



“十二五”职业教育  
国家规划教材  
经全国职业教育教材  
审定委员会审定

# 实用会计英语

(第三版)

葛 军 主编

高等教育出版社



“十二五”职业教育国家规划教材

经全国职业教育教材审定委员会审定

高等职业教育财务会计类专业经典系列教材

SHIYONG KUAJI YINGYU

# 实用会计英语

(第三版)

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高等教育出版社·北京

## 内容提要

本书是“十二五”职业教育国家规划教材。

本书以现代会计理论的最新研究成果和国际会计准则为指导,以西方财务会计体系为基础,结合我国会计实践工作,将国内外财务会计教学内容相结合,综述了会计的历史与发展、含义、会计信息使用和会计职业等基础知识;从会计专业的角度,用英语全面系统地阐述了会计核算的基本经济业务、基本方法、基本程序和基本技能,并对财务会计与管理会计的关系做了简明扼要的介绍。

本书内容主要包括:会计介绍;会计基础知识(会计恒等式与账户、交易记录、分类账与日记账、基本会计报表等);会计核算(资产、负债、所有者权益的核算);会计循环等。

本书不仅可作为高等职业教育会计专业和其他经济管理类专业“专业英语”课程的教材,也可供社会在职涉外会计人员以及有志于参与国外会计资格证书考试的人员学习、使用。

## 图书在版编目(CIP)数据

实用会计英语 / 葛军主编. —3版. —北京:高等教育出版社, 2014.8

ISBN 978-7-04-040060-1

I. ①实… II. ①葛… III. ①会计—英语—高等职业教育—教材 IV. ①H31

中国版本图书馆 CIP 数据核字(2014)第146099号

策划编辑 武君红

责任编辑 武君红

封面设计 王 琰

责任印制 毛斯璐

出版发行 高等教育出版社  
社 址 北京市西城区德外大街4号  
邮政编码 100120  
印 刷 中青印刷厂  
开 本 787mm×1092mm 1/16  
印 张 20  
字 数 450千字  
插 页 1  
购书热线 010-58581118

咨询电话 400-810-0598  
网 址 <http://www.hep.edu.cn>  
<http://www.hep.com.cn>  
网上订购 <http://www.landaco.com>  
<http://www.landaco.com.cn>  
版 次 2006年7月第1版  
2014年8月第3版  
印 次 2014年8月第1次印刷  
定 价 35.80元(含光盘)

本书如有缺页、倒页、脱页等质量问题,请到所购图书销售部门联系调换

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物料号 40060-00

# 出版说明



教材是教学过程的重要载体,加强教材建设是深化职业教育教学改革的有效途径,推进人才培养模式改革的重要条件,也是推动中高职协调发展的基础性工程,对促进现代职业教育体系建设,切实提高职业教育人才培养质量具有十分重要的作用。

为了认真贯彻《教育部关于“十二五”职业教育教材建设的若干意见》(教职成〔2012〕9号),2012年12月,教育部职业教育与成人教育司启动了“十二五”职业教育国家规划教材(高等职业教育部分)的选题立项工作。作为全国最大的职业教育教材出版基地,我社按照“统筹规划,优化结构,锤炼精品,鼓励创新”的原则,完成了立项选题的论证遴选与申报工作。在教育部职业教育与成人教育司随后组织的选题评审中,由我社申报的1338种选题被确定为“十二五”职业教育国家规划教材立项选题。现在,这批选题相继完成了编写工作,并由全国职业教育教材审定委员会审定通过后,陆续出版。

这批规划教材中,部分为修订版,其前身多为普通高等教育“十一五”国家级规划教材(高职高专)或普通高等教育“十五”国家级规划教材(高职高专),在高等职业教育教学改革进程中不断吐故纳新,在长期的教学实践中接受检验并修改完善,是“锤炼精品”的基础与传承创新的硕果;部分为新编教材,反映了近年来高职院校教学内容与课程体系改革的成果,并对接新的职业标准和新的产业需求,反映新知识、新技术、新工艺和新方法,具有鲜明的时代特色和职教特色。无论是修订版,还是新编版,我社都将发挥自身在数字化教学资源建设方面的优势,为规划教材开发配备数字化教学资源,实现教材的一体化服务。

这批规划教材立项之时,也是国家职业教育专业教学资源库建设项目及国家精品资源共享课建设项目深入开展之际,而专业、课程、教材之间的紧密联系,无疑为融通教改项目、整合优质资源、打造精品力作奠定了基础。我社作为国家专业教学资源库平台建设和资源运营机构及国家精品开放课程项目组织实施单位,将建设成果以系列教材的形式成功申报立项,并在审定通过后陆续推出。这两个系列的规划教材,具有作者队伍强大、教改基础深厚、示范效应显著、配套资源丰富、纸质教材与在线资源一体化设计的鲜明特点,将是职业教育信息化条件下,扩展教学手段和范围,推动教学方式方法变革的重要媒介与典型代表。

教学改革无止境,精品教材永追求。我社将在今后一到两年内,集中优势力量,全力以赴,出版好、推广好这批规划教材,力促优质教材进校园、精品资源进课堂,从而更好地服务于高等职业教育教学改革,更好地服务于现代职教体系建设,更好地服务于青年成才。

高等教育出版社

二〇一四年七月

## 第三版前言



本书是“十二五”职业教育国家规划教材。

2010年，财政部重新修订并出版了《企业会计准则讲解2010》，对国际财务报告准则部分项目、企业合并、长期股权投资、财务报表引入其他综合收益、分部报告等事务都做了一定的修改，加快了与国际接轨的步伐。我们以此为基础，对教材相关内容进行了修订，增加了相应的实例与练习，修改、替换了部分阅读材料，力图展现当今国际会计发展的新知识与新技能。同时，我们采纳了部分院校教师在教材使用中提出的修改建议，删除了内部控制等内容以及小组活动等项目，以使教材能更好地体现“浅、宽、精、新、用”的教学改革思想，突出高职教育的特色，达到培养高端技能型专门人才的目的。

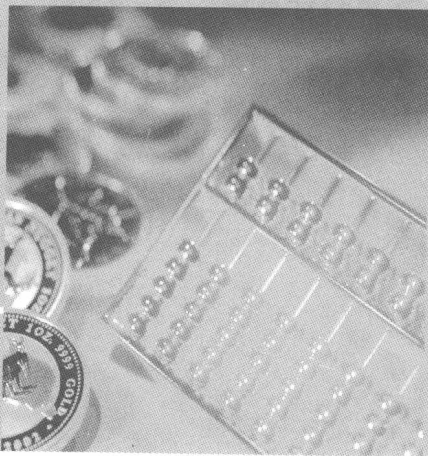
本次修订工作得到了东南大学经济管理学院陈良华教授的热情指导，金陵科技学院戴维、王蓉、黄海晶等同仁对本书的修订给予了热情的帮助与支持，在此谨向他们表示深深的感谢和敬意！

编者

二〇一四年六月



# 第一版前言



作为会计英语教材,本书尝试用英语讲授会计的专业知识,在帮助读者掌握会计词汇的同时,通过阅读与练习使读者能够较为全面地学习西方财务会计的专业知识,以适应经济全球化的新形势、符合对外交流与合作的需求,同时还可以帮助会计工作者和财经类专业学生阅读英语会计文献和使用英语处理会计工作。在编写过程中,本书按照“浅、宽、精、新、用”的教学改革思想,试图充分体现高等应用技术教育的特色,以达到培养具备职业技术应用能力和基本素质的高等技术应用型专门人才的目的。

书中内容经过精选和提炼,引进了当今国际会计发展的新知识与新技能,强调理论联系实际,着重培养学生分析问题、解决问题的能力。本书在内容组织上,尽量挑选国际最新资料并结合我国会计工作的实际情况,精心安排,以确保全书内容体系的完整性。同时,本书还精选和编写了大量的练习题,以使读者通过练习掌握所学的内容。此外,为了帮助读者提高在会计专业领域的英语交流能力,吸引读者学习专业英语的兴趣,本书特意设计了部分听说项目,如每章均设有小组活动和阅读材料栏目,其中阅读材料栏目请外籍教师予以配音并以光盘形式附于书后,以帮助学生进行综合素质的训练。

本书编者葛军、戴维、郝美彦长期从事会计英语教学工作,并分别在加拿大、澳大利亚的高等院校进修过西方财务会计等课程,其他编者也都具有相关的会计英语教学经验。他们不仅熟悉中外会计专业理论知识,而且具有丰富的实践经验。本书由葛军担任主编,戴维、郝美彦担任副主编。书中各章的执笔人依次如下:第一、二、三章由葛军执笔;第四章由黄海晶执笔;第五、六章由郝美彦执笔;第七、九章由戴维执笔;第八章由张薇执笔。本书由东南大学经济管理学院副院长陈良华教授主审。

此外,金陵科技学院王晓明副教授、南京永华会计师事务所所长诸旭敏主任会计师参加了本书大纲的讨论与修订工作,孙太彬、王蓉、魏星月、喻骅、徐璟等同仁对本书的编写给予了热情的帮助与支持,在此谨向他们表示由衷的感谢。在本书的编写中,我们还学习和参

考了大量的相关著作、教材和文献，吸取和借鉴了同行相关的最新成果，在此谨向有关作者表示深深的感谢和敬意！

由于编者水平有限，错误和缺点在所难免，恳请广大师生和读者给予批评指正。

编者

二〇〇六年二月

# 教材使用指南

## ■ 教材主要特色简述

- A 易教易学的内容安排：教材内容由浅入深，循环往复，最后通过企业实际业务核算对会计循环进行全面讲解，利于教师教学和学生学习。
- B 注重应用性技能的培养：教材以实例为主讲解会计核算，并配有大量的练习题供学生反复训练，突出了对学生应用性技能的培养。
- C 边讲边练边讨论的创新设计：教材在借鉴国外教材编写特点的基础上，结合我国教学改革实际情况，设计了课堂听说及会计业务练习，并配有录音原稿及练习解答，以供教师组织学生课堂练习与讨论。
- D 原汁原味的语言辅助：教材中的词汇、听说练习及阅读材料，均有外教配音，以光盘形式附于书后，给学生提供原汁原味的语言辅助，有利于提高学生对专业英语学习的兴趣。

## ■ 教材图标含义说明



单元正文图标：表示各单元正文，主要讲述本单元的核心内容。



听说练习图标：表示各单元的听说练习，其内容来自于正文，主要用于巩固所学知识及听说训练。



课堂业务练习图标：表示各单元的课堂业务练习，其内容来自于正文，主要用于对刚讲完的专业内容在课堂上进行训练，趁热打铁，练习针对性强。



课堂练习答案图标：表示各单元的课堂练习答案，其内容来自于正文，主要用于给学生提供答案参考，便于学生课前预习或课后复习。



单元小结图标：表示各单元的单元小结，主要对该单元的重点进行总结与归纳，利于学生复习与巩固所学知识。



自我练习图标：表示各单元的自我练习，是编者为各单元精选和编写的配套练习，其



答案附于教材的后面，主要用于给学生提供课后练习，便于学生自我检查是否达到本单元的能力要求。



阅读材料图标：表示各单元的课外阅读材料，均为从网络和原版书籍精选、改编的新颖材料，目的是帮助学生获取专业所需信息。本部分配有外教录音，参考译文列于书后，供学生查阅。

## ■ 学生使用教材建议

学生课前预习时首先可以通过单元内容框架从总体上了解本单元知识结构，并明确学习目标，提前熟记单词，粗读课文；课堂上再经过老师的讲解把握内容细节，边学边练，循序渐进；课后通过自我练习强化、巩固已学知识点，并检查是否达到本单元的能力要求。

单元正文：认真听老师讲解，把握每一段落的大意。特别要在老师的指导下对难句、长句进行结构分析，理解其含义。对所讲专业内容不断进行阶段性回顾，边听边练，切忌光听不练。

听说练习：熟记专业词汇，做好积极倾听的准备。课后多遍重复听录音，直至烂熟于心，甚至能脱稿说出。

课堂业务练习：通过大量练习反复训练，强化用英文记账、算账、编制报表等基本会计技能。

单元小结：（1）作为预习——在开始一个新单元前，学生可以课前先熟悉一下本单元中将要学习的主要内容。（2）作为复习——在学完一个单元以后使用，作为测试时的复习指导。

自我练习：课后认真练习，检查是否达到本单元的能力要求。

阅读练习：可以作为课后阅读，了解更多会计领域信息，同时训练阅读能力与听力。

## ■ 教师使用教材建议

教师课前可以通过单元内容框架从总体上了解本单元知识结构，设计本章教学流程，并明确单元教学目标，确定教学重点与难点；通过课堂练习与自我练习活动帮助学生巩固已学知识点，并检查是否达到本单元的能力要求。

单元正文：讲解每一段落的大意；对难句、长句进行结构分析，帮助学生理解其含义；对专业内容进行梳理，不断进行阶段性总结；边讲边练边评估，一步一个脚印、循序渐进。

听说练习：借助录音介绍语音要点；重放录音，学生跟读。合上书本，介绍概要；放录音，让学生听大意，指出其中的重点词汇；打开书本，解释练习做法，提醒学生不一定必须听懂每一个词，但要集中精力听所缺的单词，并迅速记录。通过检查学生答案，了解学生对所学知识的掌握情况。

课堂业务练习：通过大量练习与反复训练，帮助学生巩固对知识的理解，培养学生养成用英文记账、算账、编制报表的思维习惯。

单元小结：在每个单元结束后，教师通过单元小结，对整个单元内容进行归纳与总结。

自我练习：单元学习结束后，选择部分重点练习给学生课后训练，并针对学生存在的主要问题，在课堂上予以讲解。

阅读练习：在阅读文章前，可先介绍文章主题，帮助学生了解背景知识；只对学生在阅读时不能猜测其含义的词预先进行解释，鼓励学生从上下文猜测词义；让学生对文章进行默读。此部分视教学课时而定，如时间不够也可不讲，由学生课后自主学习。

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# Unit 1

## An Introduction to Accounting

### Learning Outcomes

When you are competent in the work covered in this unit, you will be able to:

1. understand the history and development of accounting
2. describe the nature of accounting
3. identify the users of accounting information
4. understand the difference between public accounting and private accounting
5. understand the difference between managerial accounting and financial accounting



## Unit Outline

2

## 1.1 The History and Development of Accounting

## 1.2 The Nature of Accounting

- The Importance of Accounting Information
- Definition of Accounting

## 1.3 Users of Accounting Information

## 1.4 Accounting Profession

## 1.5 Managerial Accounting and Financial Accounting

- Managerial Accounting
- Financial Accounting
- Managerial Accounting versus Financial Accounting

## Solutions to Activities

## Accounting Vocabulary

## Summary

## Self-Exercises

## Reading Material



## 1.1 The History and Development of Accounting

Accounting has a long history. Some scholars believe that writing arose in order to record accounting information. Accounting records date back to the ancient civilizations of China, Babylonia, Greece and Egypt. The rulers of these civilizations used accounting to track the costs of labor and materials used in building structures such as the great pyramids. The need for accounting has existed as long as there has been business activity.

Double-entry bookkeeping developed in Europe in the Middle Ages to serve a stewardship role when the functions of ownership and management became separated. Accrual accounting became established as debt was more reliably. The growth of large projects spanning long time periods in the

Industrial Revolution led to the development of “depreciation” accounting and other methods of averaging over time for the purpose of the periodic measuring of profit.<sup>[1]</sup> Over the last 150 years, laws have been progressively introduced to provide for greater disclosure of financial information.

The functions of accounting have increased with the rapid development of management science. Besides accumulating and reporting financial information that shows an organization's financial position and the results of its operations to its interested users, accounting provides the management inside an organization with the accounting information needed in the organization's internal decision-making that relates to planning, control, and evaluation within an organization. The process of generating and analyzing such accounting information for internal decision-making is often referred to as managerial accounting, and the related information reports being prepared are called internal management reports. As contrasted with financial accounting, managerial accounting is not governed by generally accepted accounting principles.

The growth of organizations, changes in technology, government regulation, and the globalization of economy during the twentieth century have spurred the development of accounting. As a result, a number of specialized fields of accounting have evolved in addition to financial accounting and managerial accounting, which include auditing, cost accounting, tax accounting, budgetary accounting, governmental and non-for-profit accounting, human resources accounting, environmental accounting, social accounting, international accounting, etc.<sup>[2]</sup>

**Notes:** [1] 在工业革命中跨越较长时间的大型项目的现象增加, 导致了折旧会计和为了定期计量利润的其他平均方法的发展。

[2] 结果, 除了财务会计和管理会计外, 会计还发展了许多专业领域, 包括审计、成本会计、税收会计、预算会计、政府和非营利会计、人力资源会计、环境会计、社会会计和国际会计等。

### Activities:



**1.1** Please fill the blanks in the following sentences:

- 1) The need for accounting has existed as long as there has been \_\_\_\_\_.
- 2) The functions of accounting have increased with \_\_\_\_\_.
- 3) Besides accumulating and reporting financial information that shows an organization's \_\_\_\_\_ and \_\_\_\_\_ to its interested users, accounting provides the management inside an organization with the \_\_\_\_\_ needed in the organization's internal decision-making that relates to \_\_\_\_\_, \_\_\_\_\_, and \_\_\_\_\_ within an organization.
- 4) The process of generating and analyzing such \_\_\_\_\_ for internal

decision-making is often referred to as \_\_\_\_\_, and the related information reports being prepared are called \_\_\_\_\_.



## 1.2 The Nature of Accounting

### 1.2.1 The Importance of Accounting Information

Accounting is often called the “language of business.” A language is one of the means of social communication and involves a flow of information from one person to one or more other persons. To be effective, the receiver of the information must understand the message that the sender intends to convey. Accounting uses its own special words and symbols to communicate financial information that is intended to be useful for economic decision making by managers, shareholders, creditors and many others. As you study accounting, you must learn the meanings of these words and symbols if you want to understand the messages contained in financial reports. Everyone involved in business, from the beginning employee to the top manager, eventually uses accounting information in decision-making process.

The importance of understanding accounting information is not restricted to those engaged directly in business. Many people with little knowledge of accounting must interpret accounting data. For example, lawyers must understand the meaning of accounting information if they are to represent their clients effectively, marketing consultants must be aware of the costs of developing advertising campaigns, and engineers and architects must consider cost data when designing equipment and buildings. In fact, every person engages in transactions dealing with the financial aspects of life. Thus, accounting plays a significant role in society and, in a broad sense, everyone is affected by accounting information. The better you understand the language, the better you can manage the financial aspects of living.

### 1.2.2 Definition of Accounting

Early definitions of accounting generally focused on the traditional record-keeping functions of the accountant. In 1941, the American Institute of Certified Public Accountants (AICPA) defined accounting as “the art of recording, classifying, and summarizing in a significant manner and in terms of money, transactions and events which are, in part at least, of a financial character, and interpreting the results thereof.”<sup>[3]</sup> The modern definition of accounting, however, is much broader. In 1970, the AICPA stated that the function of accounting is “to provide quantitative information, primarily financial in nature, about economic entities that is intended to be useful in making economic decisions”.

The modern accountant, therefore, is concerned not only with record keeping but also with a whole range of activities involving planning and problem solving, control and attention directing, evaluation, review, and auditing. The new focus of accounting is on the ultimate needs of those who use accounting information, whether these users are inside or outside the business itself. So accounting is an information system that identifies, measures and records business activities, processes the information of those activities into reports and financial statements, and communicates these findings to decision-makers.<sup>[4]</sup> Financial statements are the documents that report on an individual's or an organization's business in monetary amounts.

Is our business making a profit? Should we start up a new line of women's clothing? Are sales strong enough to warrant opening a new branch outlet? The most intelligent answers to the business questions like these are based on accounting information. Decision-makers use the information to develop sound business plans. As new programs affect the business's activities, accounting takes the company's financial pulse rate. The cycle continues as the accounting system measures the results of activities and reports the results to the decision-makers.

Bookkeeping is a procedural element of accounting as arithmetic is a procedural element of mathematics. Increasingly, people are using computers to do much of the detailed bookkeeping work at all levels—in households, business, and organizations of all types.

It is important to clarify the relationships of accounting to bookkeeping and the computer to avoid certain misunderstandings about accounting. People often fail to understand the difference between accounting and bookkeeping. Bookkeeping, which is a process of accounting, is the means of recording transactions and keeping records. It is only a small, simple part of accounting. Accounting, on the other hand, includes the design of an information system that meets user's needs. The major goal of accounting is the analysis, interpretation, and use of information. Accountants look for important relationships in the figures they produce. They are interested in finding trends and studying the effects of different alternatives. Accounting includes systems design, budgeting, cost analysis, auditing, income tax preparation or planning and computer programming. The computer is an electronic tool that can collect, organize, and communicate vast amounts of information with great speed. Accountants have been among the earliest and most enthusiastic users of computers. Before the age of computers, the millions of transactions of large organizations had to be recorded by hand. It often took months to produce financial reports that now take days or hours. Although it may appear that the computer is doing the accountant's job, it is in fact only a tool that is instructed to do the routine bookkeeping operations. Because it is important that the user of accounting information and the new accountant understand the processes underlying accounting, most examples in this book are treated from the standpoint of manual accounting. You should remember, however, that in practice most large accounting operations are now computerized.