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理财指导 · A MONEY MATTERS GUIDE

# 储蓄方式

Make Your Money

Grow



理财指导 · A MONEY MATTERS GUIDE

# 储蓄方式

Make Your Money Grow

Martha Beshers (美) 著

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## 理财指导——储蓄方式

Martha Beshers (美) 著

\* \* \*

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在新世纪，学好英语的重要性毋庸置疑。但在倡导素质教育的今天，如何提高学习英语的效率，如何能够学以致用，无疑仍是同学们所面临的一大难题。虽说条条大路通罗马，但最好不要走弯路，更不要误入歧途。

国家《英语课程标准》要求初三毕业达到国家五级水平，高三毕业应达到七级水平。在五级的总体目标中有这样的要求：能就日常生活的各种话题与他人交换信息并陈述自己的意见；七级标准的要求就更进了一步，即能就较广泛的话题交流信息，提出问题并陈述自己的意见和建议。

由此可见，学习英语的重要目的是交流，而交流的内容应该丰富多彩，并与我们的生活紧密相关，学习英语应该是一个艰苦而快乐的过程。基于这种想法，几经筛选，我在培生教育出版公司的出版物中发现了以下四个系列的图书。首先吸引我的是它们的系列书名：Active Learning, Life Skills, A Money Matters Guide 和 Everyday Health。通过仔细阅读，我惊喜地发现它们无论是语篇内容，还是涉及的知识领域以及语言难度，都非常适合广大中学生使用。

这套丛书很好地体现了学科融通的教育理念，语篇紧密结合实际生活，通过完成一个个活动，使同学们既丰富了相关的课外知识，又掌握了一定的实际技能，而当同样的场景在生活中再次呈现的时候，我们就会快速地从大脑中提取相应的信息来有效地应对。也就是说，通过学习这套丛书同学们可以达到学习语言和增强自身适应社会能力的双重目的。经过系统的学习，同学们的综合素质无疑会得到显著的提高，而这也正是我将本丛书命名为“素质英语”的初衷。

愿同学们能够从《素质英语——中学英语选修课丛书》中获取给养、增长学识、完善技能，逐步提高自身的综合素质，以充沛的勇气和信心面对21世纪的诸多挑战！

# 序 言

“理财指导”(A Money Matters Guide)系列丛书是为帮助即将就业并开始独立生活的美国高中及职业学校学生学会管理个人财务,合理安排自己的开销而编写的知识性读物。本套系列丛书共包括八本,分别涉及计划开销、支票账户、明智购物、巧用广告、选择储蓄方式、保险防患、信贷消费以及消费者权益等商品社会生活中每个公民必须了解和掌握的基本理财知识和技能。

将这套丛书引进作为我国高中英语选修课的教材之一,无论是从提高学生的英语实用知识及能力考虑,还是从了解英语国家社会生活中理财方面的知识和技巧方面来看,都有非常积极的意义。不仅如此,随着我国市场经济的逐步发展,我们相信在不久的将来我国的准成年学生步入社会独立生活时都应了解和掌握这些理财知识和技能。从这个角度来看,引进使用这套教材的意义就不仅限于学习实用英语、了解英语国家社会文化习俗这个层面了。

本套系列丛书的编写体例是“单元·小节”制。每单元都配置了适量的练习,穿插在各小节之间。这些练习针对性强,一般都是围绕该单元或小节所涉及的重要概念或内容要点编写的。同时,练习的形式也比较多样化,既有问答、选择,又有填写字谜。这些练习对学生理解有关概念、了解具体理财活动的程序以至熟悉相关名称术语都会起到很好的帮助作用。

为了帮助我国学生更好地使用这套教材,改编者除为每册书撰写“导学”提供必要的相关背景知识外,还为每单元准备了简明扼要的“导读”。

“学习目标”和“文化背景”三方面的支持性内容。对于语言方面学生可能会遇到的问题则统一纳入每页下方的“语言难点”栏目中。对于练习中出现的有关美国学生的实际生活内容，改编者都适当地进行了必要的文化背景注释。另外改编者根据各单元的不同情况或添置了一些学习任务，或补充了一两个思考问题或讨论话题，使学生在任务型活动中进行学习。

需要特别注意的是，由于本套教材并非专门的“外语课本”，所以广大师生应把它作为辅助外语教学的知识性读物来使用，注意了解其内容，学习其中的语言表达方式，而千万不要像我们使用外语课本时常会做的那样去“钻研”语法项目，甚至责备其缺乏“语法的系统性”。

我们真诚地希望这套丛书能使我国中学的英语教学更加丰富多彩。

# 导学

银行对于同学们来说不会很陌生，大家都知道银行是存钱的地方。不过，我们对银行的服务项目（Banking Services）以及办理银行业务的各种手续并不见得十分熟悉。英美国家的银行在服务项目和具体手续上和中国的银行虽然有些地方不尽相同，但从大的方面来看却基本是一致的。

英美国家的学生们在高中毕业后有些接着上大学继续深造，也有一些则要开始工作，或是先工作几年后再上大学。即便是那些准备直接升入大学的学生也都会安排一定的时间或是在假期或是在学期中兼职打工。这样做既是为了减轻父母的经济负担，同时也意味着将逐渐开始自食其力的独立生活。因此，学生们到了这个时期都需要了解并掌握一些管理自己财务的知识和技巧。对于刚刚开始有一些微薄工作收入的年轻人来说养成节约开支的习惯是很有必要的。把暂时不用的钱存放在银行里不仅安全，还能积少成多，到了一定的时候就可以解决比较大的消费需求。况且钱存在银行里还能有一定额度的利息，何乐而不为呢？

本书以极其直观的手法向我们介绍了银行所提供的各种不同的储蓄方式、选择某家银行或某种银行服务项目时应该考虑的问题以及办理银行业务的具体手续。相信同学们读完本书后不仅能对银行业务有进一步的了解，而且还能掌握这方面的不少英文词汇和用法。



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# About This Book

## 简介



“Hey Tony, want a ride<sup>1</sup> in my car?” asks Curtis.

“When did you get the car?” asks Tony.

“I bought it today,” says Curtis proudly.

“Where did you get the money?” asks Tony.

“I saved it,” says Curtis. “It took me two years, but I did it. I saved enough to buy this car.”

“I can’t save money,” says Tony. “Every time I have extra<sup>2</sup> money, I just spend it. Or I lend the money to someone and forget to get it back.”

How can Tony save money? Where can Tony keep his money so he won’t spend it?

Tony can keep his money in a bank. He can open a savings account<sup>3</sup>. In a savings account, his money will earn more money.

*Make Your Money Grow* will tell you about savings accounts. It will tell you how to choose the best bank and savings plan<sup>4</sup> for you. It will tell you how to open a savings account so that your money can earn more money for you.

### Language Notes | 语言难点

1. ride /raid/ *n.* 搭乘，乘坐

2. extra /'ekstrə/ *adj.* 额外的，外加的

3. savings account 储蓄账户

4. savings plan 储蓄方式(计划)

# Unit 1

## Opening a Savings Account 开储蓄账户

### Lead-in 导读

买一辆二手汽车是不少刚参加工作的美国年轻人的愿望,但要实现这个愿望并非易事,因为大多数人手没有那么多的钱。本书的主人公托尼接受朋友的建议,打算每月一领工资就先往银行里存一点钱,因为他知道,只有这样才有可能实现自己的愿望。往银行存钱首先需要开一个储蓄账户。我们就和托尼一起去他家附近的一家银行,了解一下开新账户的手续。

### Learning Objectives 学习目标

You will be able to learn:

- ▶ Steps of opening a new bank account.
- ▶ Things to consider for choosing a bank.

### Culture Notes 文化背景

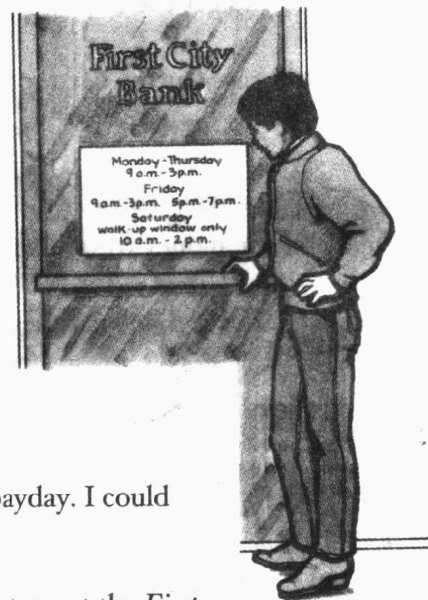
英、美等国和我国的消费水平以及汽车普及程度不同,一辆二手汽车的价格在那些国家并不十分昂贵,即便是收入微薄的年轻人经过一段时间的储蓄也可以买得起。

Tony tells his friend Curtis that he wants to buy a used<sup>1</sup> car someday, too. Curtis tells Tony to open a savings account in a bank.

“Put a few dollars in your account every payday<sup>2</sup>,” says Curtis. “That’s the only way you’ll be able to save enough money to buy a car.”

“I guess you’re right,” says Tony. “Friday is payday. I could open a savings account then.”

On his way home from work on Friday, Tony stops at the *First City Bank*. The bank is only three blocks<sup>3</sup> from his home.



### Language Notes 语言难点

1. used /ju:zd/ adj. 用过的, 二手的 2. payday /'peɪdeɪ/ n. 发薪日

3. block /blɒk/ n. 街区

What are some things Tony should find out about this bank?

Read on<sup>1</sup> to see if you are right.

## Banking House → 银行

### Lobby and Drive-up Hours<sup>3</sup>

**Monday-Thursday**

**9 a.m. - 5 p.m.**

**Friday**

**9 a.m.-7 p.m.**

**ATM 24 hours**

Tony sees this sign<sup>2</sup> on the bank door.

Tony works from 9 a.m. to 5 p.m., Monday through Friday<sup>4</sup>. So, he can't bank<sup>5</sup> during the day. But the bank is open one night a week. Put a ✓ next to the day the bank is open until 7 p.m.

☐ Monday

☐ Thursday

☐ Friday

The bank is open on Friday until 7 p.m. Friday is also payday. Tony can go to the bank after work on Fridays and then walk home.

If Tony can't get to the bank on Friday, when can he go to the bank with his paycheck<sup>6</sup>?

Right. Tony can go to the bank anytime. There is an automatic teller machine (ATM)<sup>7</sup> that is open 24 hours a day. Tony can walk up to the ATM and put money in his account.

### Language Notes | 语言难点

1. read on 接着往下读

2. sign /saɪn/ *n.* 标志; 标牌

3. Lobby and Drive-up Hours 银行大厅的开门营业时间; 银行汽

车窗口服务处(即所谓“汽车银行”)的营业时间

4. Monday through Friday 周一至周五(包括周五在内)

5. bank /bæŋk/ *v.* 到银行存(取)钱

6. paycheck /'peɪtʃek/ *n.* 付工资用的支票

7. automatic teller machine (ATM) 自动柜员机; 自动提款机

## Banking Services → 银行服务

Tony chooses *First City Bank* because it will be convenient<sup>1</sup>, or easy, for him to bank there. He likes the location<sup>2</sup> and the night hours<sup>3</sup> of the bank. He also likes that the ATM is open 24 hours a day.

*First City*<sup>4</sup> has other banking services that will make it convenient for Tony to bank there. Here are two other services *First City* offers:

- Bank by mail<sup>5</sup>—Tony doesn't always have to go to the bank to put money in his account. He can put money in his account by mailing a check<sup>6</sup> to the bank. He knows that he should never mail cash<sup>7</sup>.
- Branches<sup>8</sup>—*First City* has many branches, or local offices. There is even a branch of the bank near Tony's job. He could go to that branch of the bank during his lunch hour.

If you were choosing a bank, what services would you look for?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_

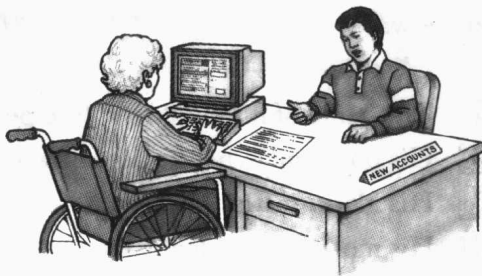
## Language Notes | 语言难点

- |  |                                     |  |
|--|-------------------------------------|--|
| 1. convenient /kən'vi:njənt/ <i>adj.</i> 便利的 | 3. night hours 晚间营业时间               | 6. check /tʃek/ <i>n.</i> 支票               |
| 2. location /lə(u)'keɪʃ.ən/ <i>n.</i> 位置; 地点 | 4. First City "First City Bank" 的简称 | 7. cash /kæʃ/ <i>n.</i> 现金                 |
|  | 5. bank by mail 邮寄储蓄                | 8. branch /brɑ:ntʃ/ <i>n.</i> 此处指银行的支行或分理处 |

## New Accounts → 新账户

At *First City Bank*, Tony spots<sup>1</sup> a desk with a sign on it. The sign says *New Accounts*.

"Can I open a savings account here?" asks Tony.



"Yes," replies Ms. Wilson. "Please sit down. I have to fill out<sup>2</sup> a form<sup>3</sup> to open the account. I'll need some information<sup>4</sup> from you."

Here is some of the information the bank needs to know about Tony:

- |  |                                   |
|--|-----------------------------------|
| <b>1</b> His name  | <b>4</b> His phone number at work |
| <b>2</b> His home address, including zip code <sup>5</sup> | <b>5</b> His phone number at home |
| <b>3</b> The month, day, and year he was born              |                                   |

Here is part of the form that Ms. Wilson typed. Each box near the card has an arrow pointing to one kind of information listed above. Write each number from the list above in the box where it belongs. The first one is done for you.

<b>1</b> →	Name	Anthony Green
→	Address	313 Billing Street, Rye, New York
→	Zip Code	10680
	Date of Birth	11-28-77
	Work Phone	(204) 332-9060
	Home Phone	(204) 638-1500

### Language Notes | 语言难点

- |                                 |  |
|---------------------------------|--|
| 1. spot /spɒt/ <i>v.</i> 发现; 认出 | 4. information /,ɪnfə'meɪʃən/ <i>n.</i> 信息, 资料 |
| 2. fill out 填写(表格等)             | 5. zip code 邮政编码(又叫 post code)                 |
| 3. form /fɔ:m/ <i>n.</i> 表格     |  |

## Job Information → 工作情况

Next, Ms. Wilson asks Tony some questions about his job. Here is what she wants to know:

- 1 The name of his employer<sup>1</sup> (the person or company he works for)
- 2 His position<sup>2</sup> (what he does at work)
- 3 His identification<sup>3</sup> number
- 4 His mother's maiden name<sup>4</sup>

Here is the rest of Tony's form. Write each number from the list above in the box where it belongs.

<input type="checkbox"/>	Employer	The Tasty Taco
<input type="checkbox"/>	Position	Cashier
<input type="checkbox"/>	Identification:	NY Driver's License <sup>5</sup> PG32-68630
	Other Identification:	Social Security <sup>6</sup> number 032-84-4926
	Mother's Maiden Name:	Lee

## Identification → 身份证明

Banks need proof of identification (ID), something that shows who you are. A state-issued<sup>7</sup> picture ID tells who you are.

Do you have a picture ID or driver's license?

☐ Yes

☐ No

If not, you might want to ask your teacher how to get one.

The bank may also ask for other kinds of identification. Look at the card above. What did Tony use for his identification?

Right. Tony used his social security card.

### Language Notes | 语言难点

1. employer /ɪmˈplɔɪə(r)/ *n.* 雇主;  
工作单位

2. position /pəˈzɪʃən/ *n.* 职务; 职位

3. identification /aɪˌdentɪfɪˈkeɪʃən/  
*n.* 身份证明

4. maiden name 妇女婚前姓氏

5. license /ˈlaɪsəns/ *n.* 执照

6. social security 社会保障

7. state-issued /ˈsteɪtɪˈʃuːd/ *adj.* 由  
州颁发的

Now, It's Your Turn 你来做

**Suppose you want to open a savings account. You will need to give the bank information about yourself. Write this information in the space below. If you do not have a job, leave numbers 4, 6, and 7 blank.** 用所给信息填表。

- |                          |                               |                                  |
|--------------------------|-------------------------------|----------------------------------|
| ① Your Name              | ⑤ Your home phone number      | ⑨ Another kind of identification |
| ② Your address           | ⑥ Your employer               | ⑩ Your mother's maiden name      |
| ③ Your date of birth     | ⑦ Your position               |                                  |
| ④ Your work phone number | ⑧ Your Social Security number |                                  |

①	Name _____	
②	Address _____	
	Zip Code _____ Date of Birth _____	③
④	Work Phone _____ Home Phone _____	⑤
⑥	Employer _____	
⑦	Position _____	
⑧	Social Security Number _____	
⑨	Identification _____	
⑩	Mother's Maiden Name _____	

Unit 1  
Opening a Savings Account  
开储蓄账户

7

## Signing the Card → 签名卡

After Ms. Wilson completes<sup>1</sup> the form, she completes a signature<sup>2</sup> card for his account. Then, she asks Tony to sign it. She tells him, "When you take money out of your account, you must sign a slip<sup>3</sup>. The signature on the slip must match<sup>4</sup> the signature on this card."

Tony signs his name on the card this way: Anthony Green

What name must he write on his banking slips?

Right. He must write Anthony Green, not Tony Green.

### Language Notes | 语言难点

- |                                      |                          |
|--------------------------------------|--------------------------|
| 1. complete /kəm'pli:t/ v. 完成        | 3. slip /slɪp/ n. 纸条; 单据 |
| 2. signature /'sɪgnɪʃə(r)/ n. 签名; 署名 | 4. match /mætʃ/ v. 与……一致 |

## The New Account Kit → 新账户套件

Ms. Wilson takes a new account kit<sup>1</sup> from her desk. It is in a plastic cover<sup>2</sup> about the size of a checkbook<sup>3</sup>. “This is your savings account kit,” says Ms. Wilson. “It has an account identification, or an ID card, a register<sup>4</sup>, and deposit<sup>5</sup> and withdrawal<sup>6</sup> slips.”

She prints out Tony's account identification card. This card has Tony's name and savings account number on it.

Here is Tony's account identification card.

FIRST CITY BANK	
Rye, New York	
Account Identification	
for Anthony Green	Carry this card with you
	when you come to the
	bank. This will service <sup>7</sup>
1 4 3 2 1 7 6	your account quickly.

What is Tony's savings account number?

Find the sentence on the account identification card that tells Tony to bring the card with him when he comes to the bank. Write the sentence below.

### Language Notes | 语言难点

- |  |  |  |
|--|--|--|
| 1. a new account kit 发给新客户的<br>一套证件、单据 | 3. checkbook /ˈtʃekbʊk/ <i>n.</i> 支票本    | 6. withdrawal /wɪðˈdrɔːl/ <i>n.</i> 取款     |
| 2. plastic cover 塑料封套                  | 4. register /ˈredʒɪstə(r)/ <i>n.</i> 登记表 | 7. service /ˈsɜːvɪs/ <i>v.</i> 使……得到服<br>务 |
|  | 5. deposit /dɪˈpɒzɪt/ <i>n.</i> 存款       |  |



Ms. Wilson asks Tony how much money he would like to deposit<sup>1</sup> into his savings account today. Tony gives her \$100.00. Ms. Wilson takes Tony's money to a teller<sup>2</sup>, and returns with a receipt<sup>3</sup> for his deposit.

Ms. Wilson enters<sup>4</sup> Tony's first deposit in the register for him. Then, she shows him how to enter each deposit or withdrawal into the register. Tony sees the columns<sup>5</sup> on the savings register. There is a column for the date. There is also a column for an explanation<sup>6</sup> of the deposit or withdrawal.

Here is Tony's savings account register.

Date	Explanation	Withdrawal(-)		Deposit(+)		Interest(+)		Balance <sup>7</sup>	
2-12	Money from Aunt Alice			100	00			100	00

How much was Tony's first deposit?

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What was the reason or explanation for the first deposit?

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Ms. Wilson says, "If you make a deposit, you will enter the amount under the *Deposit* column, and add that amount to the balance." If you take money out or make a withdrawal, you enter the amount under the *Withdrawal* column. Then, subtract<sup>8</sup> that amount from the balance.

Ms. Wilson explains, "You will get a statement<sup>9</sup> each month from the bank that will show the activity in your account. The statement will also have an entry<sup>10</sup> for the amount of interest<sup>11</sup> earned that month. Be sure to enter the interest in your register. Then, add that to your balance."

#### Language Notes | 语言难点

1. deposit /dɪ'pɒzɪt/ *v.* 存入
2. teller /'telə(r)/ *n.* 银行柜员; 出纳员
3. receipt /rɪ'si:t/ *n.* 收据, 收条

4. enter /'entə(r)/ *v.* 记入, 登录
5. column /'kɒləm/ *n.* 栏
6. explanation /ˌeksplə'neɪʃən/ *n.* 说明
7. balance /'bæləns/ *n.* 余额

8. subtract /səb'trækt/ *v.* 减去, 去掉
9. statement /'steɪtmənt/ *n.* 银行结单; 清单
10. entry /'entri/ *n.* 条目, 账目
11. interest /'ɪntrəst/ *n.* 利息