

Hey listeners! Welcome to Scu Universe. I am Su. Last week we went through 7 basic rules of investing in Robert Kiyosaki's book "Rich Dad's Guide to Investing" and today we're gonna expand on that. Let's open with this quote:

Words form thoughts, thoughts form realities, and realities become life.

詞句形成思想，思想成為現實，現實主導人生。

The primary difference between a rich person and a poor person is the words he or she uses.

富人和窮人最大的不同在於言詞的用法。

If you want to change a person's external reality, you need to first change that person's internal reality.

如果你想要改變一個人的外在現實，你必須先改變她的內在現實。

That is done through changing, improving, or updating the words he or she uses.

這要透過改變，改進和更新他的用詞、語句。

If you want to change people's lives, First change their words. The good news is that words are free.

如果想要改變人們的生活，先改變他們的言語。慶幸的是，言語是免費的。

I also believe words are freeing. 言語能夠帶給人們自由。

這也是閱讀好書，或是看和收聽好節目的重要性。我常常跟學生聊到 The Average of Five 五人平均值。

The average of five dictates you're the average of the five people you spend the most time with.

你是五個你最常在一起的人的平均值。

我們花一分鐘，稍微計算一下自己的平均值。你滿意這個平均值嗎？不滿意的話就要花時間充實自己。如果資金足夠的話，也可以花時間和金錢和自己欣賞的人學習。Pay attention to the language they use. 注意他們說話的方式。他們慣用的詞語。每一個領域有每一個領域的語言。This is proficiency. Business English is all about learning the language of business. You're building on your foundation with English to learn a new language. If we're lucky, we do this our entire adult life and we'll never be bored. We get to reinvent ourselves again and again and again.

我很喜歡 Rich Dad 給作者的一個建議，就是不要什麼都自己來。要吸取專業人士的意見和智慧。這個過程的花費也是對自己的未來的投資。I truly believe in the power of education and that brings us back to the three E's:

- Education
- Experience
- Excess Money

想要升等，就要先花時間把基礎打好。You're learning to invest in yourself. 基礎有了累積實戰經驗，you're letting others invest in you. 最後才能收成果實。This is where you become a real investor.

書裡聊到窮人之所以窮就是因為連最基本的 financial statement 財務報表都不會看。連 cash accounting (現金制會計)跟 accrual accounting (應收應付制會計)或是 asset 和 liability 的差別都搞不懂，就想要投資。

人生不管目標夢想多偉大，都要從每個領域的 abc 和 ㄅ ㄆ ㄇ 開始。如果你想要當真正的投資人，就要從熟讀財務報表開始。

Business has a financial statement, a stock certificate is a reflection of a financial statement, every real estate property has a financial statement, and each individual human being has a financial statement.

公司有財務報表，股票證書的價值也是由財務報表運算出來的，房地產也有財務報表，每個人都有自己的財務報表。

People who are not aware of the power of a financial statement often have the least money and the biggest financial problems.

搞不清楚財務報表的重要性的人通常最窮，而且有最糟糕的經濟困難。

其實學習會計的課程也不貴。\$4000有找。如果你覺得自學對你來說太困難，就去上大學的推廣課程或是線上課程。或是從這本書開始也可以，作者有提供入門的財務報表圖表，真的小學生都看得懂。

Either way, there are no shortcuts.

如果你今天真的想要學習投資以下幾個領域的基礎要打好：

- Accounting 會計學
- The tax code 稅法
- Business law 商法
- Corporate law 公司法

A sophisticated investor reads the numbers to get the true story
一個高級的投資者透過數據了解真相。

and begins to see things that the average investor does not see.

也因此能看到一般投資者看不到見解。

A sophisticated investor must see the impact of government regulations, tax codes, corporate law, business law, and accounting law.

一個高級的投資者要能預測政府管制、稅法、公司法、會計法的影響力。

到這裡應該有很多人都覺得太累了，還是躺平 netflix and chill 就好了。我當老師還有諮商師十幾年了，我太了解這種心態。我自己也曾經因為這個心態浪費了自己四年的時間。

I recently went out to lunch with a friend who is working on her thesis for her MBA program. She said she had to rely on her colleagues to interpret the data for her and right away I knew that she's in trouble. I had the same experience in grad school because my math was rusty and I didn't know any programming languages. When it came to advancement opportunities, my colleagues were in a much better position than I was. I knew it and I did nothing about it.

我讀醫學研究所，在實習時我因為數學太差，也不會 R 或是 Python 在整理數據的方面必須要仰賴他人。畢業後，雖然知道應該要彌補技術上的不足，但是當時沒有信心和耐性再重新學習高階統計學和微積分。去年暑假三級 lock down 的時候，我有機會好好反省，終於認清自己真正想要的生活。Now I'm working hard to make that a reality.

我真的發現數理好跟數理不好的人可以說是不同種類的生物。透過數理看見的世界真的更宏大，同時也更細膩。真心鼓勵數學沒學好的朋友至少學會看財務報表。

What takes the longest time to find a good investment is analyzing the numbers.

找好的投資項目最花時間的是分析數據。

Learning to read financial statements is a tedious process, especially when you first begin to learn.

學習看財務報表是個冗長乏味的過程，尤其是剛開始學習的階段。

The good news is that it gets easier and faster as you practice.

慶幸的是熟能生巧。

Not only does it get easier, but you can also review many more investment opportunities almost automatically without thinking—just like riding a bike or driving a car.

分析的過程不但越來越簡單，也越來越有效率，幾乎不用思考，跟開車或騎腳踏車一樣。

成功的第一條件是對學習的熱忱。If you need help, enroll in a program! You got this!

Well, that's all for today. Next week will be our active listening week again so Scott's gonna take over. Thanks for tuning in. Our show is meant to help intermediate learners improve listening through interesting bilingual stories and educational content. If you want to collaborate find us on IG.