

English for Finance & Accounting Careers

财经职业英语

● 全国行业英语系列统编教材

主 编 金筱艳

副主编 张彩霞



高等教育出版社
HIGHER EDUCATION PRESS

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PREFACE

长期以来,高职英语作为公共英语课所讲授的内容未能与学生的未来职业有效结合,不能体现高职英语职业性和实践性的特点,不符合新时期高等职业教学的新要求。针对这一现状,编写组联合课程专家和行业专家开发了这本具有高职特色的教材。

本教材针对高职财经类方向的学生的需要而设计,以培养职业英语技能为目的,每单元约需 12 课时。可用于衔接基础英语和专业英语,也可直接用于第一学期的英语教学。

教材特色

1. “职业”的教学理念

以“以职场交际为目标”,将语言学习与职业素质和技能培养有机结合,教学过程体现职业性、实践性和实用性,全面提升学生的职业能力。

2. 创新的教学设计

以培养职业英语技能为目的,每个单元围绕一种职业能力设计项目,然后以项目为中心,组织听、说、读、写内容。最后以做项目方式检验学习过程和成果。强调“做中学,学中做”,把英语作为工具,来完成某项职场任务。为了培养学生的自主学习能力,本教材引入契约学习理念,让学生在进入单元学习前签订契约,明确学习目标、学习策略、学习进度及如何展示和评估学习成果,学习时可根据 Learning Contract、Self-assessment Checklist 和 Team Project

Checklist 来自我监督,引导学生成功完成项目。实现“教、学、做”一体化,注重培养学生思考问题和解决问题的能力、与他人合作能力、学习策略形成能力和自主学习能力。

3. 实用的内容

选题通过广泛调研,由行业专家和课程专家充分论证产生,与财经类高职院校毕业生工作岗位的英语技能要求密切相关,有较强的职场实用性、应用性。教材尽量选用职场真实语料,为学生营造真实语境,为学生的职场生活做充分的准备。

4. 科学的评估体系

本教材着重考察学生的英语职业素质和技能,同时培养学生自主学习能力,所以本教材主要采用形成性评价,将学生自评、互评和教师评价三种方式相结合,采用 Learning Contract、Self-assessment Checklist、Team Project Checklist 以及在完成项目过程中积累的可展示材料(如录音、录像、文字材料等)对学生的过程做出全面、客观、科学的评估。

5. 立体化的教学资源

根据各教学环节的需要,配备 MP3 光盘。教材附页中含 Study Resources,供学生根据自身特点选择内容进行拓展学习。

编写队伍

本书是浙江商业职业技术学院 2009 年重点课题的主要成果,即高职职场英语系列丛书之一,由胡海英担任总主编,由金筱艳任主编(Unit 6),张彩霞为副主编(Unit 1),参编人员有吴丽云(Unit 4)、诸葛霄(Unit 5)、李纪兵(Unit 2)和毛艳梅(Unit 3)。参加本书审校的外籍教师有 Jeremy Williams、Brett Cornish 和 Trevor Lamb。感谢行业专家吴铁波先生、方文斌先生和龚会裕先生为课程开发提供的帮助。

每个单元围绕一种职业技能,融合听、说、读、写技能,以项目来引导整个学习过程的《财经职业英语》是一种全新的尝试,疏漏之处在所难免,敬请各位专家和读者不吝赐教!

编 者

2010 年 1 月

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Title/Topics	Learning Contract	Listening & Speaking	Reading	Writing	Team Project	Test yourself
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Unit 2 Intercultural Issues Drive Me Mad!		Talking about cultural difference	1. Cultural differences on politeness between western countries and China 2. Business Etiquette	Report writing	Cross-culture consultation	
Unit 3 I Can Handle All of These!		1. Telephone conversations 2. Message taking/leaving	1. How to get along with your boss 2. How to resolve a conflict at work	1. Memo writing 2. Notice writing	Me, the best!	

Unit 4 We Are in a World of Forms!		<ol style="list-style-type: none"> 1. Opening an account 2. Applying for a credit card, mortgage, etc. 	<ol style="list-style-type: none"> 1. Resource documents reading 2. A brief introduction to a personal account 	Draw up a personal account	Who is a good money manager?	
Unit 5 He Has a Head for Figures!		<ol style="list-style-type: none"> 1. Recognizing figures 2. Talking about the diagrams 	<ol style="list-style-type: none"> 1. How to make a good presentation 2. How to lie with statistics 	Diagram description	You won the bidding!	
Unit 6 I'd Like to Get This Job!		<ol style="list-style-type: none"> 1. Describing yourself 2. Job Interviews 	<ol style="list-style-type: none"> 1. Job ads 2. Cover letters 3. Resume 	<ol style="list-style-type: none"> 1. Cover letters 2. Resume 	Hunting for a job	
Appendix: 1. Study Resources 2. Keys and Script 3. Glossary						

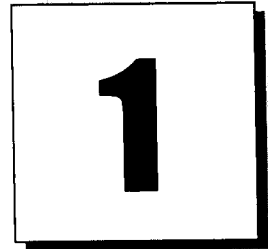
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Communication Counts!



U N I T

Learning Contract

I _____ promise to achieve the following objectives in this unit:

Learning Objectives (Must)	Learning Objectives (Optional, check at least four)
<ul style="list-style-type: none"> • Understand basic elements of effective communication skills 	<input type="checkbox"/> Search keys to successful communication
	<input type="checkbox"/> Search and practice answering questions skills
	<input type="checkbox"/> Get to know the meaning of nonverbal communication in different cultures
<ul style="list-style-type: none"> • Get to know common communication mistakes 	<input type="checkbox"/> Read articles listing common communication mistakes
	<input type="checkbox"/> Search real communication mistakes at workplace
	<input type="checkbox"/> Create and perform an inappropriate communication scenario
<ul style="list-style-type: none"> • Apply 4Cs to writing 	<input type="checkbox"/> Study how to apply 4Cs when writing E-mail
<ul style="list-style-type: none"> • Apply verbal and nonverbal communication skills to team work 	<input type="checkbox"/> Observe common mistakes made during daily communication

Student Signature

Teacher Signature

Witness Signature

Date



Communication is a learned skill. Most people are born with the physical ability to talk, but we must learn to speak well and communicate effectively. Speaking, listening and our ability to understand verbal and nonverbal meanings are skills we develop in various ways.

I. Listening & Speaking

Warm-up

Use the scale below to rate yourself on your communication skills.

0—no ability

1—enough ability to get by with help from others

2—some ability

3—strong ability

	Speaking effectively		Perceiving nonverbal messages
	Writing concisely		Persuading
	Listening attentively		Reporting information
	Expressing ideas		Describing feelings
	Facilitating group discussion		Interviewing
	Providing appropriate feedback		Editing
	Negotiating		Total Points

Total Points

32~39 You have great confidence in your communication skills.

21~31 You have good communication abilities with room to grow.

13~20 You are getting started on the right track to effective communication.

0~12 You need to get started building those communication skills.

Task 1

1. Listen to the passage. The speaker is talking about avoiding conversational



mistakes. Can you list the four mistakes mentioned in the speech?

1) _____ 2) _____ 3) _____ 4) _____

2. Listen again. What are the speaker's suggestions for showing interest?

One way to show interest is by _____.

3. Discussion

Among the mistakes mentioned above, which one do you make frequently? Share your experience of making such mistakes.

Task 2

1. Prediction

Vivian is seeking feedback on her interview for promotion with her manager.

Why didn't she get promoted? Make a check in the appropriate box.

- ☐ lack of confidence ☐ ask too much ☐ teamwork
☐ focus on individual work ☐ too nervous ☐ awareness of diversity

2. Listen to the dialogue and check your answer.

3. Listen again and decide if these sentences are true (T) or false (F)?

Sentence	True or False
1) Vivian thought that her interview had gone very well.	
2) The manager said that she looked smart for the interview.	
3) The employee had only talked about her contributions in the interview and not those of the rest of her team.	
4) Vivian admitted that she answered the interview questions well.	
5) The manager said that her openness with her colleagues was a strength.	

4. Discussion

Name at least two mistakes Vivian made during her promotion interview. If you were to give some suggestions to Vivian about how to improve her question-answering skills, what would they be?

For example: listen to questions carefully, speak clearly, speak from experience and present it as evidence and so on.

Task 3

Pair work: Study the following two written situations, analyze different aspects of conversations and discuss how to listen actively by responding with questions and repetition.

Situation One:

You are at the Financial Aid office. The secretary is explaining the financial aid application process to you. You look straight at her. You don't say anything. The secretary stops talking. What does the secretary think?

Situation Two:

Your sister just had a car accident. Although the accident was minor, you are still worried about her. You are telling the story to your friend. Your friend nods his head while you speak. When you finish explaining the story, he says, "That's too bad." In your opinion, how does your friend feel about your story? How does your friend make you feel so?

II. Reading

Warm-up

Here are characteristics of good communication. Which are the ones you often use when communicating with others? Please tick them.

- | | |
|---|---|
| <input type="checkbox"/> Listen attentively | <input type="checkbox"/> Maintain eye contact |
| <input type="checkbox"/> Speak clearly | <input type="checkbox"/> Proper response or feedback |
| <input type="checkbox"/> Show interest | <input type="checkbox"/> Support your communication with your actions |

Task 1

Read the passage and check your comprehension.

Improving Your Communication Skills

Good communication skills are easy to develop if you know how! In this article we are going to be looking at how you can improve your communication skills.

1. Good Communication Skills Involves Positive Language

A good communicator always uses words that communicate clearly what



they mean. For example, rather than say they “might” do something, they would say they “will” or they “won’t”. Instead of saying “if” they say “when”, and instead of saying “they will try” they say “they can”.

2. Are You a “Try-er” or a “Do-er”?

People who use positive language are also perceived as being more action and orientated people. Those who use limiting and vague language such as “try”, “maybe” and “sometime” tend to be unreliable, lacking in motivation and will usually not do what they say they will do. Who would you prefer to rely on? A “Try-er” or a “Do-er”?

3. Win-win

Successful persuaders will always try to find an outcome in which both people benefit. By creating a win-win situation, both people get what they want, and persuasion becomes a lot easier and quicker. In order to accomplish this, cooperation and some sacrifices will need to be made. So remember, always keep in mind what the other person wants.

4. Speak Decisively

Speaking decisively means being a straight talker, getting to the point and avoiding worthless meaningless waffle. If you want to say something, say it. And to speak decisively, get to the point and don’t waffle!

5. Hesitations and Fillers

Hesitations and fillers are usually not words but rather sound like “uh”, “um” and “errr”. The most common of these is “um” and virtually everyone uses it. Using “um” occasionally is forgivable; however overusing hesitations and fillers conveys a lack of intelligence, lack of confidence, uncertainty in your message and an overall lack of communication skills.

6. Integrity

Integrity means doing what you say you are going to do. This is an extremely important characteristic to have, because if a person learns that your word means something they are likely to trust and value what you have to say. Your word should be your bond, and you should work very hard to honor your promises.

(Adapted from *Erupting Mind Self Improvement Tips*: <http://www.eruptingmind.com>)



1. Choose the best answer for the questions.

- _____ 1) Which saying shows a good communication skill?
- A. I will do my best if I can.
- B. Yes, I can.
- C. I might do it well.
- _____ 2) What does a “Doer” mean?
- A. A person uses vague language.
- B. A person will do what they say they will do.
- C. A person keeps in mind other’s disadvantages.
- _____ 3) Which of the following needs to be done in order to accomplish a win-win situation?
- A. Cooperation and no sacrifices.
- B. Sacrifice and no cooperation.
- C. Cooperation and sacrifices.
- _____ 4) What does “don’t waffle” mean in point 4?
- A. Don’t say meaningless words.
- B. Don’t speak decisively.
- C. Don’t say anything.
- _____ 5) Which mistake can not be forgivable?
- A. Use “Um” during conversations.
- B. Show too much hesitation.
- C. Do what you say.

2. Speaking

You and Andy manage an investment forum on weekends. Andy takes advantage of you by coming late, leaving early, and taking long breaks. You want him to recognize the problem and fix it. In what ways could you handle the situation?

Task 2

Read the passage and complete the exercises.

Non-verbal, Interpersonal Communications

Nonverbal communication refers to sending and receiving messages