

LESSON NOTES

Upper Beginner S1 #11 When Can You Pay Me Back those Hong Kong Dollars?

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TRADITIONAL CHINESE

- 1. 你幾時可以還錢俾我?
- 2. 月底出咗糧就還俾你。
- 3. 你上個月都係咁講!
- 4 今個月連本帶利還俾你。
- 5. 係你至好講啊。
- 6. 放心啦。

JYUTPING

- nei5 gei2 si4 ho2 ji5 waan4 cin2 bei2 ngo5?
- 2. jyut6 dai2 ceot1 zo2 loeng4 zau6 waan4 bei2 nei5.
- 3. nei5 soeng6 go3 jyut6 dou1 hai6 gam2 gong2.
- 4. gam1 go3 jyut6 lin4 bun2 daai3 lei6 waan4 bei2 nei5.
- 5. hai6 nei5 zi3 hou2 gong2 aa3.
- 6. fong3 sam1 laa1.

ENGLISH

1. A: When can you pay me back?

2. B: As soon as I get paid at the end of the month.

3. A: That's what you said last month.

4. B: I'll pay it back with the interest this time.

5. A: You'd better be serious.

6. B: You have my word.

VOCABULARY

Traditional	Romanization	English	Class
幾時	gei2 si4	when	adverb
利息	lei6 sik1	interest	noun
月初	jyut6 co1	the beginning of the month	noun
月底	jyut6 dai2	the end of the month	noun
借錢	ze3 cin2	to borrow money	noun
出糧	ceot1 loeng4	to pay salary	verb
還錢	waan4 cin2	to pay back	noun
工資	gung1 zi1	salary	noun

SAMPLE SENTENCES

你幾時到? nei5 gei2 si4 dou3? When will you arrive?	利息好低。 lei6 sik1 hou2 dai1。 The interest is low.
每個月初個時佢都會有好多錢。 mui5 go3 jyut6 co1 go3 si4 heoi5 dou1 kui2 jau5 hou2 do1 cin2. At the beginning of the month, he has lots of money.	每個月底,老闆都會俾人工。 mui5 go3 jyut6 dai2 lou5 baan2 dou1 wui2 bei2 jan4 gung1. At the end of the month, the boss will pay salary.
佢借錢去買咗間屋。 Keoi5 ze3 cin2 heoi2 maai5 zo2 gaan1 nguk1. He borrowed money to buy a house.	每個月底,老闆都會出糧。 mui5 go3 jyut6 dai2, lou5 baan2 dou1 wui5 ceot1 loeng4. The boss pays salary at the end of the month.
喺未來十年我要還錢俾我嘅按揭。 hai2 mei6 loi4 sap6 nin4 ngo5 jiu3 waan4 cin2 bei2 ngo5 ge3 on3 kit3. I have to pay back my mortgage in ten years.	你嘅工資高唔高? nei5 ge3 gung1 zi1 gou1 m4 gou1? How high is your salary?

GRAMMAR

The Focus of this Lesson is Cantonese Question Words

你幾時可以還錢俾我?

"When can you pay me back?"

Our grammar point in this lesson is about specific question words. In previous lessons, we've taught you other question words that go at the end of sentences in Cantonese. For instance, the question word 乜 (mat1) "what." You've already learned that this goes at the end of the sentence. 佢間你借咗乜 (keoi5 man6 nei5 ze3 zo2 mat1) "What did he want to borrow from you?" We also have the question word 幾多 (gei2 do1) "how much" as in a sentence

你俾咗佢幾多 (nei5 bei2 zo2 keoi5 gei2 do1) "How much did you give him?" Or, think of the question word 邊個 (bin1 go3) "who," which also comes at the end of sentences. For instance, 還錢俾你嘅係邊個 (waan4 cin2 bei2 nei5 ge3 hai6 bin1 go3) "who was it that paid you back?" In this lesson, though, we'll run into a new question word 幾時 (gei2 si4) "when," which literally means "at what time." An important thing to know here is this word comes at the beginning of sentences. In the dialogue we heard this: 你幾時可以還錢俾我 (nei5 gei2 si4 ho2 ji5 waan4 cin2 bei2 ngo5) "When can you pay me back?" It's right after the subject. But the subject in Cantonese can be omitted, especially in colloquial Cantonese. So just remember, the placement of this question word is different in Cantonese with other question words and that it comes at the beginning of the sentence and after the subject.

More examples:

- 1. 你幾時可以放工?
 nei5 gei2 si4 ho2 ji5 fong3 gung1
 "When do you get off work?"
- 2. 但幾時可以做完功課?

 keoi5 gei1 si4 ho2 ji5 zou6 jyun4 gung1 fo3
 "When will he finish his homework?"
- 3. 幾時過來? gei2 si4 gwo3 lai4 "When will (you) come over?"
- 4. 幾時還錢?
 gei2 si4 waan4 cin2
 "When will (you) pay me back?"

Bonus Point

Sometimes 幾時 (*gei2 si4*) "when" can be placed at the end of a question when the question word acts as an object of the verb. For instance, it is 2 o'clock in the afternoon and you're still in bed. Your roommate might ask, 你仲要瞓到幾時 (*nei5 zung6 jiu3 fan3 dou3 gei2 si4*) "You're going to stay in bed until when?" Or "when are you getting up?"

CULTURAL INSIGHT

Borrowing Money in Hong Kong

In Hong Kong, even if you have a reasonable low level of income, a personal loan of up to HK \$200,000 is fairly easy to obtain from the bank. Although borrowing money from family and friends involves fewer trust issue, there are a range of other possible complications. The importance of a good payment plan is absolutely essential as a starting point in borrowing money, and it's not just to convince others to lend money to you.