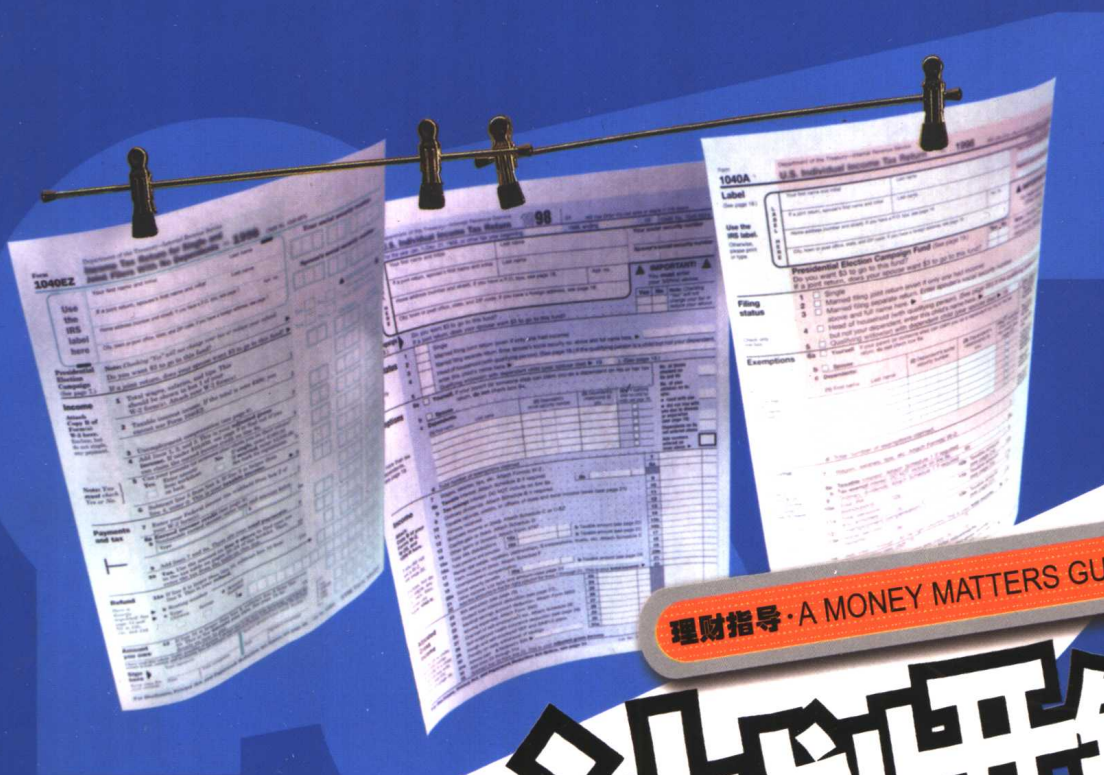




Who's in Charge? What's Important to You?
Your Fixed Yearly Expenses
Where Does Your Money Go? Your Own Budget



理财指导 · A MONEY MATTERS GUIDE

计划开销

Master Your Money



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Master Your Money

Rachel Wilson (美) 著

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写给同学的话

申蔷

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

在日常生活中，我们每个人都需要花钱，而怎样安排开销对我们青年人来说是个值得考虑的问题。本书不仅能使我们了解美国人日常的理财情况，了解美国文化，开阔眼界，同时也为我们提供了很好的理财指导，使我们真正成为金钱的主人。

一般来说，中国的青少年对于安排开销考虑较少，因为大多数家庭中是由父母理财，自己可管理和支配的只是一些零用钱。通过阅读本书，我们可以了解美国公民的各类开销，既包括大花销也包括小花销。消费者类型可以不同，每个人的爱好也会各异，但是总的说来，安排开销有六个步骤：

1. 决定重要支出；
2. 计算每月可以花钱的数目；
3. 留出固定支出；
4. 留出可变支出；
5. 决定如何支配余钱；
6. 建立理财计划。

通过实施这六个步骤，我们每个人就会做到合理计划开销。本书可读性很强，文字简练，作者在各个步骤都为读者设计了相应的思考题和课外练习、阅后理解检测题以及字谜等形式新颖多样的练习。读者在了解理财知识的同时，也提高了自己的阅读水平。

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About This Book

简介



It's fun to spend your money. But no one likes to run out of money. And you don't have to. Instead, you can plan the way you're going to spend your money.

A plan for spending money is called a budget.

Which would you rather spend more on, clothes or books? CDs or sporting events? In your budget, you can set aside more money for the things that are most important to you.

Everyone's budget is different. In this book, you will learn six steps that will help you make a budget that is just right for you.

Step 1 — Decide what things are most important to you.

Step 2 — Figure out how much you can spend every month.

Step 3 — Set aside money for fixed expenses.

Step 4 — Set aside money for variable expenses.

Step 5 — Decide how to divide the rest of your money.

Step 6 — Set up your budget.

Now, learn how to become the master of your money! Just follow the steps through the pages of this book.

Lead-in 导读

一个人如果不善理财, 就会时常捉襟见肘。两个收入相同的人, 可能会过很不一样的日子。拉里花钱缺乏计划, 每到月底便无钱可花, 而吉娜花钱极为谨慎, 总是什么都舍不得买, 看来他们俩都需要安排一下自己的花销了。

Learning Objectives 学习目标

You'll be able to:

- ▶ Realize that there are different kinds of spenders.
- ▶ Realize that planning in advance can give people control over their own money.

Culture Notes 文化背景

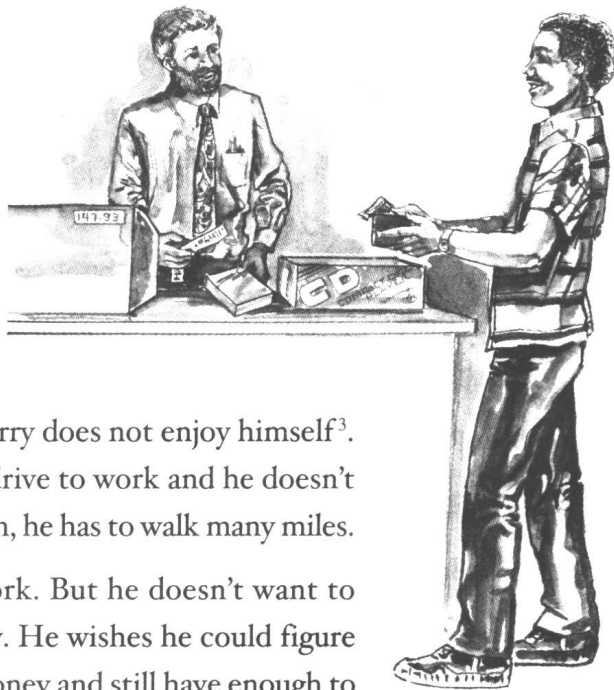
美国青少年成年(一般为18岁)以后, 大多数人便不受家长干涉, 开始自主理财。其实许多中学生也会打零工挣些零花钱。比如美国的报纸通常雇人投递, 许多中学生就在放学后送报, 还有些女孩做临时保姆, 也有一些学生到饭店去做服务员。

Larry has a good job. He earns enough money to buy many things. And, Larry really enjoys spending that money!

Larry spends his money very quickly. He gets paid every Friday, and by Monday or Tuesday, his money is all gone¹.

When he runs out of² money, Larry does not enjoy himself³. Sometimes, he can't buy gas⁴ to drive to work and he doesn't even have money for the bus. Then, he has to walk many miles.

Larry doesn't like walking to work. But he doesn't want to change the way he spends money. He wishes he could figure out⁵ how to enjoy spending his money and still have enough to last⁶ the whole week.



Language Notes 语言难点

1. gone /ɡɒn/ *adj.* 用光的

2. run out of 缺少; 无……可用

3. enjoy oneself 感到高兴; 过得愉快

4. gas /ɡæs/ *n.* (=gasoline) 汽油

5. figure out 弄明白

6. last /lɑːst/ *v.* 维持

Why does Larry run out of money?

Larry Takes Charge → 拉里支配

Larry is tired of¹ running out of money. He decides to budget² his money.

First, Larry figures out how much he needs each week for things like gas. Then, he can spend the rest of his money on anything he wants.

Larry knows that he gets paid \$200.00 every week. He figures out that he will need \$125.00 for food, gas, and other things.

How much will Larry have left over to spend any way he wants?

Write your answer in Larry's budget.

Larry's Budget	
Pay	\$200.00
Things I need	- 125.00
Things I want	\$

Larry can spend \$75.00 a week on anything he wants. He can spend it as fast as he likes.

Larry will always be a fast spender³. But now, his budget puts him in charge of his money.

Summing up → 总结

Match the phrases to complete the ideas. Draw a line from the words on the left to the words on the right. The first pair is done for you. 依据示例, 连线完成句子。

- | | |
|--------------------------------|---------------------------------------|
| 1. Larry is | a. between his needs and his wants. |
| 2. Larry used to | b. a fast spender. |
| 3. Now Larry divides his money | c. run out of money. |
| 4. Having a budget | d. puts Larry in charge of his money. |

Language Notes | 语言难点

1. be tired of doing sth. 厌倦做某事 2. budget /'bʌdʒɪt/ v. 编制预算: 安排开支 3. fast spender 花钱大手大脚者



A Slow Spender → 花钱谨慎者

Gina is a slow spender. She dreams of buying¹ many things. But she never buys them because she's afraid of running out of money. She's afraid she won't have enough to pay for² the things she needs.

Gina earns enough money to buy some of the things she dreams about. Her problem is that she just doesn't know how much she can spend for such things.

Gina could go on dreaming about buying things but not really buying them. Or, Gina could plan the way she spends her money. She could make a budget.

What do you think Gina should do?

Language Notes | 语言难点

1. dream of doing sth. 梦想做某事

2. pay for 为……付钱

Gina Takes Charge → 吉娜支配

Gina decides to budget her money. She figures out that \$150.00 a week will take care of* her food, clothes, and other needs. How much does that leave her for the things she wants? Write the answer in Gina's budget.

Gina's Budget

Pay	\$255.00
Things I need	-150.00
Things I want	\$

Gina can spend \$105.00 a week on anything she wants. And she will still have enough for her needs.

Gina will always be a slow spender. But now her budget puts her in charge of her money.

Who's in Charge? → 由谁支配

Circle the correct words to complete each sentence. 选择正确答案完成句子。

- Now, Larry can always drive to work because
 - he spends all his money as soon as he's paid.
 - he plans the way he's going to spend his money.
- Now, Gina is not afraid to buy things because
 - she has a budget.
 - she just dreams about having fun.
- You can take charge of your money if you
 - don't think about it.
 - have a budget.

Think about It → 思考题

Are you a fast spender or a slow spender? Do you budget your money?

Activity → 活动

After-class Activity 课外练习

Keep a record of how you spend your money.

Lead-in 导读

三个好朋友爱好各异。虽然每个人拥有的钱一样多，可花法却不尽相同，他们分别是怎样消费的呢？读完本单元后你就完全清楚了。

Learning Objectives 学习目标

You'll be able to:

- ▶ Recognize what things you spend your money on.
- ▶ Recognize that how people budget their money will depend on their own personal likings.

Culture Notes 文化背景

许多美国人（尤其是年轻人）没有属于自己的房子，他们租住别人的房子。一个原因是他们经济能力有限，暂时不能拥有自己的房子。另一个原因是美国人是个静不下来的民族，他们总喜欢搬家，只要事业有进步，收入有提高，他们不会依恋被看做家的房子。

May, Don, and Linda are friends. During the week, they work together. And once in a while, they go someplace¹ together on a weekend.

But many times, the three friends can't agree on² where to go. They can't agree because they are very different from one another. They like different things.

Don likes to go to rock concerts³. He also spends a lot of time listening to CDs. Music is very important to Don.

May likes sports. On weekends, she wants to go to games. Sometimes, she plays team sports⁴ or works out in a gym⁵.

Linda loves clothes. She spends her free time shopping. Linda would rather arrange her clothes closet⁶ than go to a rock concert or a football game.



Language Notes | 语言难点

1. someplace /'sʌmpleɪs/ *adv.*

(=somewhere) 在某处；到某处
2. agree on 达成协议；意见一致

3. rock concert 摇滚音乐会

4. team sports 团队性运动(如足球、篮球等)

5. gym /dʒɪm/ *n.* 体育馆

6. closet /'kloʊzɪt/ *n.* 衣柜

How about You? → 你的情况

What's important to you? List some things that you like.

Three Spenders → 三种花钱者

How do you think May, Don, and Linda spend their money? Circle your answers. 你认为梅，唐和琳达会如何花钱? 请圈选正确答案。

1. Don likes music. Would he spend more on

☐ shoes

or

☐ CDs?

2. May likes sports. Would she spend more on

☐ baseball games

or

☐ rock concerts?

3. Linda likes clothes. Would she spend more on

☐ eating out

or

☐ dresses?

What kind of spender are you?

I like _____.

I want to spend my money on _____.

People are different from one another. They like different things; so they spend their money differently.



Three Budgets → 三种理财计划

May, Don, and Linda all have the same amount¹ of money to spend. The pay each one takes home from work adds up to² \$600.00 a month.

Each of the three friends has a plan for spending the \$600.00. But their three budgets are different from one another.

Don's Budget

Rent ³	\$280.00
Food	80.00
Car Care ⁴ and gas	90.00
Clothes	25.00
Other things I need	40.00
Music	50.00
Sports	10.00
Other things I want	+25.00
TOTAL	\$ 600.00

May's Budget

Rent	\$250.00
Food	100.00
Car Care and gas	110.00
Clothes	30.00
Other things I need	30.00
Music	10.00
Sports	60.00
Other things I want	+10.00
TOTAL	\$ 600.00

Linda's Budget

Rent	\$300.00
Food	75.00
Bus fare ⁵	25.00
Clothes	100.00
Other things I need	35.00
Music	20.00
Sports	5.00
Other things I want	+ 40.00
TOTAL	\$ 600.00

Language Notes | 语言难点1. amount /ə'maʊnt/ *n.* 数量

2. add up to 合计达

3. rent /rent/ *n.* 租金

4. car care 汽车保养

5. fare /feə(r)/ *n.* 费用

Making Choices → 选择

Use the three budgets to answer the questions. Circle your answers. 利用三种预算回答问题并圈选正确答案。

1. Who pays the highest rent?

☐ May ☐ Don ☐ Linda

2. Who does not have a car?

☐ May ☐ Don ☐ Linda

3. Who spends the most for clothes?

☐ May ☐ Don ☐ Linda

4. Who pays the lowest rent?

☐ May ☐ Don ☐ Linda

5. Who sets aside* the most for food?

☐ May ☐ Don ☐ Linda

6. Who spends the most on sports?

☐ May ☐ Don ☐ Linda

7. Who spends the least for clothes?

☐ May ☐ Don ☐ Linda

8. Who spends the most on music?

☐ May ☐ Don ☐ Linda

Many people budget their money. Then, they can set aside more for the things that are important to them. They can set aside less for the things they don't care much about.

The rest of this book will help you make a budget that will be right for you.

Activity → 活动

After-class Activity 课外练习

Make simple budgets similar to those in the unit, listing the most important things for you.