

BASIC

施毅真

中英双语

美国会计簿记

通俗手册

AMERICAN
ACCOUNTING
&
BOOKKEEPING



经济

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中英双语美国会计簿记通俗手册

施毅真〔美〕

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将我的知识、经验、和技能献给家乡的改革开放事业,献给来美的同胞和朋友。

我在撰写本书的过程中曾得到许多拉瓜地亚社区大学会计部门教授及朋友们的鼓励和帮助。部门主任 A. SIEGEL 教授及 J. DAVIS 教授对《双语》能给一些尚有英语困难的中国学生带来方便给予了肯定,使我更具有了信心。在稿件完成前特别得到会计课程辅导室负责人兼教师 P. WHARTON 先生及 A. FINGERHUT 教授、F. SANTAMARIA 教授(上海财经学院客座教授)的帮助和更正。纽约市皇后学院教授 Zhou Ying(周莹)博士更热心地对稿件各个方面给予了指导,并对适用国内的中英词汇对照提供了资料,在此表示衷心的感谢。

本稿中英对照部份为意译。

施毅真

1994年11月

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第一部分

会计公式与复式记录

第一章

美国社会的会计簿记

会计是商业管理的一个重要部分。会计体系的任务是衡量公司、企业的商业活动,将资料处理成报告,向决策者以及需要者进行交流。簿记是会计的一个部分,是处理贸易活动的原始资料并反映将其整理、记录、归档、汇总的过程。虽然簿记反映的是一个简单重复的过程,但簿记的正确及时是维持企业正常运行的必要过程,也是有效管理的重要环节。

美国的会计制度来自贸易实践,并在不断发展更新。在美国,有多个专门机构进行会计理论的研究及发展工作,并对专业技术人员的资格审查及考核,对国家现行经济政策规定会计制度和税法。发展会计原理的权威组织是财务会计标准审议会。

美国居民均有纳税的义务。税务是根据家庭或个人收入及支出的情况而定。人人都要在每年年初填写税表,每个公司企业也要按会计年度进行结算。同时,由政府机构及专门的税务审核服务者对公司及个人的报税进行审校。会计行业需要的服务人员很多。

无论是大小私有公司或政府部门,绝大部分会计部门职工担任事务员及簿记员的初级职位。会计事务所为公司及个人承担报税的业务,但只有持有会计师执照者方可进行会计审核业务,出具审核财务报告。各个核算单位的财务报表由会计师承担。

作为美国社会中的一个成员,需要了解信用卡的结余、置业、创业、申请贷款、购买保险、养老金等,这些都与会计有很大的关系。会计知识在美国社会的生活中有着重要的地位。

PART I

ACCOUNTING EQUATION AND DOUBLE ENTRY

CHAPTER ONE

ACCOUNTING & BOOKKEEPING IN AMERICAN SOCIETY

Accounting -- An information system that measures, processes, and communicates financial information about the economic activities of the entity to different group for their judgement and decision making. Bookkeeping is a part of the accounting process. Bookkeeping involves recording the transactions of economic activity and keeping the related documents. Bookkeeping is routine work, and is day to day running the business. True and accurate record are important.

Accounting principles and rules came from business practice. There are different organizations in the United States that perform the job of researching and developing Accounting theory, examining the qualification of Accounting professionals, and setting government policies. Financial Accounting Standards Board is the body that has responsibility for developing and issuing rules on current accounting practice, and issuing standards of financial accounting standard.

Every American citizen and legal resident have to pay tax and file income tax return each year. All companies have to pay tax in the financial year ending. Government needs staff to perform accounting job. Therefore, there is a good career opportunity in the accounting.

Accounting clerk and Bookkeeper are entry level job titles. However, these positions need the most staff to work in private and public service. Only certified Public Accountants can offer service in auditing -- the examination of financial statement by outside accounts, they also offer tax service for companies and individuals.

As a member of the American society, people need to know credit card balance. They buy properties, setup business, apply for loans or buy insurance for different purpose. All these are related to Accounting, Therefore, Accounting is important in an individual's daily life in the United States.

第二章

会计的基本公式

会计的基本公式为：资产 = 负债 + 股权

资产的定义为：可以为将来获取利润的经济资源。

现金、设备、房产、办公用品都可以成为资产。在个人的帐目中珠宝、衣服，也可属于资产。不论是个人或公司的帐目，其他人所欠的应收款也为一种资产。

负债：是一种在核算单位以外的债务。

个人帐户中的债务实例为房屋贷款或未付的信用卡的欠款，公司的负债，如银行贷款、未付的设备、房屋贷款或买进商品尚未付清的欠款的部分。

股权：是投资人在一个公司内的实际财产值，即净的资产值。

一个经济实体中的经济状态发生变化即涉及资产、负债、股权三个方面种种因素的变化，从而产生交易，而需要进行会计记录。公司的有关工作对经济的状态不涉及就不必进行会计程序的有关事务。当一个经济体发生变化时，每一事件均一分为二，与两个方面发生关系，而这些关系必须符合会计的基本公式。会计基本公式是在所有的会计簿记过程中始终都必须保持的衡等式。

一、会计公式在日常交易中的应用

根据不同交易的情况，一个交易可在资产、负债、股权中的任一个分类中进行，也可在三种分类间发生关系。我们就日常生活和公司业务中经常发生的几种情况来看会计公式的运用。

1. 公司成立前的方程式平衡。

资产为零，负债和股权也为零。

2. 某人将私人帐户中的 \$ 1000 转入公司的帐户。

在新成立公司的情况下，资产中的现金增加 \$ 1000。

同时股权增加相应的值 \$ 1000。

3. 用现金 \$ 200 购买打字机一架。

这是一个用一种资产取代另一种资产的变化。打字机增加而现金减少。

应用公式的结果是：

现金 800 + 打字机 200 = 股权 1000

CHAPTER TWO

BASIC ACCOUNTING EQUATION

$$\text{Assets} = \text{Liability} + \text{Owner Equity}$$

Assets—an economic resource that a company owns and it is expected to be of benefit in the future. Assets can be physical items or rights that have value. Cash, equipment, building, office supplies are examples of assets. In either a company or a personal accounts, the money other people owe you are also is an assets named accounts receivable.

Liability—Debrs that are owed to outside parties or creditors. It is an economic obligation payable to an individual or an organization outside the business (Mortgage, credit card balance, parables by debtor.)

Owner Equity: The rights of the owners in a entity. The claim of owners against the assets of its liabilities are deducted.

Entity—an organization or its section that for accounting purposes, separate from any others as a individual economic unit.

If a business activities results in a change in Assets, Liability, or owner equity, it is an Accounting transaction and will be recorded, otherwise, none transaction is needed. A Transaction is an exchange of value. When a transaction accuses and an entry is made, the equality of the Accounting equation must be maintained.

I. Daily Transaction in the Accounting Equation

The Procedures for using the accounting equation are as follows:

1. The equation before the company sets up

Assets are zero, and the sum of liability and owner equity also zero.

2. Transfer \$ 1000 from personal account to company's account

This is a case where the owner opens a new business, Assets (Cash) increase to 1000, and the owner equity (owners capital) increasing by the same amount.

3. Bought a typewriter and paid \$ 200 in cash.

This is transaction is which one asset (cash) decrease and another asset (typewriter) cash increases/

The equation is now:

$$\text{Cash } 800 + \text{typewriter } 200 = \text{Capital } 1000$$

4. 买入电脑 \$ 500, 立即付现金 \$ 100, 其他待电脑安装使用无问题两月后支付, 这是一个复合的情况, 买进为电脑 \$ 500, 而付款由两个帐户组成, 其中一种付款是现金, 由一个资产的减少而换取另一个资产的增加 \$ 100。尚未付款的 \$ 400 电脑资产的增加引起了负债的增加, 由于资产和负债的同时增加并不使股权发生改动。

会计平衡式为:

$$\text{资产 } 700 + \text{打字机 } 200 + \text{电脑 } 500 = \text{负债 } 400 + \text{股权 } 1000$$

5. 收到顾客交付 \$ 150 现金, 为一项服务的收费。

资产和股权同时增加 + \$ 150

会计平衡式为:

$$\text{现金 } 850 + \text{打字机 } 200 + \text{电脑 } 500 = \text{负债 } 400 + \text{股权 } 1150$$

6. 支付电脑欠款的一半。

现金减少 \$ 200 债务同时减少 \$ 200, 资产和债务一起减少。

$$\text{会计平衡式为 } \text{现金 } 650 + \text{打字机 } 200 + \text{电脑 } 500 = \text{负债 } 200 + \text{股权 } 1150$$

7. 为顾客完成一起服务但尚未收费, 服务的收费金额为 \$ 200。

当完成一起工作公司可以增加收入, 同时资产也增加。因为未付现金, 所以由应收款项作为资产的增加。收入是股权的一个部分, 和股权的变化成正比。

$$\text{现金 } 650 + \text{应收款 } 200 + \text{打字机 } 200 + \text{电脑 } 500 = \text{负债 } 200 + \text{股权 } 1350$$

8. 收到电费帐单 \$ 150 并同时付款。

现金减少, 而和股权成反比的开支项增加 (实际股权减少)。

$$\text{现金 } 500 + \text{打字机 } 200 + \text{电脑 } 500 + \text{应收款 } 200 = \text{负债 } 200 + \text{股权 } 1200$$

9. 收到顾客付来应收款 \$ 200, 为前日的服务费。

以一个资产代替另一个资产的实例。

$$\text{现金 } 700 + \text{打字机 } 200 + \text{电脑 } 500 = \text{负债 } 200 + \text{股权 } 1200$$

10. 收到电话费帐单 \$ 250, 10 天后支付。

收到帐单时虽然现金还没付出, 可是支出已经形成, 股权减少而产生的负债增加。

$$\text{现金 } 700 + \text{打字机 } 200 + \text{电脑 } 500 = \text{应付款 } 450 + \text{股权 } 950$$

11. 收到顾客预付服务费 \$ 250。

顾客交来的预付款额在公司未完成工作以前为一种债务, 因此是现金和债务同时增加的情况。

$$\text{现金 } 950 + \text{打字机 } 200 + \text{电脑 } 500 = \text{应付款 } 450 + \text{未挣收入 } 250 + \text{股权 } 950$$

12. 完成预付款工作额的一半。

\$ 125 工作额的未挣收入已经改变成收入, 这是在债务和收入中间的转化。

$$\text{现金 } 950 + \text{打字机 } 200 + \text{电脑 } 500 = \text{应付款 } 450 + \text{未挣收入 } 125 + \text{股权 } 1075$$

13. 从公司帐户中提取 \$ 300 自用。

公司的现金和股权同时减少。

$$\text{现金 } 650 + \text{打字机 } 200 + \text{电脑 } 500 = \text{应付款 } 450 + \text{未挣收入 } 125 + \text{股权 } 775$$

4. Bought a computer for \$ 500, with a down payment of \$ 100 in cash and the balance to be paid later. This transaction changes both side of accounting equation. The balances in the two assets accounts (cash and computer) change where the cash account decrease and computer accounts increase. The liability account also increase. Accounts Payable— a liability created by a purchase made on credit.

$$\text{Cash } 700 + \text{typewriter } 200 + \text{computer } 500 = \text{Liability } 400 + \text{Capital } 1000$$

5. Received Cash from customer for services earned \$ 150

Both assets and owner equity (Capital) increase

$$\text{Cash } 850 + \text{Typewriter } 200 + \text{Computer } 500 = \text{Liability } 400 + \text{Capital } 1150$$

6. Pay half of balance on liability from purchase of computer

Cash decreases 200 liability decreases 200

$$\text{Cash } 650 + \text{Typewrite } 200 + \text{Computer } 500 = \text{Liability } 200 + \text{Capital } 1150$$

7. Performed a job for customer who is and going to pay next week \$ 200.

Accounts Receivable— When service rendered or goods sold on credit, the assets owed by customer. Accounts Receivable and capital both increase.

$$\text{Cash } 650 + \text{A/R } 200 + \text{Typewrite } 200 + \text{Computer } 500 \\ = \text{Liability } 200 + \text{Capital } 1350$$

8. Received and paid a Con Edison bill and pay the bill \$ 150

Expenses— decrease in owner equity because of delivering goods or service to customer.

This accounts is against capital. When expense increases, capital decreases.

$$\text{Cash } 500 + \text{Typewrite } 200 + \text{Computer } 500 + \text{A/R } 200 = \text{A/P } 200 + \text{Capital } 1200.$$

9. Received \$ 200 from customer pay on account (Customer pay what he owes)

$$\text{Cash } 700 + \text{Typewrite } 200 + \text{Computer } 500 = \text{A/P } 200 + \text{Capital } 1200$$

10. Received telephone bill \$ 250 which will be paid after 10 days

$$\text{Cash } 700 + \text{Typewrite } 200 + \text{Computer } 500$$

$$= \text{Liability } 450 + \text{Capital } 950$$

11. Received from customer who paid in advance for service \$ 250.

Unearned revenue— Business received cash before services are performed or goods are delivered to customer. It is the case where customer pay advance. The obligation is to provide a product or a service in the future This is also called deferred revenue. This is a case that both cash and unearned revenue increase.

12. completed 50% of job that the customer paid for in advance.

This is a case where liabilities and revenues change.

$$\text{Cash } 950 + \text{Typewrite } 200 + \text{Computer } 500$$

$$= \text{A/P } 450 + \text{Unearned Revenue } 125 + \text{Capital } 1075$$

13. Withdrew 300 cash for personal use.

Drawing: the withdrawals account used by a owner of business

$$\text{Cash and Capital both decrease. Cash } 650 + \text{Typewrite } 200 + \text{Computer } 500$$

$$= \text{A/P } 450 + \text{Unearned revenue } 125 + \text{Capital } 775$$

总结以上情况可列下表

		资产 = 负债 + 股权						
	现金	打字机	电脑	应收	应付	未挣	投资、收入	提取、开支
1	—	—	—	—		—	—	
2	1000						1000	
	1000						1000	
3	— 200	200						
	800	200					1000	
4	—100		500		400			
	700	200	500		400		1000	
5	150						150	
	850	200	500		400		1150	
6	—200				—200			
	650	200	500		200		1150	
7				200			200	
	650	200	500	200	200		1350	
8	—150							—150
	500	200	500	200	200		1350	—150
9	200			—200				
	700	200	500		200		1350	—150
10					250			—250
	700	200	500		450		1350	—400
11	250					250		
	950	200	500		450	250	1350	—400
12						—125	125	
	950	200	500		450	125	1475	—400
13	—300							—300
	650	200	500		450	125	1475	—700
		1350			=		1350	

Summary of above cases, the Accounting equation changes as follows:

$$\text{Assets} = \text{Liability} + \text{Owner Equity}$$

	Cash	Tywrite	Computer	A/R	A/P	Unearned	Inv & Rev;	Exp
1.								
2.	1000						1000	
	1000						1000	
3.	-200	200						
	800	200					1000	
4.	-100		500		400			
	700	200	500		400		1000	
5.	150						150	
	850	200	500		400		1150	
6.	-200				-200		1150	
	650	200	500		200		1150	
7.				200			200	
	650	200	500	200	200		1350	
8.	-150							-150
	500	200	500	200	200		1350	-150
9.	200			-200				
	700	200	500		200		1350	-150
10.					250			-250
	700	200	500		450		1350	-400
11.	250					250		
	950	200	500		450	250	1350	-400
12.						-125	125	
	950	200	500		450	125	1475	-400
13.								-300
	-300							-300
	650	200	500		450	125	1475	-700

1350

1350

二 财务报表简介

本章讨论三种财务报表,每种报表都应列出三个要素——报表名称、公司名称及时间。

损益表是列出收入及支出情况而得出盈利或亏损值。

股东权益表列出股权在本周期内的变化。

平衡表列出某时资产、负债及股权三者所有帐目的余额值。

损 益 表

××公司

年 月

收入		475
费用	电费费用	150
	电话费用	250
费用合计		400
净收入		75

股东权益表

××公司

年 月 日

×1年1月1日	股东投资	1000
	加上 盈利	75
	减去 股东提取	300
×1年12月31日	股东资本	775

平衡表

××公司

年 月 日

资产		负债	应付款	450
现金	650		未挣收入	125
电脑	500		全部负债务	575
打字机	200	股权		775
资产合计	1350	负债和股权总计		1350