

## Lesson 4

## 1 TOPIC QUESTION

今日のトピック

# Did you sometimes want very expensive things which you or your parents couldn't afford?

時には、自分や両親に手が届かない高価な物がほしくありませんでしたか？

## 2 ARTICLE

記事

Directions: Read the following article aloud.

課題：以下の記事をはっきりとした声で音読しましょう。



## Budgets

First of all, you have to decide what your budget is for buying things for yourself. Make it what you're comfortable with, and what you can actually afford. Then begin saying no when you exceed your limit. It makes a big difference how you say no, and what happens after you do.

Many people cannot say no. Their desire to buy something over comes their common sense. This leads to them spending outside their means. In the United States, one in four people have more debt than savings. This has a lot to do with the whole buy now pay later idea that is advertised everywhere in the U.S.

Credit cards are easily accessible to people, often with a limit much higher than they can afford. Abuse of a credit card with a high limit can lead to personal bankruptcy. The monthly credit card fees in addition to housing, utilities and other essentials end up totaling more than what the person's income is. Although personal bankruptcy is not something to be proud of it can help the person stabilize their financial situation.

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## 3 VOCABULARY

語い

Directions: First repeat after your tutor and then read aloud by yourself.

課題: 先生の後が続いてくり返した後、今度はひとりで発音してみましょう。

**exceed** 超える

**limit** 限度

**essentials** 生活必需品

**bankruptcy** 破産

**accessible** 利用しやすい

**means** 財力

**stabilize** 安定させる

**financial** 金銭上の

## 4 QUESTIONS

質問

Directions: Read the questions aloud and answer them.

課題: 質問を声に出して読んだ後、答えてみましょう。

1. What do people have to do?
2. Why are so many people in debt in the U.S.?
3. What happens when people do not have enough money to cover their expenses?
4. Are you good at budgeting?