



Why Use Check? Opening a Checking Account
Making a Deposit Keeping Track of Your Money
Balancing Your Check Register



理财指导 · A MONEY MATTERS GUIDE

支票支付

Pay by Check



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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

在美国，人们可以拿一张纸去买东西。你是否会觉得不可思议？这张纸到底是什么东西？它为什么会具备如此神奇的力量呢？它就是本书要向你介绍的主题——支票。

在美国，人们到底为什么要使用支票呢？用支票究竟有什么好处？支票对于我国老百姓来说是非常陌生的，为什么在美国几乎人人都能拥有呢？在美国的银行开设支票账户都需要什么手续呢？美国的银行都不是国有银行，那么怎样才能找到你最满意的银行呢？找到最好的银行之后，如何在那里存钱呢？在美国的银行存钱和在我国银行存钱有什么异同？最关键的是，有了支票以后应该怎样开支票？人们还可以利用支票本来记账，但是，怎么做呢？银行每个月会寄给客户一份对账单，人们怎样才能看明白呢？还有，人们应该怎样平衡支票上的记录呢？最后，支票的流程到底是怎样的呢？对于这一系列的问题，你都会在本书中找到满意的答案。

考虑到本书的读者主要是中学生朋友，作者运用了浅显易懂的英文和生动通俗的例子，还设计了大量的练习，帮助读者掌握和支票相关的问题。为了帮助我国的中学生理解支票这个陌生的事物，编者还提供了相应的文化背景知识，同时也希望读者能够对美国社会和习俗有更深入的了解。因此，本书不但适合我国中学生学习英语，丰富知识，而且也有助于他们学会如何使用支票。更重要的是，这本书还具有很强的指导性和操作性。各个层次的读者只要按照书中设计的练习去操练，就都能够学会如何在美国正确地使用支票。对于那些将来要在美国学习和生活的朋友来说会有很大的帮助。

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About This Book

简介



Have you ever watched someone write a check¹ to pay for something? Did you wonder how a person can pay with a piece of paper instead of cash²? That person has a checking account³.

A checking account is a special kind of bank account. If you keep your money in a checking account, you can use checks instead of cash when you buy certain things. Checks are another form of cash.

Checks are safer than cash. If you lose cash, anyone can spend it. But only *you* can spend your checks. A checking account also makes it easy to keep track of⁴ your money.

In this book, you will learn how you can open a checking account. You will also learn how to write checks. And you will learn how using a checking account can help you spend your money wisely.

Language Notes | 语言难点

1. check /tʃek/ *n.* 支票

2. cash /kæʃ/ *n.* 现金

3. checking account 支票账户

4. keep track of 看清, 记录

Lead-in 导读

你知道吗? 使用支票要比现金安全, 而且还能帮你记账呢! 想知道其中原因吗? 看完这个单元你就会明白了。

Learning Objectives 学习目标

You will be able to know:

- ▶ Why checks are safer than cash.
- ▶ How checks keep track of money.

Culture Notes 文化背景

在美国, 人们习惯携带少量现金, 以便支付小额消费。通常情况下, 人们使用信用卡或者支票。这样做既安全又方便。



Alfredo has two jobs. On Saturdays, he helps Mr Nito at the grocery store¹. After school, he works at a day-care center². He works hard for his money.

Alfredo keeps his money in a shoe box under his bed. When he needs cash, he takes it out of the box.

One day, he decides to take out \$35.00 to fix his motorcycle. "Hey, Ted!" he says to his friend. "Look at this. I have only \$15.00 left. I had \$50.00 the last time I counted." "Did you buy anything since then?" Ted asks.

Alfredo thinks for a minute. "Well, a few things, I guess. A new shirt and a birthday gift for my mom. Oh, and I took Sheila to the movies last night." "That's where your money went," Ted says. "Why do you keep it in a shoe box anyhow³? No wonder⁴ you can't keep track of your money. Besides, cash can get stolen if you

Language Notes 语言难点

1. grocery store 食品杂货店
2. day-care center 日间托儿所

3. anyhow /'enihaʊ/ adv. 随随便便地, 胡乱地
4. no wonder 怪不得

keep it around the house.” Where do you keep your money?

Keeping Money Safe → 安全存钱

The safest place to keep your money is in a bank, savings and loan association¹, or a credit union². In this book, we will use the word “bank” to mean any of these. When you put money in a bank, you get your own account. There are two kinds of accounts. One is called a savings account³. The other is called a checking account.

A savings account is for money you don’t want to spend right away⁴. To save for something that costs a lot. You put your money in a savings account.

A checking account is for money you might want to spend soon. You put that money into your checking account. You can write checks for as much money as you put in. The checks are just as good as coins and bills. But checks are safer than cash.

PUZZLER 练习

Look in the box for the word that belongs in each blank. Then write in your answer. 选词填空。

1. A _____ is the safest place to keep your money.
2. _____ can get stolen too easily.
3. You can put money that you want to spend soon in a _____ account.
4. You can use _____ the same way you use cash.

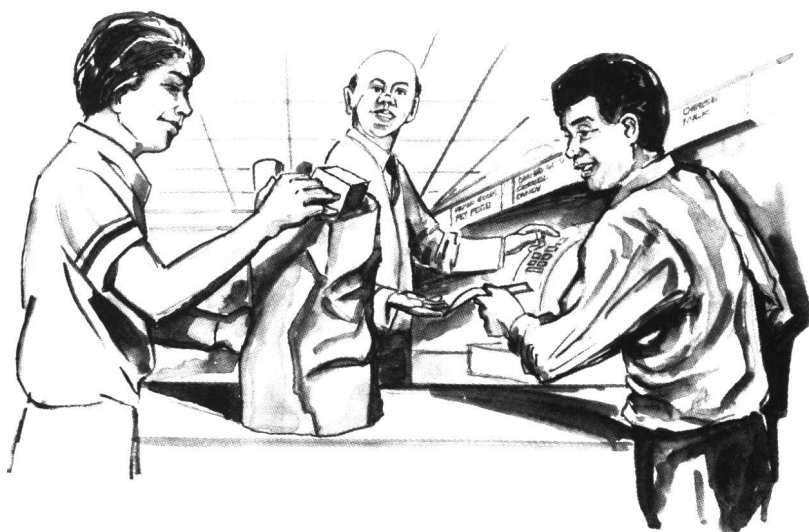
cash
bank
checks
checking

Language Notes | 语言难点

1. savings and loan association 储蓄贷款社

2. credit /ˈkredit/ union (向会员提供低息贷款的)信用合作社

3. savings account 储蓄账户
4. right away 立刻, 马上



Why Checks Are Safer than Cash

→ 为什么支票比现金安全?

A check is a piece of paper from the bank that you write on. The check tells your bank to pay someone money from your account.

But people at the bank won't pay until they make sure that you are the one who signed¹ the check.

No one else can buy things with your checks. When you pay by check at a store you have to prove that you're the person who has the checking account.

If you lose cash anyone can spend it. But only you can buy things with your checks.

How Checks Help Keep Track of Money

→ 使用支票帮助记账

Alfredo's friend Ted has a checking account. In his checkbook², Ted keeps a list of the amounts³ of money he puts into the account. He also keeps a record⁴ of the checks he writes.

The record in the checkbook helps Ted keep track of the way he spends his money.

In *Pay by Check* you will learn how to open and use a checking account. Then you can keep track of your money — and keep your money safe!

Language Notes | 语言难点

1. sign /saɪn/ v. 签署

2. checkbook /ˈtʃekbʊk/ n. 支票簿

3. amount /əˈmaʊnt/ n. 数额

4. record /ˈrekɔːd/ n. 记录

Puzzle Time → 解谜

Decide what word belongs in each blank. Then find and circle that word in the puzzle. The answers are printed across¹, down, up, backwards², and on a slant³. The answer to number 1 is circled for you. 填词并在字谜中找出该字。

1. Anyone can spend _____.
2. Only you can _____ things with your checks.
3. A(n) _____ is a piece of paper from your bank that tells the bank to pay someone money from your account.
4. You keep a record of the amounts you put into your checking _____.
5. You keep a record of the checks you _____.
6. Your record will help you keep track of the way you _____ your money.

A	C	A	S	H	B	C	S
D	E	F	G	H	I	J	P
K	L	K	C	E	H	C	E
M	B	N	O	P	Q	A	N
R	S	U	T	U	C	V	D
W	X	Y	Y	C	E	Z	A
B	C	D	O	E	T	F	G
H	I	U	J	K	I	L	M
N	N	O	P	Q	R	R	S
T	T	U	V	W	W	X	Y

Think about It → 思考题

What are the benefits can we get by using checks?

Language Notes | 语言难点

1. across /ə'krɒs/ *adv.* 横向

2. backwards /'bækwədz/ *adv.* 倒着地

3. slant /slɑːnt/ *n.* 斜面, 倾斜

Lead-in 导读

要开一个支票账户，你要填一份签名卡片，也就是签一份合同。你要向银行提供一些个人信息，包括你的通讯方式、联系电话、社会保障号码，甚至你母亲的婚前姓氏等等。为什么呢？学习完这个单元，你就能找到答案了。

Learning Objective 学习目标

You will be able to know:

- ▶ How to open a checking account, that is, how to fill a signature card, including your address, phone numbers, social security number, etc.

Culture Notes 文化背景

在美国，基本上每一个储户都可以得到支票。只要到银行开户，就可以得到一张银行卡，同时免费获得一本支票本。这一点与我国的情况明显不同。但是，如果想获得印有自己的地址的支票本，并且上面印有编号，则需要支付少量费用从银行定制。大多数商家倾向于接受编号为 500 以上的支票，因为这样的支票能证明持有者有良好的信用。

Tracy wants to open a checking account. She looks around¹ the bank. On a desk near the door she spots² a sign that says, "New Accounts". As Tracy walks up to the desk, the woman behind it looks up and smiles. "Is this where I open a checking account?" Tracy asks.

"That's right," says the woman. "I'm Ms. Lee. I'll be happy to help you." What if Tracy had not spotted the New Accounts sign? How could she find out what to do?



Tracy could ask anyone who works in the bank.

Language Notes 语言难点

1. look around 环顾，往四下看
2. spot /spɒt/ v. 发现，看到

The Signature¹ Card → 签名卡片

“The first step in opening a checking account is filling out² a form called the signature card,” Ms. Lee explains.

“Your signature is your name in your own handwriting. You sign your name on the card the same way you will sign your checks. When we want to see if the signature on a check is really yours, we match³ it to the one on the card.”

What the Bank Needs to Know → 银行要了解的情况

You write more than your signature on the card.

When you open a checking account, the bank needs to know some things about you.

“We need to know how to reach⁴ you by mail⁵ and by phone,” Ms. Lee tells Tracy.

“We also need information showing that your account belongs to you, not to someone with a name like yours.”

Part of Tracy's signature card is shown below. Ms. Lee helped Tracy find the right place to write in each of these things:

1. The address where Tracy gets her mail
2. Her phone number at home
3. Her phone number at work
4. The day, month, and year she was born
5. The name of the city where she was born

MAILING ADDRESS—STREET NO. OR P.O. BOX,⁸ CITY, STATE, ZIP CODE⁹

185 Elm Street Central City, CA 95171

PHONES—OFFICE HOME

(203) 431-9962 (203) 472-7126

DATE AND PLACE OF BIRTH

Sept. 16, 1962 Central City

Each box⁶ next to the signature card has an arrow⁷

pointing to one of the kinds of information listed above. Write each number from the list in the matching circle. The first one is done for you.

Language Notes | 语言难点

- | | | |
|---------------------------------------|--------------------------------|--------------------------------------|
| 1. signature /ˈsɪɡnɪtʃə(r)/ n. 签字, 署名 | 4. reach /ri:tʃ/ v. 与……建立联系 | 7. arrow /ˈærəʊ/ n. 箭头 |
| 2. fill out 填写 | 5. mail /meɪl/ n. 邮件, 信件 | 8. P.O. Box (即 Post Office Box) 邮政信箱 |
| 3. match /mætʃ/ v. 比较 | 6. box /bɒks/ n. (表格中的) 方格, 方格 | 9. Zip Code 邮政编码 |

Think about It → 思考题

Why does the bank need to know Tracy's birthday and the city where she was born?

Mother's Maiden Name¹ → 母亲的婚前姓氏

When you cash a check, the bank needs to make sure that you are the person named on the account. On the signature card, you write the answer to a question that only *you* can answer: What is your mother's maiden name?



A woman's maiden name is her family name² when she is born.

What is your mother's maiden name?

When people at the bank want to make sure you are who you say you are, they ask what your mother's maiden name is. Someone pretending to be you couldn't answer that question; so he or she couldn't take money out of your account.

Social Security³ Number → 社会保障号码

The bank has another way of knowing that your account belongs to you. You will be asked to write your Social Security number on the signature card.

Do you have a Social Security card?

☐ Yes

☐ No

If you answered yes, write your Social Security number here.

Language Notes | 语言难点

1. maiden /'meɪdn/ name (女子的) 婚前姓, 娘家姓

2. family name 姓

3. Social Security 社会保障

Employer → 雇主

There's a place on your signature card to write in the name of your employer¹. Your employer is the person or company you work for.

There's also a place on the signature card to write in the kind of job you have.

You can see part of Tracy's signature card below. Ms. Lee showed Tracy where to write in each of these things:

1. Her mother's maiden, or birth name²
2. Her Social Security number
3. Where she works and the kind of job she has

Match each kind of information in the list with its place on Tracy's signature card. Write each number in the matching box.

MOTHER'S FULL MAIDEN NAME
Sarah McDonald

SOCIAL SECURITY NUMBER
571-77-9416

EMPLOYER AND POSITION HELD
Benson's Department Store, Salesperson