

LESSON TRANSCRIPT

# Intermediate Season 2 S2 #1

## Is It Expensive to Buy an Apartment in China?

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## INTRODUCTION

David: Welcome to chineseclass101.com. I am David.

Echo: Hi, 大家好, 我是Echo. (Dàjiā hǎo, wǒ shì Echo.)

David: And we are here today with intermediate, season 2, Lesson 1. Is it Expensive to Buy an Apartment in China?

Echo: 怎么在中国买房? (Zěnmē zài zhōngguó mǎifáng?)

David: Right which is actually really simple. You just need to spend a lot of money.

Echo: 今天我们有两个朋友, 他们在谈论怎么在中国买房子的问题。 (Jīntiān wǒmen yǒu liǎng gè péngyǒu, tāmen zài tánlùn zěnmē zài zhōngguó mǎi fángzi de wèntí.)

David: Yes and this is the start of our seven lessons. Echo is depressed and writing dialogue series.

Echo: 可能比7课还多。 (Kěnéng bǐ 7 kè hái duō.)

David: Yeah.

Echo: 拒不完全统计是7课。 (Jù bù wánquán tǒngjì shì 7 kè)

David: Okay anyway, so we are going to get to the dialogue now. This is casual Chinese as always. Let's take a listen.

## DIALOGUE

A: 你这个新郎官儿怎么垂头丧气的?

(A: Nǐ zhègè xīnlángguānr zěnmē chuítóusàngqì de?)

B: 别提了, 单位最近要裁人, 我这儿又欠了一屁股债。

(B: Biétíle, dānwèi zuìjìn yào cáirén, wǒ zhèr yòu qiànle yī pìgu zhài.)

A: 你怎么刚结婚就欠债了?

(A: Nǐ zěnmē gāng jiéhūn jiù qiànzhài le?)

B: 还不是为了买婚房, 我父母把一辈子的积蓄都拿出来了刚够首付。

(B: Hái bùshì wèile mǎi hūnfáng, wǒ fùmǔ bǎ yībèizi de jīxù dōu náchūlái le gāng gòu shǒufù.)

A: 你贷了多少钱?

(A: Nǐ dài le duōshǎo qián?)

B: 两百万贷了三十年。幸好用公积金还, 利息还不算太高。可是我要是丢了工作.....

(B: Liǎngbǎiwàn dài le sānshí nián. Xìnghǎo yòng gōngjījīn huán, lìxī hái bù suàn tài gāo. Kěshì wǒ yàoshi diū le gōngzuò.....)

A: 你比我强多了, 我连首付都凑不够, 未来的丈母娘怎么也不答应把闺女嫁给我。

(A: Nǐ bǐ wǒ qiáng duō le, wǒ lián shǒufù dōu còubùgòu, wèilái de zhàngmǔniáng zěnme yě bù dāyìng bǎ guīnǚ jià gěi wǒ.)

David: Once more, a little bit slower.

A: 你这个新郎官儿怎么垂头丧气的?

(A: Nǐ zhège xīnlánguānr zěnme chuítóusàngqì de?)

B: 别提了, 单位最近要裁人, 我这儿又欠了一屁股债。

(B: Biétíle, dānwèi zuìjìn yào cáirén, wǒ zhèr yòu qiànle yī pìgu zhài.)

A: 你怎么刚结婚就欠债了?

(A: Nǐ zěnme gāng jiéhūn jiù qiànzhài le?)

B: 还不是为了买婚房, 我父母把一辈子的积蓄都拿出来了刚够首付。

(B: Hái bùshì wèile mǎi hūnfáng, wǒ fùmǔ bǎ yībèizi de jīxù dōu náchūlái le gāng gòu shǒufù.)

A: 你贷了多少钱?

(A: Nǐ dài le duōshǎo qián?)

B: 两百万贷了三十年。幸好用公积金还, 利息还不算太高。可是我要是丢了工作.....

(B: Liǎngbǎiwàn dài le sānshí nián. Xìnghǎo yòng gōngjījīn huán, lìxī hái bù suàn tài gāo. Kěshì wǒ yàoshi diū le gōngzuò.....)

A: 你比我强多了, 我连首付都凑不够, 未来的丈母娘怎么也不答应把闺女嫁给我。

(A: Nǐ bǐ wǒ qiáng duō le, wǒ lián shǒufù dōu còubùgòu, wèilái de zhàngmǔniáng zěnme yě bù dāyìng bǎ guīnǚ jià gěi wǒ.)

David: And now, with English translation.

A: 你这个新郎官儿怎么垂头丧气的?

(A: Nǐ zhège xīnlánguānr zěnme chuítóusàngqì de?)

A: Why are you so depressed for someone who is newly married?

B: 别提了, 单位最近要裁人, 我这儿又欠了一屁股债。

(B: Biétíle, dānwèi zuìjìn yào cáirén, wǒ zhèr yòu qiànle yī pìgu zhài.)

B: Don't mention it. My company is downsizing, and I'm buried in debt.

A: 你怎么刚结婚就欠债了?

(A: Nǐ zěnmē gāng jiéhūn jiù qiànzhài le?)

A: How could you be in debt right after getting married?

B: 还不是为了买婚房, 我父母把一辈子的积蓄都拿出来了刚够首付。

(B: Hái bùshì wèile mǎi hūnfáng, wǒ fùmǔ bǎ yībèizi de jīxù dōu náchūlái le gāng gòu shǒufù.)

B: Well, you have to buy a new apartment. My parents spent all their savings on the down payment.

A: 你贷了多少钱?

(A: Nǐ dài le duōshǎo qián?)

A: How much money did you borrow from the bank?

B: 两百万贷了三十年。幸好用公积金还, 利息还不算太高。可是我要是丢了工作.....

(B: Liǎngbǎiwàn dài le sānshí nián. Xìnghǎo yòng gōngjījīn huán, lìxī hái bù suàn tài gāo. Kěshì wǒ yàoshi diū le gōngzuò.....)

B: Two million for thirty years. Fortunately I can pay it back using my company's housing fund, so the interest isn't too high, but if I lose my job....

A: 你比我强多了, 我连首付都凑不够, 未来的丈母娘怎么也不答应把闺女嫁给我。

(A: Nǐ bǐ wǒ qiáng duō le, wǒ lián shǒufù dōu còubùgòu, wèilái de zhàngmǔniáng zěnmē yě bù dāyìng bǎ guīnǚ jià gěi wǒ.)

A: You are in a much better situation than I am. I can't even save up enough for the down payment. My future mother-in-law doesn't want to marry her daughter to me at all.

## POST CONVERSATION BANTER

David: Fortunately it is not the mother-in-law's choice. China is slowly realizing this.

Echo: 这倒是。(Zhè dǎoshì.)

David: Yeah. That said, this is an insane situation in Beijing and Shanghai, right?

Echo: 对, 而且这是一非常真实的情况。(Duì, érqǐè zhè shì yī fēicháng zhēnshí de qíngkuàng.)

David: Yeah and down payments are 33%.

Echo: 嗯, 没错。(Nǐ, méi cuò.)

David: Right.

Echo: 就是全款的30%以上, 差不多。(Jiùshì quán kuǎn de 30%yǐshàng, chàbùduō)

David: So this is why Echo is so depressed. You can send her email.

Echo: 因为我买不起房子。(Yīnwèi wǒ mǎi bù qǐ fángzi.)

David: Tell her you don't have an apartment either and make her feel better.

Echo: 你可以说“好，我给你买一个”。(Nǐ kěyǐ shuō “hǎo, wǒ gěi nǐ mǎi yīgè”.)

David: Yeah. Do we have the word wishful thinking in this lesson? We do actually, we have a lot of relatively advanced words that are related to buying houses and getting married.

Echo: 没错，如果你想在北京买房，在中国买房很可能会用到这些词。(Méi cuò, rúguǒ nǐ xiǎng zài běijīng mǎifáng, zài zhōngguó mǎifáng hěn kěnéng huì yòng dào zhèxiē cí.)

David: Yes. Impress the mother-in-law with them anyway.

## VOCAB LIST

Echo: 新郎官儿 (xīnláng guān er)

David: Groom.

Echo: 垂头丧气 (chuítóusàngqì)

David: Downhearted.

Echo: 裁人 (cái rén)

David: To lay off staff.

Echo: 婚房 (hūn fáng)

David: Apartment for newlyweds.

Echo: 积蓄 (jīxù)

David: Savings.

Echo: 首付 (shǒufù)

David: Down payment.

Echo: 公积金 (gōngjījīn)

David: Company housing fund.

Echo: 利息 (lìxī)

David: Interest.

Echo: 丈母娘 (zhàngmǔniáng)

David: Mother-in-law.

Echo: 闺女 (guīnǚ)

David: Daughter.

Echo: 闺女 (guīnǚ)

David: Let's take a closer look at some of these words and phrases. Echo, what's our first?

Echo: Okay. 第一个我想说的是裁人。(Dì yī gè wǒ xiǎng shuō de shì cái rén.)

## VOCAB AND PHRASE USAGE

David: To downsize.

Echo: 我们都知道“解雇” (Wǒmen dōu zhīdào “jiěgù”)

David: Yeah to layoff.

Echo: 对，就是比如说“公司把他解雇了”。(Duì, jiùshì bǐrú shuō “gōngsī bǎ tā jiěgùle”.)

David: Yeah.

Echo: 但是这个“裁人”和“解雇”有点区别。解雇是解雇某一个人，裁人是整体的公司要把这个规模变小。(Dànshì zhège “cái rén” hé “jiěgù” yǒudiǎn qūbié. Jiěgù shì jiěgù mǒu yīgè rén, cái rén shì zhěngtǐ de gōngsī yào bǎ zhège guīmó biàn xiǎo.)

David: Yes. So 解雇 (Jiěgù) is getting rid of a couple of bad apples. The 裁人 (Cái rén) is getting rid of the department and that's pretty literal. I think some of the more difficult terms here are things like the apartment for newlyweds.

Echo: 婚房 (Hūn fáng)

David: Apartment for newlyweds.

Echo: 婚房，婚姻的“婚”，房子的“房”。为了结婚买的房子。婚房。(Hūn fáng, hūnyīn de “hūn”, fángzi de “fáng”. Wèi liǎo jiéhūn mǎi de fángzi. Hūn fáng.)

David: Yeah which is a real Chinese concept. If you are getting married, you need to have an apartment.

Echo: 没错。(Méi cuò.)

David: And this is – it's a real Chinese phenomenon. People who get married, you need to have an apartment.

Echo: 对，现在特别严重，(Duì, xiànzài tèbié yánzhòng,)

David: Yeah and it's crazy because you need to pay down payment of 33% Legal Earth.

Echo: 对，而且现在基本上如果你想在北京，上海，广州买一个就是一般的房子也差不多也要有300万人民币。(Duì, érqiě xiànzài jībēn shàng rúguǒ nǐ xiǎng zài běi, shàng, guǎng, wǒmen shuō běijīng, shànghǎi, guǎngzhōu mǎi yīgè jiùshì yībān de fángzi yě chàbùduō yě yào yǒu 300 wàn rénmínbì.)

David: Yeah.

Echo: 也就是50万美金。(Yě jiùshì 50 wàn měijīn.)

David: Yeah.

Echo: 对, 然后你想三分之一。(Duì, ránhòu nǐ xiǎng sān fēn zhī yī.)

David: Yeah you are spending – you know, you are putting down 180k.

Echo: 对, 所以一个20多岁, 30多岁的年轻人自己根本就买不起。一般都是他的父母把.... (Duì, suǒyǐ yīgè 20 duō suì, 30 duō suì de niánqīng rén zìjǐ gēnběn jiù mǎi bù qǐ. Yībān dōu shì tā de fùmǔ bǎ....)

David: Yeah.

Echo: 把这个房子.... (Bǎ zhège fángzi....)

David: Yes so you get everyone in your family to chip in, that's the way people do it.

Echo: 这也是我们的下一个词, 就是要把这些钱放到首付里。(Zhè yěshì wǒmen de xià yīgè cí, jiùshì yào bǎ zhèxiē qián fàng dào shǒufù lǐ.)

David: Yes. The down payment.

Echo: 首付 (Shǒufù)

David: Is literally first payment.

Echo: 对。(Duì.)

David: Right.

Echo: 首付 (Shǒufù)

David: Your first payment is 200k.

Echo: 嗯, 对, 你的首付是20万。(Ní, duì, nǐ de shǒufù shì 20 wàn.)

David: Yes. And that's US. The next word is also another Chinese concept.

Echo: 公积金 (Gōngjījīn)

David: Company housing fund.

Echo: 公积金, 我们也叫“住房公积金” (Gōngjījīn, wǒmen yě jiào “zhùfáng gōngjījīn”)

David: Yeah so this is a – it's a standard benefit in bigger cities.

Echo: 好像现在全国都有, 但一般是好的公司才会有。(Hǎoxiàng xiànzài quánguó dū yǒu, dàn yībān shì hǎo de gōngsī cái huì yǒu.)

David: So what is the company housing fund?

Echo: 这个就是说在你每个月的工资里, 看你每个月工资有多少, 然后13%你要拿出来, 就是你自己工资里面的13%你自己拿出来, 然后你的公司再拿出来同样多的钱把它们都存在国家政府的一个账号里面。(Zhège jiùshì shuō zài nǐ měi gè yuè de gōngzī lǐ, kàn nǐ měi gè yuè gōngzī yǒu duōshǎo, ránhòu 13% nǐ yào ná chūlái, jiùshì nǐ zìjǐ gōngzī lǐmiàn de 13% nǐ zìjǐ ná chūlái, ránhòu nǐ de gōngsī zài ná chūlái tóngyàng duō de qián bǎ tāmen dōu cúnzài guójiā zhèngfǔ de yīgè zhànghào lǐmiàn.)

David: So it is a matching funds program. Out of your salary, and you take 13%, the company pays an extra 13% and the government uses it to promote the purchasing of housing.

Echo: 对，没错。(Dui, méi cuò.)

David: So again that's

Echo: 住房公积金，或者是“公积金”。(Zhùfáng gōngjījīn, huòzhě shì “gōngjījīn”.)

David: It's one reason China has got a big bubble because you are encouraging people to buy. You can also use this money to rent though.

Echo: 也可以，也可以，但是这种情况更麻烦一点，你需要开证明。(Yě kěyǐ, yě kěyǐ, dànshì zhè zhǒng qíngkuàng gèng máfan yīdiǎn, nǐ xūyào kāi zhèngmíng.)

David: Yeah. Next word is the last word, word for daughter.

Echo: 闺女，我们学过“女儿”对吧。(Guīnǚ, wǒmen xuéguò “nǚ'ér” duì ba.)

David: Yes.

Echo: 就是“闺女”是一个更口语的，更北方的。(Jiùshì “guīnǚ” shì yīgè gèng kǒuyǔ de, gèng běifāng de)

David: It's also a lot more literary. You will run into it in worksite of Red chamber, classical Chinese.

Echo: Good. 对，“闺”是“闺阁”，“闺房”，就是以前那种女孩。(Dui, “guī” shì “guīgé”, “guīfáng”, jiùshì yǐqián nà zhǒng nǚhái.)

David: Yeah. There are fancy rooms where daughters would stay at.

Echo: 就是没有出嫁的女孩住的地方。(Jiùshì méiyǒu chūjià de nǚhái zhù dì dìfāng.)

David: Yeah.

Echo: 叫“闺房”，“闺阁”。所以“闺女”就是表示没有出嫁的女儿。(Jiào “guīfáng”, “guīgé”. Suǒyǐ “guīnǚ” jiùshì biǎoshì méiyǒu chūjià de nǚ'ér.)

David: Yes. Also delicates and lovely, it's a good word to use to describe someone, yeah.

Echo: 对，很有学问的这个是。(Dui, hěn yǒu xuéwèn de zhège shì.)

David: Okay so once again, key vocab in this lesson.

Echo: 裁人，婚房，首付，公积金，闺女。(Cái rén, hūn fáng, shǒufù, gōngjījīn, guīnǚ.)

## LESSON FOCUS

David: And with that, let's get to our grammar point. It's grammar time. At the intermediate levels, we said that the focus pushes away from simple grammar which we know and it goes a lot more towards kind of emotions and emphasis.

Echo: 没错，一般是感情色彩或者语言色彩这样的。(Méi cuò, yībān shì gǎnqíng sècǎi huòzhě yǔyán sècǎi zhèyàng de.)



David: Yeah. So what we wanted to highlight in this lesson is this grammar pattern we've run into before in slightly different context. Echo, what is this?

Echo: 又 (Yòu)

David: In earlier lessons, we've already covered this adverb.

Echo: 又 (Yòu)

David: We taught it as meaning again.

Echo: 而且一般是在过去式里。(Érqiě yībān shì zài guòqù shì lǐ.)

David: Yeah.

Echo: 比如说“他又去上海了”。(Érqiě yībān shì zài guòqù shì lǐ.)

David: He went to Shanghai again.

Echo: 或者是“我们又迟到了”。(Huòzhě shì “wǒmen yòu chídàole”.)

David: Yeah we were late again. In this lesson, we see it being used in a different and more advanced way.

Echo: 没错。单位最紧要裁人，我这又欠了一屁股债。(Méi cuò. Dānwèi zuì jǐnyào cái rén, wǒ zhè yòu qiànle yī pìgu zhài.)

David: The Company is laying people off recently and I am in debt.

Echo: 单位最紧要裁人，我这又欠了一屁股债。我们这不是说这个人经常欠债。(Méi cuò. Dānwèi zuì jǐnyào cái rén, wǒ zhè yòu qiànle yī pìgu zhài.)

David: Yeah it's..

Echo: 对吧，他不是个什么赌鬼之类的。(Duì ba, tā bùshì yīgè shénme dǔ guǐ zhī lèi de.)

David: Right. Don't read it literally. It's not that he is always in debt and he's climbed out and then all of a sudden, he is in debt again. What we are suggesting is there is something bad and then making things even worse.

Echo: 对，就是你无法想象居然还能比现在的情况更糟糕。(Duì, jiùshì nǐ wúfǎ xiǎngxiàng jūrán hái néng bǐ xiànzài de qíngkuàng gèng zāogāo.)

David: Yeah.

Echo: 然后你就是用“又”来强调这种更糟糕的情况。(Ránhòu nǐ jiùshì yòng “yòu” lái qiángdiào zhè zhǒng gèng zāogāo de qíngkuàng.)

David: Yeah. Not only is the company laying people off, but I also have to deal with this debt problem.

Echo: 没错，我们给大家一些例子，比如说“我忙着炒菜正着急呢，煤气又没了。”(Méi cuò, wǒmen gěi dàjiā yì xiē lìzi, bǐrú shuō “wǒ mángzhe chǎocài zhèng zháojí ne, méiqì yòu méiliǎo.”)

David: Right. So we are not saying that we are out of natural gas again and this happens a lot. The meaning here is, I am really busy, it's an emergency. I am cooking really quickly and what would you know, but on top of this.

Echo: 对，煤气又没了。(Duì, méiqì yòu méiliǎo.)

David: Right. Another example that kind of points out the subtlety here.

Echo: 公司的打印机不好使，现在网又掉了。(Gōngsī de dǎyìnjī bù hǎo shǐ, xiànzài wǎng yòu diào.)

David: Literally the company's printer isn't easy to use and the network is down again.

Echo: 公司的打印机不好使，现在网又掉了。(Gōngsī de dǎyìnjī bù hǎo shǐ, xiànzài wǎng yòu diào.)

David: Right but we are not really saying again.

Echo: 这个，我们不知道他的网是不是经常掉，在这个地方是他说的是我本来想用打印机，打印机不能用，结果呢，网也没有，也不能用。(Zhège, wǒmen bù zhīdào tā de wǎng shì bùshì jīngcháng diào, zài zhège dìfāng shì tā shuō de shì wǒ běnlái xiǎng yòng dǎyìnjī, dǎyìnjī bùnéng yòng, jiéguǒ ne, wǎng yě méiyǒu, yě bùnéng yòng.)

David: Like not only is the printer hard to use but on top of this, the network is down.

Echo: 对，所以这个人就更加的郁闷。(Duì, suǒyǐ zhège rén jiù gèngjiā de yùmèn.)

David: Yeah. In our office, that would mean again but in your office, you know, the network goes down and you could still say this.

Echo: 对，如果你想说again，你就不用说前面的“公司的打印机不好使”，直接可以说“网又掉了”。你说怎么办，一天已经掉了8次了。(Duì, rúguǒ nǐ xiǎng shuō again, nǐ jiù bù yòng shuō qiánmiàn de “gōngsī de dǎyìnjī bù hǎo shǐ”, zhíjiē kěyǐ shuō “wǎng yòu diào”. Nǐ shuō zěnmē bàn, yītiān yǐjīng diào le 8 cì.)

David: Yeah but again I mean this is, it's emotional. This is less of a grammar pattern and more of an emotional pattern that you are going to hear.

Echo: 最后一个例子给大家听一下，这个有点长。“上下班高峰的时候本来就难打车，今天又下起雨来了，更没戏了。”(Zuìhòu yīgè lìzi gěi dàjiā tīng yīxià, zhège yǒudiǎn zhǎng. “Shàng xiàbān gāofēng de shíhòu běnlái jiù nán dǎchē, jīntiān yòu xià qǐ yǔ láile, gèng méixì.”)

David: Let's break this up into bits. The first section is

Echo: 上下班高峰的时候本来就难打车 (Shàng xiàbān gāofēng de shíhòu běnlái jiù nán dǎchē)

David: Right. When going to or leaving work in rush hour, originally it's hard to get a cab at those times.

Echo: 没错，今天又下起雨来了 (Méi cuò, jīntiān yòu xià qǐ yǔ láile)

David: Yes. 又 (Yòu) does not mean it's raining again today or that it's rained in the past. It's meaning it's on top of this.

Echo: 在这个情况下，结果还下雨了，现在完全没有可能打到车了。(Zài zhège qíngkuàng xià, jiéguǒ hái xià yǔ, xiànzài wánquán méiyǒu kěnéng dǎ dào chē.)

David: Right. Not only is it rush hour, but it's rush hour and it's raining. Cab drivers are fleeing in the roads.

Echo: 没错。(Méi cuò.)

David: Yeah. So it's a grammar pattern. It's a bit subtle, this usage. It's more emotional.

Echo: 对，一般比较好辨认，就是你可以看到有前面的一个小的情况，已经告诉你，已经设置了一个情况。(Dui, yībān bǐjiào hǎo biànrèn, jiùshì nǐ kěyǐ kàn dào yǒu qiánmiàn de yīgè xiǎo de qíngkuàng, yǐjīng gàosù nǐ, yǐjīng shèzhìle yīgè qíngkuàng.)

David: Yeah.

Echo: 现在情况已经很不好，然后后面什么什么“又”怎么样怎么样了。(Xiànzài qíngkuàng yǐjīng hěn bù hǎo, ránhòu hòumiàn shénme shénme “yòu” zěnmeyàng zěnmeyàng le.)

David: Yeah and people really do put that emphasis on it.

Echo: 对，对，这个是经常用的。(Dui, dui, zhège shì jīngcháng yòng de.)

## OUTRO

David: Yeah. Okay so that's our lesson for today. We hope you enjoyed it. We have more depressing lessons but Echo is addictive towards that.

Echo: 大家拭目以待吧。(Dàjiā shìmùyǐdài ba.)

David: Before we leave, as always, we should remind you though, if you haven't gotten your hands on our PDFs, do check them out.

Echo: 没错，我们的PDF上有：我们的生词，有我们的例句。(Méi cuò, wǒmen de PDF shàng yǒu: Wǒmen de shēngcí, yǒu wǒmen de lìjù.)

David: And the grammar point written down.

Echo: 嗯，所以你对今天的课还有一些不清楚的，别忘了用我们的PDF。(Ní, suǒyǐ nǐ duì jīntiān de kè hái yǒu yīxiē bù qīngchǔ de, bié wàngle yòng wǒmen de PDF.)

David: Or write us an email, contact us at [chinese101.com](http://chinese101.com). From Beijing, I am David.

Echo: 我是Echo,我们下次课再见吧。(Wǒ shì Echo, wǒmen xià cì kè zàijiàn ba.)

David: Bye bye.