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Li: 大家好, 欢迎收听《你问我答》节目我是杨莉。今天的问题来自李斌, 请我的同事 Michael 代读。

Question

What are the different meanings of CREDIT? For example, what is the meaning of 'credit' in 'tax credit' and 'in credit'? Does 'credit' mean money here?

Li: 谢谢李斌同学。是的, 一说到 credit 这个词, 人们经常会想到信用卡 credit card. 不过作为名词这个词还有很多不同的含义。下面我们通过各种例句来说明。Number 1: 信用, 信誉和信用额度。

Examples

My husband has a good credit history, so we are able to get the mortgage.

It is not always a good thing if your credit limit is high, as you may get into debt if you are not careful.

Li: 第一句话里的女子说她丈夫信用记录好, 所以他们拿到了购房按揭贷款。Credit history 一个人的信贷历史。

第二句话里的讲话者提醒另一个人说, 信用卡的额度太高未必是件好事, 稍不注意就会花得太多, 欠下账还不了。

还有一种情况是超过限定的信用额度 credit limit, 那么债务人要支付罚款。

Example

I got a letter from my bank reminding me that I have exceeded my credit limit, and I will have to pay a penalty charge.

Li: Oh dear - he has to pay a penalty charge! 因为超过了限定的信用额度, 因此要交罚款。

Number 2: 在英国生活, 大家经常听到的一个短语 tax credit 意思是“抵税额” - a sum of money that is paid to you from the government. 英国政府对各种抵税额又详细的条列, 比如 working tax credit, child tax credit 等等。

Example

If you have children and want to claim child tax credit, contact the Tax Credit Helpline for a claim form.

Li: 这句话的意思就是说，如果你有孩子并且想申请儿童抵税额，请联系抵税额服务热线领取一份申请表。

第三，另一个经常听到的短语就是 **in credit**，有结余。

Example

I've just received this month's bank statement and I was pleased to see that I am in credit for a change!

Li: 我刚收到银行的对账单，我很高兴看到我这个月有结余 **in credit**，这很不寻常啊。

好，以上是 **credit** 这个词同金钱相关的几个主要意思。接下来我们看看这个词的其他意思。

Number 4: 声望，荣誉。请听例句：

Examples

A: It was my idea but my boss claimed all the credit!

B: Oh well - I hope you get some recognition for it.

A: What a beautiful garden - it's so well kept!

B: Thank you, but I mustn't claim the credit - my wife did all the work.

Li: Number 5: **credit** 也可以表示“骄傲，自豪”。

Example

A: Patricia got top marks in all her exams. She's a credit to her parents.

Li: Number 6: 和大学教育相关的一个用法，“学分” **credits**。

Example

All projects on the course count as credits towards our final degree.

Li: 最后请大家想想电影后面的演员表在英语中怎么说？**Yes - credits!**

Example

I saw his name in the credits. Wow! He's really famous now.

Li: 英语里还有很多固定的短语比如前面提到的有余额 **in credit**；还有给某人的成就加分 **to give someone credit for**；应得的信任或荣誉 **credit where credit is due**。

好，希望我们解答了 Li Bin 的问题。也再次欢迎其他听众朋友们踊跃参与！我们的电子邮箱是 questions.chinaelt@bbc.co.uk。谢谢大家，我是杨莉，下次节目再会。