

MANDARIN ZEST

中文皮



Adult Vocabulary in Chinese

适合成年人的中文词汇



Preface

Welcome to this booklet, where you'll find essential vocabulary organized into five key areas of adult life:

- Work & Employment
- Housing & Living
- Money, Debt & Administration
- Insurance & Health
- Legal, Family & Civic Affairs

Each vocabulary item is paired with a real-life sample sentence to help you understand how the word is used in context.

At the end of every section, you'll find a graded reading practice that reinforces all the vocabulary covered in that category.

A full summary of all vocabulary is included at the end of the booklet, along with some blank pages for your notes if you're using a printed version.

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Work & Employment

- **Layoff: 裁员 (cáiyuán)**

公司因为经济不景气，不得不进行**裁员**。

Gōngsī yīnwèi jīngjì bù jǐngqì, bùdébù jìnxíng cáiyuán.

The company had to lay off employees due to the economic downturn.

- **Pension: 年金 (niánjīn)**

他每个月都能领取政府发放的**年金**。

Tā měi gè yuè dōu néng lǐngqǔ zhèngfǔ fāfàng de niánjīn.

He receives a government pension every month.

- **Retire: 退休 (tuìxiū)**

我父母都已经**退休**了，现在每天在家种花养鸟。

Wǒ fùmǔ dōu yǐjīng tuìxiū le, xiànzài měitiān zài jiā zhòng huā yǎng niǎo.

My parents are both retired and now spend their days gardening and raising birds.

- **Resign / Quit: 辞职 (cízhí)**

他因为工作压力太大，决定**辞职**休息一段时间。

Tā yīnwèi gōngzuò yālì tài dà, juédìng cízhí xiūxi yí duàn shíjiān.

He decided to resign and take a break due to work stress.

- **Salary / Paycheck: 工资 (gōngzī) / 薪水 (xīnshuǐ)**

她的**工资**每个月都会准时打到银行卡里。

Tā de gōngzī měi gè yuè dōu huì zhǔnshí dǎ dào yínhángkǎ lǐ.

Her salary is deposited into her bank account every month on time.

这份工作的**薪水**比我以前高很多。

Zhè fèn gōngzuò de xīnshuǐ bǐ wǒ yǐqián gāo hěn duō.

The salary for this job is much higher than my previous one.

- **Bonus: 奖金 (jiǎngjīn)**

如果今年业绩好，每个人都会有年终**奖金**。

Rúguǒ jīnnián yèjì hǎo, měi gèrén dōu huì yǒu niánzhōng jiǎngjīn.

If the company performs well this year, everyone will get a year-end bonus.

- **Overtime: 加班 (jiābān)**

最近项目太多，我们几乎每天都要**加班**。

Zuìjìn xiàngmù tài duō, wǒmen jīhū měitiān dōu yào jiābān.

There are too many projects lately, so we've been working overtime almost every day.

- **Promotion: 升职 (shēngzhí)**

他努力了三年，终于**升职**为经理了。

Tā nǔlì le sān nián, zhōngyú shēngzhí wéi jīnglǐ le.

He worked hard for three years and was finally promoted to manager.

- **Raise: 加薪 (jiāxīn)**

她刚拿到了一次**加薪**，开心极了。

Tā gāng ná dào le yí cì jiāxīn, kāixīn jí le.

She just got a raise and was overjoyed.

- **Unemployment benefits: 失业金 (shīyèjīn)**

他失业后申请了政府的**失业金**。

Tā shīyè hòu shēnqǐng le zhèngfǔ de shīyèjīn.

After losing his job, he applied for unemployment benefits.

- **Labor contract: 合同 (hétong)**

签**合同**之前，你应该仔细阅读每一条条款。

Qiān hétong zhīqián, nǐ yīnggāi zǐxì yuèdú měi yì tiáo tiáokuǎn.

You should carefully read each clause before signing the labor contract.

- **Social security: 社保 (shèbǎo)**

公司会为每位正式员工缴纳**社保**。

Gōngsī huì wèi měi wèi zhèngshì yuángōng jiǎonà shèbǎo.

The company pays social security for each full-time employee.

Reading Practice

近年来，随着经济环境的变化，裁员（cáiyuán）事件变得越来越常见。小张在一家科技公司工作多年，但去年因为公司重组被裁员了。虽然失去了工作，他很快申请了失业金（shīyèjīn），暂时减轻了生活压力。

幸好，小张的社保（shèbǎo）缴得很完整，不仅在失业期间有基本保障，等到未来退休（tuìxiū）时，也能领取年金（niánjīn）。不过他暂时还不想退休，而是希望能尽快找到新工作。

在找工作期间，他也考虑是否应该辞职（cízhí）转行早些年，但因为生活开销，他还是更倾向于找一份稳定的薪水工作。最终，他找到了一家新创公司，开出的薪水（xīnshuǐ）和以前差不多，但附带更好的福利和奖金。

新公司每月按时发工资（gōngzī），年底还有奖金（jiǎngjīn）。不过因为公司业务繁忙，小张经常需要加班（jiābān）。尽管有些辛苦，但他的努力没有白费，半年后他获得了升职（shēngzhí）和加薪（jiāxīn）的机会。

在新公司入职第一天，他就和人资部门签署了正式劳动合同（hétóng）。合同中清楚说明了工作内容、工资标准、社保细则以及未来退休后的年金制度。小张对新工作的稳定性感到满意，也对未来充满希望。

In recent years, with changes in the economic environment, layoffs have become increasingly common. Xiao Zhang had worked at a tech company for many years, but last year he was laid off due to company restructuring. Although he lost his job, he quickly applied for unemployment benefits, which temporarily eased his financial pressure.

Fortunately, Xiao Zhang had consistently contributed to social security, which not only provided basic support during his unemployment, but also ensured that he would receive a pension when he retires in the future. However, he wasn't ready to retire just yet and hoped to find a new job soon.

While job hunting, he considered whether he should have resigned earlier and switched careers, but due to his living expenses, he preferred to look for a stable, salaried job. Eventually, he found a position at a startup that offered a salary similar to his previous one but with better benefits and bonuses.

At the new company, his paycheck was deposited on time every month, and there were year-end bonuses as well. However, because the business was booming, Xiao Zhang often had to work overtime. Although it was tiring, his hard work paid off, and six months later, he received a promotion and a raise.

On his first day at the company, he signed a formal labor contract with the HR department. The contract clearly outlined the job responsibilities, salary structure, social security policies, and pension scheme. Xiao Zhang felt satisfied with the stability of his new job and full of hope for the future.

Housing & Living

- **Mortgage: 房贷 (fángdài)**

他们为了买这套房子，贷款了三十年**房贷**。

Tāmen wèile mǎi zhè tào fángzi, dàikuǎn le sānshí nián fángdài.

They took out a 30-year mortgage to buy this house.

- **Rent: 房租 (fángzū)**

我每个月的**房租**是五千块。

Wǒ měi gè yuè de fángzū shì wǔqiān kuài.

My monthly rent is 5,000 yuan.

- **Car loan: 车贷 (chēdài)**

他刚买了辆新车，还在还**车贷**。

Tā gāng mǎi le liàng xīnchē, hái zài huán chēdài.

He just bought a new car and is still repaying the car loan.

- **Student loan: 学贷 (xuédài)**

我大学毕业后用了五年才还清**学贷**。

Wǒ dàxué bìyè hòu yòng le wǔ nián cái huánqīng xuédài.

I took five years after graduating from college to pay off my student loan.

- **Lease / Rental contract: 租约 (zūyuē)**

这份**租约**是一年期的，到期后可以续签。

Zhè fèn zūyuē shì yì nián qī de, dàoqī hòu kěyǐ xùqiān.

This lease is for one year and can be renewed when it expires.

- **Landlord: 房东 (fángdōng)**

房东要求房客提前一个月通知搬家。

Fángdōng yāoqiú fángkè tíqián yí gè yuè tōngzhī bānjiā.

The landlord requires tenants to give one month's notice before moving out.

- **Security deposit: 押金 (yājīn)**

签合同之前要先付一个月**押金**。

Qiān hétóng zhīqián yào xiān fù yí gè yuè yājīn.

You need to pay one month's security deposit before signing the contract.

- **Utilities (bills): 水电费 (shuǐdiànfèi); 燃气费 (ránqìfèi)**

每个月除了房租，还有**水电费**和**燃气费**要交。

Měi gè yuè chúle fángzū, hái yǒu shuǐdiànfèi hé ránqìfèi yào jiāo.

Each month, besides rent, I also have to pay for utilities and gas.

- **HOA / Management fee 物业费 (wùyèfèi)**

这个小区的**物业费**比较高，但服务很好。

Zhè ge xiǎoqū de wùyèfèi bǐjiào gāo, dàn fúwù hěn hǎo.

The HOA fee in this community is quite high, but the service is good.

- **Down payment: 首付 (shǒufù)**

买这套房子我付了三成**首付**。

Mǎi zhè tào fángzi wǒ fù le sān chéng shǒufù.

I paid 30% as a down payment for this apartment.

- **Property tax: 房产税 (fángchǎnshuì)**

每年年底都要缴纳**房产税**。

Měi nián niándǐ dōu yào jiǎonà fángchǎnshuì.

Property tax has to be paid every year at the end of the year.

Reading Practice

毕业后，小李决定搬出宿舍，开始独立生活。刚开始，他只能租房，每个月要交五千元房租 (fángzū)，签的是一年期的租约 (zūyuē)。他当时当了一名房客 (fángkè)，和房东 (fángdōng) 相处还算愉快。

除了房租，小李还需要支付每月的水电费 (shuǐdiànfèi) 和燃气费 (ránqìfèi)，再加上大楼的物业费 (wùyèfèi)，生活压力并不小。搬进去前，他还交了一笔一个月的押金 (yājīn)。

几年后，小李找到了一份稳定的工作，开始考虑买房。他咨询了银行，准备申请房贷 (fángdài)，并付了三成的首付 (shǒufù)。在买房过程中，他也了解到每年都需要缴房产税 (fángchǎnshuì)。

虽然要负担房贷，小李觉得值得，因为他终于拥有了自己的家。不仅如此，他还打算把车子换成新款，但这意味着要申请车贷 (chēdài)。此外，他大学时还有一笔学贷 (xuédài)，目前还在慢慢还。

虽然支出很多，但小李很满足。他觉得，拥有属于自己的房子和生活，是成年人该承担也该享受的责任。

After graduation, Xiao Li decided to move out of the dorm and start living independently. At first, he could only rent a place, paying 5,000 yuan a month in rent, with a one-year lease. At the time, he was a tenant, and he got along fairly well with the landlord.

In addition to rent, Xiao Li also had to pay monthly utility bills for water, electricity, and gas, plus a management fee for the building. Before moving in, he also paid a security deposit equivalent to one month's rent.

A few years later, Xiao Li found a stable job and began considering buying a home. He consulted with a bank, applied for a mortgage, and paid 30% as a down payment. During the process, he also learned that property tax must be paid every year.

Although carrying the mortgage was a burden, Xiao Li felt it was worth it because he finally had a place of his own. Not only that, he also planned to upgrade his car, which meant taking out a car loan. In addition, he still had a student loan from college, which he was slowly paying off.

Even with all these expenses, Xiao Li was content. He believed that owning a home and managing his life were responsibilities that every adult should take on—and take pride in.

Money, Debt & Admin

- **Debt: 债务 (zhàiwù)**

他因为生意失败，背负了很多**债务**。

Tā yīnwèi shēngyì shībài, bēifù le hěn duō zhàiwù.

He ended up with a lot of debt after his business failed.

- **Credit card debt: 卡债 (kǎzhài)**

如果不及时还款，**卡债**会越来越多。

Rúguǒ bù jíshí huánkuǎn, kǎzhài huì yuèláiyuè duō.

If you don't pay on time, your credit card debt will keep growing.

- **Bank account: 银行账户 (yínháng zhànghù)**

开设**银行账户**时需要身份证和住址证明。

Kāishè yínháng zhànghù shí xūyào shēnfènzhèng hé zhùzhǐ zhèngmíng.

To open a bank account, you need an ID and proof of address.

- **Savings / Balance: 存款 (cúnguǎn)**

她已经有了一笔可观的**存款**，准备买房。

Tā yǐjīng yǒu le yì bǐ kěguān de cúnguǎn, zhǔnbèi mǎifáng.

She has saved up a decent amount and is planning to buy a house.

- **Transfer: 转账 (zhuǎnzhàng)**

我刚才已经通过手机银行**转账**给你了。

Wǒ gāngcái yǐjīng tōngguò shǒujī yínháng zhuǎnzhàng gěi nǐ le.

I just transferred the money to you via mobile banking.

- **Budget: 预算 (yùsuàn)**

我们必须制定一个详细的旅行**预算**。

Wǒmen bìxū zhìdìng yí gè xiángxì de lǚxíng yùsuàn.

We need to make a detailed travel budget.

- **Invoice / Receipt: 发票 (fāpiào)**

购物后记得索取**发票**，以备报销。

Gòuwù hòu jìdé suǒqǔ fāpiào, yǐ bèi bàoxiāo.

Don't forget to ask for an invoice after shopping in case you need reimbursement.

- **Interest: 利息 (lìxī)**

这个银行账户的**利息**很低，几乎没有收益。

Zhège yínháng zhànghù de lìxī hěn dī, jīhū méiyǒu shōuyì.

This bank account offers very low interest, almost no return.

- **Investment: 投资 (tóuzī)**

房地产一直是很多人偏好的**投资**方式。

Fángdìchǎn yīzhí shì hěn duō rén piānhào de tóuzī fāngshì.

Real estate has long been a popular form of investment.

- **Stock: 股票 (gǔpiào)**

他最近买了几支科技类的**股票**。

Tā zuìjìn mǎi le jǐ zhī kējì lèi de gǔpiào.

He recently bought several tech stocks.

- **Tax: 税 (shuì)**

这个国家的个人所得**税**很高。

Zhège guójiā de gèrén suǒdé shuì hěn gāo.

The personal income tax in this country is very high.

- **Tax return / File taxes: 报税 (bàoshuì)**

每年三月我都会请会计帮我**报税**。

Měi nián sānyuè wǒ dōu huì qǐng kuàijì bāng wǒ bàoshuì.

Every March I hire an accountant to help me file my taxes.

Reading Practice

王小姐最近开始认真管理自己的财务。她发现自己有不少债务 (zhàiwù), 其中最大的部分是卡债 (kǎzhài), 因为之前经常使用信用卡消费却没能按时还款。

为了改善状况, 她开了一个新的银行账户 (yínháng zhànghù), 把一部分存款 (cúnguǎn) 转进去专门用于日常支出。她还学会了如何使用手机转账 (zhuǎnzhàng), 方便又快速。

她开始为每个月设定预算 (yùsuàn), 严格控制开销。购物时, 她总是索取发票 (fāpiào), 以便记录支出和申请公司报销。为了增加收入, 她也开始关注投资 (tóuzī)。她读了很多关于股票 (gǔpiào) 的书, 学习如何分析市场趋势, 并计划将部分存款投入股市。

她还注意到, 银行提供的利率很低, 利息 (lìxī) 几乎可以忽略不计, 所以她更倾向于选择回报率更高的方式。当然, 她也没有忘记按时缴纳税 (shuì)。每年, 她都会请会计帮她报税 (bàoshuì), 确保一切合法合规。

虽然刚开始有些困难, 但王小姐觉得, 理财让她更有掌控感, 也逐渐摆脱了过去混乱的金钱生活。

Miss Wang recently began taking her finances seriously. She realized she had quite a bit of debt, with the largest portion being credit card debt, because she had used her credit card frequently without paying it off on time.

To improve her situation, she opened a new bank account and transferred some of her savings into it specifically for daily expenses. She also learned how to transfer money via her mobile banking app, which was convenient and fast.

She started setting a budget every month to strictly control her spending. When shopping, she always asks for an invoice or receipt to keep track of expenses and apply for reimbursement from her company. To boost her income, she began exploring investments. She read many books about the stock market, learned how to analyze trends, and planned to invest part of her savings into stocks.

She also noticed that bank interest rates were very low and the interest she earned was almost negligible, so she leaned toward options with higher returns. Of course, she didn't forget to pay her taxes on time. Every year, she hires an accountant to help her file taxes, ensuring everything is legal and compliant.

Though it was tough at first, Miss Wang felt that managing her money gave her more control over life and helped her gradually escape the chaos of her past financial habits.

Insurance & Health

- **Insurance: 保险 (bǎoxiǎn)**

出国旅行前，他购买了旅游**保险**。

Chūguó lǚxíng qián, tā gòumǎi le lǚyóu bǎoxiǎn.

Before traveling abroad, he bought travel insurance.

- **Health insurance: 健保 (jiànbǎo)**

在台湾，大部分人都有**健保**，医疗费用比较低。

Zài Táiwān, dà bùfèn rén dōu yǒu jiànbǎo, yīliáo fèiyòng bǐjiào dī.

In Taiwan, most people have health insurance, so medical costs are relatively low.

- **Premium: 保费 (bǎofèi)**

如果你吸烟，**保费**会比一般人高很多。

Rúguǒ nǐ xīyān, bǎofèi huì bǐ yìbān rén gāo hěn duō.

If you smoke, your insurance premium will be much higher than average.

- **Life insurance: 寿险 (shòuxiǎn)**

他为了家人的保障，买了一份高额的**寿险**。

Tā wèile jiārén de bǎozhàng, mǎi le yí fèn gāo'é de shòuxiǎn.

He bought a high-value life insurance policy to protect his family.

- **Liability insurance: 责任险 (zérènxǎn)**

公司必须为员工购买**责任险**，以防万一。

Gōngsī bìxū wèi yuángōng gòumǎi zérènxǎn, yǐfáng wànyī.

The company must purchase liability insurance for employees just in case.

- **Car insurance: 车险 (chēxiǎn)**

在某些国家，**车险**是法律规定必须购买的。

Zài mǒuxiē guójiā, chēxiǎn shì fǎlǜ guīdìng bìxū gòumǎi de.

In some countries, car insurance is legally required.

- **Healthcare appointment: 预约看诊 (yùyuē kànzhěn)**

她已经在线上**预约看诊**，下周去医院。

Tā yǐjīng zài xiànrshàng yùyuē kànzhěn, xià zhōu qù yīyuàn.

She has already booked a healthcare appointment online and will go to the hospital next week.

- **Co-pay / Registration fee: 挂号费 (guàhàofèi)**

在台湾看医生通常只需要几十块**挂号费**。

Zài Táiwān kàn yīshēng tōngcháng zhǐ xūyào jǐ shí kuài guàhàofèi.

In Taiwan, seeing a doctor usually only costs a small co-pay.

- **Deductible: 免赔额 (miǎnpéi'é)**

这份保险的**免赔额**是五千元，低于这个金额的不赔。

Zhè fèn bǎoxiǎn de miǎnpéi'é shì wǔqiān yuán, dī yú zhège jīn'ér de bù péi.

This policy has a deductible of 5,000 yuan; claims below that amount aren't covered.

- **Mental health: 心理健康 (xīnlǐ jiànkāng)**

现代人越来越重视**心理健康**。

Xiàndài rén yuè lái yuè zhòngshì xīnlǐ jiànkāng.

People today are paying more and more attention to mental health.

- **Therapy / Counseling: 心理咨询 (xīnlǐ zīxún)**

她每周都会接受一次**心理咨询**，帮助自己缓解压力。

Tā měi zhōu dōu huì jiēshòu yí cì xīnlǐ zīxún, bāngzhù zìjǐ huǎnjiě yālì.

She receives therapy once a week to help manage her stress.

Reading Practice

刘先生今年三十五岁，开始认真考虑为自己和家人购买保险(bǎoxiǎn)。他首先选择了一份基本的健康保险(jiànbǎo)，这样一旦生病，看病费用会便宜很多。

每个月，他都按时缴交保费(bǎofèi)，虽然不便宜，但他认为值得。他还另外投保了寿险(shòuxiǎn)，希望万一发生意外，家人至少能有经济保障。

由于他是公司主管，公司为他购买了责任险(zérènxǎn)，避免工作中万一出现疏失造成损失。此外，他还有一份车险(chēxiǎn)，保障他的爱车和其他道路使用者的安全。

上周，他感觉不太舒服，便通过医院的网站预约看诊(yùyuē kànzhěn)。看诊当天，他只付了少量的挂号费(guàhào fèi)，其他费用大多由健保支付。他注意到保险单上还有免赔额(miǎnpéi'è)，也就是在达到某个金额前，保险公司不予理赔。

最近，他也开始关注自己的心理健康(xīnlǐ jiànkāng)。工作压力太大，于是他定期进行心理咨询(xīnlǐ zīxún)，帮助自己调节情绪、缓解焦虑。他觉得，保险不仅是金钱的保障，也是对生活的一种责任与尊重。

Mr. Liu is thirty-five this year and has started seriously considering buying insurance for himself and his family. He first chose a basic health insurance plan so that medical expenses would be much lower if he got sick.

Every month, he pays his premium on time. Although it's not cheap, he believes it's worth it. He also took out a life insurance policy, hoping that if something happened to him, his family would at least have financial protection.

Since he's a department manager, his company provided him with liability insurance to cover potential mistakes at work. In addition, he has car insurance to protect his vehicle and others on the road.

Last week, he wasn't feeling well, so he booked a healthcare appointment through the hospital's website. On the day of the visit, he paid only a small co-pay, as most costs were covered by health insurance. He also noticed a deductible on his policy—the insurance company wouldn't reimburse anything until expenses exceeded that amount.

Recently, he has also begun paying attention to his mental health. Due to heavy work stress, he now regularly attends therapy sessions, which help him regulate his emotions and ease anxiety.

He believes that insurance isn't just financial protection—it's also a form of responsibility and respect for life.

Legal, Family & Civic

- **Will: 遗嘱 (yízhǔ)**

爷爷在去世前立下了详细的遗嘱。

Yéye zài qùshì qián lixià le xiángxì de yízhǔ.

Grandpa wrote a detailed will before he passed away.

- **Inheritance: 遗产 (yíchǎn)**

兄妹之间为了分配父母的遗产发生了争执。

Xiōngmèi zhījiān wèile fēnpèi fùmǔ de yíchǎn fāshēng le zhēngzhí.

The siblings argued over the distribution of their parents' inheritance.

- **Alimony: 赡养费 (shànyǎngfèi)**

法院判他每月支付前妻赡养费。

Fǎyuàn pàn tā měi yuè zhīfù qiánqī shànyǎngfèi.

The court ordered him to pay alimony to his ex-wife every month.

- **Marriage / Divorce: 结婚 (jiéhūn) / 离婚 (líhūn)**

他们年轻时很快结婚，但几年后就离婚了。

Tāmen niánqīng shí hěn kuài jiéhūn, dàn jǐ nián hòu jiù líhūn le.

They got married quickly when they were young, but divorced a few years later.

- **Prenuptial agreement: 婚前协议 (hūnqián xiéyì)**

她坚持在结婚前签署婚前协议，以保护自己的财产。

Tā jiānchí zài jiéhūn qián qiānshǔ hūnqián xiéyì, yǐ bǎohù zìjǐ de cáichǎn.

She insisted on signing a prenuptial agreement before marriage to protect her assets.

- **Child support: 抚养费 (fǔyǎngfèi)**

离婚后他每月支付抚养费，负责孩子的生活费用。

Líhūn hòu tā měi yuè zhīfù fǔyǎngfèi, fùzé hái zi de shēnghuó fèiyòng.

After the divorce, he pays child support each month to cover the child's living expenses.

Legal, Family & Civic

- **Custody: 监护权 (jiānhùquán)**

法院将孩子的**监护权**判给了母亲。

Fǎyuàn jiāng hái zǐ de jiānhùquán pàn gěi le mǔqīn.

The court awarded custody of the child to the mother.

- **Notarization: 公证 (gōngzhèng)**

这份合同需要去公证处办理**公证**手续。

Zhè fèn hé tóng xū yào qù gōngzhèngchù bàn lǐ gōngzhèng shǒu xù.

This contract needs to be notarized at the notary office.

- **Power of attorney: 委托书 (wěituōshū) / 授权书 (shòuquánshū)**

出国期间，他写了一份**委托书**，授权朋友代为处理财务事务。

Chūguó qíjiān, tā xiě le yí fèn wěituōshū, shòuquán péngyǒu dàiwéi chǔlǐ cáiwù shìwù.

While abroad, he wrote a power of attorney to authorize a friend to handle his financial affairs.

- **Voting: 投票 (tóupiào)**

她年满十八岁后第一次参加总统选举**投票**。

Tā niánmǎn shíbā suì hòu dì yī cì cānjiā zǒngtǒng xuǎnjǔ tóupiào.

She voted in a presidential election for the first time after turning eighteen.

Reading Practice

张先生最近经历了人生中的几个重大变化。他和太太在十年前结婚 (jiéhūn), 但由于性格不合, 两人最终选择离婚 (líhūn)。

在离婚协议中, 他们签署了一份婚前协议 (hūnqián xiéyì), 确保各自的财产归属清楚。法院也判决张先生每月支付赡养费 (shànyǎngfèi) 给前妻, 以及一笔固定的抚养费 (fǔyǎngfèi) 来照顾孩子的日常开销。

孩子的监护权 (jiānhùquán) 归母亲所有, 但张先生每周末都有探视的权利。为了避免将来出现争议, 他们还将所有相关文件进行了公证 (gōngzhèng), 并准备了一份委托书 (wěituōshū), 让张先生的姐姐在必要时可以授权书 (shòuquánshū) 代为处理孩子的医疗与教育事务。

此外, 张先生的父亲年事已高, 最近立下了遗嘱 (yízhǔ), 明确将部分房产作为遗产 (yíchǎn) 留给张先生与弟弟。

虽然经历了很多家庭变故, 张先生仍然积极参与社会。他坚持在每次选举中投票 (tóupiào), 相信每个人的声音都有意义。

Mr. Zhang recently went through several major life changes. He and his wife got married ten years ago, but due to personality differences, they eventually decided to divorce.

As part of the divorce settlement, they had previously signed a prenuptial agreement to clearly define the ownership of their assets. The court also ordered Mr. Zhang to pay alimony to his ex-wife each month, as well as a fixed amount of child support to cover their child's daily expenses.

Custody of the child was awarded to the mother, but Mr. Zhang was granted visitation rights every weekend. To prevent future disputes, they had all related documents notarized, and also prepared a power of attorney, authorizing Mr. Zhang's sister to act on behalf of the child for medical and educational matters if necessary.

In addition, Mr. Zhang's elderly father recently wrote a will, specifying that a portion of his property would be left as inheritance for Mr. Zhang and his younger brother.

Despite going through many family changes, Mr. Zhang remains actively engaged in civic life. He makes sure to vote in every election, believing that everyone's voice matters.

Vocabulary Summary

Work & Employment:

- Layoff: 裁员 cáiyuán
- Pension: 年金 niánjīn
- Retire: 退休 tuìxiū
- Resign / Quit: 辞职 cízhí
- Salary / Paycheck: 工资 gōngzī / 薪水 xīnshuǐ
- Bonus: 奖金 jiǎngjīn
- Overtime: 加班 jiābān
- Promotion / Raise: 升职 shēngzhí / 加薪 jiāxīn
- Unemployment (benefits): 失业 shīyè / 失业金 shīyèjīn
- Labor contract: 合同 hétóng
- Social security: 社保 shèbǎo

Housing & Living:

- Mortgage: 房贷 fángdài
- Rent: 房租 fángzū
- Car loan: 车贷 chēdài
- Student loan: 学贷 xuédài
- Lease / Rental contract: 租约 zūyuē
- Landlord: 房东 fángdōng
- Security deposit: 押金 yājīn
- Utilities (bills): 水电费 shuǐdiànfèi; 燃气费 ránqìfèi
- HOA / Management fee: 物业费 wùyèfèi
- Down payment: 首付 shǒufù
- Property tax: 房产税 fángchǎnshuì

Money, Debt & Admin:

- Debt: 债务 zhàiwù
- Credit card debt: 卡债 kǎzhài
- Bank account: 银行账户 yínháng zhànghù
- Savings / Balance: 存款 cúnkuǎn
- Transfer: 转账 zhuǎnzhàng

- Budget: 预算 yùsuàn
- Invoice / Receipt: 发票 fāpiào
- Interest: 利息 lìxī
- Investment: 投资 tóuzī
- Stock: 股票 gǔpiào
- Tax: 税 shuì
- Tax return / File taxes: 报税 bàoshuì

Insurance & Health:

- Insurance: 保险 bǎoxiǎn
- Health insurance: 健保 jiànbǎo
- Premium: 保费 bǎofèi
- Life insurance: 寿险 shòuxiǎn
- Liability insurance: 责任险 zérènxǎn
- Car insurance: 车险 chēxiǎn
- Healthcare appointment: 预约看诊 yùyuē kànzhěn
- Co-pay / Deductible: 挂号费 guàhào fèi / 免赔额 miǎnpéi'é
- Mental health / Therapy: 心理健康 xīnlǐ jiànkāng / 心理咨询 xīnlǐ zīxún

Legal, Family & Civic:

- Will: 遗嘱 yízhǔ
- Inheritance: 遗产 yíchǎn
- Alimony: 赡养费 shànyǎngfèi
- Marriage / Divorce: 结婚 jiéhūn / 离婚 líhūn
- Prenuptial agreement: 婚前协议 hūnqián xiéyì
- Child support: 抚养费 fǔyǎngfèi
- Custody: 监护权 jiānhùquán
- Notarization: 公证 gōngzhèng
- Power of attorney: 委托书 wěituōshū / 授权书 shòuquánshū
- Voting: 投票 tóupiào

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