



To Teachers
Teaching Strategies
Answer Key to Student's Book



理财指导·A MONEY MATTERS GUIDE

教师用书

Teacher's Manual

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理财指导——教师用书

Anna C. Weiss (美) 著

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更新理念 探索新路

打开一本英语书，我们习惯于看它的词汇、语法、句型；读完了一篇文章，在脑子里，笔记本上，留下了一个个生词，一行行新句子，可是文章的内容却记不那么清了。背生词、套句型、学语法、做习题几乎成了学生们学习英语的一切。结果，越学越苦恼，越学越不想学。学来学去，成绩老上不去，这是一个长期存在的问题。

今天，我们翻开《素质英语——中学英语选修课丛书》，能不能用一种新的思路呢？例如，我们首先想的是要读一篇有趣的科普读物：《指纹》（“学识拓展”之《科学》）。为了了解指纹的构造，就要先了解皮肤的结构。了解了指纹因人而异，就明白了指纹的用途。当学生知道最早了解其中奥秘的是中国人，他们一定会从内心感到自豪。然后，通过收集指纹信息，分析信息，学会辨认指纹这项技能。经过阅读、讨论、游戏，反复使用一些重要的词汇和句型，自然而然地记住了它们。这是在用中学，在学中用，以文化科学内容为第一，把语言学习融于实践应用之中的新理念。这对培养学生的理解能力、想象能力和创新能力有极大的好处，对培养学生学习英语的兴趣，提高综合运用能力也会有很好的促进作用。

如果你用这个新思路来使用这套丛书，你的收获一定会很大。因为这套丛书内容十分丰富，活动非常有趣。说它内容丰富，因为它包含了其它科目中正在学习的知识：数学、科学、人文科学等；包含了我们身边正在发生的事情，或正想了解的知识：健康、安全、保险、家庭生活、花钱理财以及自己应有的权利等等。说它活动有趣，因为它通过一系列单独或集体活动，使学生学会如何去做。这些活动不但有书面回答问题、画图，而且有表演、讨论、竞赛等等。等到学得有滋有味的时候，学生的英语已得到了很大的长进。

教育部颁布的国家《英语课程标准》鼓励老师采用以学生为主体、活动为重点的任务型教学法。什么是任务型教学法？如何组织活动？如何体现以学生为主体？不可否认，经过大量不注重语言综合能力提高的应试教育熏陶的老师，大多数习惯了“以教师为中心”，习惯了“以背语法—拼单词—选A、B、C、D—做模拟试题—追求分数为特征”的传统教学模式，对这种全新的教学法是陌生的。该丛书的编写思路恰恰在“任务型教学法”方面为我们提供了极好的范例。它的每一篇章都是一个任务，让学生通过一个个活动去达到目的，完成任务。当然，这些活动都是由学生独自或依靠小组讨论、表演、做游戏等生动活泼的方式、充满自信地完成的。老师成为活动的组织者、指导者、参与者。可以说，当老师熟练地使用这套丛书时，就已经成为了“任务型”教学的优秀教师了。

《素质英语——中学英语选修课丛书》出版得很及时，它很好地体现了国家《英语课程标准》所倡导的理念。贴近学生生活、面向素质教育的篇章，既可作为补充教材，又是课外活动的宝贵资料。学生的练习、答案、作业等还可作为形成性评价的内容。该丛书可为国内中学选修课和双语课教学的首选！

张泰金

国家《英语课程标准》研制专家组成员

. i .

写给老师的话

为积极配合我国基础英语教育课程改革的需要,落实教育部国家《英语课程标准》的最新理念,改变外语教学语言训练功能单一的局面,外研社策划出版了这套《素质英语——中学英语选修课丛书》,并与首都师范大学英语阅读协会共同协作,针对我国中学生的实际情况进行了改编。本套丛书以为广大中学生传授生活技能、拓宽知识空间、训练生活能力、提高综合素质为宗旨。为了拉近我国学生与介绍西方生活语篇的距离,我们特别增加了导读、文化背景、学习目标和语言难点等项目,以便学生准确地理解把握。在内容安排上紧紧围绕当代中学生步入社会生活的实际需要,既体现了文理兼容,反映了最新科技知识,又传授了诸多实际生活的本领,对我国新生代独生子女生活能力的培养无疑有着重大的现实意义。

认知心理学的研究成果表明:理解是基于读者已有知识基础上的。读者对语言、世界、文本模式和相关话题背景的了解与他在意义建构、重构时的速度和准确率密切相关。因此,无论在第一语言还是在第二语言或外语学习中,学生都必须通过大量的阅读,不断增加知识体验,拓展自己的知识储备,才能在英语阅读中厚积而薄发,拥有迅速融会贯通新旧知识的能力,达到博大精深的理解境界,成为高效流利的读者。这就需要我们重视泛读,重视那种能够给学生提供大量最新科技知识、最新生活体验和最新生活词汇的课外知识性阅读。只有这样,我们的英语教学才能不停留在抽象的文法概念上,才能彻底融入学生生活的方方面面,使他们有机会运用阅读中学到的知识去解决实际问题,在真实的生活场景中品味语言的交际功能。

《素质英语——中学英语选修课丛书》由四个系列组成——《学识拓展》、《生存技能》、《理财指导》和《每日健康》。首先,本丛书具有鲜明的时代感,多是90年代末期推出的以经济全球化为时代背景的西方实用科学和生活语篇,所有内容的话题都紧紧围绕当代生活特征,非常贴近我国当前市场经济下的社会生存的实际需要。第二,学科知识融会贯通,文理兼容。例如:各系列的知识性阅读和实践活动的编排与国家《英语课程标准》中的社会课、科学课、综合实践课、思想品德课、体育健康课上的内容非常相符,便于中学教师开展双语教学,也有助于学生更好地理解。第三,利于培养独生子女的评判式思维、生活能力和应变能力,为其步入社会作好充分的心理、知识、技能方面的准备。第四,课文内容编排模式及呈现方式符合认知规律,利于创造习得环境。语言表达能力和信息处理能力是通过各种演练实际能力的练习和社会实践活动逐步提高的。这些练习和活动鼓励合作、沟通与交流,帮助学生逐步掌握独立生活的技巧,在收集信息、

分析信息、筛选信息和组织信息方面不断走向成熟。第五，本系列系统性强，便于教师根据在校学生特点分层次使用，并为教师特别提供了教师用书。

尽管国内外外语教学专家都对泛读的重要性有过充分的肯定，但要把广大学生从长期形成的“word by word”的精读模式中解放出来，使他们逐步熟悉“book after book”的泛读模式并非易事。这首先要我们教师能先解放思想，创造良好的读书环境，使学生在自然的阅读过程中习得语言，把词汇的拓展与学生的知识结构拓展结合起来。使用这套教材时，教师应把教学重心从文法知识的讲解上转换到解决实际问题 and 完成预定任务时语言的运用上。学生的阅读过程应始于审视现实问题，通过阅读课文掌握解决问题时必备的科学知识和步骤方法，然后通过各种实践练习活动，运用课文推荐的方法技巧去完成一项具体任务。专业术语和生活词汇的学习应主要靠自学，尽可能根据上下文提供的情景线索去推断，也可参考课文下面的语言难点注释。不要总是为练语言而练阅读，而应是为了解决实际问题去运用阅读。

本系列所涉及的各种学校社会生活场景虽然有着当代发达国家城市生活的缩影，部分语篇内容有些超前，但是随着我国改革开放步伐的加快，很多场景已经或将要在我国的大部分城市出现并将逐步成为我国学生生活的一部分。相信《素质英语——中学英语选修课丛书》的出版和使用将会大大丰富我国中学生的生活知识，使他们在学英语的同时，提高自身综合素质，为早日成为21世纪复合型的人才奠定一个坚实的基础。

王小萍
首都师范大学外国语学院

《理财指导》系列丛书配有简明扼要的教学指导供教师在教学过程中参考。每一本教材的教学指导都使用相似的体例,包括: Overview (概述), Readability and Vocabulary (可读性和词汇), Teaching Suggestions (教学提示)或 Teaching Aids (教具)以及 Teaching the Units (单元教学)四个部分。

“概述”部分对每一本教材的内容结构安排做了明确的交待。同时,这一部分还对某册教材与系列中其他各册配合使用的方式作了具体说明。“可读性和词汇”部分提供了教材的总体可读系数(难度指数)及关键词汇、术语的教学方法和建议(本套教材中也有个别册将这项内容并入了“概述”部分)。“教学提示”部分为授课教师提供了开始阅读某册教材之前的热身活动、向学生交待教学内容要点的方式、全书的关键词语以及在各单元教学中强化巩固这些关键词语的方法等内容。“教具”部分对配合某单元内容可能取得较好教学效果的图片、实物及使用方法进行了提示。“单元教学”部分则分别对某册教材中各单元的具体教学目标、课堂预习的要点和方式以及与该单元教学内容相适应的教学活动类型等提供了有针对性的教学建议。

本系列丛书为直接引进的英语原文教材,是我国学生结合英语学习了解英美社会生活并通过了解英美社会生活反过来进一步促进英语学习的极好素材。但由于教材原本针对的使用对象为美国学生,因此原书配置的有些思考问题或练习、活动对中国学生难免不太适用。改编者对本套教材的改编、加工主要着眼于为我国使用本书的师生添加必要的支持性内容。对原文的改动仅限于那些中国学生无从回答的思考问题或其他无从做起的练习、活动。使用本套教材的教师可根据学生的兴趣、语言能力以及课时量等方面的不同情况适当增减练习量或修改、调整练习形式,以满足不同的教学需要。

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Teacher's Manual

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Teaching Strategies 分册教学策略



Be Credit-Wise

《信贷消费》

OVERVIEW 概述

Be Credit-Wise is designed to help secondary special-needs students get credit and use it wisely. The workbook stresses the importance of building a good credit rating. Because of its relevant content and easy readability, this workbook also can be used with Adult Basic Education (ABE) and English as a Second Language (ESL) audiences.

Students learn about four kinds of credit: the lay-away plan; installment buying; store charge accounts; and “easy” credit. They are introduced to vocabulary and terms common to lay-away and installment contracts. Students learn how to: apply for a charge account, fill out a credit application, pay with a credit card, and read and understand a monthly statement.

Be Credit-Wise is one of *A Money Matters Guide*. The workbook can be used alone or in conjunction with the other guides. The titles of *A Money Matters Guide* are listed on back cover of the workbook.

A brief summary of each Unit in *Be Credit-Wise* and suggested instructional activities are provided in the section of this manual titled “Teaching the Units”.

READABILITY AND VOCABULARY 可读性和词汇

The average reading level of *Be Credit-Wise* is 2.5, according to the revised Spache Readability Formula.

Some of the words in this workbook may be difficult for your students. The first time a difficult word is introduced in the text, it is noted in “Language Notes” at the bottom of each page.

We suggest that you review the key words and the words or expressions in Language Notes before your students begin the unit. Pronounce each word, and then have students pronounce the word. Discuss the meaning of the word. After students read the unit, encourage them to make up sentences using the words in their correct context.

TEACHING AIDS 教具

Collect different lay-away agreements and installment contracts, credit application forms, charge slips, and monthly statements for the class to use. Encourage students to add to and refer to these materials.

TEACHING THE UNITS 单元教学

About This Book 简介

Key Words: credit, lay-away plans, installment buying, charge account

The introduction offers a succinct explanation of how credit works: borrow now, pay later. Ask students to explain how they think credit works and to cite examples of different kinds of credit transactions. Ask students if they or their parents, or their friends have ever bought anything on lay-away or installment, or if they have shopped with a credit card. Ask them to describe any problems they may have encountered when trying to get or use credit.

The objective of this classroom discussion is to help you assess the class level of information about and experience with getting and using credit. Encourage students to compile a list of questions they would like to answer as they work through this workbook.

Unit 1 Using Lay-Away Plans 保留商品延期付款

Key Words: deposit, balance due, service charge, amount, return to stock, forfeit, stub

The first unit introduces the concept of “timed payments”. Students learn how a lay-away plan works and terms commonly used in lay-away agreements.

Ask students to name the kinds of items they can buy, or have bought, on lay-away. Ask them to identify the kinds of stores that offer lay-away plans.

Emphasize during class discussion that when a person signs a lay-away agreement, he or she is promising to pay for an item over a certain period of time. If the buyer fails to meet the terms of the agreement, he or she can lose both money and merchandise. Point out that buying on lay-away and making the payments on time is a good way for a young person of limited means to begin building a credit rating. Use the lay-away agreements you have collected to help students become familiar with the terms and penalties common to lay-away agreements.

Unit 2 Buying on Time 分期付款

Key Words: installment, contract, finance charge, annual percentage rate (APR), unpaid balance

This unit introduces the concept of “buying on time”. Students learn why people use installment credit, how the installment plan works, and the costs of using credit.

Help students to understand the similarities and differences between installment buying and buying on lay-away. Discuss reasons why it costs the buyer more to buy on the installment plan than it does to buy on lay-away. Discuss the concerns of the lender or store owner in extending credit to buyers.

Help students understand the concepts of interest, finance charge, and annual percentage rate. Explain that a finance charge is what it costs in dollars to “rent” someone else’s money. The finance charge includes interest on money borrowed and a service charge to cover the store’s bookkeeping expenses. The finance charge is expressed on contracts and credit statements as an annual percentage rate. Point out to students that they should comparison-shop for credit just as they would for any other item. Credit protection laws, such as Truth-in-Lending, require creditors to give the buyer information about the cost of buying on credit. Emphasize that the two figures buyers should compare (even if they don’t understand what they actually mean) are the finance charge and the annual percentage rate.

As a class project, have students find out the APR charged by stores, banks, and other lending institutions in the community. This type of information is also available on credit statements you receive from stores and banks. If class visits are not possible, have students use these credit statements to compare APRs. Point out that laws governing interest rates vary from state to state. There may be local variations to the 18-24% range cited in this unit.

Unit 3 Signing a Sales Contract 签定交易合同

Key Words: default, repossess, prepayment, prepay, term

In this unit, students learn about default charges. Students learn to read and understand the payment plan as presented in an installment contract, what to do if they can’t make the payments on time, and dos and don’ts to follow before signing a contract.

Fill out an installment contract with student participation. Use the figures in this unit, or

make up your own. Go over the penalty clauses, writing key words on the chalkboard. Make sure students understand such commonly used penalties as repossession, forfeiting collateral, garnishment, and delinquency charges.

List on the chalkboard the information that should be specified in all credit contracts: cash price, down payment, amount to be financed, finance charge, annual percentage rate, and payment plan. Then help students compile a checklist of questions to ask a salesperson before signing any credit agreement.

Have students role play a variety of credit-related scenarios. For one scenario, have student(s) comparison-shop for credit. In another scenario, have a student play a credit buyer whose appliance hasn't worked properly since he bought it. Try to include at least one scenario that will demonstrate the range of consequences, from repossession to court costs, for a buyer who defaults.

The purpose of role playing is to give students self-confidence when shopping for credit. Point out to students that there will still be times when they don't understand the terms of a contract. When that happens, they should not be embarrassed to ask for help. Ask students to cite people who, like Mr Hernandez, could help them.

Unit 4 Opening a Charge Account 开设赊购账户

Key Words: charge account, directory, credit limit, statement, minimum payment, application

This unit follows Carl as he goes through the steps of opening his first store charge account. Students learn how a revolving charge account works.

Begin the unit by asking students to identify the kinds of stores in their community that would be most likely to give them their first charge card. Point out that a charge account in a local store, carefully tailored to their income, will help them build a credit rating. A good credit rating with a small store will help them qualify for an account with a larger chain store, or for a bank credit card.

Ask someone from a local department store to talk to your students about the different kinds of accounts the store offers. Ask the store representative to discuss what type of account would be appropriate for most members of the class, either now or in the near future, and why.

Use the credit applications you have collected to make students aware of the promises they are making to a store or bank when applying for a charge card. This type of information

appears on the back of the application forms.

Unit 5 Filling out a Credit Application 填写信贷申请表格

Key Words: individual account, joint account, spouse, personal, previous, employment, employer, annual position, credit references, abbreviate

Students follow Carl as he fills out the different sections of his credit application.

You may want to design a game using vocabulary words and abbreviations students will need to know to fill out credit applications. Help students to complete the application form on page 33. Some students may want to complete other forms you have collected for extra practice. Explain to the class how the questions on the application are designed to help the creditor determine if the applicant is a good credit risk. Help students compile a list of traits a creditor would want an applicant to have.

Tell students that creditors look for the three C's: capacity to repay a loan; character, or past history of paying off bills; and collateral, or what sources a person has other than income, to pay back a loan. Creditors are also interested in stability: how long a person has been at a certain residence and job. Ask students why they think stability makes an applicant a good credit risk.

Help students identify the reasons why a creditor may deny a person credit. Explain that applicants cannot be denied credit because of their age, sex, race, marital status, or because they receive public assistance. Under the Equal Credit Opportunity Act, creditors must give applicants specific reasons why they have been denied credit.

Explain to students that it is often frustrating to apply for credit. It seems that a person has to already have credit to get credit. Discuss with students ways they can begin to build a good credit history. These ways include: opening a checking and/or savings account; paying utility and rent bills regularly; opening a personal charge account in a small, neighborhood store; buying on lay-away and/or the installment plan.

Unit 6 Paying with a Charge Card 用赊购卡付款

Key Words: signature, plastic money, liable, unauthorized, quantity

This unit introduces the concept of "plastic money". Students learn how to shop with a credit card and what to do if the card is lost or stolen.

Conduct a class discussion on the advantages and disadvantages of charging, rather than paying cash, for goods and services. Make sure students understand that when a person uses a credit card, real money is being obligated. Have students give examples of other kinds of “plastic money”.

Work with interested students on preparing a monthly budget for themselves. (see *Master Your Money/ A Guide to Budgeting*, one of *A Money Matters Guide*.) The purpose of the budget is to help students determine how much they could afford to charge each month on a credit card.

Encourage students to design a bulletin board display illustrating ways a person can protect his or her credit card from being lost or stolen. The display also should depict steps to take when your credit card has been lost or stolen.

Unit 7 Reading Your Credit Statement 看信贷结账单

Key Words: credited, previous balance, new balance, closing date, error

In this unit, students learn the terms used on monthly credit statements. Students also learn what to do if there is an error in the statement.

You may want to make a transparency of a credit statement for use on an overhead projector. Students should work with a monthly statement that is intact as well as the individual parts of the statement included in this unit. Discuss with students why it is important to keep copies of sales receipts and exchange slips. With student participation, write a sample letter to a store or bank explaining a hypothetical mistake on your monthly statement. Help interested students write a letter of their own about a billing error.

Unit 8 Understanding Easy Credit 了解简便信贷

Key Words: pawn shops, pawnbroker

This unit introduces the concept of “easy credit”, and identifies places and people offering this type of credit. Students also learn to be wary of certain terms often used by those people and places offering “easy credit”.

This unit is rich with ideas for role-playing scenarios. Have students design skits that illustrate techniques and vocabulary of people offering “easy credit” terms. Include the “loan shark” as a character in one scenario. Point out that loan sharks operate outside the law, charging illegally high interest rates. Discuss with the class reasons why people resort

to borrowing money from a loan shark.

Include a scenario where a consumer signs a contract with a door-to-door salesperson and then finds out that he has been “taken”. After students have acted out different options, tell them about the “cooling off” laws giving consumers up to three days to cancel door-to-door contracts.

Have students, on their own, or as a group project, compile a list of “easy credit” terms they find in this unit.

Unit 9 Building a Good Credit Rating 建立良好的信誉度

Key Words: **credit rating**

In class discussion, discuss how computers have made it possible for a lender to find out everything about an individual's credit transactions. A prospective lender can call a credit bureau to verify information on an application and check credit references. Help students to understand why it is important to be truthful on credit applications and to make their credit payments on time.

As a final activity, help students draw a list of dos and don'ts to follow to get credit and to use it wisely.



Master Your Money

《计划开销》

OVERVIEW 概述

Master Your Money is designed to help secondary, special-needs students budget their resources.

Students are first shown how planning money matters in advance can give them control over their own finances. They are then taught six steps to making budgets that reflect their individual needs and preferences.

Young people, especially those with learning problems, need an extra measure of motivation to master the concepts and operations involved in budgeting. Therefore, illustrated stories are woven through the units of this guide. These stories serve an additional purpose: they give students realistic, concrete examples of the concepts covered in the six steps.

Master Your Money is one of *A Money Matters Guide*. The other workbooks are: *More for Your Money/A Guide to Comparison Shopping*; *Pay by Check/A Guide to Checking Accounts*; *Be Ad-Wise/A Guide to Reading Ads*; *Be Credit-Wise/A Guide to Credit*; *Insure Yourself/A Guide to Insurance*; *Know Your Rights/A Guide to Consumer Protection*; *Make Your Money Grow/A Guide to Savings Plans*. Because budgeting is the key to money management, *Master Your Money* could be used as an introduction to the other guides, although each guide is a complete workbook that can be used alone.

Readability throughout each *A Money Matters Guide* averages 2.5 (Spache).

TEACHING SUGGESTIONS 教学提示

About This Book 简介

To allay any anxieties your students might have about approaching a new workbook or reading about budgeting, you could work through the exercise below with your students. In a light-hearted, non-threatening way, the questions lead students to a definition of *budgets* and of *budgeting*. It also introduces them to the concepts of fixed expenses and variable expenses. If you put the questions on the chalkboard, they will also familiarize students with the visual forms of those words.