

學 hok6 means "learning" 業 jip6 means "occupation" 進步 zeon3 bou6 means "improve"

餘 jyu4

年年 nin4 nin4 means "every year" 有 jau5 means "have" means "very lucky"

Together, it means "Wishing you success in your Together, it means "May you have plenty of extra"! studies"!