

**2011년 10월 14일 키워드 스피킹 방송 / 주제: 연금복권 열풍**

The Korea Lottery Commission introduced their newest lottery named "Pension Lottery 520", and it has caught the attention of a large portion of the public rather than just regular lottery players. Tickets have been sold out week after week, with many scrambling to buy any tickets from convenience stores to **street kiosks**. One of the reasons why this particular lottery game has become so popular is its **unique jackpot payment system**. Instead of a **lump sum** of 1.2 billion won, the winner will be **paid 5 million won over 20 years**. Many see this as a huge benefit as it provides a **long-term reliable cash flow** without the negative drawbacks of suddenly becoming rich. An installment payment plan would take out the worries of managing prize money and would be able to be **transferred to your next of kin** in case of a sudden death.

Though lotteries have always been popular, the reason why this pension-style lottery has **struck a chord with Koreans** has to do a lot with **concerns of their financial future**. Many are worried about being able to save for retirement and at the same time support their children with rising tuition costs. Therefore, the rise in ticket sales of the pension lottery is a clear sign of growing public awareness of the importance of post-retirement and financial preparation. Some have accused the government of **playing on these fears** to spur lottery sales and, not surprisingly, the majority of lottery players are from **low-income families**. The Korean lottery agency defends itself by stating that it has donated more than 443 billion won to public welfare programs. In the agency's latest marketing ads shows a salary man with a bloody nose winning the lottery with the message that he doesn't have to work so hard anymore. But should it really take "blood" to be able to retire with dignity?

**Key Words**

1. (버스정류장 옆) 가판대 street kiosk, grocery stand
2. 일시불로 in a lump sum payment, in a single payment
3. 20년 동안 나눠 받음 paid over 20 years; 20-year installment plan
4. 안정적인 현금유입 reliable cash flow
5. 상속이 가능 can be transferred to the next of kin
6. 많은 사람에게 인기를 얻다 strike a chord with many Koreans
7. 미래가 불안하다 worried about their retirement plans
8. 사행심을 조장하다 encourage people to gamble
9. 저소득층 low-income families
10. 대박을 맞다 hit a jackpot
11. 복권판매 수익금 earnings from selling the lottery
12. 수익금을 좋은 일에 쓴다 use the earnings for the greater good; use the earnings for the public welfare