



“十二五”职业教育国家规划教材

职通英语 财经模块

Career Express English Book for Financing Industry

《职通英语》系列教材编写组 编



高等教育出版社

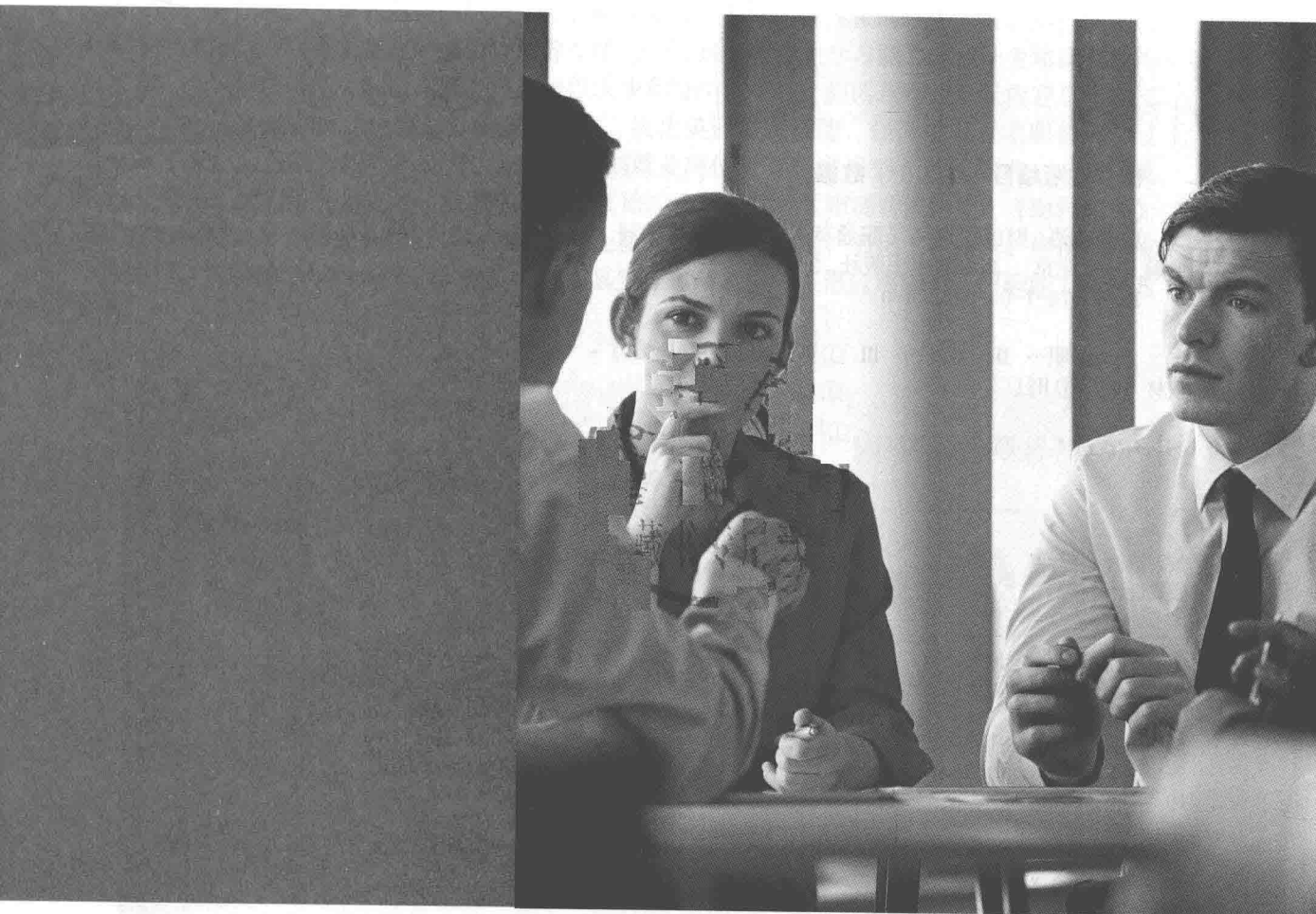


“十二五”职业教育国家规划教材

职通英语 财经模块

Career Express English Book for Financing Industry

《职通英语》系列教材编写组 编



高等教育出版社·北京

图书在版编目 (C I P) 数据

职通英语 财经模块 / 《职通英语》系列教材编写
组编. -- 北京: 高等教育出版社, 2016.3
ISBN 978-7-04-044324-0

I. ①职… II. ①职… III. ①英语 - 高等职业教育 -
教材 IV. ①H31

中国版本图书馆 CIP 数据核字 (2015) 第 306103 号

策划编辑	闵 阅 张慧勇	项目编辑	康冬婷	责任编辑	王琳琳	封面设计	张志奇
版式设计	魏 亮	责任校对	李玉梅	责任印制	韩 刚		

出版发行	高等教育出版社	网 址	http://www.hep.edu.cn
社 址	北京市西城区德外大街4号		http://www.hep.com.cn
邮政编码	100120	网上订购	http://www.hepmall.com.cn
印 刷	保定市中国画美凯印刷有限公司		http://www.hepmall.com
开 本	850mm×1168mm 1/16		http://www.hepmall.cn
印 张	8.25		
字 数	200千字	版 次	2016年3月第1版
购书热线	010-58581118	印 次	2016年3月第1次印刷
咨询电话	400-810-0598	定 价	34.50元

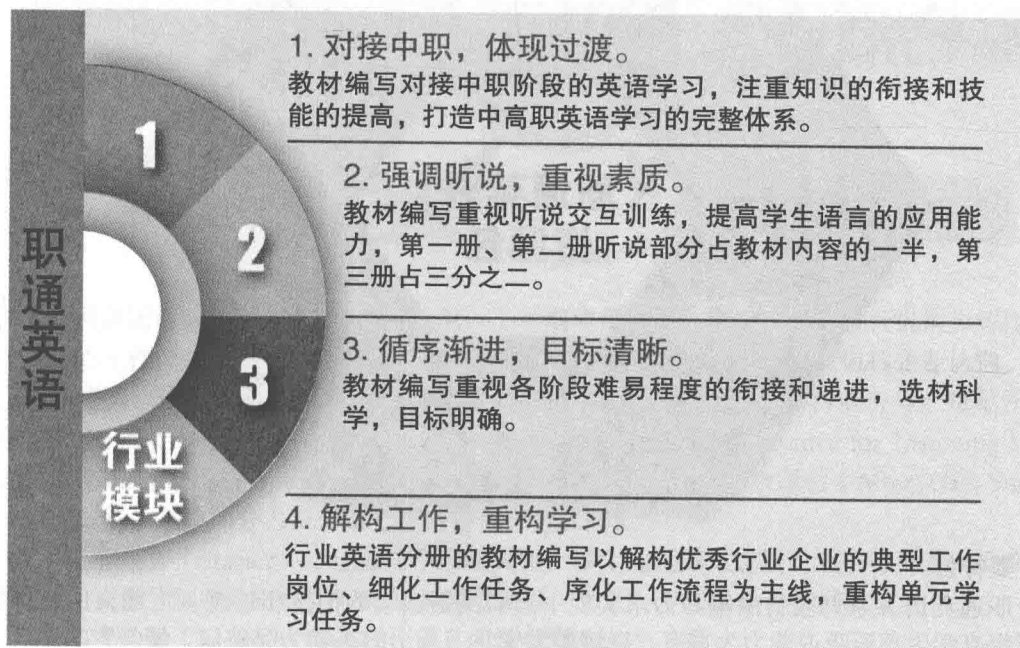
本书如有缺页、倒页、脱页等质量问题, 请到所购图书销售部门联系调换
版权所有 侵权必究
物 料 号 44324-00

前言

高职英语课程是高等职业教育学生必修的一门公共基础课程，旨在培养学生在职场环境下运用英语的基本能力，特别是以英语为手段处理未来职业发展中相关业务的能力。同时注重培养学生学习英语的兴趣和自主学习能力，使学生掌握有效的英语学习方法和策略，为提升学生的就业竞争力及可持续发展能力打下必要的基础。《职通英语》系列教材旨在贯彻《国家中长期教育改革和发展规划纲要（2010-2020年）》，全面推进中等和高等职业教育衔接，打造中高职英语学习的完整体系，巩固和夯实英语语言基础，全面提升学生的职场交际能力。

一、编写思路

《职通英语》系列教材编排新颖、主题鲜明、选材科学、内容充实，具有时代性、可操作性、教育性和娱乐性。《职通英语》第一、二册以学生感兴趣的话题作为单元主题，课文阅读、语法讲解、写作实践占单元内容问题的一半，听说实践占单元内容总量的一半，旨在提高学生的英语综合应用能力和跨文化交际能力，培养学生的学习兴趣和自主学习能力，使学生掌握有效的学习方法和学习策略。《职通英语》第三册以求职和求学为主线，阅读理解占单元内容总量的三分之一，听说实践占单元内容总量的三分之二，突出英语实践技能，强调学习者求职和求学过程中语言综合应用能力的有效提升，满足新时期就业岗位对英语应用型人才的需求。《职通英语》还包括五大行业分册：《工商管理模块》《旅游管理模块》《市场营销模块》《财经模块》《广播影视模块》。行业分册以解构优秀行业企业的典型岗位设置、细化工作任务、序化工作流程为主线，重构单元学习任务，以提高学生在真实工作情境中的英语应用能力、履职能力和职业素养。

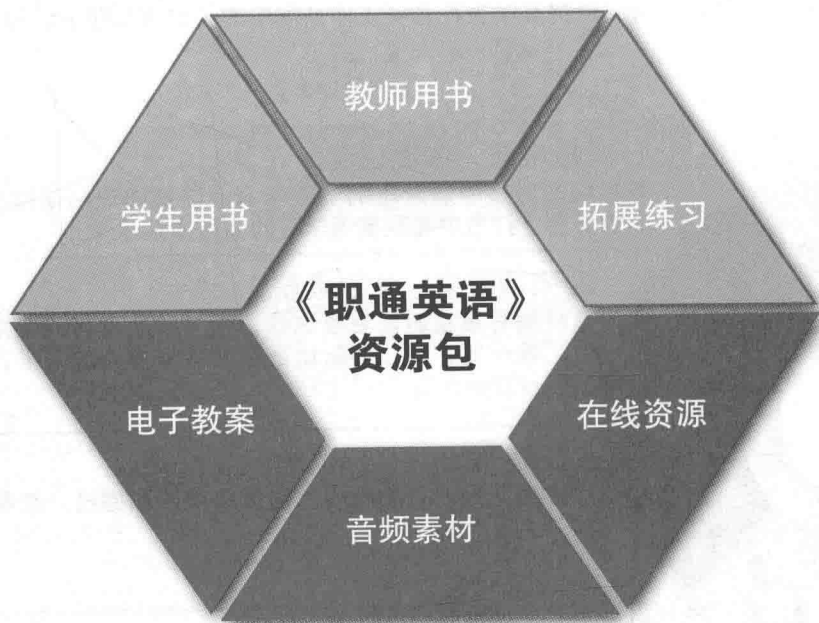


二、总体结构

《职通英语》系列教材共分两大部分：基本素质模块+行业技能模块。基本素质模块由基础教程（第一册、第二册）和进阶教程（第三册）组成，每册均配备学生用书、教师用书和拓展练习；行业模块分为五大行业分册，均配备学生用书、教师用书。体系化的教材套系设计为学生学习和实践提供了系统的素材，为教师教学提供了丰富的参考信息。



《职通英语》第一、二册各包括8个单元，供两个学期使用，旨在培养学生的听说、阅读、语法、写作、翻译等基础语言应用能力。《职通英语》第三册包含8个单元，供一个学期使用，旨在培养学生在求职和求学过程中的听说、阅读、写作、翻译等语言应用能力。《职通英语》行业模块，分为五个行业大类分册，每册为8个单元，供一个学期使用，旨在培养学生在行业领域的真实工作情境中的英语综合运用能力，深化行业认知，夯实专业技能。《职通英语》系列教材配备学生用书、教师用书、拓展练习、电子教案、音频素材、在线资源等，构建了完整的教学资源包。



三、主要特色

《职通英语》系列教材的编写力求实现中高职英语教学的衔接和过渡，主题突出、目标明确，以提高学生英语听说能力为重点，以培养学生学习英语的兴趣为突破口，使学生掌握有效的英语学习方法和学习策略；突出英语的实践性和职业性，提高学生专业领域英语的实际运用能力。

和岗位实用技能,提升履职能力和职业素养;为提升学生的就业竞争力及未来的可持续发展打下坚实的基础。《职通英语》具体特色如下:

1. 结构清晰:基础阶段(第一册、第二册)、进阶阶段(第三册)、行业分册每册8单元的篇幅,适用于高职公共英语的课时安排和课堂教学。

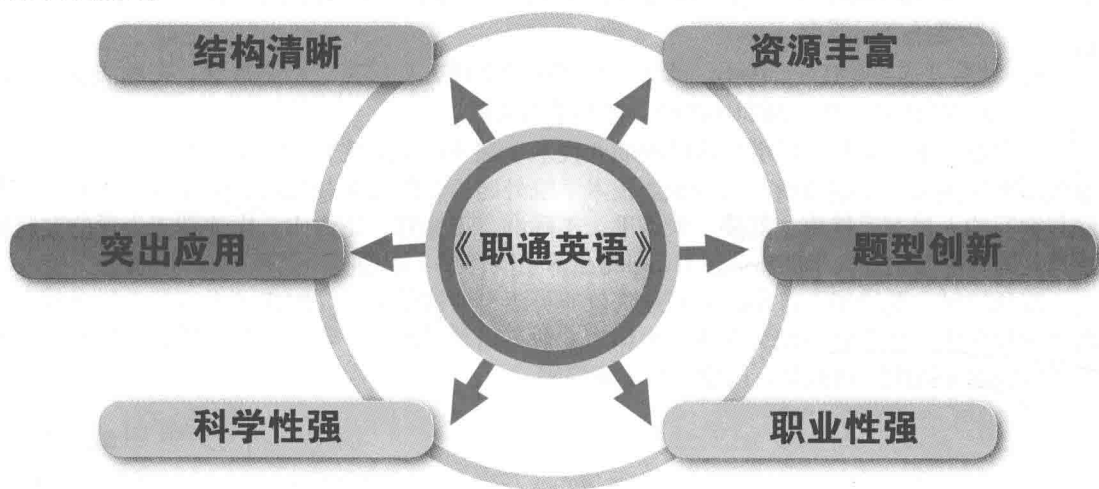
2. 突出应用:系列教材着重强调英语实际应用能力的培养,始终贯彻“做中学、学中做”的思想,将互动交流为中心的编写理念深入到活动设计中,以期望提高学生听、说、读、写、译的英语综合应用能力。

3. 科学性强:单元主题与学生日常生活密切相关,便于学生学习和表达。听、说、读、写、词汇、语法等材料 and 练习均围绕单元主题展开,保证了练习的有效性和学生学习效率,符合教材编写的科学性要求。

4. 职业性强:本系列教材的行业分册以解构优秀行业企业典型岗位设置、细化工作任务、序化工作流程为主线,重构单元学习任务,突出了在真实职场环境下的英语实际应用能力的培养。

5. 题型创新:词汇游戏、补全对话、情景对话等题型,在突出趣味性的基础上有效地训练了学生的词汇能力和对话能力。

6. 资源丰富:本书除配套完整的音频资源和电子教案外,还将利用信息化教学的优势,根据国家精品资源共享课程标准及未来信息化教学的新趋势开发针对教材内容的泛在学习系统,帮助学生在课堂之外借助网络学习平台进行自主学习,以激发学生的学习兴趣,进一步提高高职院校的英语教学质量。



《职通英语财经模块》共8个单元,供一个学期使用。本书以全球知名银行机构为解构对象,提炼其核心工作岗位,细化工作任务,序化工作流程。内容聚焦8个主题,包括企业认知、银行出纳、产品营销、信用卡服务、咨询业务、信贷业务、跨境结算和电子银行业务等。每单元由课前热身(Starter)、阅读认知(Learn to Know)、情景听力(Circumstance for Listening)、情景口语(Circumstance for Speaking)、职场延伸(Extension)、学余课后(After-class Snack)六部分组成。其中阅读部分占三分之一,听说部分占三分之二。

1. 课前热身(Starter):包含三个习题类型,学生通过图文连接、填空等形式,旨在帮助学生初步了解本单元的工作岗位和背景知识,为下一步深入学习做好铺垫。

2. 阅读认知(Learn to Know):包含两篇文章和四类习题。

Passage 1&2详细描述本单元主题相关工作岗位或工作任务的文章,旨在帮助学生全面、

清晰地了解此类岗位或任务。

Task 1 由学生自己核对、查阅课文中的生词，旨在培养学生的自我检测能力和自主学习能力。

Task 2&3 根据文章内容判断信息正误，查找细节，旨在培养学生对课文内容的精确理解和信息识别能力。

Task 4 有针对性地对文章内容展开讨论，通过讨论学习，巩固所学知识。

3. 情景听力 (Circumstance for Listening)：共三项听力任务 (Task 1-3)，学生通过听对话或独白完成补充信息、核对信息和填空等练习，旨在培养学生在工作岗位上获取信息的能力。
4. 情景口语 (Circumstance for Speaking)：共三项任务，分别为角色扮演 (Task 1)、辩论 (Task 2)、演讲 (Task 3)，旨在培养学生在工作岗位中的口语表达能力，同时全面检验单元知识的掌握情况。
5. 职场延伸 (Extension)：由职场词汇和职场对话两部分组成。
 - A: 职场词汇：包含本单元重点词汇或短语，并配以短句翻译练习，共10个句子，旨在帮助学生进一步扩充职场知识，提高英语应用能力。
 - B: 职场对话：共8幅图片，要求学生根据本单元所学知识对其进行分类，然后根据图片编出两组对话，旨在帮助学生熟悉具体工作岗位和 workflows，提升职场环境下特定情境的交际能力。
6. 学余课后 (After-class Snack)：形式灵活多样，如填空、网络搜索、主题演讲等，旨在帮助学生进一步拓展职场视野，提高学习兴趣。

《职通英语》系列教材由长沙民政职业技术学院外语学院院长贺雪娟教授担任总主编。《职通英语财经模块》主编为浙江商业职业技术学院外国语学院院长胡海英，副主编为张彩霞，其他参与编写的人员有毛艳梅、刘莎、朱尧平、丁际群、丁桂红、王白山。大连理工大学的孔庆炎教授及美国费里斯州立大学的Robert Ewigleben博士担任了《职通英语》系列教材的总主审。

该套教材主要适用于普通高等职业院校非英语专业的学生，同时也可供高等专科学校和成人高等学校学生、自学者或相关专业学生作为专业英语教材使用。希望广大师生对本教材的疏漏之处予以包涵并提出宝贵意见，以便今后不断完善。

编 者

2015年10月

Contents

Unit 1	Enterprise Cognition	1
I.	Starter	1
II.	Learn to Know	3
III.	Circumstance for Listening	9
IV.	Circumstance for Speaking	11
V.	Extension	13
VI.	After-class Snack	14
Unit 2	Bank Teller	16
I.	Starter	16
II.	Learn to Know	17
III.	Circumstance for Listening	23
IV.	Circumstance for Speaking	25
V.	Extension	26
VI.	After-class Snack	27
Unit 3	Product Marketing	29
I.	Starter	29
II.	Learn to Know	30
III.	Circumstance for Listening	37
IV.	Circumstance for Speaking	38
V.	Extension	39
VI.	After-class Snack	41
Unit 4	Credit Card Service	43
I.	Starter	43
II.	Learn to Know	45
III.	Circumstance for Listening	51
IV.	Circumstance for Speaking	53

V. Extension	55
VI. After-class Snack	56

Unit 5 Advisory Business 58

I. Starter	58
II. Learn to Know	60
III. Circumstance for Listening	65
IV. Circumstance for Speaking	67
V. Extension	68
VI. After-class Snack	69

Unit 6 Credit and Loan 71

I. Starter	71
II. Learn to Know	73
III. Circumstance for Listening	77
IV. Circumstance for Speaking	79
V. Extension	81
VI. After-class Snack	82

Unit 7 Cross-border Settlement 83

I. Starter	83
II. Learn to Know	85
III. Circumstance for Listening	91
IV. Circumstance for Speaking	94
V. Extension	95
VI. After-class Snack	97

Unit 8 E-banking 99

I. Starter	99
II. Learn to Know	101
III. Circumstance for Listening	106
IV. Circumstance for Speaking	109
V. Extension	111

VI. After-class Snack

112

Glossary

114

Phrases & Expressions

120

Proper Names

120

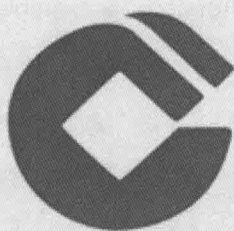
Unit

1

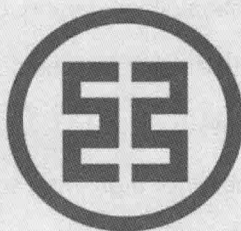
Enterprise Cognition

I. Starter

A. Please identify the symbolic meaning of each logo.



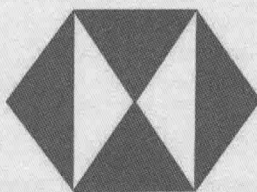
1. _____



2. _____



3. _____



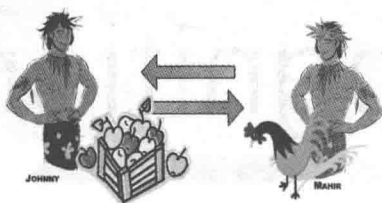
4. _____

B. Which of the following banking products and services do you use?

A. Deposits	B. Credit Cards
C. Online Services	D. Insurance Services
E. Transfers and Payments	F. Foreign Exchange
G. Investment Services	H. Mortgage Services

C. Please fill in the blanks with the exact words you have heard.

How Money Developed

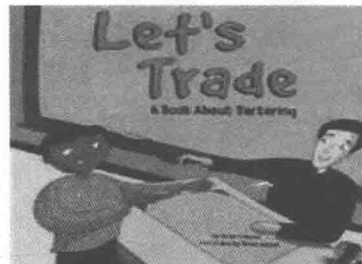


Hundreds of years ago, people traded different types of goods with each other. 1. _____ of goods was called bartering. But as more people bartered, it became more difficult 2. _____

who wanted the goods that others had to trade. It became clear that something was needed that would be accepted by everybody in 3. _____. That "something" was money.

Any items, such as animal skins, beads, cattle, stone and tobacco, acceptable to members of a society could be used as money.

Coins similar to the ones we use today 4. _____ around 700 B.C. With increased trade came the need for a growing supply of money. But when there were no major discoveries of precious metals with which to make more coins, paper currency 5. _____. The first known paper money was used in China around 1400 A.D.

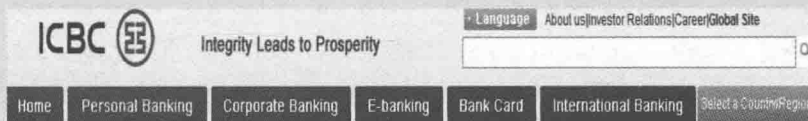


II. Learn to Know

Read the following two passages and then finish the tasks.

Passage One

ICBC — Integrity Leads to Prosperity



About ICBC

Established in 1984, Industrial and Commercial Bank of China (ICBC) is now the most profitable bank in the world and also the largest by market capitalization. The bank provides comprehensive financial products and services to corporate banking customers and personal banking customers. It consists of 16,227 domestic institutions, 203 overseas institutions and over 1,562 correspondent banks worldwide.

Organizational Structure

Banks typically have a formal structure which usually depends on its size. ICBC mainly consists of four departments, as shown in the following picture: comprehensive administration department, risk management department, marketing & product department and supporting department. This structure also helps ICBC create well-defined job positions with specific responsibilities.



Core Business

In brief, the following seven issues are the core business the bank focuses on: bank teller, product marketing, credit card service, advisory business, credit & loan, cross-border settlement and e-banking.

- A bank teller deals directly with most customers and handles routine banking transactions. They are considered a “front line” in the banking business.
- Product marketing deals with marketing the products to prospects, customers, and others, which is more important today than it has ever been.
- Credit card service refers to general services ranging from the application of credit card to the inquiry of credit card information.
- Advisory business provides financial advice on a wide range of mergers and acquisitions and capital investment.
- Credit allows people to buy and use something now and pay for it later, and a loan is called closed-end credit because there's a set date when all of the debt needs to be paid back in full, plus interest.
- Cross-border settlement represents a range of financial services whenever RMB is the currency to settle import and export or other transactions.
- E-banking is an online banking system through which you can access your bank accounts.



Brand Superiority

ICBC is one of China's "Big Four" state-owned commercial banks. In 2013, it ranked No.1 on Forbes Global 2000 list of world's biggest public companies, and No.1 in The Banker's Top 1000 World Banks ranking—the first time ever for a Chinese bank.

Vocabulary

integrity	<i>n.</i> the quality of being honest and having strong moral principles 诚实
profitable	<i>adj.</i> yielding profit or financial gain 可赚钱的
capitalization	<i>n.</i> the provision of capital for a company 资本
corporate	<i>adj.</i> relating to a large company or group 大公司的
administration	<i>n.</i> the process or activity of running a business, organization, etc. 管理
transaction	<i>n.</i> an instance of buying or selling something 交易
application	<i>n.</i> a formal request to an authority 申请
merger	<i>n.</i> a combination of two things, especially companies, into one 合并
acquisition	<i>n.</i> a purchase of one company by another 并购
currency	<i>n.</i> a system of money in general use in a particular country 货币

Task 1. Mark (✓) the words you know and search for other words from dictionary.

- () 1. takeover () 2. financial () 3. interest () 4. audit
 () 5. investment () 6. cheque () 7. rent () 8. promotion
 () 9. lease () 10. enterprise () 11. pension () 12. overdraft

Task 2. Mark T (True) or F (False) for each sentence.

- () 1. Every bank has a similar organizational structure.
 () 2. ICBC is now the most profitable and the largest bank in the world.
 () 3. Tellers are considered a "front line" in the banking business because they are the first people that a customer sees at the bank.
 () 4. Jobs for generalists in banking are disappearing and there are fewer jobs for product marketing.
 () 5. In E-banking system, information is considered as an asset and so worthy of protection.

Passage Two

HSBC—Connecting Customers to Opportunities



The Definition of HSBC

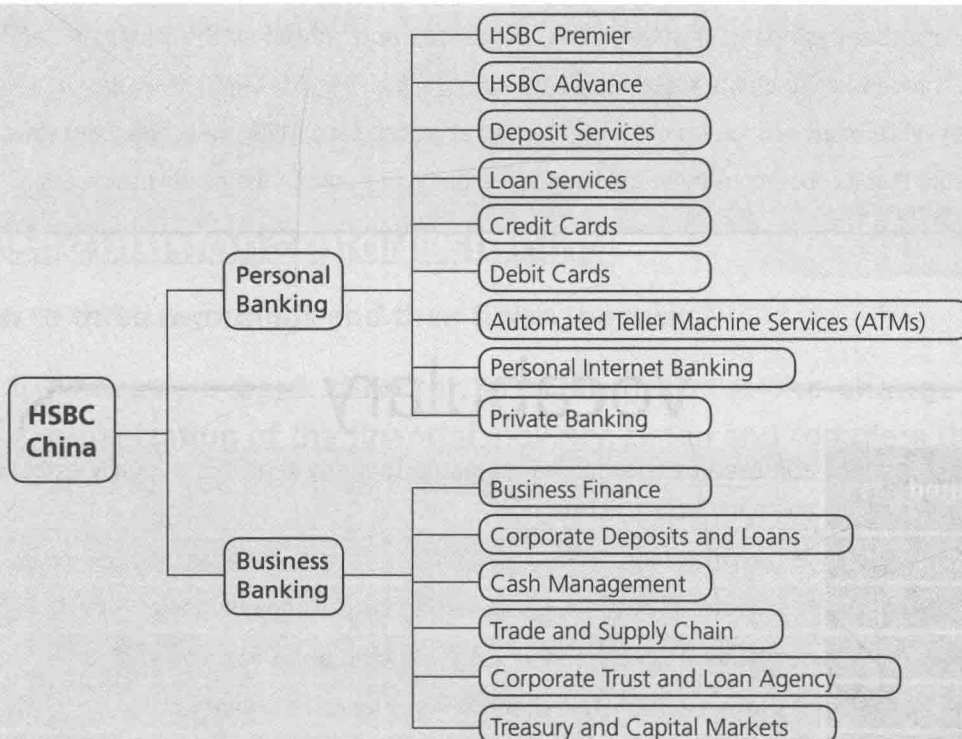
A) HSBC Bank (China) Company Limited started operations on 2nd April 2007 as a locally incorporated foreign bank. It is wholly owned by its parent—the Hongkong and Shanghai Banking Corporation Limited(HSBC), which is based in Hong Kong.

B) Established in Hong Kong and Shanghai in 1865, the Hongkong and Shanghai Banking Corporation Limited is the founding and a principal member of the HSBC Group.

Core Business of HSBC

C) HSBC is one of the world's largest banking and financial services organizations. With around 6,600 offices in the world, it aims to in a growing area, connect customers to opportunities, enable businesses to thrive and economies to prosper, and help people fulfill their hopes and realize their ambitions.

D) Given the knowledge of mainland China and international banking expertise HSBC Bank(China) company limited is able to provide customers with a wide range of specialized financial and banking services as follows:



E) HSBC names itself “The world’s local bank”. It has a strong capital base, deep expertise in many fields of banking, and a better international network in all of the world’s major developed and faster-growing markets.



Strategies HSBC Adopts

F) Today, a great shift in the world economy is well underway. Economic power is moving east and south. At the same time, patterns of trade are changing. In the future, faster-growing economies will account for an increasing share of the total world trade.

G) Based on the trends, HSBC has set three priorities.

- Grow the business and dividends. HSBC invests mostly in organic opportunities in home and priority growth markets, while progressively growing the dividend.
- Implement global standards. HSBC builds a more sustainable business model to reduce overall risk. This will give HSBC a distinct competitive advantage.
- Streamline processes and procedures. HSBC puts in place a structure to manage