

章婵君 曾如刚 王立平 主编

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新编财会专业实训教程

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《新编财会专业实训教程》

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Foreword 总序

为适应高等应用型技术人才培养的急切需求,高职高专教育的发展如火如荼,已成为我国高等教育的“半壁江山”,高职教学改革也在不断深化。我院财务会计系组织相关教师精心编撰的《新编财会专业实训教程》,就是在这样的客观背景下产生的。该教程着眼于 21 世纪中国经济社会发展对应用型高等技术人才的需求规格、知识及实践要求,从高职高专教学改革出发,力求突出高职高专教育的特点和要求,从培养学生的专业能力、社会能力和方法能力入手,体现了教育部《关于全面提高高等职业教育教学质量的若干意见》(教高[2006]16 号)文件的精神,坚持了“以能力为本位,以就业为导向”的教材编写新理念。

编撰《新编财会专业实训教程》,是我院财务会计系专业建设的一项阶段性成果。这一成果的取得,是源于对该系多年办学经验的总结,体现了该系教师对职教本质的准确把握和认识的深化,是对财经类专业学生职业能力培养的一次有益尝试。这一尝试,对于培养适应社会、真正符合行业需求的实用型人才,无疑具有积极的意义。

职业教育教学的目标是培养学生的职业能力,学生的职业能力是学生胜任工作任务所需要的所有要素的综合,包括知识、技能、态度、价值观等,其中,培养学生具有本专业所需的各种操作技能,从而成为能胜任岗位职业能力要

求的实用型人才,是职业教育的本质所在。

教材建设是高职高专院校教育教学工作的重要组成部分,也是精品课程建设的重要内容之一。高质量的教材是培养高质量人才的基本保证,高职高专教材作为体现高职高专教育特色的知识载体和教学的基本工具,直接关系到高职高专教育能否为一线岗位培养符合要求的应用型人才。我们期望本系列教程的出版能为高职高专的教学改革和人才培养贡献一份力量!

浙江农业商贸职业学院院长

陈德泉

2010年6月

Preface 前言

随着经济全球一体化的进程加速,我国在经济、教育等各个领域与国际社会的交流日益加强,英语作为国际通用语言已渗透到我国经济生活的各个层面。对于会计专业学生来说,学会记账、算账、报账的基本技能固然重要,但多掌握一种语言对职业素质的培育和未来发展也同样必不可少。

本教材以就业为导向,以“必需,够用”为度,重在对会计学生职业素养的培育。强调会计英语生活化、专业化的教学,激发学生的学习兴趣,调动学生学习会计英语的积极性和自信心,促进学生职业意识与理想的形成,对学生的人文和科学精神的培养起到积极的推进作用,促进学生会计素质的快速提高。

本教材编写由浙江农业商贸职业学院章婵君、曾如刚、王立平老师负责,其中教材对话由浙江农业商贸职业学院程煜老师、浙江宁波春晓中学徐竞老师参与编写。在编写过程中,得到浙江农业商贸职业学院财务会计系领导和同仁的大力支持和热情帮助,在此一并表示感谢。

由于编者业务水平有限,加之编写时间仓促,本教材难免存有错漏之处。我们真诚期待各位读者不吝赐教,以便再版时加以修订与完善。

章婵君 曾如刚 王立平

2010年3月

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Chapter 1



Accounting Definition



1.1 The Post of Accounting

*** Dialogue**

Li Qing and Zhang Nan both major in accounting in a vocational school. Li Qing meets Zhang Nan in a supermarket. Li asks Zhang something about his job.

Task 1: Before Reading the Dialogue

Can you guess what Li Qing and Zhang Nan are probably talking about?

L—Li Qing

Z—Zhang Nan

L: Hi, Zhang Nan. I haven't seen you for such a long time. How are you?

Z: Fine, and you?

L: Same as ever. What do you do?

Z: It is a long story. When I graduated, I served as a cashier in a privately-run enterprise of Economic Corporation.

L: Have you acquired the qualification of Certified Public Accountants?

Z: Yes. You see, the competition for accountancy is very fierce.

L: I suppose your job is very challenging.

Z: You are right. How about your job?

L: I have been working in the Credit Card Department of Standard Chartered Bank since my graduation.

Z: Your serving in a foreign company benefits from your good command of English at school. Sorry, I've gotta go. Talk to you later. Would you please give me your phone number?

L: Sure. It is 13365874999.

Z: My number is 13577899321. Keep in touch. Bye-bye.

L: Bye - bye!

Task2: While Reading the Dialogue

Answer these questions

Q1: What does Zhang Nan do?

A: He is a cashier in a privately - run enterprise of Economic Corporation.

Q2: Has Zhang Nan acquired the qualification of Certified Public Accountants?

A: Yes, he has.

Q3: What does Li Qing do?

A: He works in Credit Card Department of Standard Chartered Bank.

Task3: After Reading the Dialogue

Make a dialogue with your partner.

Words and Expressions

a privately - run enterprise	私营企业
Economic Development Area	经济开发区
Certified Public Accountants	注册会计师
Standard Chartered Bank	渣打银行
fierce	疯狂的
keep in touch	保持联系

1.2 Accounting Definition

* Accounting Definition

Accounting is an information system for measuring, processing and communicating information that is useful in making economic decisions.

Early definitions of accounting tended to focus on the traditional record – keeping function of the accountant. The modern accountant, therefore, is concerned not only with the record – keeping but also with a whole range of activities directing, evaluations, review and auditing.

The other new focus of accounting is on the ultimate needs of users of accounting information; whether these users are internal or external to the business enterprise. The users of accounting can be divided roughly into three groups: (1) those who manage a business, (2) those outside a business enterprise who have direct financial interest in the business, (3) those individuals, groups or agencies that have an indirect financial interest in the business.

All people that are engaged in accounting career can be called as a general name—accountants. In fact, the profession of accounting can be divided into four broad fields: (1) management accounting, (2) public accounting, (3) government and nonprofit accounting, (4) accounting education.

* Accountant—an Specialized Occupation

After long – term accounting practice, accountants have achieved the same position as lawyers and doctors. Let's take America as example, the license is issued by the state government. The requirements for licensed accountants are not exactly the same in different states. Most states require bachelor degree and experience of learning the course of accounting and enterprises management. Each state requests candidate must take part in and pass the unified examination. Many states request candidates have 1 – 2 years' working experience in accountants' office or similar. People who pass the CPA(Certified Public Accountant) examination and conform to the requirements of degree and working experience stipulated by the state will obtain the license and title of licensed accountant. In Britain, the equivalent of CPA is Chartered Accountant.

Exercises

1. Answer the following questions:

- (1) What is accounting?
- (2) Which group of accounting information do users demand?

2. Translation.

Many people confuse accounting and bookkeeping and look on them as one or the same. In effect, they identify the whole with one of its parts. Actually, bookkeeping is only a part of accounting, the record - making part. To keep books is to record transactions, and a bookkeeper is one who records transactions either on a computer or manually or with a bookkeeping machine. Accounting includes much more than this. The accountant should have the ability to design the accounting system, to analyze and record complex, nonroutine transactions; and to analyze and interpret accounting information.

Chapter 2

Accounting Equation

2.1 Family Financial Planning

* Dialogue

Tracy and Jason, a couple, are talking about their financial planning.

Task 1: Before Reading the Dialogue

Can you say something about family financial planning?

If you want to be a good housewife, how can you make your family financial planning?

J: Hi, honey, here's my last month's salary.

T: Ok, darling. How about this, from now on we'll put all your salary into our savings account, and set aside 20% of my salary as Daniel's education fund.

J: That's not a bad idea. But do you think the rest of your salary will be enough to cover our daily expenses?

T: I've got a raise, have you forgotten? It should be OK.

J: Alright, dear. It's up to you. I get a headache when I come to figures, you know.

T: That's why you need a wife like me.

Task 2: While Reading the Dialogue

Answer these questions

Q1: What will Tracy do about Jason's salary from now on?

A: She will put all his salary into their savings account, and set aside 20% of her salary as Daniel's education fund.

Q2: Do you think the rest of Tracy's salary will be enough to cover their daily expenses? Why?

A: Yes, I think so. Because Tracy has got a raise.

Q3: According to the conversation, what will Tracy and Jason's life be like?

Task3: After Reading the Dialogue

Make a conversation about your financial planning.

Words and Expressions

equation

(使)平等,相等,等同

from now on

从现在起

savings account

储蓄账户

set aside

把……另外存起来,存储,拨出

education fund

教育基金

daily expenses

日常开支

get a raise

得到提薪

2.2 Accounting Equation

* Account Elements

Financial accounting information is categorized into assets, liabilities, owners' equity, revenues, expenses and net income(or net loss). The above accounting information is also called accounting elements, which form the basic structure of financial statement. A good understanding of these accounting elements will be a good basis and start in learning financial accounting.

* Assets

Assets are economic resources owned by a business that are expected to benefit future operations. Assets include monetary items such as cash and receivables(money owed to the company) from customers as well as nonmonetary physical items such as inventories (goods help for sale), land, buildings and equipment. Assets may also include nonphysical rights such as patent, trademark or copyright.

* Liabilities

Liabilities are debts of the business. They include amounts owed to creditors for goods or services bought on credit (called accounts payable), borrowed money such as notes payable, salaries and wages owed to employees, and taxes owed to the government. Liabilities are a claim recognized by law in which the law gives to creditors the right to force the sale of a company's assets to pay debts if the company has failed to pay. For purchases of analysis, liabilities are sometimes considered a part of equity, because in addition to being a claim against assets, they are also a source of the assets of the company.

* Owner's Equity

The owner's equity represents the resources invested in the business by the owner. It is also known as the residual equity, because it is what would be left over if all the liabilities were paid. The terms proprietorship, net worth, or capital are sometimes used as synonyms for owner's equity.

* Revenue

Revenue is the total inflow of economic interest which is formed in daily activities. It may cause the increase of owner's equity and is irrelevant to the input capital of owners, including sales revenue, labor revenue, interest revenue, charges for usage, rent revenue and stake revenue, etc. Increase in revenue will increase owner's equity.

*** Expenses**

Expenses are the outflow of a business's economic resources resulting from earning revenue or the cost of the operational activities for the business. Expenses include cost of goods sold, administrative expenses, selling expenses and financial expenses. Increase in expenses will decrease owner's equity.

*** Profit**

The Profit is the operating result of enterprises in a certain accounting period. The profit can reflect the operating achievement and profit-making ability of an enterprise in a definite accounting period, and the input-output efficiency and economic benefit of enterprises. It makes easier for investors and creditors to predict profit, comment on enterprises' operating performance and make correct decision. Profits include net balance between revenue and expense, gain and loss directly recorded in the current profit.

*** Account Equation**

The relationship between the accounting elements can be expressed in a simple mathematical form known as the accounting equation:

$$\text{Asset} = \text{Equity} = \text{Liabilities} + \text{Owners' Equity}$$

The accounting equation reflects the relationship among assets, liabilities, and owners' equity. Assets appear on the left side of the equation. The equity (liabilities and owners' equity) on the right side of the equation shows the legal and economic claims against the assets. The two side of the accounting equation must be equal.

In order to show that the owners' claim to business assets is residual, if liabilities on the right side of the equation are transferred to the left side of the equation, the accounting equation can also written in following way:

$$\text{Assets} - \text{Liabilities} = \text{Owners' Equity} \quad \text{OR,}$$

$$\text{Assets} - \text{Liabilities} = \text{Net Assets}$$

On the basis of the accounting equation, the financial position and the operating result of a business can be recorded and reported to the interested users of the accounting information.

In addition to the accounting equation above, net income or net loss will affect the owner's equity. According to the income statement, we can learn the relationship between revenue and expense:

$$\text{Net Income(Net Loss)} = \text{Revenues} - \text{Expenses}$$

Net income or net loss will affect owners' equity.