件。不同地方可能會有不同的規定。

### 目標

你想存點錢，為將來做打算。

1. 做個預算，為存錢制定一個計劃，控制你的花銷。
2. 撥打311尋找財務自助中心，獲得理財幫助。

3. 向銀行或者信用社索取一個帳戶所會徵收的所有費用書面說明。

4. 問清楚以下項目的收費：

- 使用ATM或簽帳卡。
- 帳戶中的存款低於最低餘額要求。
- 支票兌現。
- 開的支票金額比帳戶餘額高。
- 給家裡寄錢。

3. 紐約市的**財務自助中心**還能幫你選擇銀行或者信用社。

5. 311全天24小時開通，  
完全免費。  
311 提供中文服務。

4. 撥打免費電話**311**獲得有關稅費的幫助。諮詢有關「**勞動所得稅抵減項額(EITC)**」的資訊。它可以從稅費中給你一些退款。

## 你能說甚麼

在銀行或者信用社，你可以說：

- 我想開個帳戶。
- 你們這兒有哪些類型的帳戶？
- 請介紹一下你們的基本銀行帳戶。我想要個收費很低或者不收費的帳戶。
- 我的帳戶有最低餘額要求嗎？有的話，是多少？

**記下答案，回家再仔細看看。這可以讓你對不同的銀行和信用社進行比較，幫助你做出最好的選擇。**

在銀行或者信用社，你還可以說：

- 使用ATM卡要收費嗎？那在其他銀行或者別的地方使用ATM卡呢？
- 如果我開出的支票金額比帳戶餘額高，會被扣錢嗎？會的話，是多少？
- 能不能給我一個帳戶所會徵收的所有費用的書面說明？

**你還可以問一下銀行裡有沒有人會說中文。**

如果你撥打311尋求幫助，你可以說：

- 我想瞭解有關「勞動所得稅抵減項額(EITC)」的資訊。
- 我想獲得選擇銀行方面的幫助。
- 我想獲得關於稅費的幫助。
- 這附近有沒有財務自助中心，可以幫助解決財務問題？

**你也可以要求一個翻譯員。311提供中文服務。全天24小時開通。**



### 建議

有關你應該怎麼做的建議和意見。

你可以撥打311，獲得有關理財的好建議。

### 預算

為存錢和控制花銷制定的計劃。

**預算**可以幫助你理財，確保你不會超支。每個人都應該制定一個預算方案。

### 信用社

安全存錢的好地方。

要在**信用社**存錢，你得申請加入，成為會員。

### 勞動所得稅抵減項額 (EITC)

你可以從稅費中獲得的退款。很多有工作的人和家庭可以獲得這類退款。

很多紐約人透過**EITC**從稅費中獲得退款。請撥打311諮詢相關資訊。

### 收費

收取的服務費用。

每家銀行都有一種基本銀行帳戶，**收費**很低。請諮詢相關資訊。

### 財務自助中心

在這裡你可以免費獲得理財方面的幫助。

紐約市新開了多個**財務自助中心**，為人們提供幫助。請撥打311找一個財務自助中心。

### 最低餘額要求

你的帳戶必須留有的最低存款數目，以避免繳納費用。

確保你知道**最低餘額要求**是多少。有些銀行和信用社在你的存款低於最低餘額要求時會收取費用。

### 311

你可以撥打這個免費電話號碼瞭解紐約市服務的相關資訊。

撥打**311**時你可以說中文。

# WE ARE NEW YORK

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**Love and Money**

# **WE ARE NEW YORK** **Magazine**



**ENGLISH**

# Learn English on TV with our stories



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We Are New York Magazines created and written by Kayhan Irani and Anthony Tassi. Illustration and Art by Stedroy Cleghorne. Translations by Eriksen Translations Inc. Design Director: André M. Pennycooke.

Special Thanks: Leslee Oppenheim, David Hellman, K. Webster, Fatima Ashraf, John Mogulescu, Dennis M. Walcott; Malvina Acevedo, Dan Apfel, Vanessa Bransburg, Caitlyn Brazill, Jennifer Chin, Courtney Collins, Deyanira Del Rio, Irene Dominguez, Demetric Duckett, Shaifa Farooqui, Lynn Fitzgerald, Brian Gately, Mae Watson Grote, Jeniffer Herrera-Andujar, Lai-Sheung Huie, Cathi Kim, Anja Luesink, Deborah Mack, Cathleen Mahon, Millard Owens, Pam Ownes, Rachel Pierre, Blondel Pinnock, Perquida Williams, The Neighborhood Economic Development and Advocacy Project, New York City Department of Consumer Affairs, New York City Office of Financial Empowerment.

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# What's Inside

**The Story: Love and Money**      Pages 2 - 7

---

**Who We Are**      Pages 8 - 9

---

**How We Did It**      Pages 10 - 11

---

**What You Can Do**      Pages 12 - 13

---

**What You Can Say**      Page 14

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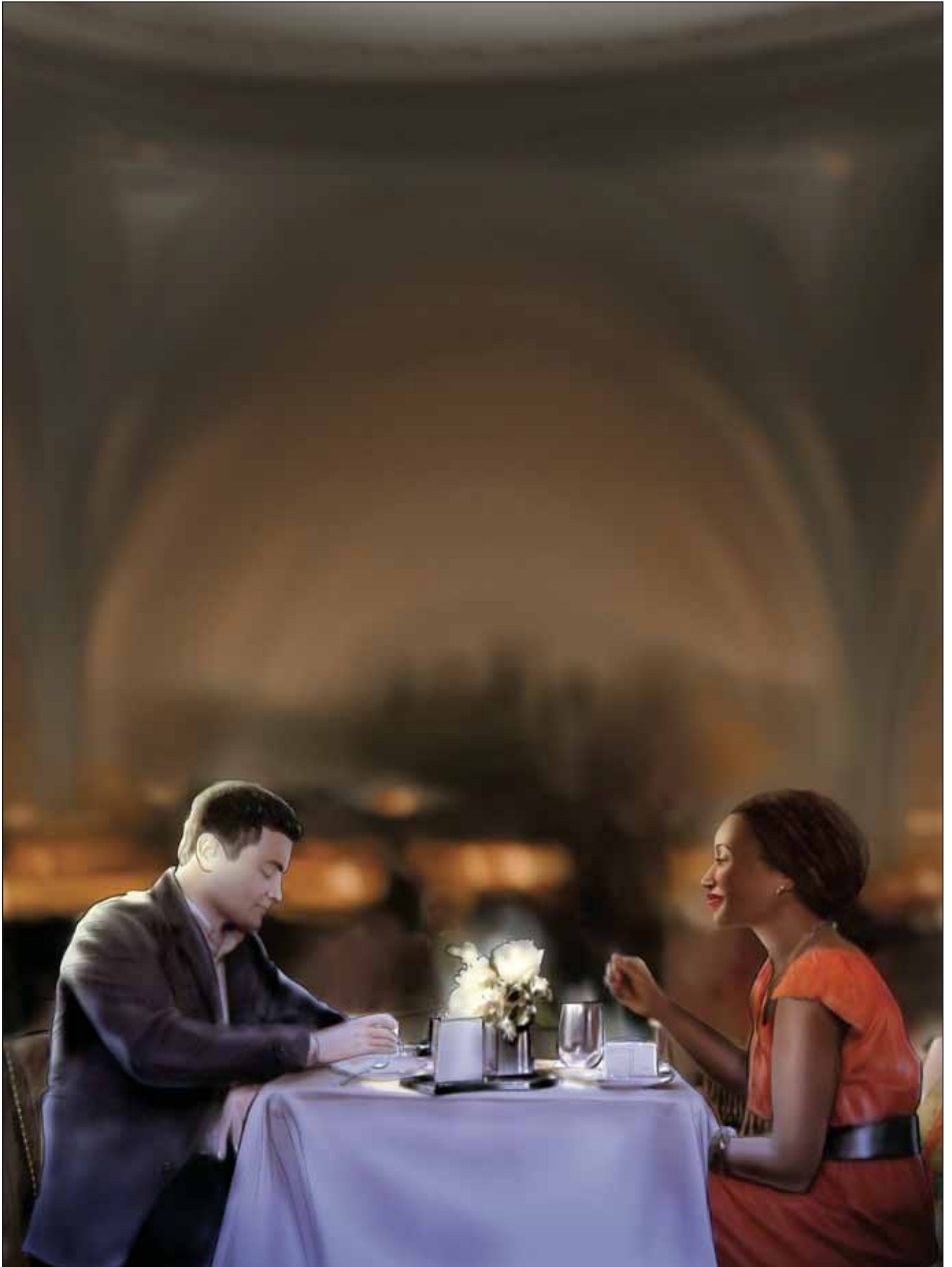
**Helpful Words**      Page 15

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## THE STORY

# Love and Money

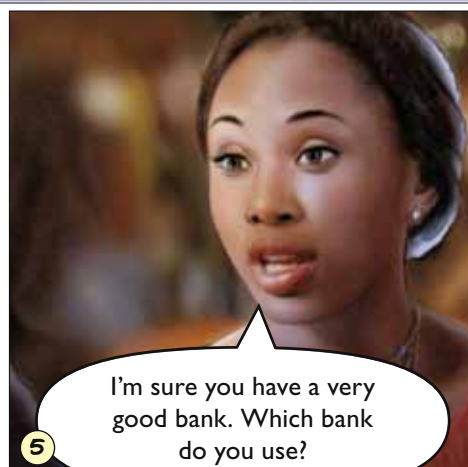
Sophie works in a nail salon. She meets Jorge who works in a restaurant. They like each other. Jorge wins a free dinner at his restaurant and invites Sophie for their first date. The restaurant is so expensive that Sophie thinks Jorge is rich. Sophie's dress is so fancy that Jorge thinks she's rich, too! With the help of their friends, Jorge and Sophie learn a lot about money, banking, and love in New York City. In the end, will they tell each other the truth?



At Jorge's Job

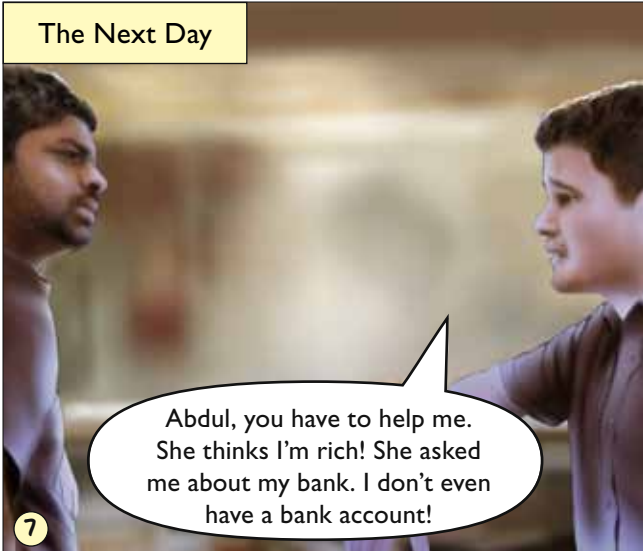


Later That Night





The Next Day



At The Bank



At Sophie's Job



I don't have a bank account. I go to the check cashing place on the corner. I can send money back home to Haiti.

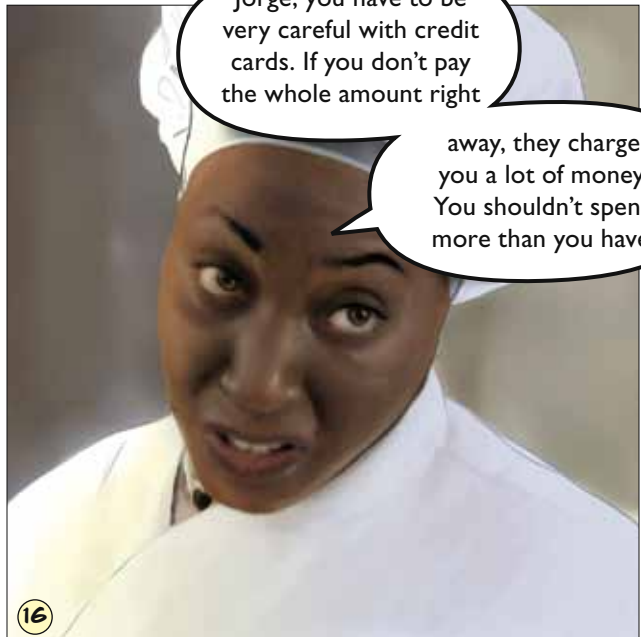


That place?! They are so expensive. At my bank, I cash checks for free. Immigrants can open bank accounts in New York City.

At The Restaurant



I opened a bank account and look what I can get! A credit card!

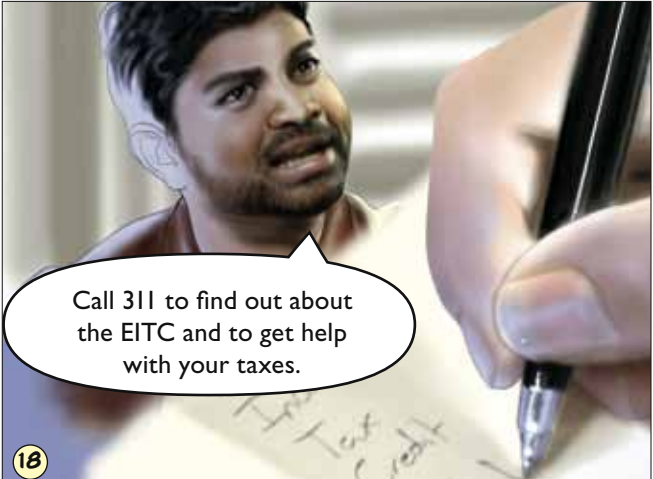


Jorge, you have to be very careful with credit cards. If you don't pay the whole amount right

away, they charge you a lot of money. You shouldn't spend more than you have.



Hey, look at this! It's a way to get money back from taxes – our money. It's called the Earned Income Tax Credit (EITC).



Call 311 to find out about the EITC and to get help with your taxes.



The Next Date



I love this park...

19



... And being here with you Sophie... This is perfect!

20



Are you sure you wouldn't prefer going to that fancy restaurant? Don't you go there all the time?

21



Well, I do go there all the time... I work there.

22



Really? I work in a nail salon. You know, Jorge I really like you.

I really like you, too.

23

## WHO WE ARE



### JORGE

I came to New York City two years ago. I live in Corona, and I work at a restaurant in Manhattan. It's hard work, but I have good friends there. We are like family! We take care of each other. We help each other. With them, I'm never lonely.



### ABDUL

Jorge is my best friend at work. Whenever he feels sad, I cheer him up. I come from a large family. I'm used to helping my brothers and sisters. I always tell Jorge, "You've got to ask questions." If you ask good questions you can figure out how to do anything! That's how I made it here!



### SUE

I work with Jorge and Abdul in the restaurant. I'm the boss in the kitchen. I make sure the food tastes good and the kitchen is clean. I also make sure the kitchen is safe for the workers so that no one gets hurt. I'm not rich, but I know how to manage my money. I know exactly how much I make, and I never spend more than I have.

## SOPHIE

I live in Flatbush, and I work in a nail salon. The money I earn in the nail salon helps my family back home in Haiti. My friend, Rose, knows I need to send money home. She showed me how I could save money by doing little things, like using coupons when I go shopping for food. I also shop around for the best prices on everything I buy.



## ROSE

When I came to New York from Korea, I didn't have a lot of money. When I got a job, I opened a bank account. I went to four different banks to find the best one. My bank account has very low fees – all banks have a basic bank account like mine. I always tell people what I've learned about banks and saving money. That's one way I help my friends.



## BANK MANAGER

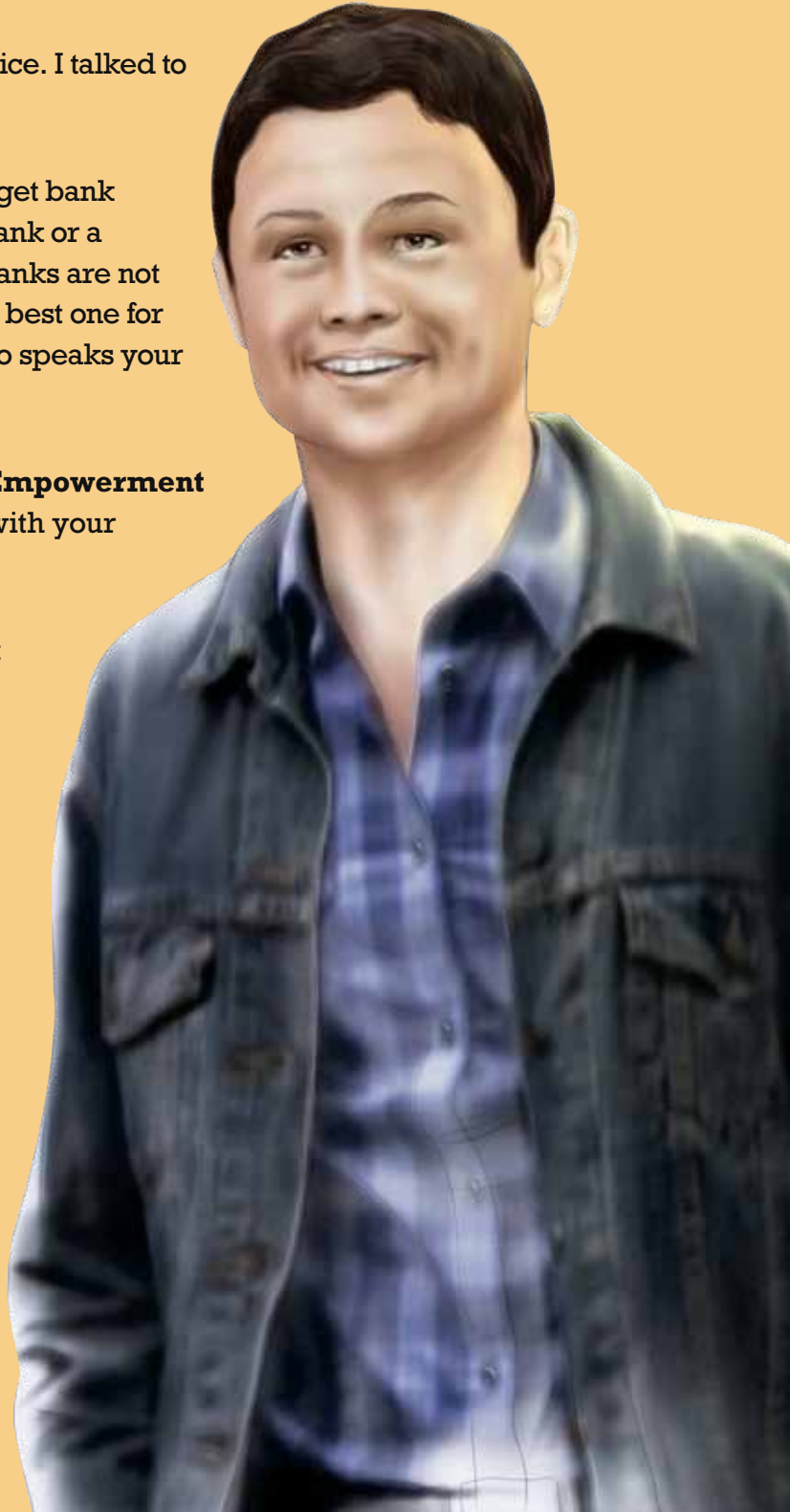
I'm the manager at a bank. I help many immigrants open bank accounts. It's my job to answer questions and I try to be helpful. I know how it feels to be in a new country. When I came to New York from Nigeria ten years ago, I had to start all over. I like it when customers ask questions. It helps them make better decisions about their money. The more they know, the better.



## HOW WE DID IT

**Here's how we got help with managing our money. Maybe these ideas will help you too.**

- 1** I had to ask questions and get advice. I talked to people I trust, and I called 311.
- 2** In New York City immigrants can get bank accounts. Anyone can go into a bank or a credit union and ask questions. Banks are not all the same – you have to find the best one for you. You can ask for someone who speaks your language.
- 3** I called 311 to find a **Financial Empowerment Center**. You can get help there with your money.
- 4** My best friend, Abdul, found out about the **Earned Income Tax Credit (EITC)**. It's a way to get money back from taxes. He told me about the EITC. It helped me a lot.
- 5** I stopped going to the check cashing store. They were charging me too much money to cash my checks and to send money home.
- 6** Here's the best advice: You don't have to be rich to be happy.



## HOW WE DID IT

Banks are not the only place to keep your money. Credit unions are also a good choice, and your money will be safe.



Every bank in New York has a basic bank account with very low fees. But, you have to ask for it! Go to different banks or credit unions before you choose one. You will find the right place for your money.

If you learn how to manage your money, you'll have more to spend on the things most important to you. Start by listing everything you spend money on for one month. Next write how much you paid for each thing on your list. Then, you'll know where your money is going.



I learned not to ask anyone else to open an account for me. I had to do it myself. You don't need a lot of money to open a bank account. And your money is safe! It's better than keeping it under the bed!

## WHAT YOU CAN DO

### Here are some ideas for helping people manage their money.

Share the information in this magazine with your family and friends. You can make a difference in their lives.

### Goal

You want to open a bank account.

1. Visit the banks and credit unions in your neighborhood. Bring a friend with you.
2. Ask the bank or credit union what kind of ID you need to open an account. There may be different rules.

### Goal

You want to save money for the future.

1. Make a budget – a plan for saving money and controlling your spending.
2. Call 311 to find a **Financial Empowerment Center** where you can get help with your money.

**3.** Ask the bank or credit union for a written explanation of all the fees they charge for having an account.

**4.** Ask about fees for:

- Using an ATM or debit card.
- Having less money in your account than the minimum balance.
- Cashing checks.
- Writing a check for more money than you have in your account.
- Sending money to your family.

**3.** The City's **Financial Empowerment Centers** can help you find a bank or credit union.

**5.** You can call 311 for free, 24 hours a day.  
311 speaks your language.

**4.** Call 311 for free help with your taxes. Ask about the **Earned Income Tax Credit (EITC)**. It can give you money back from taxes.

## WHAT YOU CAN SAY

At a bank or credit union, you can say:

- I would like to open an account.
- What kinds of accounts do you have?
- Please tell me about your basic bank account. I want an account with very low or no fees.
- Do I need to have a minimum balance in my account? How much?

**Write down the answers and read them at home later. This will help you to compare the banks and credit unions and make the best choice.**

At a bank or credit union, you can also say:

- Are there any fees for using an ATM card? What if I use my ATM card at other banks or other places?
- Will you charge me a fee if I write a check for more money than I have in my account? How much?
- Can you please give me a written statement of all the fees you will charge me to have an account here?

**You can also ask if someone at the bank speaks your language.**

If you call 311 for help, you can say:

- I would like information about the Earned Income Tax Credit (EITC).
- I want help finding a bank.
- I want help with my taxes.
- Is there a Financial Empowerment Center in my neighborhood that helps people with money problems?

**You can also ask for an interpreter. 311 speaks your language. 24 hours a day.**



## HELPFUL WORDS

### Advice

Suggestions and opinions about what you can do.

You can get good **advice** about managing your money by calling 311.

### Budget

A plan for saving money and controlling your spending.

A **budget** can help you manage your money to make sure you don't spend more than you earn. Everyone needs to make one.

### Credit Union

A safe place to keep your money.

To keep your money at a **credit union**, you join and become a member.

### Earned Income Tax Credit (EITC)

Money that you can get back from your taxes. Many working people and families can get this refund.

Many New Yorkers get money back from their taxes with the **EITC**. Call 311 and ask about it.

### Fee

A charge for a service.

Every bank has a basic bank account with very low **fees**. Ask about it.

### Financial Empowerment Center

A place to go for free help to manage your money.

New York City has new **Financial Empowerment Centers** to help people. Call 311 to find one.

### Minimum Balance

The lowest amount of money you must have in your account to avoid paying a fee.

Make sure you know how much the **minimum balance** is. Some banks and credit unions charge fees if you go below the minimum balance.

### 311

The free telephone number you can call for information about City services.

You can speak your language when you call **311**.

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