



普通高等教育“十一五”国家级规划教材  
教育部高职高专规划教材

# 新编财经英语

主编 彭苏颖

XINBIANCAIJINGYINGYU



中国财政经济出版社

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—— 教育部高职高专规划教材 ——

# 新 编 财 经 英 语

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## 出版说明

教材建设工作是整个高职高专教育教学工作的重要组成部分。改革开放以来,在各级教育行政部门、学校和有关出版社的共同努力下,各地已出版了一批高职高专教育教材。但从整体上看,具有高职高专教育特色的教材极其匮乏,不少院校尚在借用本科或中专教材,教材建设仍落后于高职高专教育的发展需要。为此,1999年教育部组织制定了《高职高专教育基础课程教学基本要求》(以下简称《基本要求》)和《高职高专教育专业人才培养目标及规格》(以下简称《培养规格》),通过推荐、招标及遴选,组织了一批学术水平高、教学经验丰富、实践能力强的教师,成立了“教育部高职高专规划教材”编写队伍,并在有关出版社的积极配合下,推出一批“教育部高职高专规划教材”。

“教育部高职高专规划教材”计划出版500种,用5年左右时间完成。出版后的教材将覆盖高职高专教育的基础课程和专业主干课程。计划先用2~3年的时间,在继承原有高职、高专和成人高等学校教材建设成果的基础上,充分汲取近几年来各类学校在探索培养技术应用性专门人才方面取得的成功经验,解决好新形势下高职高专教育教材的有无问题;然后再用2~3年的时间,

在《新世纪高职高专教育人才培养模式和教学内容体系改革与建设项目计划》立项研究的基础上，通过研究、改革和建设，推出一大批教育部高职高专规划教材，从而形成优化配套的高职高专教育教材体系。

“教育部高职高专规划教材”是按照《基本要求》和《培养规格》的要求，充分汲取高职、高专和成人高等学校在探索培养技术应用性专门人才方面取得的成功经验和教学成果编写而成的，适合高等职业学校、高等专科学校、成人高校及本科院校举办的二级职业技术学院和民办高校使用。

教育部高等教育司

# 前 言

随着经济的全球化,国家间的交往愈加频繁,经贸往来日益增多,科技发展日新月异,国际竞争日趋激烈。改革开放以来,特别是进入 21 世纪以后,中国的综合国力显著增强。我国加入世界贸易组织以及北京申奥、上海申博的成功,标志着中国更加开放,与外部世界的联系更为密切。在这样的历史背景和国际环境下,英语不仅仅是交流和沟通的工具,它还是提升我国国际竞争力的一种手段。因此,各用人单位对于人才的英语综合应用能力,特别是听说能力的要求越来越高。

2005 年 3 月初,国家大学英语考试委员会对大学英语四、六级考试的部分内容、分数和比重作了较大调整。听力分数由以前的 20 分提高到 35 分,听力对话占 15%,听力短文占 20%,听力对话部分包括短对话和长对话的听力理解,听力短文部分包括短文听写和选择题型的理解,听力题材选用对话、讲座、广播电视节目等更具真实性的材料。

根据教育部关于《加强高职高专教育人才培养工作的意见》以及教育部对《高职高专规划教材的要求》,参考了经济类院校专业基础课程的设置,我们对有关经济院校大学生英语学习现状进

行了调查,在此基础上精心编写了《新编财经英语》。本教材涵盖了财经英语听、说、读、写四个方面的内容,它既符合教育部新制订的《大学英语课程要求》精神,又填补了国内财经英语教材中的一个空白,即把听、说、读、写四种技能有机地融合在一本教材中。

本教材的教学目的是使学生初步具备财经英语听说能力,提高阅读和翻译专业英语资料的能力,掌握基本的英语写作技巧,使学生在今后的工作和商务交往中既能用英语进行口头和书面的交流,又符合我国社会主义市场经济建设所需要的,掌握经济专业基础知识,具有扎实的英语综合运用能力的高级复合型人才。

本教材具有以下特点:

1. 选材新颖,时代感强。本教材的口语对话、听力短文和阅读文章全部选自近几年出版的国外一些著名经济学家的专著和报刊杂志,以及从因特网上下载的文章。

2. 突出知识性和实用性。本教材的选材紧紧围绕经济学各个领域的热点话题,涵盖了投资、市场营销、电子商务、金融、保险、国际贸易、物流和通货膨胀等各个方面的内容。

3. 全书共有10个单元,每个单元围绕一个主题。学生通过学习,可以掌握这些专业文章的结构、语言特点、专业术语和相关的英语词汇。

4. 语言规范、流畅。无论是听力短文、口语对话还是阅读文章都经过反复筛选,力求原汁原味,给学生营造真实的语言环境。

5. 题型多样、难度适中。听力部分包括短文听写和短文听力理解。阅读部分包括阅读理解题、经济术语的翻译、词汇填空、英译汉、汉译英。写作部分包括不同体裁的写作,例如:议论文、记叙文、图表描述、英文摘要和英文书信的写作练习等。

6. 我们还编写了与本教材配套的教学参考册,包括以下两个方面的内容:(1) 10个单元的20篇课文的汉语参考译文;(2) 提供了每单元的听力、阅读和写作部分的练习参考答案。教学参考

册单独装订，供授课教师参考使用。

全书编写分工如下：第1、6、7、9单元由彭苏颖同志编写，第2、4、8单元由黄振华同志编写，第3、5、10单元由高翠明同志编写。彭苏颖副教授担任本书主编，对全书进行了审稿和编辑，同时还承担了本书的目录、附录的整理和编排工作。

编者水平有限，若发现教材中有不妥之处，恳请广大读者批评指正。

编 者

2006年1月

于北京中央财经大学



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# *Unit One*

## Investment

### Part I Listening

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#### Exercise 1

#### Spot Dictation

**Directions:** *In this section you will hear a passage three times. First, you will hear the whole passage from the beginning to the end just to get a general idea of it. Then, in the second reading, you will hear a signal indicating the beginning of a pause after each sentence, sometimes two sentences or just part of a sentence. During the pause, you must write down the missing words you have just heard in the corresponding space and then get ready for what comes next from the recording. You can check what you have written when the passage is read to you once again without pauses.*

Do you need a safe and secure way of seeing your money grow? Do you need to be able to access your money quickly, when it earns you 1) \_\_\_\_\_

\_\_\_\_\_ interest?

Now a Bardley Investment Account 2) \_\_\_\_\_ you to play the stock market without the stress of dealing in 3) \_\_\_\_\_. With one of our accounts you can 4) \_\_\_\_\_ up to 14% interest per year on sums of 5) \_\_\_\_\_ or more deposited with us over a fixed five year period.

So if you want to make 6) \_\_\_\_\_ money with your money, but not have the worry of 7) \_\_\_\_\_ it yourself, open a Bardley's Investment Account today. 8) \_\_\_\_\_ investment is £ 1,500 and there is no upper limit. Over the last five years earnings have 9) \_\_\_\_\_ out at 11.8% and you could do much better!

Note that shares can rise or 10) \_\_\_\_\_ in value. 14% interest is only your expected return.



## Exercise 2

## Listen to the passage

**Directions:** *Listen to the passage and choose the best answers to the questions you hear.*

Questions 1 - 3 are based on the following passage.

1. A. the money used to develop education  
B. the money used to develop industry  
C. the investment in business at a high return rate  
D. the investment in heavy industry for quick return
2. A. Money  
B. Textbooks  
C. Distance  
D. Parents
3. A. 20 years  
B. 30 years  
C. 40 years  
D. 50 years

## **Part II** Speaking

---

### **High Interest Investment Account**

- Janet: Do you mind taking a risk?
- Barry: What do you mean?
- Janet: Well, the bank has a high interest investment account.
- Barry: Yes?
- Janet: It uses the money to invest and pays us the interest.
- Barry: How much interest?
- Janet: It doesn't say. But you could get 14% on deposits of £ 5,000 or more invested for five years.
- Barry: How much do we have to start with?
- Janet: The minimum investment is £ 1,500.
- Barry: Have we got that?
- Janet: Yes, if we put our savings together.
- Barry: Is that sensible?
- Janet: (uncertainly) I think so.
- Barry: Why do you sound doubtful?
- Janet: Well, being an investment account the money could go up or down. Like investments they could rise or fall.
- Barry: You mean we could lose all the money?
- Janet: I suppose we could, though it says here that interest rates have averaged out at about 11.8% in the last five years.
- Barry: That's not all that good.
- Janet: I know but it's the best there is . . . I mean if you get 14% .
- Barry: Or nothing!

Janet: Well, what do you think we ought to do?

Barry: Talk to the Bank manager, tomorrow.

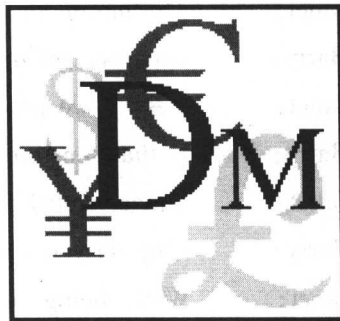
## Part III Reading

### Text A

### Investment

Investment can be divided into several categories, such as savings accounts, securities, commodities, and currency. These categories can often be divided into further sub-categories. For example, savings accounts can be divided into two types: bank deposit accounts and building society accounts.

Savings accounts are one of the safest and most reliable kinds of investment and are offered by banks and building societies. You can not get money out of these accounts as quickly as you can from ordinary current accounts and usually some notice has to be given before money is withdrawn. However, the money in the account earns interest and so increases in value.



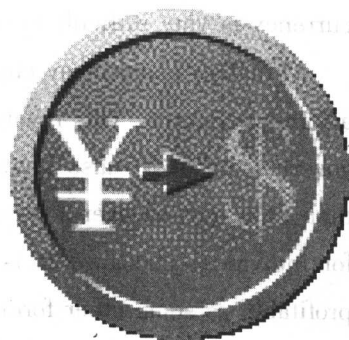
Banks use these accounts as a way to accumulate money, which can be lent to other customers for a variety of purposes. Building societies do the same but they lend the money to people who are buying property, usually houses.

Another sort of investment is in companies. This kind of investment is described as "securities" and can be divided into two main types, "bonds"



and “stocks”. When an investor buys a corporate bond from a company, he or she receives a certain amount of interest on that bond each year until the bond matures. At this time, the company must pay back the original value of the bond to the bondholders.

Another way to invest in a company is through buying stock. Stockholders of a company buy shares in that company and in this way share in the profits and losses of the company. If the company has a year of high earnings, the stockholders will receive money (dividends). If the company does not do well, the stockholders will not receive money and the value of their stock will drop. This stock can also be bought and sold on the stock exchange.



A further type of investment is in buying and selling commodities. “Commodities” usually refers to agricultural produce and raw materials, such as metals. The commodity market can be divided into two kinds: “actuals” and “futures”. Buying an actual means buying commodities on the spot or in the near future. Buying a future refers to buying the right to buy a commodity at a fixed price on a fixed date or to sell a commodity, which you have already bought at a fixed price on a fixed date. Buying commodities is done in order to sell them again for a higher price. Of course the trader does not receive the commodities himself, the transactions are all done on paper. Individual investors do not usually participate in commodities trading. Large commodities markets are situated in London and New York.

Another type of investment is in buying and selling foreign currencies. A currency is the money that is in use in a country. Some countries share the same name for their currencies, but the values of the currencies differ in