



錢	係	咩	嚟	㗎?
cin ²	hai ₆	me ¹	lai ₄	gaa ₃
money	is what	(particle)	(particle)	



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今	日	就	係	金	仔	生	日	喇!	今	年	生	日,	爸	爸
gam ¹				gam ¹	Zai ²	saang ¹	jat ⁶	laa ³	gam ¹		saang ¹	jat ⁶	baa ⁴	baa ¹
jat ₆	Zau ₆	hai ₆				jat ₆			nin ₄			baa ₄		
today		then is		Gimmy		birthday	(particle)		this year		birthday		father	

媽	媽	送	咗	一	隻	豬	仔	畀	佢。
maa ¹	maa ¹	suŋg ³	zo ²	jat ¹	zek ³	zyu ¹	Zai ²	bei ²	keois
maa ₄				one (measure)		piggy		to	he
mother		send	-en	one (measure)		piggy		to	he

呢	隻	豬	係	咩	嚟	嘅	呢?	爸	爸	媽	媽	話,	呢	隻
nei ¹	zek ³	zyu ¹	hai ₆	me ¹	lei ₄	ge ³	ne ¹	baa ₄	baa ¹	maa ₄	maa ¹	waa ₆	nei ¹	zek ³
this (measure)	pig		is what	(particle)	(particle)	(particle)		father		mother		say	this (measure)	
this (measure)	pig		is what	(particle)	(particle)	(particle)		father		mother		say	this (measure)	

唔	係	普	通	嘅	豬,	而	係	一	隻	可	以	幫	人	儲	錢
m ₄	hai ₆	pou ²	tung ¹	ge ³	zyu ¹	ji ₄	hai ₆	jat ¹	zek ³	ho ²	ji ₅	bong ¹	jan ₄	cou ₅	cin ²
is not		ordinary		(linker)	pig	and	is	one (measure)		can		help	people		save money
is not		ordinary		(linker)	pig	and	is	one (measure)		can		help	people		save money



嘅	豬仔!	咁	神奇?	原來,	呢個	係	一個
ge3	zyu ¹ zai ²	gam3	san ⁴ kei ⁴	jyun ⁴ loi ⁴	nei ¹ go3	hai ⁶	jat ¹ go3
(linker)	piggy	so	miraculous	it turns out	this (measure)	is	one (measure)

豬仔錢罌。
zyu ¹ zai ² aang ¹
cin ⁴
piggy bank

作為	錢家	嘅	小朋友,	爸爸	媽媽	一直	都
zok3 wai ⁴	cin ⁴ gaa ¹	ge3	siu ² pang ⁴ jaus	baa ¹ baa ⁴	maa ¹ maa ⁴	jat ¹ zik ⁶	dou ¹
to be	the Cin's family	's	child	father	mother	keep on	all, also

希望	金仔	可以	早啲	養成	理財	習慣。
hei ¹ mong ⁶	gam ¹ zai ²	ho ² jis	zou ² di ¹	joeng ⁵ sing ⁴	leis ⁵ coi ⁴	zaap ⁶ gwaan ³
hope	Gimmy	can	early -er	to form	personal finance	habit

今年	送	呢個	豬仔錢罌	畀	金仔,	就係	想
gam ¹ nin ⁴	sung ³	nei ¹ go3	zyu ¹ zai ² aang ¹	bei ²	gam ¹ zai ²	zau ⁶ hai ⁶	soeng ²
this year	send	this one	piggy bank	to	Gimmy	then is	want

佢	好好	學	儲錢。
keoi5	hou ² hou ²	hok ⁶	cou ⁵ cin ²
he	well	learn	to save money

但	對	金仔	嚟講,	錢	仲係	一樣	好	陌生
daan ⁶	deoi ³	gam ¹ zai ²	lai ⁴ gong ²	cin ²	zung ⁶ hai ⁶	jat ¹ joeng ⁶	hou ²	mak ⁶ sang ¹
but	to	Gimmy	speaking	money	still	one (measure)	very	unfamiliar

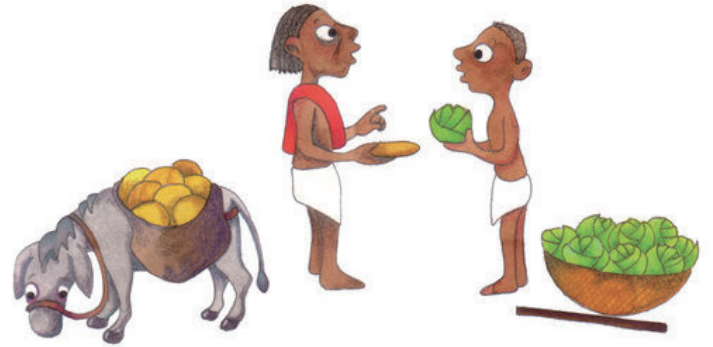
嘅嘢。
ge3 je ⁵
(linker) thing



金仔	問：	「錢	係	咩	嚟	㗎？	錢	食	唔	食	得	㗎？」
gam ¹ Zai ²	man ₆	Cin ²	hai ₆	me ¹	lai ₄	gaa ³	Cin ²	sik ₆	m ₄	sik ₆	dak ¹	gaa ³
Gimmy	ask	money	is	what	(particle)	(particle)	money	eat or not		can	(particle)	

爸爸	媽媽	就	話：	「錢	雖	然	唔	食	得，	但	係	錢
baa ¹ baa ₄	maa ¹ maa ₄	Zau ₆	Waa ₆	Cin ²	Seoi ¹	jin ₄	m ₄	sik ₆	dak ¹	daan ₆	hai ₆	Cin ²
father	mother	then	say	money	although	cannot	eat	(suffix)	but	money		

可以	買	一	啲	食	得	嘅	嘢。」
ho ² jis	maais	jat ¹	di ¹	sik ₆	dak ¹	ge ³	je ⁵
can	buy	some	eat	(suffix)	(linker)	thing	



原來，	平時	金仔	最	鍾	意	食	嘅	生菜，	就	係			
jyun ₄	loi ₄	ping ₄	si ₄	gam ¹ Zai ²	Zeoi ³	zung ¹	jis	sik ₆	ge ³	saang ¹	coi ³	Zau ₆	hai ₆
it turns out	usually	Gimmy	most	like	to eat	(linker)	lettuce	then	is				

媽媽	擺	住	錢	去	街	市	買	返	嚟	嘅。
maa ¹ maa ₄	lo ²	zyu ₆	Cin ²	heoi ³	gaai ¹	sis	maais	faan ¹	lei ₄	ge ³
mother	take	-ing	money	go	street market	to buy and return	(particle)			

爸爸	話	畀	金仔	知，	原來	好	耐	好	耐	以前，	
baa ¹ baa ₄	waa ₆	bei ²	gam ¹ Zai ²	zi ¹	jyun ₄	loi ₄	hou ²	noi ₆	noi ₆	jis	Cin ₄
father	tell	to	Gimmy	to know	it turns out	very	long time	very	long time	before	

大家	都	係	靠	換	嘢	嚟	交	易	嘅。	可	能	係	用
gaa ¹ daai ₆	dou ¹	hai ₆	kaa ³	wun ₆	jes	lai ₄	gaa ¹	jik ₆	ge ³	ho ²	nang ₄	hai ₆	jung ₆
everyone	also is	depend on	exchange	thing	to	trade	(linker)	possible	is	use			



薯仔換生菜，又可能係用蕃茄換新
 syu₄ zai² Wun₆ saang¹ coi³ jau₆ ho² nang₄ hai₆ jung₆ faan¹ ke² Wun₆ san¹
 potato to exchange for lettuce again possible is use tomato to exchange for new

衫，又或者係用一隻驢仔換一隻馬……
 saam¹ jau₆ waak₆ ze² hai₆ jung₆ jat¹ zek³ lou₄ zai² Wun₆ jat¹ zek³ maa⁵
 clothes again or is use one (measure) donkey to exchange for one (measure) horse

但係噉樣始終唔方便。金仔鍾意食
 daan₆ hai₆ gam² joeng² ci² zung¹ m₄ fong¹ bin₆ gam¹ zai² zung¹ ji³ sik₆
 but in this way after all not convenient Gimmy like eat

生菜，梗係願意用薯仔換生菜啦，
 saang¹ coi³ gang² hai₆ jyun₆ ji³ jung₆ syu₄ zai² Wun₆ saang¹ coi³ laa¹
 lettuce of course willing to use potato to exchange for lettuce (particle)

但係生菜嘅主人未必鍾意食薯仔啊！
 daan₆ hai₆ saang¹ coi³ ge³ zyu² jan₄ mei₆ bit¹ zung¹ ji³ sik₆ syu₄ zai² aa³
 but lettuce 's master unnecessarily like to eat potato (particle)

要夾到可以換嘢嘅人，又要換得公平，
 jiu³ gaap² dou² ho² ji³ Wun₆ je⁵ ge³ jan₄ jau₆ jiu³ Wun₆ dak¹ gung¹ ping₄
 need to match (suffix) can exchange thing (linker) people again need to exchange (suffix) fair

令大家都滿意，實在唔容易。
 ling₆ daai₆ gaa¹ dou¹ mun⁵ ji³ Sat₆ zoi₆ m₄ jung₄ ji₆
 make everyone all, also satisfied really not easy

於是慢慢開始出現錢呢樣嘢。大家都
 jyu¹ si₆ maan₆ maan² hoi¹ ci² ceot¹ jin₆ cin² nei¹ joeng₆ je⁵ daai₆ gaa¹ dou¹
 so slowly begin appear money this kind of thing everyone all, also



承認錢嘅價值，就可以透過錢呢樣

sin₄ jing₆ cin² ge₃ gaa₃ zik₆ Zau₆ ho² jis tau₃ gwo₃ cin² nei¹ joEng₆

admit money 's value then can through money this kind of

工具同其他人換嘢。

gung¹ geoi₆ tung₄ kei₄ taa¹ jan₄ wun₆ je⁵

tool with other people exchange thing

交換嘅嘢大大細細都得。錢可以買到

gaau¹ wun₆ ge₃ je⁵ daai₆ daai₆ Sai₃ Sai₃ dou¹ dak¹ cin² ho² jis maai₅ dou²

exchange (linker) thing big or small all, also okay money can buy (suffix)

金仔平時喺屋企玩開嘅玩具車，又

gam¹ zai² ping₄ si₄ hai² uk¹ kei² waan² hoi¹ ge₃ wun₆ geoi₆ ce¹ jau₆

Gimmy usually at home play always (linker) toy car again

可以買到馬路上面行緊嘅私家車；

ho² jis maai₅ dou² maas lou₆ soeng₆ min₆ haang₄ gan² ge₃ si¹ gaa¹ ce¹

can buy (suffix) road above walk -ing (linker) private car

可以買到金仔房入面嘅模型屋，又

ho² jis maai₅ dou² gam¹ zai² fong² jat₆ min₆ ge₃ mou₄ jing₄ uk¹ jau₆

can buy (suffix) Gimmy room inside (linker) model house again

可以買到錢家一家三口住緊嘅呢間

ho² jis maai₅ dou² cin₄ gaa¹ jat¹ gaa¹ saam¹ hau² zyu₆ gan² ge₃ nei¹ gaan¹

can buy (suffix) Cin's family one family three people live -ing (linker) this (measure)

屋。

uk¹

house



金仔又問嘞：「噏啲錢又係點嚟㗎？」
 gam¹ zai² jau₆ man₆ laak₃ gam² di¹ cin² jau₆ hai₆ dim² lai₄ gaa₃
 Gimmy again ask (particle) in this way those money also is how to come (particle)

對小朋友嚟講，錢多數係大人畀嘅，
 deoi₃ siu² pang₄ jau₅ lai₄ gong² cin² do¹ sou₃ hai₆ daai₆ jan₄ bei² ge₃
 to children speaking money majority is adult give (particle)

例如爸爸媽媽畀嘅零用錢，新年向
 lai₆ jyu₄ baa₄ baa¹ maa₄ maa¹ bei² ge₃ ling₄ jung₆ cin² san¹ nin₄ hoeng₃
 for example father mother give (linker) pocket money new year towards

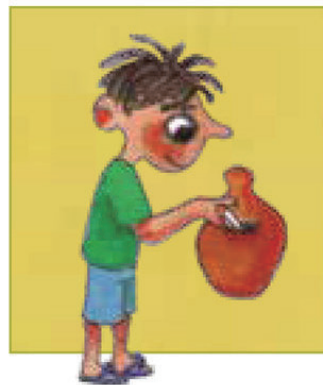
親戚逗嘅利是錢等等；大人就要做嘢嚟
 can¹ cik¹ dau₆ ge₃ lei₆ si₆ cin² dang² dang² daai₆ jan₄ zau₆ jiu₃ zou₆ je₅ lai₄
 relative ask for (linker) red packet money etc. adult then need to work to

賺錢，例如爸爸媽媽要去返工。所以
 zaan₆ cin² lai₆ jyu₄ baa₄ baa¹ maa₄ maa¹ jiu₃ heo₃ faan¹ gung¹ so² jis¹
 earn money for example father mother need to go to work therefore

爸爸解釋返畀金仔聽：「我啲錢係
 baa₄ baa¹ gaai² sik¹ faan¹ bei² gam¹ zai² teng¹ ngo⁵ dei₆ di¹ cin² hai₆
 father explain back to Gimmy listen we those money is

返工做嘢賺返嚟嘅。到你大個做嘢，
 faan¹ gung¹ zou₆ je₅ zaan₆ faan¹ lei₄ ge₃ dou₃ nei₅ daai₆ go₃ zou₆ je₅
 go to work work to earn back (particle) to you grow up to work

都會賺到自己嘅錢。
 dou¹ wui₅ zaan₆ dou² zi₆ gei² ge₃ cin²
 also will earn (suffix) oneself 's money



金 仔 gam ¹ zai ² Gimmy	又 問： jau ₆ man ₆ again ask	「噉 gam ² in this way	如 果 jyu ₄ gwo ² if	我 ngo ⁵ I	將 zoeng ¹ take	啲 錢 di ¹ cin ² those money	埋 maai ₄ bury	喺 hai ² at
地 下， dei ₆ haa ² underground	會 唔 會 wui ⁵ m ₄ wui ⁵ will or will not	好 似 hou ² cis seems	植 物 zik ₆ mat ₆ plant	噉 gam ² in that way	生 saang ¹ grow	返 faan ¹ back	多 啲 do ¹ di ¹ more	錢 cin ² money
出 嚟？」 ceot ¹ lai ₄ out								



爸爸媽媽聽到之後，吱一聲笑咗出嚟，

baa¹ maa¹ teng¹ dou² zi¹ zi¹ jat¹ seng¹ siu³ zo² ceot¹ lei⁴

father mother heard after squeak one sound laugh -en out

一齊話：「搖錢樹咩？唔會啦！」但係媽媽

bat¹ me¹ laa¹ maa¹

together say money tree (particle) will not (particle) but mother

補充咗一句：「不過錢係有其他方法

bou² cung¹ zo² jat¹ geoi³ bat¹ gwo³ cin² hai⁶ jau⁵ kei⁴ taa¹ fong¹ faat³

supplement -en one sentence however money is have other method

可以越儲越多嘅！」

ho² jis⁵ jyut⁶ cou⁵ jyut⁶ do¹ ge²

can more save more many (particle)

媽媽話，小朋友想儲錢嘅話，除咗

maa¹ waa⁶ siu² pang⁴ jau⁵ soeng² cou⁵ cin² ge³ waa⁶ ceoi⁴ zo²

mother say children want to save money if except

可以將錢放入豬仔錢罌之外，仲可以

ho² jis⁵ zoeng¹ cin² fong³ jap⁶ zyu¹ zai² cin⁴ aang¹ zi¹ ngoi⁶ zung⁶ ho² jis⁵

can take money to put into piggy bank except even can

放喺其他地方，例如銀行。

fong³ hai² taa¹ fong¹ dei⁶ lai⁶ jyu⁴ ngan⁴ hong⁴

put at other place for example bank

如果金仔將錢放入銀行，一段時間

jyu⁴ gwo² gam¹ zai² zoeng¹ cin² fong³ jap⁶ ngan⁴ hong⁴ jat¹ dyun⁶ si⁴ gaan³

if Gimmy take money put into bank one period of time



之後，銀行就會畀返少少錢金仔，呢啲
 zi¹ hau₆ ngan₄ hong₄ zau₆ wui₅ bei² faan¹ siu² siu² cin² gam¹ zai² nei¹ di¹
 after bank then will to give back a bit money Gimmy these

錢就叫做「利息」。如果啲錢唔擺走，利息就
 cin² zau₆ giu₃ zou₆ lei₆ sik¹ jyu₄ gwo² di¹ cin² m₄ lo² zau² lei₆ sik¹ zau₆
 money then is called interest if some money not take away interest then

會加埋一齊滾啊滾，滾啊滾，變得
 wui₅ gaa¹ maai₄ jat¹ cai₄ gwan² aa₃ gwan² gwan² aa₃ gwan² bin₃ dak¹
 will add together together roll (particle) roll roll (particle) roll become (suffix)

越嚟越多。
 jyut₆ lai₄ jyut₆ do¹
 more and more

只要慢慢儲，慢慢儲，金仔嘅錢就會
 zi² jiu₃ maan₆ maan² cou₅ maan₆ maan² cou₅ gam¹ zai² ge₃ cin² zau₆ wui₅
 so long as slowly save slowly save Gimmy 's money then will

越儲越多。到時，金仔就可以買到自己
 jyut₆ cou₅ jyut₆ do¹ dou₃ si₄ gam¹ zai² zau₆ ho² jis maai₅ dou² zi₆ gei²
 more save more many by that time Gimmy then can buy (suffix) oneself

想要嘅嘢，例如零食、香蕉、蘋果、文具，
 soeng² jiu₃ ge₃ jes lai₆ jyu₄ ling₄ sik₆ hoeng¹ ziu¹ ping₄ gwo² man₄ geoi₆
 want to want (linker) thing for example snack banana apple stationery

甚至新電腦、新電腦檯、新電腦椅
 sam₆ zi₃ san¹ din₆ nou₅ san¹ din₆ nou₅ toi² san¹ din₆ nou₅ dang₃
 even new computer new computer desk new computer chair



呢個時候，	爸爸	中途	補充	一句：	「係呀		
nei ¹ -go ³	baa ¹ zung ¹	bou ² -cung ¹	jat ¹	geoi ³	hai ⁶ aa ³		
this one	father	midway	supplement	one sentence	yes		
金仔，	而且	錢仲	可以	係	一種	保障	……」
gam ¹ -zai ²	ce ²	cin ²	ho ² -ji ⁵	hai ⁶	zat ¹ zung ²	bou ² -zoeng ³	
Gimmy	and that	money even	can	is	one kind of	guarantee	
爸爸	提起	最近	入咗	醫院	嘅	嬤嬤。	爸爸
baa ¹	hei ²	zeoi ³ -gan ⁶	zap ⁶	ji ¹ -jyun ²	ge ³	maa ⁴ -maa ⁴	baa ¹
father	mention	recently	enter	-en hospital	(linker)	grandmother	father
話，	嬤嬤	年紀	大，	機器	壞，	身體	有唔少
waa ⁶	maa ⁴ -maa ⁴	nin ⁴ -gei ²	daai ⁶	gei ¹ -hei ⁶	waai ⁶	san ¹ -tai ²	jau ⁵ -m ⁴ -siu ²
say	grandmother	age	big	machinery	bad	body	have not few
毛病	都要	醫，	呢個	時候	就	要用	到錢。
mou ⁴ -beng ⁶	dou ¹	ji ¹	nei ¹ -go ³	si ⁴ -hau ⁶	Zau ⁶	jiu ³ -jung ⁶	dou ³ cin ²
minor illness	all, also need to	cure	this one	time	then	need to use	(suffix) money



如 jyu ₄ if	果 gwo ²	冇 mou ⁵ don't have	錢， cin ² money	或 waak ₆ or	者 ze ²	唔 m ₄ not	夠 gau ³ enough	錢， cin ² money	嬤 maa ₄ grandmother	嬤 maa ₄	就 Zau ₆ then	得 dak ¹ gain		
唔 m ₄ cannot	到 dou ²	應 jing ¹ should	有 jau ⁵ have	嘅 ge ³ (linker)	治療。 zi ₆ liu ₄ treatment	爸 baa ₄ father	爸 baa ¹	望 mong ₆ look	到 dou ² (suffix)	金 gam ¹ Gimmy	仔 Zai ²	架 gaa ³ (measure)		
玩 Wun ₆ toy	具 geoi ₆	車， ce ¹ car	諗 nam ² think of	起 heis	上 soeng ₆ last	個 go ³ month	月 jyut ₆	自 zi ₆ oneself	己 gei ²	架 gaa ³ (measure)	私 si ¹ private	家 gaa ¹ car	車 ce ¹	壞 waa ₆ break
咗 zo ² -en	要 jiu ³ need to	搵 wan ² find	人 jan ₄ people	整， zing ² to fix	就 Zau ₆ then	繼 gai ³ continue	續 zuk ₆	話： waa ₆ to say						
「車 ce ¹ car	壞 waa ₆ break	咗 zo ² -en	要 jiu ³ need to	畀 bei ² pay	錢 cin ²	維 wai ₄ to maintain	修， sau ¹	人 jan ₄ people	病 beng ₆ sick	咗 zo ² -en	都 dou ¹ also is	係 hai ₆	一 jat ¹ the same	樣！」 joeng ₆





講 gong ²	到 dou ³	呢度， nei ¹	金仔 gam ¹	雖然 Seoi ¹	有 mou ⁵	可能 ho ²	完全 jyun ⁴ cyun ⁴
say	to	here	Gimmy	although	don't have	possible	completely

明 ming ⁴	晒， saai ³	但 daan ⁶	都 dou ¹	開始 hoi ¹ ci ²	有 jau ⁵	少少 siu ² siu ²	明白， ming ⁴ baak ⁶	錢 cin ²	究竟 gau ³ ging ²
understand	all	but	all, also	begin	have	a bit	understand	money	exactly

係 hai ⁶	一樣 jat ¹ joeng ⁶	點樣 dim ² joeng ²	嘅嘢。 ge ³ je ⁵
is	a kind of	how	(linker) thing

錢 cin ²	係 hai ⁶	咩 me ¹	嚟？ lei ⁴	錢 cin ²	係 hai ⁶	工具， gung ¹ geoi ⁶	一 jat ¹	種 zung ²	可以 ho ²	用 jau ⁵	嚟 lei ⁴	換 wun ⁶
money	is what	(particle)	money	is	tool	one	kind of	can	used for	exchange		

嘢 je ⁵	嘅 ge ³	工具； gung ¹ geoi ⁶	錢 cin ²	係 hai ⁶	可能性， ho ² nang ⁴ sing ³	只要 zi ² jiu ³	有錢， jau ⁵ cin ²	就 Zau ⁶	會 Wui ⁵
thing	(linker)	tool	money	is	possibility	so long as	have money	then	will

多 do ¹	好多 hou ² do ¹	選擇； syun ² zaak ⁶	錢 cin ²	仲 zung ⁶	係 hai ⁶	一 jat ¹	種 zung ²	保障， bou ² zoeng ³	萬 maan ⁶	一 jat ¹
more	many	choice	money	still	one	kind of	guarantee	in case		

發 faat ³	生 sang ¹	咩 me ¹	突發 dat ⁶ faat ³	事， si ⁶	有 jau ⁵	錢 cin ²	都 dou ¹	可以 ho ² jis ⁵	幫 bong ¹	到 dou ²	手 sau ²	……
happen	what	accidental	matter	have money	all, also	can	help	to come to hand				



諗 nam ²	到 dou ³	呢度， nei ¹ dou ⁶	金仔 gam ¹ zai ²	決定 kyut ³ ding ⁶	要 jiu ³	開始 hoi ¹ ci ²	佢 keoi ⁵	嘅 ge ³	儲錢 cou ⁵ cin ²
think	to	here	Gimmy	decide to	need to	begin	he	's	save money

大計！ daai ⁶ gai ³	佢 keoi ⁵	將 zoeng ¹	一 jat ¹	張 zoeng ¹	廿 jaa ⁶	蚊 man ¹	紙 zi ²	放 fong ³	入 jap ⁶
big plan	he	take	one	(measure)	twenty	dollar	note	put	into

豬仔錢罌， zyu ¹ zai ² cin ⁴ aang ¹	打算 daa ² syun ³	每月 muis jyut ⁶	儲 cou ⁵	廿蚊， jaa ⁶ man ¹	每 muis	五 ng ⁵
piggy bank	plan	every month	save	twenty dollar	every	five

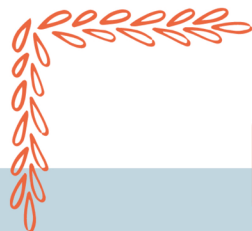
個月 go ³ jyut ⁶	儲 cou ⁵	夠 gau ³	一百 jat ¹ baak ³	蚊 man ¹	就 Zau ⁶	可以 ho ² ji ⁵	捐 gyun ¹	一次 jat ¹ ci ³	錢 cin ²	畀 bei ²
month(s)	save	enough	one hundred	dollar	then	can	donate	one time	money	to

慈善機構， ci ⁴ sin ⁶ gei ¹ kau ³	邊 bin ¹	學理財 hok ⁶ lei ⁵ coi ⁴	邊 bin ¹	做善事， Zou ⁶ sin ⁶ si ⁶
charitable organization	while	learn to personal finance	while	do charity

何樂而不為？ ho ⁴ lok ⁶ ji ⁴ bat ¹ wai ⁶
Why would one not be happy to do

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