

Level 37: Wealth Management (理财与投资)
SPEAKING ROLE-PLAY

Guidelines:

Perform a role-play between **A CAREFREE SPENDER** and **A CONSERVATIVE SAVER**.

- You may be asked to perform either role.
- You may perform the role-play in your group, but you will be assessed individually.
- You may not use any prompts other than the role-play cards.

Grading:

For each role-play task, you will be scored on a holistic scale of 1 to 4 using the following criteria. These criteria are based on the [AP Chinese “Interpersonal Speaking” Scoring Guidelines](#), *scaled down to the appropriate language level*.

CRITERIA:	4: Above Target	3: Target	2: Developing	1: Beginning
TASK COMPLETION	Directly and thoroughly addresses the prompt; includes elaboration and detail. Smoothly connected sentences.	Directly and smoothly addresses the prompt; some elaboration but lacking detail. Sentences loosely connected.	Addresses only some aspects of prompt. Speech is disconnected or incomplete.	Addresses prompt only marginally. Very disjointed sentences or isolated words.
DELIVERY	Natural pace, with minimal hesitation. Accurate pronunciation (including tones), with minimal errors.	Generally consistent pace, with intermittent hesitation and repetition. Accurate pronunciation (including tones) with occasional errors.	Inconsistent and distracting pace. Many errors in pronunciation (including tones) that necessitate special listener effort.	Labored pace with constant hesitation and repetition. Constant errors in pronunciation (tones) necessitate intense listener effort.
LANGUAGE USE	Rich range of appropriate vocabulary and structures, with minimal errors.	Appropriate vocabulary and structures, with some errors that do not obscure meaning.	Limited vocabulary and structures, with many errors that sometimes obscure meaning.	Minimal, inappropriate vocabulary and structures. Interference from another language.

The “Target” level for these role-play tasks is **3 out of 4**.

You must reach at least the “Target” level on every task and sub-task in the role-play in order to demonstrate mastery. Your overall score for the task is based on the combination of all three rubric criteria (Task Completion, Delivery, Language Use).

If you do not reach the “Target” for a specific task, you should prepare for and then take the mastery challenge again until you do achieve the target.

Role-Play Tasks:

For this role-play, please study the following tasks in depth:

1. Discuss the importance of saving money.

- Describe your spending habits. (消费, 节俭, 省吃俭用, 剩余)
- Explain the benefits of saving money. (财产, 增加, 未婚妻, 老太太, 老年, 孙子, 孙女)
- Explain the benefits of spending money. (消费, 享受, 郁闷, 打麻将)

2. Discuss different ways to invest money.

- Explain the concept of financial management (投资, 理财, 财产)
- Describe the benefits of saving money in a bank. (存款, 利息, 增加)
- Describe the risks and rewards of the stock market. (股市, 股票, 炒股, 风险, 突然, 跌)
- Describe the risks and rewards of real estate investing. (房价, 涨[价], 赔[钱], 辛苦)

3. Discuss the process of purchasing a house.

- Talk about your criteria when looking for a home. (合+verb [合用, 合住], 方式, 终于)
- Discuss the benefits and risks of taking out a mortgage loan from a bank. (贷款, 存款, 抵押贷款, 押金)
- Talk about signing a contract. (签, 合同, 押金)

4. Debate the balance between saving and spending.

- Consider honest or serious inquiries, especially romantically. (非诚勿扰, 谈恋爱, 未婚妻, 未婚夫)
- Admit that the other side has a point. (想法, 算是, 引起思考)
- Reach a compromise between saving and spending. (矛盾, 劝, 说服, 算是)

Note: Use of these new words and structures is highly recommended but not required.

Role-Play Roles:

CAREFREE SPENDER: you are a young Chinese person and a family member of the Conservative Saver. You like to spend all your money to enjoy life in the moment, though you respect your elders...

- Defend your profligate spending habits to the Conservative Saver.
- Explain your plan to increase your assets by high-risk investments in the stock market.
- Discuss the process of purchasing a home, arguing for low down payments and mortgages.
- Admit that the Conservative Saver has a point; reach a compromise between saving and spending.

CONSERVATIVE SAVER: you are a traditionalist family member of the Carefree Spender. You have carefully saved and invested your money for your entire life. You're worried about the Carefree Spender...

- Persuade the Carefree Spender to save more money in order to have a secure future for himself and his family.
- Argue that high-risk investments are dangerous and proper financial management should emphasize safe investments like bank savings and buying your own home.
- Discuss the process of purchasing a home, arguing for full payment in cash.
- Admit that the Carefree Spender has a point; reach a compromise between saving and spending.

CAREFREE SPENDER: you are a young Chinese person and a family member of the Conservative Saver. You like to spend all your money to enjoy life in the moment, though you respect your elders...

Name: _____

TARGET: at least a 3 in ALL categories.

Task 1: Discuss your spending and saving habits. <ul style="list-style-type: none"> Dismiss the risks of not saving enough money. Explain the benefits of spending money now (to enjoy life in the moment). 	____ / 4 ____ / 4
Task 2: Discuss how to manage your assets through investments. <ul style="list-style-type: none"> Discuss your current financial assets. Argue that saving money in banks is low-risk, but also low-reward. Argue that you will make a lot of money by investing in the stock market. 	____ / 4 ____ / 4 ____ / 4
Task 3: Discuss the process of purchasing a home. <ul style="list-style-type: none"> Explain your personal criteria when looking for a home. Explore the current real estate market. Argue that it's easy to buy a home through mortgage loans. 	____ / 4 ____ / 4 ____ / 4
Task 4: Debate the balance between saving and spending. <ul style="list-style-type: none"> Admit that the Conservative Saver has some good points. Reach a compromise between saving and spending; explain your new plans in detail. 	____ / 4 ____ / 4

CONSERVATIVE SAVER: you are a traditionalist family member of the Carefree Spender. You have carefully saved and invested your money for your entire life. You're worried about the Carefree Spender...

Name: _____

TARGET: at least a 3 in ALL categories.

Task 1: Discuss your spending and saving habits. <ul style="list-style-type: none"> Explain the benefits of saving money (such as for retirement and children). Warn about the risks of spending money profligately. 	____ / 4 ____ / 4
Task 2: Discuss how to manage your assets through investments. <ul style="list-style-type: none"> Discuss the Carefree Spender's current financial assets. Argue that saving money in a bank is the safest investment. Argue that playing the stock market is dangerous. 	____ / 4 ____ / 4 ____ / 4
Task 3: Discuss the process of purchasing a home. <ul style="list-style-type: none"> Warn the Carefree Spender against signing a contract without doing proper research. Explore the current real estate market. Argue that the only right way to buy a home is with full payment in cash. 	____ / 4 ____ / 4 ____ / 4
Task 4: Debate the balance between saving and spending. <ul style="list-style-type: none"> Admit that the Carefree Spender has some good points. Reach a compromise between saving and spending; explain your new advice in detail. 	____ / 4 ____ / 4