

# BUNGX NQOI

Leih Nduv **NDOUV ZINH NGOIC SIC**

Ganh Tengx Ganh Nyei Gong Sou

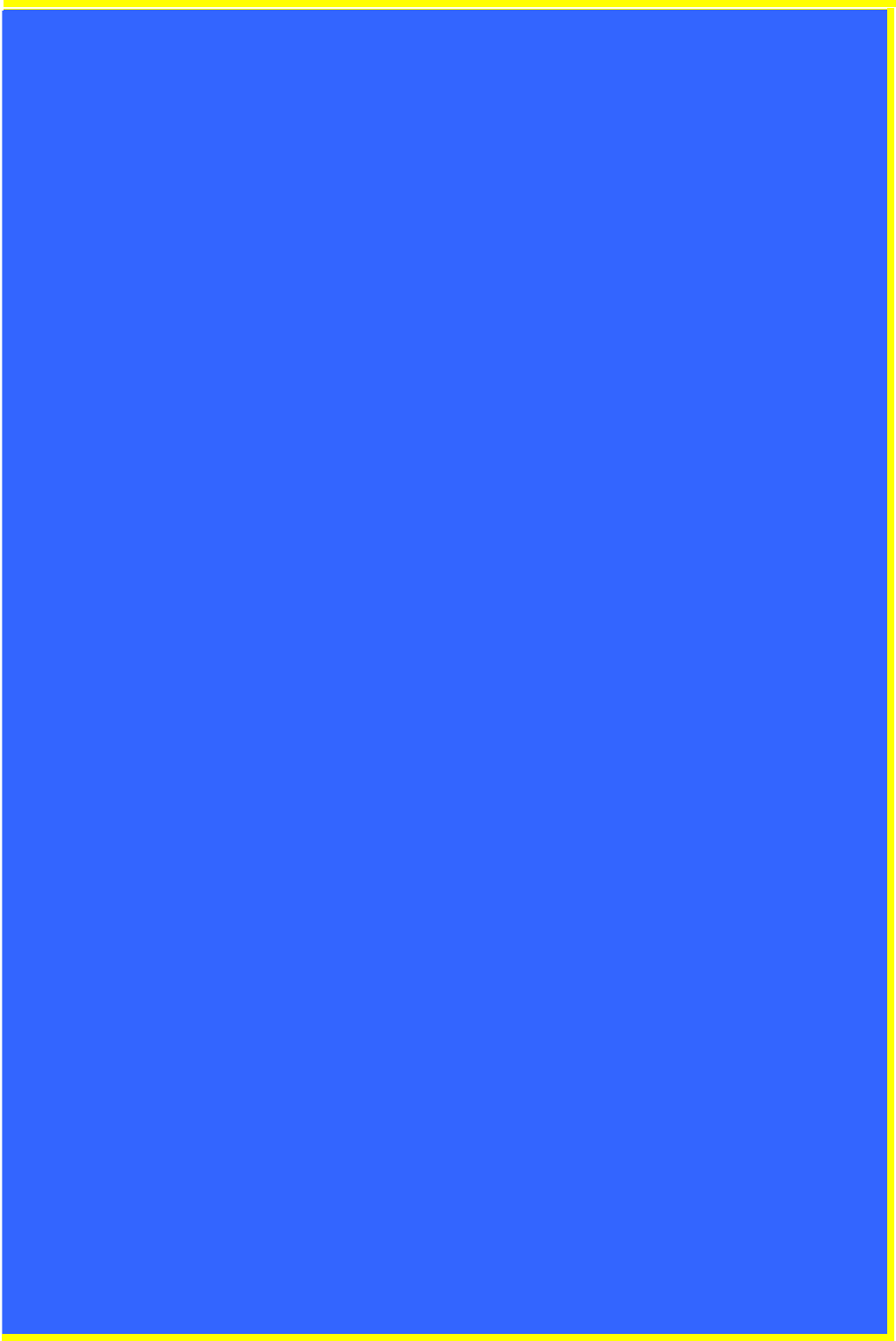
**UCLA**

**Kauv Taux Ndouv Zinh Kou-Gong**

**Ndouv Zinh Ngoic Sic Zeqv-Weic**

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**Kaa^li^for^nie Weic Dorngh Gunv taux Diuv & In Kou-Gong**



# **BUNGX NQOI**

## **Leih Nduv NDOUV-ZINH NGOIC SIC**

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Faan benx Iu-Mienh Waac  
Hmz Hlaax, 2010  
Siang-dimv zorc jiex  
Ziepc Hlaax, 2010

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# BIUX MENGH WAAC

Naaiv buonv ganh tengx ganh nyei gong sou, se zoux daaih tengx meih bieqc hnyouv:

- (1) meih ndouv zinh nyei jouc setv;
  - (2) weic haaix diuc meih ndouv zinh; caux
  - (3) ndouv zinh nyei jauv hnavv haaix nor benx ngoic sic yiem meih nyei seix zeiv.
- Naaiv deix waac-fienx oix bun deix jauv tengx meih, dingh fai zanv meih ndouv zinh nyei jauv.

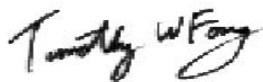
Naaiv buonv ganh tengx ganh nyei gong sou, se bun nqoi benx 5 zaang. Yietc zaang mangc dingc yietc nyungc meih ndouv zinh nyei nyungc zeiv. Zaang se tengx bun nqoi benx camv-yiemc fai benx camv-ginc yaac maaiah camv-kuaaiv hoqc luic nyei zeiv. Naaiv deix hoqc luic nyei bung-hungx daauh, se weic tengx jienv meih haih hnamv muonc nyei, dongh paanv taux meih nyei sic daauh, yietc-ginc yietc-ginc nyei.

Oix duqv sic yiem naaiv buonv gong sou cuotv nor, meih ganh zoux siepv fai donc se ei meih zoux duqv nyei buonc. Meih ganh doqc dornv gong sou fai caux kuinx meih nyei mienh yienz meih zoux.

Naaiv buonv gong sou se maiv zeiz weic div lienh lix tengx fai beic ndiev tengx ndouv zinh mienh. Se gornv, zoux dornv gong sou, meih haiz corc qiex zuqc tengx nor, yie mbuo duqv mbenc ziangx yietc diuh kou-gong weic cuotv za'eix tengx yiem Waac-Caux wuov.

Naaiv buonv gong sou se deng-deng kauv jienv mangc gaax duqv sic ndongc haaix, kauv duqv daaih nyei yaac oix siepv-siepv dorh an jienv Ndouv Zinh Ngoic Sic Nyei Zeqv-Weic nyei wepv^saaih (wedsite) bun haih duqv longc. Guvv bungx laangc nyei lorz yie mbuo, yangh dinc waac 310-825-4845 fai yangh dinc fiex [uclagamblingprogram@ucla.edu](mailto:uclagamblingprogram@ucla.edu) caux maaiah haaix nyungc oix tim jaa fai naaic taux gong sou nyei jauv-louc.

Ziepc zuoqv nyei



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# PIU-BEIH MANGC

## Ndouv zinh se haaix nyungc?

Ndouv zinh se bieqc cam taux zoux bun nyungc baav maaih jaax-zinh nyei haih ndortv (nzengc-nzengc se nyaanh). Naaic se yietc diuc gong-bou fai sic daauh dongh funx maiv dingc haih cuotv nyei jauv. Ndouv nyei sic se hnamv oix liemh zeih duqv leic zinh. Gong-bou leiz-daauh haih tengx, zanv duqv zoqc njiec deix, mv baac maiv dingc nyei sic naanh noic maiv duqv ndutv.

Ih hnoi pou-tong nyei ndouv zinh jauv maaih, ndouv yiem gaa<sup>^</sup>si<sup>^</sup>no, sa<sup>^</sup>lotv (slot) caux hinc faangx cie (video poker), dinc mungz (internet), lotv<sup>^</sup>to<sup>^</sup>li (lottery) maaz saaix tiux, corngx saaix guan se beiv hngangv, ndiqv jough (food ball), mborqv jough (basball). Ganh setv ndouv zinh jauv aengx maaih, ndouv ei gorqv-mienh ganh nyei buonc-zeic, gouv maaiz maaic biau caux fi<sup>^</sup>tiuv huox zaangc saeng-eix leic daauh (stock market trading).

## Haaix dauh maaih ndouv zinh ngoic sic?

Maaih ndouv zinh ngoic sic nyei mienh se dongh duqv longc ziangh hoc yaac longc zinh nyaanh ndouv gau zinh, siangx hoic zuqc ninh ganh nyei wuov dauh. Hienv nyei ngoic sic haih taux yietc dauh ndouv-zinh mienh se dongh hengx haic fai butv benx inv nyei ndouv zinh mienh.

Ndouv zinh ngoic sic nyei gorn-baengx, se gunv maiv duqv ganh taux ndouv zinh nyei jauv. Zoux bun gunv maiv duqv nyei camv-diuc jauv, se duqv fiev njiec yiem ga<sup>^</sup>ndiev naaiv.

1. Ndouv zinh jauv zoux bun hnyouv hlo, mauv camv jaa ndouv hlo jienv faaux weic oix duqv buangv eix, fai hnamv ndouv taux duqv, dongh ndortv mingh nyei nyaanh nzuonx daaih.
2. Maaih deix baav mienh maiv haih dingh dongh ninh mbuo ndouv duqv jienv mingh nyei ziangh hoc. Se gorngv ninh mbuo hingh deix nor, ninh mbuo ziouc haiz hngangv gaax ninh mbuo aengx haih hingh gauh camv. Mv baac wuonc qiex liemh zeih ndortv njiec, ndouv-zinh mienh nyei eix corc aengx oix ndouv jienv mingh taux ninh mbuo nyei nyaanh nzengc.
3. Maaih deix mienh ziouc gorngv, ninh mbuo maiv aengx ndouv zinh aqv, liuz yaac buatc ninh mbuo corc aengx ndouv zinh nyei, maiv gunv ninh mbuo longc nzengc hnyouv guangc yaac maiv ndutv.

Yietc dauh ndouv-zinh mienh nziex maaih yietc nyungc ngoic sic fai yietc nyungc inv, mv baac maaih ngoic sic camv nyei caux yietc nyungc ndouv-zinh jauv. Beiv hngangv, maaih deix ndouv-zinh mienh yietc norm leiz-baaix kungx maaiz nduqc kuaaiv lotv<sup>^</sup>to<sup>^</sup>li (lottery) piux hngangv, yaac maiv maaih jiex ganh nyungc nyei ndouv-zinh ngoic sic, mv baac ninh mbuo maaih domh ngoic sic caux ndouv corngx saaix guan nyei zinh.

Maaiah benx taux “ndouv-zinh nquin nyei mienh” dongh maiv maaiah iu fai hnamv taux ndouv zinh jauv yiem mbu’ndongx qangx ziex douc nyei. Ninh mbuo ndouv nduqc nzunc zinh liuz, ziangh hnyangx ndouv zinh jauv yaac maiv guen zuqc ninh mbuo. Fai yietc hnyangx ninh mbuo mingh latv^saa^we^ngaav (Las Vegas) camv-nzunc nyei, liuz maiv zuqc iu fai aengx hnamv oix mingh dieh nzunc aqv. Naaic deix ndouv-zinh mienh nyei seix corc funx maaiah ndouv zinh ngoic sic yiem jienv ninh mbuo nyei maengc gu’nyuoz nyei, weic zuqc ninh mbuo duqv ndouv hnoi baav hngangv yaac gengh ndouv ndortv duqv hlo haic.

### **Haaix nyungc zoux ndouv-zinh ngoic sic nyei laengv zeiv?**

Nzutv zunv ndouv zinh ngoic sic nyei laengv zeiv maaiah:

- . Ndouv gauh lauh dongh meih duqv liepc ziangx hnyouv wuov
- . Ndouv “jiex ndaangc meih nyei m’ngongv” yaac “zunc” ndortv jienv mingh
- . Gongv-baeqc nduov hmuangv doic fai ga’hlen mienh, meih nyei ndouv-zinh jauv
- . Piatv gong fai bungx ndortv hmuangv doic laaix ndouv-zinh jauv
- . Ndouv zinh baeng jienv ziouc maiv hnamv taux meih nyei seix qiemx zuqc nyei dorngx

Ndouv zinh nyei ngoic sic hlo jienv faaux, ziouc haiz nyaiv, haiz dorngc yaac maaiah nzauh zingh camv faaux.

### **Maaiah haaix nyungc lengc taux maaiah ngoic sic nyei ndouv-zinh mienh, ndouv zinh a’nziaaux nyei mienh fai maaiah lienh lix ndouv-zinh mienh?**

Ndouv a’nziaaux nyei ndouv-zinh mienh se weic ndouv caux doic zoux jorm hngangv. Ninh mbuo maiv ndouv camv jiex ndaangc ninh mbuo maaiah nyei. Ninh mbuo funx ziangx “ndouv ndortv nyei buonc” liuz ninh mbuo maiv “zunc” ndortv jienv mingh. Ninh mbuo nyei ndouv-zinh jauv maiv nyaav zuqc ninh mbuo nyei gong caux hmuangv doic nyei maengc.

Lienh lix ndouv-zinh-mienh ndouv weic duqv nyaanh, maiv zeiz ndouv ei ga’qieq fai simv biaux pien ngoic sic. Ninh mbuo gunv duqv ninh mbuo ganh longx yaac maiv ndouv jiex ndaangc horpc an nyei bouc. Nzengc-nzengc ninh mbuo ndouv duqv deix liuz ninh mbuo ziouc dingh aqv. Maaiah ziex dor ndouv-zinh mienh funx ninh mbuo ganh zoux lienh lix ndouv-zinh-mienh, mv baac zien zeiz lienh lix ndouv-zinh-mienh maiv maaiah ngoic sic weic laaix ndouv zinh jauv. Taux hlaax-dueiv, fai hnyangx-ndueiv, ninh mbuo maaiah nyaanh nyei, dongh maaiah ndouv zinh ngoic sic wuov deix ndouv-zinh mienh ninh mbuo nyei zinh nyaanh kungx laaix nqaang hngangv. Maiv gunv hngangv haaix nor yaac baac, maaiah “lienh lix ndouv-zinh-mienh” corc maaiah ziangh hoc zuqc ndortv mingh yiem ndouv zinh ngoic sic gu’nyuoz.

### **Mbuoqc ziex ndouv-zinh-mienh maaiah ngoic sic yiem naaiv Meiv Guoqv?**

Zimh lorz mbeu yaangh daaih nyei, maaiah 4 gouv-baeqv lorz 5 gouv-baeqv nyei mienh yiem naaiv Meiv Guoqv maaiah ndouv-zinh ngoic sic, yaac maaiah 1gouv-baeqv nyei mienh gengh zuqc duqv hniev haic ndouv zinh nyei ngoic sic (butv ndouv zinh inv). Pou-tong ndouv-zinh-mienh, funx daaih zungv maaiah gauh camv naaic.

2005 faaux houz mbeu yaangh nyei oix lamh zaaic 4 gouv-baeqv nyei mienh yiem Kaa^li^for^nie deic haih benx ngoic sic fai maaiah inv nyei ndouv zinh mienh. Naaiv maaiah oix lamh zaaic yietc ziux dauh Kaa^li^for^nie mienh, haih maaiah ndouv zinh ngoic sic yiem ninh mbuo nyei maengc.

# I ZAANG

## MEIH MAAIH NZOUV ZINH NGOIC SIC NYEI?

### 1. Meih ndouv haaix nyungc zinh?

Faux hneiv jiex nyei buo nyungc, meih oix ndouv jiex nyei zinh:  
(Mbaih zueih yietc zueih nyeic ei oix nyei)



Oix jiex nyei: \_\_\_\_\_  
Da'nyeic: \_\_\_\_\_  
Da'faam: \_\_\_\_\_

### Haaix nyungc zoux bun meih oix naaiv deix ndouv zinh jauv?

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### 2. Meih maaih ndouv zinh ngoic sic nyei fai?

Naaiv deix naaic nyei waac, se yiem South Oaks Gorn-Ndoqv Ndouv Zinh Gingx wuov nzipc daaih, duqv longc tengx jiex mienh camv laaix ndouv zinh nyei ngoic sic. Se gorngv meih maaih ndouv-zinh ngoic sic nor, haih longc ninh tengx meih bun-dunx nyei. Maaih ganh ginc yiem naaiv buonv gong sou oix tengx meih zieqv duqv dongh haaix nyungc lengc jeiv nyei paanv taux meih.

Tov meih dau "zeiz" fai "maiv" taux waac-naaic ga'ndiev naaiv oc:

	<b>Zeiz / Maiv</b>
Dongh meih ndouv jienv zinh wuov zanc, meih aengx oix lorz ganh norm hnoi ndaax nqaang mingh ndouv taux duqv nzuonx, dongh meih ndortv mingh wuov deix nyei fai?	
Meih duqv houh jiex waac gorngv meih oix duqv hingh nyaanh dongh meih deng deng ndouv zinh ndortv jienv nyei ziangh hoc nyei?	
Meih duqv longc ziangh hoc fai nyaanh ndouv zinh camv jiex ndaangc meih duqv liepc hnyouv nyei?	
Maaiah mienh daanh jiex meih nyei ndouv-zinh jauv nyei fai?	
Meih maaih ziangh hoc hnamv haiz zoux dorngc laaix meih ndouv zinh nyei jauv cuotv daaih nyei?	



	<b>Zeiz / Maiv</b>
Meih haiz oix dingh ndouv-zinh jauv mv baac hnamv daaih meih maiv haih dingh fai?	
Meih nyei seix zeiv meih duqv bingx jiex ndouv zinh daan, lotv^to^li daan, ndouv zinh nyaanh fai dieh nyungc ndouv zinh sic, meih nyei auv-nqox doic, fu'jueiv caux jienv nyei mienh nyei fai?	
Meih caux meih yiem nyei mienh maaih nzaeng jiex jaax weic meih goux nyaanh nyei fai? Se gorngv "maaih nyei", naaic deix nzaeng jaax jauv se laaix meih nyei ndouv-zinh jauv fai?	
Meih piatv jiex gong nyei ziangh hoc fai horqc dorngh laaix meih ndouv-zinh jauv fai?	
Meih duqv gaav ga'hlen mienh nyei nyaanh daaih yaac maiv jaaub nzuonx bun ninh mbuo laaix meih nyei ndouv-zinh jauv maaih jiex nyei fai?	
Meih maaih gaav jiex meih nyei biauv zong mienh nyei nyaanh mingh ndouv zinh nyei fai?	
Meih maaih gaav jiex meih nyei auv-nqox doic nyei nyaanh weic laaix ndouv zinh nyei fai?	
Meih maaih gaav jiex muoz-doic, fai ngoih jaa bung nyei nyaanh longc ndouv zinh nyei fai?	
Meih maaih gaav jiex nyaanh lamz, gaav nyaanh gorn, fai hiou horh nyaanh lamz (credit unions) weic ndouv zinh fai jaaub ndouv-zinh zaeqv nyei fai?	
Meih duqv baeng jiex nyaanh yiem zaeqv-pienx, hnavg Visa, MasterCard cuotv daaih weic longc ndouv zinh fai jaaub ndouv-zinh zaeqv nyei fai? (maiv funx ATM pienx)	
Meih maaih gaav jiex nyaanh yiem waengc pienx gorn (loan sharks) longc ndouv zinh fai longc jaaub ndouv-zinh zaeqv nyei fai?	
Meih duqv zorqv jiex nyaanh cuotv yiem siou-sengh (stock), hlorv zunv (bonds) caux ganh norm Wuonv-lamz (Securities) longc ndouv zinh nyei?	
Meih duqv maaic jiex meih ganh nyei fai hmuangv doic nyei haaix nyungc ga'naaiv weic jaaub meih nyei ndouv-zinh zaeqv nyei fai?	
Meih maaih gaav jiex nyaanh yiem meih nyei dimv zinh daan (checking account) se feiv dimv zinh piux-nqaai weic duqv nyaanh daaih ndouv zinh fai jaaub ndouv-zinh zaeqv nyei?	
Meih haiz meih maaih jiex kuonx hnyouv sic taux dangc nyaanh fai ndouv-zinh jauv nyei?	

Funx mangc meih nyei funx-diemv (score): yietc diuc funx yietc diemv bun mouz joux "zeiz" nyei waac-dau.

0 = maiv maaih ngoic sic, 1-4 = heng mingh lorz zong baan nyei ngoic sic, 4-20 = hniev nyei ngoic sic.

Yie nyei funx-diemv se: \_\_\_\_\_

Nzipc yiem South Oaks Ndouv-Zinh Gingx, 1992, South Oaks Gorn-Ndoqv, Henry Lesieur caux Sheila Blume.

### 3. Ndouv-zinh jauv buangh nyei sic

Oix bieqc hnyouv taux ndouv-zinh jauv hhangv haaix nor nyaav zuqc meih nyei seix nor, longc buon ziangh hoc hnamv taux meih ndouv zinh nyei jouc setv nzemx taux i bung dongh meih yuangh caux baaic nyei jauv.

Funx ndouv-zinh jauv buangh nyei sic caux dongh nzemx bieqc taux meih nyei sic, se fiev njiec dinh jienv naaiv deix waac-dauh ga'ndiev maengx naaiv oc.

Ndouv-zinh jauv duqv nyaav taux yie nyei maengc se maaih hhangv naaiv:

#### **Sin zaangc Heng-wangc**

Yuangh (*Positive*)

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Baaic (*Negative*)

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#### **Hnyouv zaangc Heng-wangc**

Yuangh

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Baaic

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#### **Gong-bou**

Yuangh

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Baaic

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#### **Nyaanh zinh**

Yuangh

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Baaic

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#### **Dorng zuangx**

Yuangh

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Baaic

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**Dorng leiz**

Yuangh

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Baaic

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**Biauv zong mienh seix**

Yuangh

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Baaic

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**Maaih haaix nyungc cuotv bun yie dongh yie ndouv zinh wuov zanc?**

Dongh zanc-zanc nduov zinh nyei mienh zungv cuotv ninh mbuo ganh nyei ziqc eix fai cuotv ziqc ninh mbuo ganh mi' aqv. Ninh mbuo yietc dingc zoux ei ga' qiex hngv, maiv gunv dongh yiem ndouv-zingh sic haih cuotv daaih hoic taux ninh mbuo nyei maengc nyei.

Hnamv nzuonx nqaang buo nzunc meih duqv ndouv zinh nyei jauv liuz, yaac dinh junh ga' ndiev wuov deix qorng oc. Maaih norm nyungc zeiv mbenc ziangx bun meih haih hec duqv jiez gorn.

<b>Yiem Haaix/Six Gaaix</b>	<b>Haiz Ndaangc</b>	<b>Hnamv taux ndaangc Caux deng-deng ndouv jienv wuov zanc</b>	<b>Soux mouc nyaanh \$</b>
Dongh mingh lorz gong yiem zingh wuov zanc dingh bieq dangh kaa^si^no (casino)	Maiv noic faanh, suei aqv, haiz jomc nzengc mi' aqv.	Se gorngv yie domh hingh liuz yie zungv maiv qiemx zuqc gong. Naaic ziouc jaiv duqv yie nyei ngoic sic aqv.	\$60 [ndortv].
<b>1.</b>			
<b>2.</b>			
<b>3.</b>			
<b>4.</b>			

## BIAUV NYEI GONG-PAAIV

Ceu deix naaiv qorng-kungx daaih weic longc dimv mangc meih nyei ndouv-zinh jauv.

Norm-norm leiz baaix paan nqaang mangc, lengc jeiv nyei mange taux duqv hnamv nyei caux haiz yiem hnyouv zaangc dongh baeng fongv meih mingh ndouv zinh nyei eix, maiv gunv meih hingh fai suei, liuz nqa'haav meih haiz hhangv haaix nor.

Ceu duqv maaih naaiv deix qorng-kungx yiem dueiv Waac-Caax wuov.

### 5. Porv-baeqc taux meih ndouv zinh nyei jauv-louc.

Ndouv-zinh jauv-louc dongh gauh ging-dongz zuqc meih nyei, meih guetv jienv wuov qongx oc.

Ndouv zinh nyei jauv-louc	Zanc-zanc	Dangh baav	Maiv maaih jiex
Haih duqv naauc ngitc			
Oix duqv nyaanh siepv			
Haih duqv domh ceng			
Haih gauh cuotv zuangx weic zuqc yie haiz nyaiv			
Maiv zuqc hnamv taux ngoic sic			
Haiz gauh maaih lingc			
Zoux bun hnyouv mbiex			
Simv nqoi mienh			
Maiv zuqc haiz lorx			
Zorqv yie nyei nzauh faanh fai ndoqc nyei jauv guangc			
Haiz horpc hnyouv yaac naauc ngitc			
Cuotv ziqc fiem-fingx			

Duqv dinh junh dimv-daan liuz, daaux nqaang zaang-gorn mingh mangc, meih duqv faaux jienv dongh meih oix jiex nyei ndouv-zinh nyungc caux duqv fiev njiec meih oix nyei. Mangc gaax meih maaih haaix nyungc tiuv fai aengx tim bieqc yiem gorn nyei waac-dau nyei fai?

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## 6. Hingh caux Suei

Ndouv zinh mienh nyei ngoic sic kungx jangx taux ninh mbuo hingh nyei buonc, zoux bun haiz kuv-yiem. Hnangv haaix yaac baac, ninh mbuo zungv la'kuqv, jangx zoqc njiec fai jaiu sin taux ninh mbuo ndouv ndortv nyei.

Meih faaux cing meih ndouv hingh caux ndortv nyei? Maaih deix ndouv-zinh mienh faaux cing nyei yiem jiez gorn wuov douc, mv baac dingh dongh ninh mbuo ndortv camv jienv faaux wuov douc.

Longc nyungc zeiv yiem dieh minc, ganh liepc jiez yaangh-liqc yiem jiex daaih wuov hlaax, meih ndouv zinh ndongc haaix maqc, cuotv daaih yietc douc yietc douc nyei sic, caux yietc zungv maaih mbuoqc ziex dongh meih hingh nyei fai suei nyei.

Jangx gaax hlaax-gorn meih maaih nyaanh mbuoqc ziex caux meih seix mingh gaav fai ganh lorz deix lengc jeiv nyei nyaanh.

Hnamv taux naaiv deix waac-naaic:

1. Jiex daaih naaiv hlaax yaac fi'hnangv nyei? Caux jiex daaih naaiv hnyangx nyei naaic norm hlaax fi'hnangv nyei? Fai caux nziouv deix wuov douc meih ndouv-zinh jauv fi'hnangv nyei?
2. Yiem meih ndouv zinh daaih, meih haih gorngv duqv mbuoqc ziex nyaanh meih hingh caux ndortv nyei?
3. Mbaih daaih dongh haaix nyungc ndouv-zinh jauv zoux bun ndortv zinh nyaanh, siang-siang naaiv meih gauh ndouv ndortv camv fai? Meih haih funx duqv ndongc haaix cing dongh meih ndouv ndortv nyei nyaanh?

# JIEX DAAIH NAAIV HLAAX

Leiz-Baaix Hnoi	Leiz-Baaix 1	Leiz-Baaix 2	Leiz-Baaix 3	Leiz-Baaix 4	Leiz-Baaix 5	Leiz-Baaix 6

**7. Zaeqv-zingh Zaeqv-mouc**

Gauh camv dongh maaih ngoic sic caux ndouv-zinh inv nyei mienh se qiemx ndouv-zinh zaeqv, zinh nyaanh yaac laaix nqaang jaauv maiv haih sung zaeqv.

Zoux kuaaiv meih nyei yietc zungv zaeqv nyei daan, liemh zaeqv piex (credit) nyei zaeqv, gaav hmuangv doic nyei caux gaav ga'hlen mienh nyei, liemh zaeqv jiex ziangh hoc maiv gaengh jaauv nyei, dimv zinh piux-nqaa fiev mingh nyei, caux qiemx jienv kaa^si^no (casino) nyei.

**Faux yietc zungv meih nyei zaeqv-ziouv caux soux mouc nyaanh dongh meih qiemx ninh mbuo nyei, njiec yietc kuaaiv daan.**

ZAEQV-ZIOUV	MEIH QIEMX NYEI SOUX MOUC

# II ZAANG

## HNANGV HAAIX NOR ZOUX?



### 1. Buonv caux Leic zinh

Ndaangc tiuv meih nyei jouc setv, jienv zuqc hnamv taux yuangh caux baaic, dongh haih cuotv daaih weic meih bun-dunx nyei sic. Ndouv-zinh jauv haih butv benx ngoic sic mv baac ninh yaac maaiah ninh ganh nyei leic nyei. Naaiv se yietc diuc tengx koi zaqc beiv mangc taux i bung.

Fiev njiec meih nyei leic daauh caux buonv-zinh ndouv zinh nyei.

Liuz fiev njiec leic daauh caux buonv-zinh maiv ndouv zinh nyei.

Maaiah deix nyungc zeiv yiem ga'ndiev naaiv tengx meih haih hec jiez gorn.

(jangx: mangc nzuonx nqaang dongh meih duqv fiev yiem da'yietv zaang wuov, haih tengx duqv deix meih.)

<b>Ndouv zinh nyei Leic daauh</b>	<b>Maiv ndouv zinh nyei Leic daauh</b>
(nyungc zeiv) <ul style="list-style-type: none"><li>. Yie oix haiz maaiah kuv-yiem naauc ngitc dongh yie duqv domh hingh liuz.</li><li>. Yie haih duqv nyaanh siepv.</li><li>. Yie haiz maaiah naauc ngitc haic ndouv zinh.</li><li>. Ndouv zinh jauv tengx yie biaux ndutv ganh deix ngoic sic fai la'kuqv yie nyei la'nyauv jauv.</li></ul>	(nyungc zeiv) <ul style="list-style-type: none"><li>. Yie haih zanv duqv nyaanh.</li><li>. Yie haih maaiah ziangh hoc gauh camv weic zoux dieh nyungc.</li><li>. Yie nyei kuonx hnyouv jauv oix zoqc njiec.</li></ul>
<b>Jaa meih ganh nyei cin-tuh...</b>	<b>Jaa meih ganh nyei cin-tuh...</b>



<b>Saaiv zuqc yiem Ndouv-zinh jauv</b>	<b>Saaiv zuqc yiem Maiv ndouv-zinh jauv</b>
(nyungc zeiv) . Yie qiemx zaeqv camv gau. . Yie gunv maiv duqv yie nyei ndouv-zinh sic . Yie haiz hnyouv lunc nzengc yaac nzauh huaang	(nyungc zeiv) . Yie haiz lorx gau. . Nziex yie haih piatv domh hingh . Yie oix zuqc buangh caux zien sic
<b>Jaa meih ganh nyei cin-tuh...</b>	<b>Jaa meih ganh nyei cin-tuh...</b>

Meih zoux ziangx naaiv deix gong-paav liuz, faaux jienv meih nyei cin-tuh ei jienv nyei mbaih njiec, zueih yietv zueih nyeic nyei oc.

Buonv-zinh caux leic daauh beiv daaih hngv haaix nor? Ei naaiv mangc luiz, ndouv jienv zinh mingh nor, haih zornc gauh camv fai gauh zoqc?

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## **2. Mbenc meih nyei ndouv zinh mouz deic.**

Ndaangc meih jiez gorn tiuv meih nyei ndouv-zinh jauv, jienv se meih oix zuqc dingc hnyouv bun-paav taux meih nyei mouz deic.

- Meih oix dingh nzengc yietc zungv ndouv zinh jauv fai?
- Fai meih kungx oix zanv deix ziangh hoc fai nyaanh nyei soux mouc longc ndouv zinh hhangv?

Meih gengh duqv dingc ziangx hnyouv oix tiuv nor, maaih buo duic bun meih ginv:

### **I. Guangc nzengc** (maiv maaih ndouv-zinh jauv, nzengc mi'aqv)

Mienh camv gorngv maiv dungx cortc taux haaix nyungc ndouv-zinh jauv nor, gauh cing gitv jiex nyungc-nyungc sic.

### **II. Dingh nyungc baav ndouv-zinh jauv hhangv**

Maaih deix baav mienh guangc dongh hoic zuqc ninh mbuo wuov buoqv ndouv-zinh sic, mv baac corc ndouv ganh nyungc zinh nyei. Dorg se, ninh mbuo guangc maiv ndouv sa^lotv cie-faang (slot machines), mv baac ninh mbuo corc ndouv jienv lotv^to^li (lottory) nyei.

Naaiv kang ginv nyei jauv corc qiemx zuqc zoux jienv gong mingh. Meih oix zuqc zanc-zanc zaah mangc jienv nziex maaih ngoic sic haih cuotv yiem ganh nyungc ndouv-zinh jauv. Naaiv nyungc se nziex gauh aqc deix dingh nzengc wuov nyungc, weic zuqc ngoic sic haih manc-manc butv hlo jienv faaux ndaangc mbuo zieqv duqv naaic se benx ngoic sic.

Se gorngv meih ginv naaiv nor, meih oix zuqc dingc hnyouv gorngv oix guangc haaix nyungc ndouv-zinh jauv yaac maaih haaix nyungc meih haih ndouv jienv mingh.

### **III. Zanv zoqc ndouv-zinh jauv**

Mienh camv nyei longc hnyouv zanv, mv baac maiv dingh, ninh mbuo nyei ndouv-zinh jauv. Naaiv kang ginv se za'gengh aqc jiex bun naaiv deix mienh, weic zuqc jiex daaih nyei ziangh hoc ninh mbuo m'daaih gunv maiv duqv ninh mbuo nyei ndouv-zinh jauv. Fi'hhangv nyei, naaiv diuc corv se a'nziaauc doic fai humangv doic yaac maiv nzie.

**Yie mbuo za'gengh kuinx** taux meih liepc hnyouv oix guangc nzengc ndouv zinh jauv, ndaangc buo lorz biee norm leiz-baaix dongh meih oix dingc taux nqa'haav-laai wuov nzunc hnyouv.

Dongh maiv ndouv zinh naaiv douc, meih zuqc lorz buatc gorngv meih ganh hhangv haaix nor nyienz duqv dongh baeng fai youqc meih ndouv zinh nyei sic.

Se gorngv meih dingc hnyouv zanv ndouv-zinh jauv nor, jienv nyei se meih oix zuqc zinh gan longx yienz meih nyei jauv maaih hhangv naaiv:

- Dingc ziangx saaiv-soux (budget) mbuoqc ziex meih ndouv yiem yietc nyungc caux yiem yietc norm leiz-baaix gu'nyuoz nyei.
- Lorz jauv simv maiv dungx "zunc ndortv" (eix leiz, se hnamv oix ndouv nzuonx dongh ndortv mingh nyei).
- Hatc ziangx meih oix longc ndouv nyei ziangh hoc.
- Hnoi-hnoi faaux njiec meih nyei ndouv-zinh jauv (longc buonv sou-fiev faaux jienv meih longc zuqc ndouv zinh nyei ziangh hoc, ndouv mbuoqc ziex nyungc zinh, hingh caux ndortv, etc..).
- Se gorngv meih ndouv jiex ndaangc meih hatc ziangx nyei bouc soux nor, maiv gunv maqc saa fai soux mouc nyaanh, meih corc zoux jienv ngoic sic nyei. Meih horpc zuqc dingh nzengc yietc zungv ndouv-zinh jauv.

**3. Zorqv ngaengc waac taux meih nyei mouz deic**

Ginv **YIETC NYUNGC** ga'ndiev naaiv deix zoux meih nyei mouz deic, kuing jienv ninh yaac fiev njiec jienv meih nyei mengh mbuox.

Naaiv se benx meih ganh laengz waac bun meih ganh weic tengx meih ganh goux jienv meih nyei ngaengc waac dongh meih duqv laengz jienv zoux nyei mouz deic.

**I. Guangc ndutv ndouv zinh jauv**

**II. Guangc nyungc baav ndouv zinh jauv hngangv**

Dongh haih ndouv duqv nyei zinh

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Dongh ndouv MAIV duqv nyei zinh

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**III. Zanv zoqc ndouv zinh jauv**

Yietc norm leiz-baaix yie ndouv duqv mbuoqc ziex hnoi hngangv: \_\_\_\_\_

Yietc nzunc ndouv duqv mbuoqc ziex ziangh hoc: \_\_\_\_\_

Yietc nzunc ndouv duqv taux mbuoqc ziex nyaanh \$: \_\_\_\_\_

Yietc norm leiz-baaix ndouv camv taux mbuoqc ziex nyaanh \$: \_\_\_\_\_

**Mengh mbuox:** \_\_\_\_\_ **Hnoi-nyieqc:** \_\_\_\_\_

#### 4. Za'eix weic jamv meih nyei ndouv zinh jauv

##### Ndouv zinh nyei saaiv-soux

Zaah liuz buac yietc laanh mienh saaiv jiex ndaangc 2 gouv-baeqv ninh zornc duqv nyei yietc hnyangx nyei nyaanh longc ndouv zinh nor, naaiv ziouc benx yietc norm ndouv zinh ngoic sic nyei laengv zeiv aqv.

Se gornqv meih duqv ginv zanv zoqc ndouv zinh jauv fai hatc dingc ndouv nyungc baav zinh hnangv nor, tov dinh junh ga'ndiev naaiv funx-daaub oc:

##### A. Meih zornc yietc hnyangx duqv nyei zinh nyaanh (funx daaih):

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##### B. 2 gouv-baeqv meih zornc duqv nyei yietc hnyangx nyaanh:

(Zorqv meih nyei yietc hnyangx nyei nyaanh butv faaux caux 0.2.

Naaiv se funx daaih yietc hnyangx meih ndouv zinh saaiv zuqc nyei nyaanh.)

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##### C. Yietc hlaax nyieqc ndouv zinh saaiv zuqc nyei funx daaih

(Zorqv B wuov liouz nyei yietc zungv nyaanh bun nqoi benx 12 gouv)

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##### D. Naaic se ba'hnyangx ndouv zinh nzaatv zuqc nyei nyaanh:

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##### Jamv ndouv-zinh jauv

Naaiv deix bouc daaub ndouv-zinh mienh duqv longc tengx yaac haih gunv duqv ninh mbuo nyei ndouv-zinh jauv. Tov guetv jienv dongh meih duqv seix jiex yaac mbiuv jienv dongh meih hnamv aengx oix seix zoux mangc nyei.

\_\_\_ Zorqv ganh cuotv (nqaeqv ndutv ganh caux kaa^si^no (casino))

\_\_\_ Jamv dangx bienh fungx cie

\_\_\_ Suiv leih go kaa^si^no ndouv-zinh dorngx

\_\_\_ Guangc maiv bieqc dinc mungc (internet)

\_\_\_ Zorqv cuotv meih nyei mbuox yiem kaa^si^no nyei saeng-eix daan (marketing lists)

\_\_\_ Zanv ziangh hoc njiec caux ndouv-zinh doic fai ndouv-zinh mienh

\_\_\_ Ganh deix za'eix maiv duqv fiev njiec nyei:

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### **Hatc maiv bun zorqv duqv taux nyaanh**

Maaih mienh camv hnamv gorngv ninh mbuo maaih nyaanh zuoqc yiem lui houx-mbuoqc nor, ninh mbuo gauh oix ndouv zinh. Dongh dingh duqv njiec maiv ndouv zinh wuov deix gorngv se gorngv maaih nyaanh zuoqc yiem jienv buoz-ndiev nor gengh gauh longx.

Guetv jienv dongh meih oix longc nyei za'eix:

- \_\_\_ Dingh meih nyei zaeqv-pienx (credit card) fai zorqv nzengc bun hmuangv doic tengx siou longx.
- \_\_\_ Dingh meih nyei nyaanh lamz pienx fai dangv jienv maiv longc ATM pienx.
- \_\_\_ Kungx zorqv gauh yietc hnoi longc nyei nyaanh hhangv.
- \_\_\_ Yietc dingc gong-zinh piux (paychecks) zuqc baeng zaqc nyei bieqc meih nyei nyaanh lamz funx-daan (bank account).
- \_\_\_ Bun meih nyei cai-doix siou meih nyei gong-zinh.
- \_\_\_ Hatc dingc yietc norm leiz baaix haih baeng duqv mbuoqc ziex nyaanh hhangv (caux meih nyei nyaanh lamz ca'laangh horpc).
- \_\_\_ Mbuox ziangx hmuangv doic caux a'nziaauc doic MAIV dungx gaav nyaanh bun meih.
- \_\_\_ Bun ganh laanh tengx meih jaavv meih nyei zaeqv-mouc.
- \_\_\_ faaux longx yietc zungv meih longc cuotv caux zornc duqv nyei nyaanh (funx-soux).
- \_\_\_ Lorz laanh mienh tengx meih njiec mengh mbuox caux meih dongh fiev dimv-piux (check) cuotv nyei buonc.

# III ZAANG

## TUV LOZ-JOUC SETV

### 1. Zieqv duqv dongh baeng zuqc meih nyei jauv

Baeng nyei jauv se yietc nyungc yuoqc meih hnamv oix ndouv zinh. Maaih i diuc haih baeng zuqc nyei jauv.

**Hnyouv zaangc** (hnamv nyei fai haiz nyei)

**Beih zaangc** (sic daauh)

Baeng hnyouv zaangc nyei gauh camv se maaih yietc diuc hnavg ga'ndiev nor:

- . Haiz maiv maaih dingh torqv fai haiz maiv maaih dornxg kaux
- . Haiz dornxg mi' aqv fai nyaiv aqv
- . Gengh haiz suei aqv, hnavg maaih nzauh lunc, qiex jiez fai hnyouv huaang
- . Ganh haiz qiex zuqc zoux nyungc baav yaac haiz ganh yiem maiv jienv yietc deix

Ndouv zinh jauv se yietc diuc simv fai biaux pien dongh haiz maiv kuv-yiem fai mun nyei jauv-louc.

Meih jangx duqv jiex daaih dongh duqv baeng meih nyei, hnavg gaax haiz maaih nyungc daaih youqc meih hnamv oix mingh ndouv zinh jauv nyei?

Tov meih fiev naaic kang sic daauh an njiec ga'ndiev naaiv deix liouz oc:

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Beih zaangc baeng zuqc nyei se wuoqc ginc, waac fai faangx zeiv dongh duqv nditv mbuox meih jangx taux jiex daaih nyei ndouv-zinh jauv. Beiv hnavg, yietc kuaaiv billboard box fiex taux Laatv^sa^we^natv ndouv-zinh sic, yiem aengv faangx dinc box mbuox taux ndouv-zinh jauv, fai box taux ganh nyungc ndouv-saaix zinh naetv yiem domh jauv-caax nyei. Beih zaangc baeng zuqc haih dorn mingh taux bieqc bounc caux ndouv zinh nyei sic daauh jauv. Nyungc zeiv, yietc dauh m'sieqv dorn ndouv zinh nyei jouc setv se dongh ninh nyei sieqv mingh hoqc cangx heix fai ninh nyei nqox cuotv jauv mingh go nyei ziangh hoc.

Meih haih hnamv duqv cuotv nyungc baav meih duqv zoux jiex nyei jauv, duqv buatc fai duqv haiz siang-siang naaiv duqv benx yietc diuc baeng yuoqc meih hnamv oix ndouv zinh fai?

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(borqv mingh dieh minc)

Baeng zuqc meih nyei i diuc jauv, dongh nduov meih mingh ndouv zinh nyei?  
Meih hnavg haaix nor zoux caux naaiv kang jauv?

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**1. Bun-jaiiv taux Cei nyei jauv**

Beih zaangc cei nyei jauv se maaih hnavg naaiv, lengc jeiv nyei dongh meih hnamv oix dingh ndouv zinh nyei ziangh hoc. Cei ziouc butv taux sin zaangc fai heuc mbuox dongh yuoqc iu ndouv zinh wuov deix jauv meih ziouc yiem maiv jienv.

Mouz nzunc meih ngaengc duqv hingh nor, meih duqv zoux ziangx yietc nyungc mi'aqv. Meih cei nyei jauv mau njiec yiem i bung hnyouv zaangc caux guenx nyei sic. Weic zuqc meih kungx cei oix ndouv zinh hnavg maiv beiv taux meih gengh oix zuqc ei jienv zoux. Maaih camv-diuc za'eix haih tengx meih gunv cei nyei jauv.

**Za'eix #1 DOIX DONGH NYEI JAUV**

Naaiv nyungc za'eix bun zieqv duqv taux meih zuqc baeng nyei jauv. Naaiv se benx daauh bouc gunv taux meih cei nyei jauv.

Mienh cei nyei jauv maaih camv-diuc nyei maiv fi'hnavg, cei haih zanc-zanc aapv mbuox meih mingh ndouv zinh; yietc nyungc mangc duqv buatc nyei mou zeiv, buatc meih ganh ndouv zinh wuov; fai haiz guenx nyei qiex caux nziaau bieqc buonc ndouv-zinh jauv.

Cei haih gan sin zaangc nyei baengc tongx jauv daaih se hnavg mba'nziu nditv siepv, buoz-zaangv-or cuotv hanc, fai ga'sie niouv-niouv nyei. Meih yaac haiz hnyouv maiv henh ndaangc bieqc ndouv zinh.

Fiev jienv dongh meih maaih jiex nyei cei, hnavg haaix nor aapv meih mingh ndouv zinh:

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(borqv mingh dieh minc)

**Za'eix #2 YUANGH DIV DORNG NYEI**

Naaiv diuc za'eix se dorh diuc hnyouv zaangc nyei faangx zeiv div ganh diuc. Dorng se, buatc taux meih ganh nyei ndouv zinh jauv, daaux nzuonx meih buatc meih ganh mbatc mbiauz fai mborqv jough (golf). Fai dorh diuc luic sin zaangc wangc siangx nyei jauv div ndouv zinh jauv. Horpc zuqc mingh ndouv zinh, mv baac meih mingh mbatc mbiauz fai mborqv jough (golf).

Meih lorz haaix nyungc daaih div ndouv zinh, dongh meih haiz jangx taux baeng zuqc meih mingh ndouv zinh nyei jauv?

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**Za'eix #3 "ZOUX GAN NZAANGC MBUOX NYEI"**

Nyungc zeiv, meih buatc meih ganh zueiz jienv ndouv zinh nyei dieh, zorqv meih ganh bungx mingh sueih haih benx cuotv nyei sic. Ei meih ganh wuaah daaih nyei nor, meih haiz meih deng-deng nyei hingh jienv. Mv baac mangc gaax, dongh haih cuotv benx ziangh zien nyei se hnangv haaix nor? Meih gunv ndouv jienv mingh taux meih ndortv nzengc nyungc-nyungc. Liuz hnangv haaix nor? Meih cuotv ga'nyiec dingh cie zaamc haiz hnyouv maiv kuv-yiem yietc deix, qiex jiez, yaac haiz nyaiv.

Liuz meih oix zuqc koi cie nzuonx biau. Meih haiz hnangv haaix nor? Maaih haaix nyungc haih cuotv dongh meih nzuonx taux biau nyei ziangh hoc yaac buatc meih nyei cai-doic nyei hmien, ninh yaac hiuv duqv meih mingh ndouv zinh nzuonx?

Tov fiev njiec dongh haih cuotv daaih nyei sic se gorngv meih ndouv zinh nor:

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(borqv mingh dieh minc)



**Za'eix #4      LIEMH ZEIH BAAIC NJIEC NYEI SIC**

Naaiv se yietc kang za'eix haih tengx jangx taux laaix meih ndouv-zinh jauv dongh haiz siem jiex wuov nzunc. Dongh jiex daaih nyei nyungc zeiv zoux bun maaih ziex nyungc haih benx mingh nyei jauv: duqv maaih jiex yiem dingh cie zaamc nyei nyungc zeiv, haiz oix zorqv ganh nyei maengc guangc dongh koi cie nzuonx biau v wuov zanc, nzuonx taux biau v yaac buatc meih nyei cai-doix nyei hmien.

Ih zanc, borqv bieqc naaic norm hnyouv-jangx, naaic norm mou zeiv, caux dongh baeng mingh ndouv zinh nyei jauv, weic naaiv ninh nyangz jienv meih nyei hnyouv - hnavg naaic nzunc-nzunc meih hnamv taux ndouv zinh nor, maiv hnamv taux mbuoqc ziex nyaanh meih haih zornc fai duqv nyei, mv baac dongh meih haiz siem jiex wuov nzunc nyei jauv ziouc yietc zaqc baetv cuotv daaih taux meih nyei hnyouv-jangx.

Haaix nyungc “zuqc buangh daaih siem jiex nyei” yiem ndouv-zinh jauv dongh meih jangx duqv nyei?

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(borqv mingh dieh minc)

Ih zanc, jangx jienv borqv doix ganh deix hnyouv-jangx caux jienv hnyouv-haiz ndo jiex nyei siem-zingh, dongh meih duqv fiev njiec yiem za'eix #3 wuov. Mouz nzunc meih hnamv taux ndouv-zingh jauv, zuqc jangx taux hoic meih siem jiex wuov deix ndaangc liuz meih manc daaih dingc hnyouv horpc zuqc ndouv fai maiv horpc zuqc ndouv.

**Za'eix #5      DONV MAIV NDOUV ZINH**

Gorngv mbuox meih ganh, yie maiv bun haaix nyungc daaih nduov yie yiem dieh norm ziangh hoc, fai 10 buon, fai yietc buon, yaac zuov jienv bun ninh jiex jienv mingh hngangv. Caeqv nqoi ziangh hoc benx faix-faix nyei ei meih qiemx zuqc nyei, yaac donv jienv maiv dungx zoux haaix nyungc.

Haaix nyungc dongh meih haih longc donv duqv maiv ndouv zinh?

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**Za'eix #6      NZIE CAENGX**

Lorz dauh baav mienh tengx jienv yaac gengh longx nyei, lengc jeiv dongh ninh mbuo duqv buangh jiex naaic nyungc ngoic sic nyei mienh. Camv nyei longc buoqc zaangc singx maengc sienx fim nyei jauv kuinx nzie ndouv zinh mienh weic bun-jaiv taux ninh mbuo nyei inv. Jienv nyei se oix zuqc bun-jaiv taux baeng meih caux cei diev maiv duqv nyei jauv.



Seix longc naaiv buoqv jaax-sic caux za'eix.

Seix mingh caux a'nziaauc doic fai hmuangv doic gorngv waac dongh meih haiz maaih baeng meih mingh ndouv zinh nyei ziangh hoc. Mingh lorz ganh deix dorngx tengx bun-jaiv taux cei ndouv-zinh jauv, maaih Ndouv-Zinh Mienh Gem Jienv Nyei Gorn. Bieqc wuic muangx ninh mbuo njaaux yaac naaic taux ninh mbuo hngangv haaix nor bun-jaiv duqv cei nyei sic.

### 3. Bun-Jaiv Hnamv Ngau Hnamv Njuotv taux Ndouv-Zingh Jauv

Yiem jienv ging-dongz nyei mbu'ndongx, cei ndouv zinh jauv ziouc iu jienv meih yiem. Ndouv-zinh mienh haih gorngv mbuox ninh mbuo ganh gorngv naaic se jaav-sou-nzaangc maiv zien, mbaih ei yietc nyeic daaih weic dunx ninh mbuo dingc daaih nyei ndouv zinh jauv hhangv.

Nyungc zeiv dongh hnamv ngau hnamv njuotv taux ndouv zinh jauv maaih yiem ga'ndiev naaiv.

Guetv jienv yietc zungv dongh meih duqv longc weic iv meih ganh ndouv zinh nyei jauv.

	Yie oix ndouv dangh hhangv		Yie zic duqv ndouv zinh nyei
	An nduqc muih hhangv maiv hoic zuqc yie lorqc.		Nziex yie haih hingh naaiv nzunc aqv. Se gorngv yie maiv ndouv zinh yie fungc haih hingh?
	Ndouv zinh se yietc diuc hung h hec lorz duqv nyaanh nyei jauv.		Yie gunv duqv yie nyei ndouv zinh jauv nyei, jiex daaih naaiv douc yie ganh maiv nangc maaih wuonc qiex hhangv.
	Yie liouc nyei, yie maaih za'eix haih mbienv duqv hingh nyei.		Ndouv zinh nor haih tengx yie jaiv ndutv yie nyei ngoic sic.
	Yie oix jaavv nzuonx nyei.		Ndouv zinh zoux bun yie haiz gauh kuv-yiem deix.
	Maaih hnoi yie corv hingh camv nyei lorqc.		Yie haih hingh nzuonx nyei lorqc.
	Yie nyei cuotv seix hnoi yie corv maiv haih suei.		Yie gauh guai deix wuov deix ndouv-zinh mienh.
	Ganh deix:		Ganh deix:

#### **4. “Zunc gan”**

Zunc gan se zeiz bungx ndortv meih nyei ndouv-zinh za'eix, caux/fai jaa an meih ndouv zinh nyei nyaanh faaux, weic zuqc hnyouv oix duqv dongh ndortv mingh nyei nyaanh nzuonx. Ndouv zinh mienh oix ganh norm hnoi daaux nqaang fai oix daaux nqaang ndouv borqv jienv mingh, ninh mbuo oix longx-longx nyei ndouv taux duqv nzuonx dongh ndortv mingh nyei nyaanh.

Maiv gunv liepc jiez cin-tuh (jiez hnyouv longx nyei) daaih, mv baac naaic nyungc jouc setv se maiv hnamv jangv taux daauh. Zunc nyei sic se zoux bun ndortv camv jienv mingh, ndouv-zinh mienh se kungx biopv ninh mbuo ganh ndo jienv njiec hngangv.

Maaih buo diuc za'eix fai nyangz taux zunc nyei javv. Mangc gaax maaih haaix diuc doix zuqc meih nyei.

- 1) Maaih deix ndouv-zinh mienh gengh caux ganh deix saaix duqv haic. Ninh mbuo siev duqv ganh ndortv nor naaic diuc javv ziouc maiv nyaangc ninh mbuo aqv. Zien nor, se maiv mengh baeqc. Kaa<sup>^</sup>si<sup>^</sup>no maaih “ninh mbuo nyei” nyaanh, minh mbuo yaac a'zuqc zorqv nzuonx.
- 2) Maaih deix ndouv-zinh mienh siem gau dinh maiv jiez ninh mbuo ndortv mingh nyei nyaanh ndaangc ninh mbuo hiuv duqv. Ninh mbuo zungv oix cai-doix leih nqoi ninh mbuo caux ninh mbuo nyei hmuangv doic leih go yaac bungx guangc ninh mbuo weic zuqc ninh mbuo nyaiv haic gem jienv nyei javv duqv mbiangx beih daaih.
- 3) Maaih deix ndouv-zinh mienh ndouv jiez ndaangc, liemh zungv maiv bei ganh dornge. Ninh mbuo sienx gorngv, ninh mbuo haih ndouv duqv hingh ndortv mingh nyei nyaanh nzuonx nor aeqv, maiv daan kungx jaaav sung zaeqv, zungv hngangv gaax ninh mbuo maiv ndouv jiez zinh nor.

Meih maaih jiez zunc ndortv nyei ndouv-zinh ngoic sic nyei fai? Meih buate naaiv deix sic zoux bun meih gunv maiv duqv ganh? Meih haiz meih ganh zunc ndortv nyei sic mingh gau meih gengh zien mbuoqc horngh haic aqv fai? Yietc kang naaiv deix buo diuc zunc nyei paanv taux meih nyei fai?

#### **5. Nyaanh se ngoic sic, nyaanh se bun-jaiv nqoi**

Maaih ngoic sic nyei ndouv-zinh mienh mangc dingc yietc diuc nyaanh hngangv. Da'yietv se dongh nyaanh tengx bun-jaiv ninh mbuo nyei yietc zungv ngoic sic. Da'nyeic se ndouv zinh sic haih lorz duqv nyaanh nyei javv.

#### **Nyaanh se haih bun-jaiv duqv ngoic sic camv nyei.**

Gengh mangc daaih hngangv naaic nor nyei, lengc jeiv se gorngv meih nyei zaeqv laaix nqaang, meih nyei zaeqv-pienx gorn heuc meih, fai meih maaih ndouv zinh qiex nyei zaeqv.

**Ndouv zinh se lorz nyaanh nyei jauv.**

Meih ndortv gauh camv duqv maiv zeiz? Maiv zeiz ndouv-zinh jauv zoux bun meih qiex zaeqv caux ih zanc benx nyaanh nyei ngoic sic? Se gorngv meih nduov zinh yaac gunv duqv ganh nyei nor, maiv ndongc naaic aqv, yaac dingh dongh meih ndouv duqv wuov zanc, meih maiv zeiz hnavg naaic zoux hnavg?

Meih hnavg haaix nor hiuv duqv meih haih maaih nyaanh gauh?  
Tov meih fiev njiec ga'ndiev meih hnavg haaix buatc nyaanh yiem meih nyei maengc:

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**6. Ganh nduov ganh taux ndouv-zinh jauv**

Mbuo nyei m'qorngv-famv se mangc buatc dongh zornng daaih nyei yaac cai taux dongh haih cuotv daaih nyei jauv hnavg.

Naaiv maiv duqv sic yiem ndouv-zinh jauv. Maiv dungx sienx naaiv norm cie-faang "nyaanh taux" nyei jauv, naaic gengh se aqc haic. Mouz nzunc ndouv nyei se ca'lengc yietc nzunc maaih yietc nzunc cuotv nyei sic. Cie-faang, biouv-guaengx caux pienx (slot machine, dice and cards) maiv maaih jangx-fingx. Se gorngv m'nqorngv cuotv hietc nzunc borqv jienv daaih ei zinh mbienv nyei, nduoh nzunc maiv mbienv ei oix longc nyei dueiv aqv. Hnavg haaix yaac baac, aqc duqv zipv nyei wuonc qiex se maaih 50-50 hnavg.

Jaa gorngv deix nor, ganh a'loc laaic duqv ganh ndouv zinh gauh liouc ei gouv daaih nyei, gorngv taux wuonc qiex se yietc nyungc ga'naaiv mienh sienx gorngv ninh haih maaih fai haih goiv yienc nyei. Maaih ndouv zinh mienh camv nyei za'gengh sienx henh douc. Nyungc zeiv, maaih deix sienx gorngv ninh mbuo haih gunv duqv biouv-guaengx (dice) maaih deix yaac simv maiv ndouv zinh yiem hlaax-hlaax 13 wuov hnoi.

Meih sienx haaix nyungc henh douc? Tov fiev nzengc njiec ga'ndiev naaiv yaac seix bun jienv zornng-zengx dongh nyangz jienv cuotv daaih nyei:

Yie sienx nyei henh-douc yiem ndouv-zinh jauv	Zornng-zengx

# IV ZAANG

## CEIX SIANG-JOUC SETV

### 1. Simv nqoi Simv ndutv

Ndouv-zinh jauv se nzengc-nzengc longc weic simv nqoi fai biaux pien haiz mun nyei jauv (nyaiv, dorngc, maiv lamh kaux, nzauh huaang) fai simv pien nyungc baav ngoic sic yiem maengc leiz hngangv gaax maiv maaih dorngx bun-jaiv duqv nyei.

Ndouv zinh wuov zanc, meih haiz meih deng-deng biaux ndutv meih nyei maengc nyei kuonx naanc fai?

Meih funx maaih jaax-zinh dongh meih maiv zuqc hnamv taux haaix nyungc nyei, mv baac meih hnamv daaih nyungc-nyungc ziouc mitc nzengc mi' aqv?

Ndouv zinh sic, zien zeiz, zeix cuotv ganh diuc ngoic sic (zinh nyaanh, corngh zingh, gong, caux hmuangv doic), mv baac naaic deix sic se fongv mienh zoux bun ninh mbuo nyei loz-ngoic sic gorn gauh hlo jienv faaux hngangv.

Ndouv zinh sic tengx meih simv duqv haaix nyungc, yaac haih zoux longx duqv ndongc haaix bun meih?

Dongh yie duqv simv nyei sic	Simv liuz cuotv daaih nyei sic

Simv ndutv, se yietc diuc jauv yiem ngoic sic ceu cuotv daaih, benx jouc setv nyei mou zeiv.

Mienh maaih zix diuc faaux njiec siou-gong sou, ninh mbuo simv bun-jaiv caux la'nyauv sic fai aqc nyei sic daauh.

Yiem ga'ndiev naaiv deix daan, tov guetv yietc zungv dongh doix diuc caux meih nyei:

	Hopv diuv		Nyanc jaiv nzauh ndie
	Nyanc camv-camv nyei		Mangc aengv faangx dinc (TV)
	Mangc dinc mungz (internet)		Zoux douc zuangv nyei sic
	Zorv ziangh hoc		Gorngv baeqc nduov mienh
	Nyienx Video Games		Doqc sou, sou-piux, box fiensex zeiv
	Caux bungx hnyouv nyei mienh gorngv waac		Longc ziangh hoc zoux gong camv
	Mingh lorz tengx nyei guanh		Luic corngx qaqv
	Mingh leiz-baaix dorngx		Fiev jauv-douh sou fai hnoi-jangx sou
	Fioux ganh nyei biauv		Nimc ging
	Ganh deix:		Ganh deix:

## 2. Zoux ganh deix jauv daaih jaiv

Se gorngv meih longc meih nyei ndouv-zinh jauv daaih simv fai biaux pien maaih nyei ngoic sic, caux se gorngv meih duqv dingh mi' aqv fai gunv duqv camv faaux meih nyei ndouv-zinh jauv nor, ih zanc meih maaih dorngx ginv aqv. Meih haih lorz duqv ganh deix jauv daaih simv fai biaux pien ngoic sic, fai meih haih doix deck duqv naaic deix sic, caux lorz wange siangx nyei jauv daaih bun-jaiv caux nzaic zingh.

Dongh borqv yiem ga'ndiev naaiv deix za'eix nziex gengh haih tengx duqv nyei?  
 Guetv jienv ei meih hnamv daaih haih tengx duqv ndongc haaix oc:

	Maiv tengx yietc deix	Tengx duqv deix nyei	Gengh tengx duqv gau
Gorngv waac caux a'ziaauc doic, biauv nzong mienh fai caux corngx zingh ndie-sai			
Fiev, jauv-douh, hnoi-jangx sou			
Hoqc yiem sung-sangv, nimc ging, bungx sin bungx hnyouv (yoga) fai tauv qiex			
Hnoi-hnoi cuotv qaqv luic (buonc-sin)			
Bieqc wuic muangx Nzie Ndouv-Zingh Mienh nyei gorn njaaux			
Mbenc lorz lorv buoz-zaux nyei gong, liepc mouz deic			
Hoqc zavv ga'qiex nyei jauv			
Nyanc ndie			
Lorz ziangh hoc bun meih ganh			

Jangx jienv oc, ceix jiez siang-za'eix bun-jaiv nyei jauv se maiv zeiz yietc zungv sic yietc nzunc zuqc zoux taux ziangx nzengc. Maiv beiv taux yietc zungv nyei ngoic sic oix zuqc yietc zaqc mbenc taux sung nzengc.

Ei buatc jiej daaih nyei, maaih mienh camv nyei maiv corngh taux dongh bun ninh mbuo ganh haih funx duqv dingc nyei jauv.

### 3. Capv Siang-gong-bou

Ndouv-zinh mienh nyei ngoic sic se laaix haiz lorx caux ndoqc, lengc jeiv dongh ninh mbuo jang-jang dingh mingh fai jamv zoqc njiec ninh mbuo nyei ndouv-zinh jauv.

- Maaih deix naaiv deix ndouv-zinh mienh longc ndouv zinh jauv bun ninh mbuo nyei seix zeiv haih maaih eix leiz. Zuov ninh mbuo zanv zoqc njiec ndouv-zinh jauv, ninh mbuo ziouc haiz ninh mbuo nyei buoz henh camv nyei. Ninh mbuo yaac haiz yiem maiv jienv.



- Haiz lorx nyei jauv se haih gorngv duqv dongh ndouv-zinh mienh maiv maaih baengh orn caux ninh mbuo ganh nyei buonc-sin yiem-lamz (lengc jeiv ninh mbuo nyei hnyouv-eix).

Weic naaiv deix jauv-jung, jienv zuqc ceix siang-leic daauh, gong-bou, bun eix leiz caux liepc jiez eix douc bun ganh. Naaiv se bun ganh nyei hnyouv maaih a'hneiv! Mv baac jauv-daauh louc mueiz haih haiz lengc nyei yaac haiz maiv nangc mbienc ndongc haaix.

Zoux kuaaiv gong-bou nyei daan fai ganh deix jauv-louc maiv paanv taux ndouv-zinh jauv dongh meih jorm hnyouv nyei longc yiem meih nyei ziangh hoc. Naaiv se haih benx ganh deix jauv-louc bun meih jorm hnyouv longc, mv baac dongh oix nyei hnangv fai siang-gong-bou dongh henh gau meih oix hoqc fai oix seix nyei.

#### Loz-Gong-bou:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_

28 minc



**Siang-Gong-bou:**

- |          |          |
|----------|----------|
| 1. _____ | 4. _____ |
| 2. _____ | 5. _____ |
| 3. _____ | 6. _____ |

Se gorngv meih nyiemc-zien guangc nor, meih jiu tong caux mienh nyei jauv gengh lengc nyei, maaih siang-lienh lix, caux hnoi-hnoi haih hoqc duqv siang nyei jauv.

Hoqc linc yiem ih zanc nyei ziangh hoc, ngaengc jienv jiex daaih nyei jauv fai mbungh jienv hoz nqaang nyei sic. Tengx Ndouv-Zinh Mienh nyei gorn kuinx mbuox yiem yietc hnoi funx yietc hnoi hngangv. Naaiv se maiv hunggh hec hngangv haiz wuov nor. Meih nziex oix seix douc mangc gaax, yiem hngangv yietc norm ziangh hoc funx yietc norm nyei.

**4. Guangc zuiz bun meih ganh**

Yietc diuc gengh se jienv haic bun ndouv-zinh mienh nyei ngoic sic, haiz nyaiv nyei jauv, caux haiz dorngc nyei ninh corc yiem jienv ga’haav lauh nyei meih zungv guangc ndouv-zinh jauv mi’aqv. Tengx Ndouv-Zinh Mienh nyei gorn caux siqc jienv nyei corngh zingh ndie-sai haih tengx ndouv-zinh mienh ceix faaux camv nyei taux jiu tong caux biauv zong mienh caux dongh zuqc mun jiex laaix ninh mbuo zoux nyei sic.

Jienv fi’hngangv nyei, mv baac nzengc-nzengc bungx ndortv mbenc dongh daaih oix duqv nzuonx nyei, zien qiemx zuqc guangc zuiz bun meih ganh. Naaiv deix jauv-louc se yietc baan nyei zaux-mbiec, mbenc daaih nyei se horpc jiez gorn ih zanc aqv.

- Da’yietv mbiec zuqc guangc meih ganh nyei zuiz se zorqv guangc ndouv-zinh jauv caux mun meih jiex daaih nyei jouc setv yaac oix zuqc maaih buonc zeic gorngv, “Yie duqv zoux quenx daaih wuov, mv baac ih zanc yie maiv aengx zoux aqv.”
- Da’nyeic mbiec se funx dongh maiv hnamv jangv nyei jauv, ganh zoux baaic ganh caux hoic ganh nyei jouc setv. “gengh zuqc mun gau, hngungx gau, mv baac ih zanc yie jiez gorn bieqc hnyouv weic haaix diuc wuov zanc yie zuqc zoux naaic deix sic.”

Hnamv daaih, doqc liuz naaiv buonv borng-buoz sou, dinh junh hoqc luic liuz, yaac zuqc hnamv taux meih dau nyei waac, meih gengh duqv jiez gorn ei mbenc daaih nyei ganh guangc ganh nyei zuiz yaac laengz zipv meih ganh nzuonx.

# V ZAANG

## PAAN MANGC MEIH BIEQC BOUC NYEI

### 1. Meih nyei mouz deic caux mbenc nyei

Yiem Da'3 Zaang, meih liepc norm mouz deic bun meih ganh - weic gunv taux meih nyei ndouv zinh jauv bun maaih jaa-jamv fai guangc ndutv nyungc baav ndouv-zinh jauv, fai guangc ndutv nzengc ndouv zinh sic.

Ih zanc nix, haaix nyungc zoux meih nyei mouz deic?

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Paan nqaang mangc taux loz nyei biee zaang. Haaix nyungc gauh lengc bun meih? Meih duqv hoqc daaih nyei nzutv-norz waac se hnavv haaix nor?

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Meih mbenc ziangx diuc za'eix tiuv meih nyei ndouv-zinh jauv aqv? Dongh haaix diuc?

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Pou-tong nyei, dor buonc mienh ninh mbuo mbenc duqv longx, gengh haih tengx duqv nyei ziouc dorh mingh taan caux ga'hlen mienh.

Maaih haaix nyungc tengx nyei jauv meih qiemx zuqc? Hnavv haaix nor meih haih duqv ninh?

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Aengx jaa deix bun meih gunv duqv meih nyei ndouv-zinh jauv, dongh ga'hlen nyei ganh deix yiem meih nyei seix zeiv meih corc qiemx zuqc zoux nyei?

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Haaix nyungc ngoic sic nziex haih taux meih nyei? Meih qiemx zuqc tiuv meih seix zeiv nyei yiem-lamz zueih yietv zueih nyeic weic simv nqoi ging-dongz meih nyei sic daauh nyei?

Beiv hngv, meih nyei a'nziaauc doic oix tengx meih weic maiv bun meih ndouv zinh? Fai, se gorngv meih zoux jiex corngx saaix nyei dangc zinh mienh nor, meih corc aengx mangc jienv corngx saaix nyei jauv-louc, corc doqc corngx saaix nyei box fienv zeiv, muangx taux corngx saaiv nyei jauv fai?

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## 2. Bun-jaiv taux caqv-bouc caux butv inv

Meih qiemx zuqc hnamv taux yietc douc yietc douc, ngoic sic aengx haih daaux nqaang nyei. Se gorngv meih caqv-bouc yaac aengx ndouv zinh, oix zuqc jangx jienv meih corc maiv gaengh suei, yaac mbuox meih ganh zuqc jangx jienv taux duqv jiex daaih wuov.

- Maaih ziangh hoc meih hiuv duqv gorngv, ndouv zinh nyei ngoic sic haih aengv cuotv nyei. Meih haih bungx ndortv deix gunv ganh nyei jauv, weic laaix meih maaih ganh deix kuonx hnyouv nyei sic yiem meih nyei maengc.
- Meih haih hoqc duqv weic meih caqv-bouc caux butv inv nyei jauv tengx zieqv duqv taux ging-dongz zuqc meih caux haih caqv sic nyei jauv-daauh louc mueiz.
- Mangc gaax haaix nyungc duqv cuotv daaih caux buac nyei se gorngv meih zatv duqv ging-dongz nyei jauv njiec yaac simv nqoi dongh dieh nzunc haih zoux caqv nyei sic.

Aengx doqc naaiv buonv borng-buoz sou yaac fiev njiec meih maaih tim bieqc nyei za'eix.

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**Hoqc yiem meih zoux dornge nyei sic, buate haaix diuc zoux gong, hnamv gaax maaih haaix nyungc haih zoux gong yiem wuov ndaangc maengx.**

<b>Biux mengh ndouv-zinh inv butv nyei jauv:</b>	<b>Hnangv haaix nor simv duqv maiv aengx cuotv:</b>
(nyungc zeiv)  Caux zoux gong doic mingh nyanc lung aanx hnaangx yaac duqv koi cie jiex ndouv-zinh dornge.	(nyungc zeiv)  <ul style="list-style-type: none"> <li>• Dorh nyaanh gauv duqv nyanc lungh aanx hnaangx hnangv.</li> <li>• Koi cie caux dauh a'nziaauc doic.</li> </ul>

**J**angx jienv, tiuv se qiemx zuqc longc ziangh hoc nyei. Ei jienv dinh junh naaiv buonv borng-buoz sou liuz ziouc funx duqv meih cau jienv haic nyei yietc mbiec zaux faaux daaih weic gunv jienv meih nyei seix zeiv.

Jangx jienv zuqc bun meih ganh duqv buongx-buonc (credit) mouz nyungc meih duqv ei jienv zoux ziangx nyei.

Hoqc taux meih zoux dorngc nyei jauv.

Haiz kuv-yiem weic meih duqv hingh jiex.

**Jienv jiex nyei hnoi se dongh ih hnoi.**



# **WAAC-CAAX**

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**NZIE-WEIH GORN**

**ZINGX WAAC**

**1. Qorng-kungx longc faaux njiec hnoi-hnoi nyei ndouv-zinh jauv**

<p><b>Yiem haaix</b> <b>/ Six gaaix</b></p>			
<p>Hnamv taux caux haiz ndaangc ndouv zinh nyei ziangx hoc</p>			
<p>Hnamv taux caux haiz dongh ndouv jienv zinh wuov zanc</p>			
<p>Soux mouc nyaanh ndouv duqv nyei caux ndouv ndortv nyei</p>			
<p>Hnamv taux caux haiz nqa'haav ndouv liuz zinh nyei ziangh hoc</p>			

# TIM BIEQC NZIE-WEIH GORN

Se gornv meih haiz corc qiemx zuqc tengx jaa nyei, fai meih duqv seix longc yiem naaiv buonv sou nyei za'eix yaac buatc maiv duqv sic, liuz corc maaih ganh norm nzie-weih gorn haih tengx nyei. Maaih camv norm naaiv deix nzie-weih gorn yiem meih nyei tiu-luonh-zuonx nyei.

## 1. Ndouv-Zinh Mienh Gem Jienv Nyei Gorn (*Gambler's Anonymous*)

- [www.gamblersanonymous.org](http://www.gamblersanonymous.org)

## 2. Nzie Ndouv-Zinh Ngoic Sic Gorn (*Problem Gambling Assistance*)

- Guoqv Zaangc Bun-Paaiv taux Ndouv-Zinh Ngoic Sic (*National Council on Problem Gambling (NCPG)*)  
<http://www.ncpgambling.org/>
- Kaa^li^for^nie Bun-Paaiv taux Ndouv-Zinh Ngoic Sic (*California Council on Problem Gambling*)  
<http://www.calproblemgambling.org>
- Ndouv-Zinh Ngoic Sic nyei Zeqv-Weic (*Office of Problem Gambling (OPG)*)  
<http://www.problemgambling.ca.gov/>
- UCLA Zaah Kauv Ndouv-Zinh Kou-Gong (*UCLA Gambling Studies Program*)  
<http://www.uclagamblingprogram.org/>
- E^Sie Linh Horh Zuangx Horngc Zaangc (*Union Pan Asian Communities (UPAC)*)  
<http://upacsd.com/>

## 3. Nzie-Weih Gorn: Sou & Nzie-Weih Jauv

- Berman, Linda, M.S.W. caux Mary-Ellen Siegel, M.S.W. Behind the 8-Ball: A Guide for Families of Gamblers. iUniverse, Inc., San Jose, 1998.
- Estes, Ken caux Mike Grubaker. Deadly Odds: Recovery from Compulsive Gambling. A Fireside/Parkside Book. Simon & Schuster, New York, 1994.
- Lee, Bill. Born to Lose: Memoirs of a Compulsive Gambler. Hazelden. Hazelden Foundation, Center City, 2005.
- Petry, Nancy M. Pathological gambling: etiology, comorbidity and treatment. American Psychological Association Press, Washington DC, 2005.



# ZINGX WAAC

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**N**aaiv buonv gong-sou se duqv lengc jeiv nyei zoux cuotv daaih weic longc zaah kauv nyei sou duqv liepc jiez daaih yiem Ngoic Sic Zeqv-Weic caux Ndouv-Zinh Baengc Tongx, Kaa^li^for^nie Weic Dorngh Guvv tauv Diuv caux In nyei Kou-Gong.

Yie mbuo oix laengz zingh tauv **David Hodgins, Ph.D.; Nancy Petry, Ph.D.; Timothy Fong M.D. caux Adrienne Marco** yiem UCLA Hoqc Kauv tauv Ndouv-Zinh Kou-Gong caux yiem Kaa^li^for^nie Bun-Paaiv tauv Ndouv-Zinh Ngoic Sic weic nzie yaac ca'laangh tauv gong sou nyei sou-horngh, nyungc zeiv, mbaih sou-nyoux.

Maaiah deix baav wuoqc ginc yaac duqv gaav daaih, duqv nqoi nzuih bun nyei, yiem:

**D. Hodgins** caux **K. Makarchuk**, benx yietc weic Hingh Mienh: mborqv suei ndouv zinh ngoic sic, Yietc Buonv Ganh Tengx Ganh Ndouv Zinh Nyei Borng-Buoz Sou, Yiem Calgary nyei Domh Horqc Dorngh, Luoqc Hlaax 2003.

Maaiah South Oaks Ndouv Zinh Gingx hoqc luic duqv nzipc daaih nyei:

**Henry Lesieur** caux **Sheila Blume**, South Oaks Ndouv Zinh Gingx, South Oaks Gorn-Doqv, 1992.

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**Patricia Perry**, Hungh Dorngh Zaah Dimv Kou-Gong nyei Jien  
**Edna Ching**, Ziux Goux Taux Zaah Dimv Nyei Sic Daauh  
**Amy Tydeman**, Borng-tengx jien  
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