

سطح: متوسط / موضوع: کارت اعتباری دانشجویی / سخنران: مکالمه بین آقا و خانم / طول: ۰۲:۰۰

در این پادکست در رابطه با **کارت اعتباری دانشجویی** از سایت تیچر رجایی، یک پادکست در سطح آسان از پادکست های عمومی برای تقویت مهارت شنیداری شما تهیه گردیده است.

متن پادکست به همراه PDF آن برای شما عزیزان تهیه گردیده است.



تمرینات قبل از گوش دادن به پادکست

کارت های اعتباری دانشجویی محبوبیت روزافزونی پیدا می کنند و تعدادی از وب سایت ها می توانند اطلاعاتی را در مورد مقایسه گزینه های شما ارائه دهند. با در نظر داشتن این ایده ها ، مزایا و معایب استفاده از کارت های اعتباری ، به ویژه برای افراد در سن شما و در شرایط مالی مشابه چیست؟

چند تمرین آنلاین:

تحقیق درباره دو کارت اعتباری مختلف ارائه شده بصورت آنلاین که مخصوص دانشجویان است را انجام دهید و آنها را براساس هزینه کارت اعتباری، نرخ بهره و مزایای هر کدام مقایسه کنید. به عنوان بخشی از تحقیقات خود، بررسی کنید که آیا این شرکت ها نظارت اعتباری را ارائه می دهند که یکی از اجزای خدمات حفاظت از سرقت هویت است. علاوه بر این، بررسی کنید که آیا هزینه های پنهانی وجود دارد که کاربران کارت اعتباری ممکن است هنگام استفاده از کارت از آن مطلع نباشند. آیا گزینه های دیگری غیر از کارت های اعتباری وجود دارد که دانشجویان بتوانند از آنها برای خرید استفاده کنند؟

تمرین

لطفا با دقت به پادکست زیر گوش دهید و به همراه آن گفتگو را بخوانید. در نهایت، واژگان کلیدی و جملات نمونه را مرور کنید.

Man: Hi, Sis. I just came over to drop off the DVDs you wanted, and . . . Hey, wow!? Where did you get all of this stuff?

Woman: I bought it. So, what do you think of my new entertainment center? And the widescreen TV . . .

Man: Bought it?

Woman: . . . and my new DVD player. Here, let me show you my stereo. You can really rock the house with this one.

Man: But where did you get the dough to buy all this? You didn't borrow money from mom and dad again, did you?

Woman: Of course not. I got it with this!

Man: This? Let me see that . . . Have you been using Dad's credit card again?

Woman: No, silly. It's mine. It's student credit card.

Man: A student credit card? How in the world did you get one of these?

Woman: I got an application in the mail.

Man: Well, why did you get one in the first place?

Woman: Listen. Times are changing, and having a credit card helps you build a credit rating, control spending, and even buy things that you can't pay with cash . . . like the plane ticket I got recently.

Man: What plane ticket?

Woman: Oh yeah, my roommate and I are going to Hawaii over the school break, and course, I needed some new clothes for that so . . .

Man: I don't want to hear it. How does having a student credit card control spending? It sounds you've spent yourself in a hole. Anyway, student credit cards just lead to impulse spending . . . as I can see here. And the interest rates of student credit cards are usually sky-high, and if you miss a payment, the rates, well, just jump!

Woman: Ah. The credit card has a credit limit . . .

Man: . . . of \$20,000?

Woman: No, no quite that high. Anyway, . . .

Man: I've heard enough.

Woman: Did I tell you we now get digital cable with over 100 channels? Oh, and here's your birthday present. A new MP3 player . . .

Man: Yeah. Oh, don't tell me. Charged on the credit card. Listen. Hey, I don't think having a student credit card is a bad idea, but this is ridiculous. And how in the world are you going to pay off your credit card bill?

Woman: Um, with my birthday money? It's coming up in a week.

Man: Hey, let's sit down and talk about how you're going to pay things back, and maybe we can come up with a budget that will help you get out of this mess. That's the least I can do.

اصطلاحات:

"dough" = پول (غیر رسمی)

"I need more dough to pay off my credit card bill."

"have money to burn" = پول زیادی داشتن

"Sara's dad always gives her a big allowance, so she has money to burn."

جملات و واژگان نمونه

stuff (noun): اقلام متفرقه

-His room is filled with stuff he bought on his credit card.

in the world: برای تاکید بر گفته های کسی استفاده میشود

-Why in the world would you buy an expensive TV if you didn't have enough money?

rating (noun): معیار خوب بودن چیزی

-You should look over the ratings for MP3 players before you buy one.

over (preposition): در طول

-You shouldn't travel over the weekend because the weather is expected to be terrible.

spend yourself in a hole (idiom): بیش از حد خرج کردن که باعث بدهی میشود

-Some people spend themselves in a hole because they can't control their shopping habits.

impulse (noun): میل و علاقه ناگهانی

-You can let your impulses to buy stuff get in the way of good common sense and judgement.

sky-high (adjective): بسیار گران

-Prices for houses in this area are sky-high, so I'm going to look for an apartment for the time being.

ridiculous (adjective): احمقانه ، بی دلیل

-Spending more money than you earn is ridiculous and can lead you to major financial problems.

pay back (phrasal verb): پس دادن پول قرض گرفته شده

-Could you lend me \$20 if I pay you back by the end of the week.



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