第一时间

金 莉 主编

挑战高分

710分

新题型

阅读理解

应试技巧＋考点分析

＋练习＋解析＋资料储备

＝听、读、写、译、改

全面突破

外语教学与研究出版社
FOREIGN LANGUAGE TEACHING AND RESEARCH PRESS

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前 言

一直以来，六级考试中的阅读理解部分对于很多考生而言，就像一座难以攻破的堡垒，阻碍着众考生顺利通关的行程。然而，改革后的六级考试对阅读部分又提出了更高的要求。在考试中增加了快速阅读理解的考查形式，同时增加了非选择性试题的比例，更注重对于考生英语的综合应用能力的考查。为了帮助六级考生熟悉改革后阅读部分测试的形式、内容、命题规律和应试技巧，我们编写了本书，特色如下：

最新题型，涵盖全面

本书严格依照六级改革要求，囊括改革后所有阅读题型——快速阅读理解、篇章词汇理解及篇章阅读理解。对于每种题型的命题规律和应试技巧，进行全面的分析总结，为考生备战改革后的六级阅读提供切实有效的帮助。为使考生提前熟悉新的考试流程，本书严格按照各题型在样卷中出现的先后顺序编排。

模拟练习，难易适中

对于各种题型我们均精心设计了相应的模拟练习，模拟练习的题材、体裁、长度、难度及题型设置都严格按照《大学英语课程教学要求（试行）》中的相关规定编写，不仅符合真题的考试难度和特点，也体现了改革后新题型的变化趋势。考生可以在全真状态下进行模拟自测或者考前集训。书中还给出各种题型的解题技巧，在模拟练习时考生还可以将书中讲到的应试技巧运用其中。

题材广泛，集中分类

本书第二部分的篇章阅读理解按历年考试真题题材分为人文教育、商业经济、社会生活、科技新知和自然环境五大类，考生可以分题材将各类阅读文章逐一攻破。各类文章的篇数按其在六级真题中的分布比例进行编排，练习重点一目了然。这种集中的分类练习便于考生进行归纳总结，更有助于考生合理地分配练习时间。

阅读帮手，排除障碍

文章中的难词、难句是阻碍考生做题的拦路虎，既影响阅读又打击情绪。本书充分考虑考生的需求，在每篇文章后均设有“阅读帮手”栏目，给出了文章中出现的难句的精准译文及文章中核心词汇的词性和词义。这样做不仅能帮助考生更好地理解文章，也便于考生在阅读的过程中积累词汇量。

相信考生在深入了解六级阅读新题型的命题规律、考试要点及有效的应试技巧基础上，一定能从容应对新六级考试的阅读测试。预祝每位即将参加新六级考试的考生顺利通关，马到成功！

编者

目　录

第一部分 最新题型

第一章 命题规律与解题技巧

2004 年初教育部高教司组织制定并在全国部分高校开始试点实施《大学英语课程教学要求(试行)》(以下简称《教学要求》),其中指出:大学英语教学的目的是培养学生具有较强的阅读能力和一定的听、说、读、写、译能力,使他们在今后的工作和社会交往中能用英语有效地进行口头和书面的信息交流。

随着《教学要求》的试点实施,教育部高教司又适时推出了《全国大学英语四、六级考试改革方案(试行)》(以下简称《改革方案》)。《改革方案》对阅读理解部分的具体规定如下:考试中增加快速阅读理解测试,同时增加非选择性试题的比例。阅读理解部分在整套试卷中的比例调整为 35%,其中仔细阅读部分占 25%,快速阅读部分占 10%。仔细阅读部分除常规的篇章阅读理解外,还包括对篇章语境中的词汇理解的测试。

改革后六级考试阅读理解部分测试内容、题型和所占分值比例表

测试内容		篇数	题数	测试题型	比例
仔细阅读理解	篇章阅读理解	2 篇	10 题	四选一	25%
	篇章词汇理解	1 篇	10 题	选词填空	
	或短句问答	1 篇	5 题	短句回答	
快速阅读理解		1 篇	10 题	是非判断 + 句子填空或其他	10%

本章的技巧攻略主要针对快速阅读和篇章词汇理解这两部分,对常规阅读题型的应试技巧将在本书的第二部分详细讲解。

第一节 快速阅读

快速阅读要求考生在 15 分钟内看完一篇 1400 词左右的文章并完成后面的 10 道题。其中前 4 个题目是判断正误(包括 NOT GIVEN),后 6 个是填空题(答案基本都是原文中出现的原词)。该题型并不强调一定要像仔细阅读理解那样通篇认真研究,而更强调测试考生在实际语言环境中查询有效信息的能力,这也反映出四、六级考试试图提升考生英语实际应用能力的改革方向。

解题步骤及技巧

1. 先题后文定方向

快速阅读文章篇幅长、时间紧，这就要求考生必须带着问题在原文中有选择地找寻有效信息，所以最好的方法是先看题目再读文章。

先题后文有两层含义，一是通过阅读题目预测文章内容，二是通过题目中的关键词定位原文解题。题目中涉及的关键性词汇，如专有名词、时间、年份、数字等，都是查询信息过程中的重要提示，也是解题的关键。

例 1：

Formally known as Homo floresiensis...Flores, an isolated island in Indonesia, was colonized by early humans as far back as 800,000 years ago. But from at least 95,000 years ago until around 12,000 years ago, it was occupied by these tiny humans.

2. Homo floresiensis began to live in Flores, an isolated Indonesian island about 800,000 years ago.

> 根据题目中的关键性词汇 800,000 years ago 直接定位原文。原文指出，80 万年前该岛屿上居住着早期人类，在距今 9.5 万年至 1.2 万年前 Homo floresiensis 住在岛上，故该表述错误。

2. 注意文中的小标题

有时候仅通过题目中出现的关键词还不能迅速定位原文，这时考生就应当留意文章中的小标题。小标题的作用如同书前面的目录，可以帮助考生宏观地把握文章框架，迅速寻找到有效信息的范围。在缩小的范围内通过关键词查找原文，可以有效避免重复阅读无关信息，提高查读的针对性。而且在考查文章主旨类题目的时候，小标题的综合就是其答案的来源。

例 2：

...

What Is a Rainforest?

...

The Forest for the Trees

...

Stranglers and Buttresses

...

All Creatures, Great and Small

...

Deforestation

...

7. Stranglers are so called because they _____ by blocking the sunlight and competing for the nutrients.

以大学英语六级考试试点样卷为例，快速阅读的第七题要求根据文章信息进行填空。根据题干中的信息词 stranglers 可直接定位到文章第三个小标题，缩小了信息查找范围，再由 blocking the sunlight and competing for the nutrients 定位到该标题下第一段的最后一句 Eventually, the strangler may block so much light from above, and absorb such a high percentage of nutrients from the ground below, that the host tree dies. 由此可推断出答案为 kill the host tree。

3. 略读和查读巧妙结合

略读（或称为跳跃式阅读）的重点在于快速了解文章的中心思想。略读时，如果有标题，首先看一下标题，接着阅读第一段，抓住中心思想，再浏览一下其他段落的首句和末句，最后读结尾段。

查读指有目标地寻找文中某些特定的信息。查读时，要以很快的速度扫视文章，确定所查询的信息范围，同时明确查询信息的特点。如上文提到的专有名词，则主要寻找首字母大写的单词；有关日期、数字的问题，则主要查找具体数字；有关某个事件、某种观点等，就需要寻找与此相关的关键词，而与所查信息无关的内容则可一掠而过。

略读和查读是做快速阅读理解题时不可或缺的两种重要阅读方法，考生应该巧妙地将二者结合起来，而不要机械、孤立地使用某一种阅读方法。

4. 使用特殊标记

在略读或查读文章时，考生可以将自己需要的信息或是重复出现的专有名词、数字等，用各种记忆符号标注出来。这样考生在对照题目查读原文时范围可以有的放矢。

5. 注意文中的标点符号

文中某些标点符号（破折号、小括号、冒号）的出现是为了进一步地解释之前的信息。而快速阅读用词相对比较简单，很容易理解和把握标点前的被解释信息，所以，可以将这些标点符号后面的信息忽略，提高阅读效率。

6. 注意逻辑关系的运用

逻辑关系分布在文章的句子内部、句子之间、以及段落之间。最基本的逻辑关系有以下几种：

1）因果关系：as a result, therefore, hence, consequently, because, for, due to, hence 等。

2）并列、递进关系：and, or, then, in addition, besides, in other words, moreover 等。

3）转折关系：however, but, yet, in fact 等。

这些逻辑提示词在文章中起的作用不仅是衔接句子，从阅读的角度来看，它们同时是给考生某种提示，告诉考生哪些句子是相对重要的信息，哪些是相对不重要的信息。一般而言，在因果关系的句子中，原因更为重要；在看到有转折意义的词时，转折后的内容常为设题点；并列、递进关系词，意味着它们前后衔接的信息从整体表意上没有发生变化，而更多的表现为前后句子主旨的相似性，所以我们选择其中的一半进行阅读。这样，在保证了阅读质量的基础上，也极大地提高了阅读速度。

7. 研读法为辅助

除了略读法和查读法之外，有时还需要仔细阅读文章的某一特定部分，力求对其有较深的理解，或对其进行简单归纳、总结、推断，理解作者的言外之意。研读法通常适用于推断型阅读理解题，这种方法在快速阅读中使用不多，但它对于快速阅读中相对较难的题目绝对是一个必要的补充。

第二节 篇章词汇

篇章词汇理解对于众多考生而言，不但陌生而且还有一定的难度。从样题来看，篇章词汇理解是在一篇 300 词左右的文章中，留出 10 个空格，要求考生从给出的 15 个备选单词中选择正确的单词填入文章。该部分主要考查考生对诸如连贯性、一致性、逻辑联系等涉及语篇、语段整体特征的理解，以及单词在实际语境中的运用，要求考生在理解全文的基础上弄清文章的宏观结构和单个词汇的微观理解。新题型和原来的词汇题相比，更注重实际运用，从单一的一句话考查上升到了篇章的理解。下面我们从解题步骤和解题技巧两方面为考生分析应试技巧。

从《大学英语六级考试（CET-6）试点考试样卷》（以下简称《考试样卷》）中给出的试点阶段六级考试各部分测试内容和题型表，我们了解到篇章词汇理解题与短句问答题构成二选一的替换题型。由于短句问答题并不属于最新题型，且在《考试样卷》另有表格将短句问答与完形填空、改错和翻译四种题型归为“综合测试”部分，在本系列中我们也采取这种分类。读者可以在《综合分册》中找到关于短句问答的解题技巧与专项练习。

一、解题步骤

1. 跳读全文，抓住中心

首先考生应该跳读全文，根据文章首段及首末句内容迅速抓出文章的主题。确定文章主题对于篇章的整体把握意义重大。

2. 阅读选项，词性分类

接着考生要仔细阅读选项。根据词性把每个单词进行分类归纳，如名词、动词、形容词、副词、介词、连词各有几个。

例 3：

[A] wonder
[B] acquired
[C] consistently
[D] regained
[E] nightmare
[F] native
[G] acceptance
[H] effective
[I] hid
[J] prominent
[K] decent
[L] countless
[M] recalled
[N] breakthrough
[O] automatically

以大学英语四级考试试点样卷为例，篇章词汇理解的15个选项可以首先按词性分类，其中名词：wonder，nightmare，acceptance，breakthrough；动词：acquired，regained，hid，recalled；形容词：native，effective，prominent，decent，countless；副词：consistently，automatically。

3. 兼顾前后，灵活选择

根据空格中应填入的词性，缩小选择范围。再根据上下文内容及其内在逻辑关系选择合适的单词。

例4：

When Roberto Feliz came to the U.S.A. from the Dominican Republic, he knew only a few words of English. Education soon became a _47_. "I couldn't understand anything," he said.

仍然以大学英语四级考试试点样卷为例，47题空格前为不定冠词a，因此空格处应选名词，可根据例3的分类将选择范围缩小为wonder，nightmare，acceptance，breakthrough。上文提到，Roberto Feliz刚从多米尼加共和国到美国时，只认识几个英文单词；下文提到，Roberto Feliz说自己什么都不懂；再结合空格所在句的句意"教育不久就成为一个_____"和选项，可确定nightmare（噩梦）最适合。

4. 复读全文，谨慎调整

填空完成后，再次阅读全文，检查上下文是否通顺、内在逻辑关系是否合理。如发现问题，重新调整。在这里需要给大家提醒的一点是：如果难以确定两个词性、词义非常相近的选项哪个正确时，以自己的第一直觉为准。

二、解题技巧

1. 细分选项

判定词性后，可以根据动词的时态或者名词的单复数进一步分类：哪几个是一般式，哪几个是过去式或过去分词，哪几个是复数名词，哪几个是单数名词。做题时可以根据上下文时态对应的原则或者单复数的需要，进一步缩小选择范围。

例5：

[A] attached
[B] show
[C] common
[D] part
[E] misunderstandings
[F] after
[G] advance
[H] true
[I] responsible
[J] apology
[K] communicates
[L] well
[M] previous
[N] shaving
[O] before

首先将上述选项中的单词按词性分类，其中名词有：part，misunderstandings，advance，apology；动词有：attached，show，communicates，shaving；形容词有：common，true，responsible，previous；副词有：well；介词有：after，before。名词和动词还可以进一步分类，其中单数名词有：part，advance，apology；复数名词有：misunderstandings；动词原形有：show；动词单数第三人称一般式：communicates；动词过去式 / 过去分词：attached；动词现在分词：shaving。将选项细化分类，有助于快速确定答案。

2. 选项中出现指示代词的情况

如果选项中出现指代词，往往该选项不能放在首句，要注意指代成立的条件，如：it 可指代前面的单数名词或整个句子，they 或 them 指代前面的复数名词，one 指代前面的单数可数名词，that 指代前面的不可数名词或句子，this 指代前面的单数名词或句子等。

3. 选项中的反义词

如果选项中出现一组反义词，其中的一个常常是干扰选项，两者只取其一。

例 6：

In the U.S.A. guests tend to feel they are not highly regarded if the attention to a dinner party is extended only three or four days _____ the party date. But... In other areas of the world, it may be considered foolish to make an appointment too far in advance...

...[F] after...[O] before

该空格所在句意为“在美国，如果在聚会 _____ 三四天才发出邀请，客人就会感觉自己不受重视”；下文指出，在其他国家，通常不会过早约定。由空格所在句之后的转折连词 but 可知，美国人的做法不同于其他人，他们觉得越早约定越好，因此 O（在……之前）最适合，其反义词 after 为干扰项。

4. 选项中的近义词

如果选项中出现一组近义词，考查的常是考生对词汇的精确理解，要求考生分析清楚词与词之间的细微区别，如单词的特殊用法或固定搭配等。

例 7：

In a market system, individual economic units are free to interact _____ each other in the market place.

[A] between...[K] among...

该空格前为动词 interact，之后为代词 each other，因此空格处应选介词。根据句意“在市场经济体制下，经济个体在市场上自由 _____ 相互影响”可知，经济个体应该有许多，再结合选项，K（在……之中）最适合。其近义词 between 也意为“在……之中”，但通常表示“在两者之间”，故排除 A。

5. 选项中出现连词的情况

如果选项为连词，要关注上下句内在的逻辑关系。常见的逻辑关系有：因果、并列、递进、转折、对比等。

6. 做题顺序

做题时不必按顺序进行，先把自己最有把握的词选出，然后删除该选项，缩小剩余题目的选择范围。

第二章 快速阅读理解训练

Reading Comprehension (Skimming and Scanning) (15 minutes)

Directions: *In this part, you will have 15 minutes to go over the passage quickly and answer the questions on* ***Answer Sheet 1.***

For questions 1–4, mark

Y (for YES) *if the statement agrees with the information given in the passage;*

N (for NO) *if the statement contradicts the information given in the passage;*

NG (for NOT GIVEN) *if the information is not given in the passage.*

For questions 5–10, complete the sentences with the information given in the passage.

Passage 1

Lightning

Lightning is one of the most beautiful displays in nature. It is also one of the most deadly natural phenomena known to man. With bolt temperatures hotter than the surface of the sun and shockwaves beaming out in all directions, lightning is a lesson in physical science.

Beyond its powerful beauty, lightning presents science with one of its greatest local mysteries: how does it work? It is common knowledge that lightning is generated in electrically charged storm systems, but the method of cloud charging still remains elusive.

In this article, we will look at lightning from the inside out so that you can understand this phenomenon.

The Water Cycle

One aspect of lightning that is not a mystery is the water cycle. To fully understand how the water cycle works, we must first understand the principles of evaporation and condensation (凝结).

Evaporation is the process by which a liquid absorbs heat and changes to a vapor. A good example is a puddle of water after a rainfall. Why does the puddle dry up? The water in the puddle absorbs heat from the sun and the environment and escapes as a vapor. "Escape" is a good term to use when discussing evaporation. When the liquid is subjected to heat, its molecules move around faster. Some of the molecules may move quickly enough to break away from the surface of the liquid and carry heat away in the form of a vapor or gas. Once free from the constraints of the liquid, the vapor begins to rise

into the atmosphere.

Condensation is the process by which a vapor or gas loses heat and turns into a liquid. Whenever heat is transferred, it moves from a higher temperature to a lower temperature. A refrigerator uses this concept to cool your drinks and food items. It provides a low-temperature environment that absorbs the heat from your beverages and foodstuffs and carries that heat away in what is known as the refrigeration cycle. In this respect, the atmosphere acts like a huge refrigerator to gases and vapors. As the vapors or gases rise, the temperatures in the surrounding air drop lower and lower. Soon, the vapor, which has carried heat away from its "mother" liquid, begins to lose heat to the atmosphere. As it rises to higher altitudes and lower temperatures, eventually enough heat is lost to cause the vapor to condense and return to a liquid state.

Let's now apply these two concepts to the water cycle.

Water or moisture on the earth absorbs heat from the sun and the surroundings. When enough heat has been absorbed, some of the liquid's molecules may have enough energy to escape from the liquid and begin to rise into the atmosphere as a vapor. As the vapor rises higher and higher, the temperature of the surrounding air becomes lower and lower. Eventually, the vapor loses enough heat to the surrounding air to allow it to turn back into a liquid. Earth's gravitational (重力的) pull then causes the liquid to "fall" back down to the earth, thereby completing the cycle. It should be noted that if the temperatures in the surrounding air are low enough, the vapor can condense and then freeze into snow or sleet. Once again, gravity will claim the frozen forms and they will return to the earth.

The Charge of Clouds

In an electrical storm, the storm clouds are charged like giant capacitors (电容器) in the sky. The upper portion of the cloud is positive and the lower portion is negative. How the cloud acquires this charge is still not agreed upon within the scientific community, but the following description provides one plausible explanation.

In the process of the water cycle, moisture can accumulate in the atmosphere. This accumulation is what we see as a cloud. Interestingly, clouds can contain millions upon millions of water droplets and ice suspended in the air. As the process of evaporation and condensation continues, these droplets encounter many collisions with other moisture that is in the process of condensing as it rises. Also, the rising moisture may collide with ice or sleet that is in the process of falling to the earth or located in the lower portion of the cloud. The importance of these collisions is that electrons are knocked off of the rising moisture, thus creating a charge separation.

The newly knocked-off electrons gather at the lower portion of the cloud, giving it a negative charge. The rising moisture that has just lost an electron carries a positive charge to the top of the cloud. Beyond the collisions, freezing plays an important role. As the rising moisture encounters colder temperatures in the upper cloud regions and begins to freeze, the frozen portion becomes negatively charged and the unfrozen droplets become positively charged. At this point, rising air currents have the ability to remove the positively charged droplets from the ice and carry them to the top of the cloud. The

remaining frozen portion would likely fall to the lower portion of the cloud or continue on to the ground. Combining the collisions with the freezing, we can begin to understand how a cloud may acquire the extreme charge separation that is required for a lightning stroke.

When there is a charge separation in a cloud, there is also an electric field that is associated with the separation. Like the cloud, this field is negative in the lower region and positive in the upper region.

The strength or intensity of the electric field is directly related to the amount of charge build-up in the cloud. As the collisions and freezing continue to occur and the charges at the top and bottom of the cloud increase, the electric field becomes more and more intense—so intense, in fact, that the electrons at the earth's surface are repelled deeper into the earth by the strong negative charge at the lower portion of the cloud. This repulsion (排斥) of electrons causes the earth's surface to acquire a strong positive charge.

All that is needed now is a conductive path for the negative cloud bottom to contact the positive earth surface. The strong electric field, being somewhat self-sufficient, creates this path.

1. Lightning is the most deadly phenomenon in nature.
2. How lightning is generated still remains elusive.
3. The water cycle is not a mystery to human beings.
4. The drying up of a puddle is a good example of evaporation.
5. If the temperatures in the surrounding air are low, the vapor will begin to _____ to the atmosphere.
6. Earth's gravity can cause _____ return to the earth.
7. Within the scientific community, how clouds _____ remains a problem unsolved.
8. Electrons can be knocked off _____, which may create a charge separation.
9. A cloud may acquire _____ that is required for a lightning stroke.
10. The strength or intensity of the electric field is directly related to _____.

Passage 2

How to Get Out of Debt and Get Rich

Debtors Anonymous

"My name is John, and I'm a recovered compulsive debtor."

John and thousands like him meet across America—in church basements and high school auditoriums—every week. They talk about blowing the mortgage payment on gourmet restaurant meals, then scrounging to find enough coins for the tollbooth. They know that sick dread while opening the mailbox, wondering which bill is now due. They've seen how debt can destroy marriages and even lead to suicide.

They're members of Debtors Anonymous, a 12-step program modeled on Alcoholics Anonymous. They are clerks and executives, artists and electricians. Some have trust funds, others make minimum wage. Some overcharged on credit cards; others bought "fully-loaded" cars with seven-year loans; still

others moved into lavish homes with interest-only mortgages. What they have in common is an overwhelming temptation to spend more than they earn. If you think that makes them different from the rest of us, consider this:

- Americans bought over $2 trillion worth of stuff on credit last year.
- Current outstanding debt on credit cards—that's the "revolving" part that we don't pay off every month—totals nearly $700 billion, up from just $50 billion in 1980.
- Three of five American families can't pay off their credit cards each month. Their running balance averages about $12,000, which is one-fourth of the median household income.
- By the mid-1990s, credit card debt held by Americans living below the poverty level more than doubled.
- Senior citizens, once noted for their frugality, are sinking deeper into debt. Their average credit card balance increased by 89 percent between 1992 and 2001.
- Total consumer debt in the United States comes to over $7,100 per person, and that doesn't include mortgages.

How to Be Debt-Free?

Grim as that sounds, there's help to be had. With the right attitude and a little credit know-how, anyone can climb out of the hole and stay debt-free for life.

Just ask Wayne and Rebecca Denton of Clayton, North Carolina. In the 1990s, while Rebecca was in nursing school, Wayne, a lawn-care technician, began putting all their purchases on eight credit cards. By 1998 they were $88,000 in debt—more than their combined annual income of $61,000.

At first Wayne tried to hide the debt from Rebecca. But it got so bad that he couldn't even make the late-payment penalties, much less pay the bills. Eventually the phone was shut off, and Wayne had to borrow money from relatives just to buy food. The couple hit bottom when Rebecca considered filing separation papers. "But the lawyer told me that we'd be fighting over assumption of debt," she recalls. "I was shocked. In most divorces, people fight over assets. We had no assets."

Rebecca says she "cried to God to save my marriage". The turning point came when she bought a $12.95 workbook by radio host and debt-reduction guru Dave Ramsey. The couple cut up their credit cards, and started working overtime to pay the bills. "Instead of getting mad at each other, we got mad at the debt," says Rebecca.

Seven years later, with one son and another on the way, the Dentons are debt-free, living in a larger house and building up their savings. "It's been a radical change in our thought process," says Rebecca, "but I wouldn't trade it for anything." They keep one credit card for buying gas, which they pay off every month. And they read the fine print. "The credit card companies are really trying to put one past you," says Rebecca.

The Source of the Debt

It wasn't always that way. Back in the 1950s, banks introduced credit cards to promote customer

loyalty, especially the kind of customer who would pay the bill in full each month. The business grew steadily but remained fairly genteel until the 1980s, when a series of state and federal deregulations made it possible for banks to charge more interest and operate nationally. Nationwide marketing opened the floodgates. In 2003, banks mailed out 5.2 billion offers for credit cards.

Today more than 75 percent of American families have at least one credit card, which makes it possible to rent cars, shop on the Internet, and buy plane tickets. "You need a credit card," says Terry Savage, the syndicated Chicago *Sun-Times* financial columnist.

What you don't need, she adds, is the long-term debt. Banks make more interest when people pay over time; that's why minimum payments on credit cards have shrunk to as low as one percent of the total balance. With payments that small, it sounds so easy.

But wait. The average college student owes almost $2,800 on plastic, and that doesn't include student loans. If she pays $50 a month, assuming an 18 percent interest rate, it will take her more than ten years to pay off the credit card—at a total cost of $6,154.

Financial experts agree that personal responsibility could prevent most debt problems; don't spend it, and you won't have to pay it back. But they still put some of the blame on banks, which lure new customers with low rates, then jack up the interest if they're late on just one payment. Many consumers are unaware that banks can raise your rate if you're late paying a completely unrelated bill, such as your mortgage. (It's in the fine print.)

Officials at the American Bankers Association, the trade group representing the credit card industry, say this: "Lenders use penalty fees as a risk-management tool against customers who mishandle their finances."

Dave Ramsey has seen it all: "When you hear about a 78-year-old widow living on $800 a month in Social Security, and the credit card company lets her rack up $70,000 in debt, there's a lot of corporate immorality there."

Moderate Debt

How much debt is okay? Savage recommends that your mortgage payment plus property tax and home insurance total no more than 40 percent of your take-home pay; Ramsey says no more than 25 percent. If you haven't already consolidated your student loans, do so before June 30. "Consolidation rates are the lowest ever," she says, "and if you agree to have the payment automatically withdrawn from your checking account, they'll usually knock another quarter point off the rate." Car loans—up to four or five years at a low interest rate—are also acceptable. "If you need a seven-year car loan, you're buying too much car," says Savage.

As for credit card debt, most experts agree that any is too much. "If you can only make the minimum payment on your credit cards," says Savage, "that's when you know that debt has become your lifestyle."

Struggling to keep up with those payments, nearly 9 million Americans seek debt counseling every year. Sadly, many will wind up deeper in debt—victims of overpriced schemes that promise to "Pay