

NATIONAL  
GEOGRAPHIC

READING EXPEDITIONS™

国 家 地 理

科学探索丛书



KIDS MAKE A DIFFERENCE

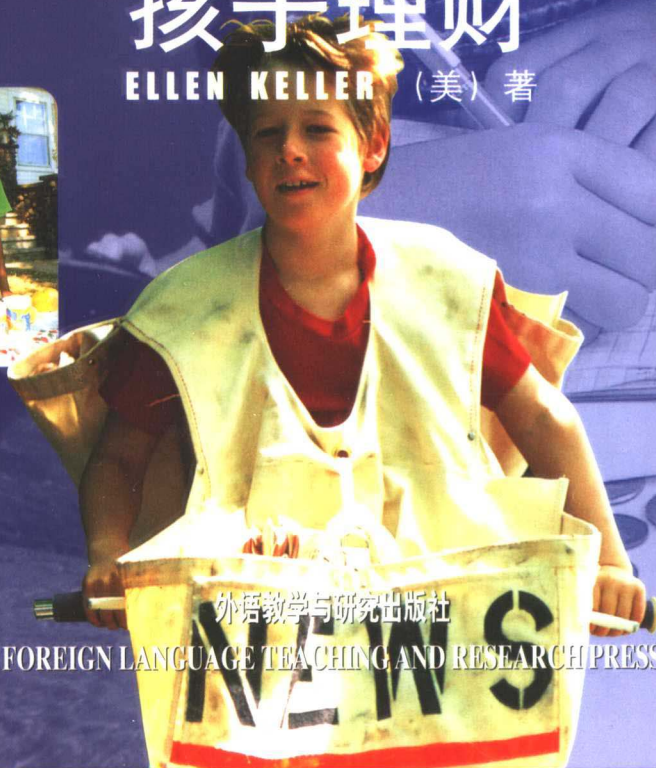
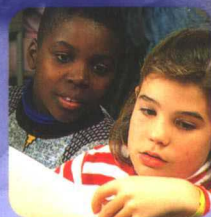
别小看孩子

# Kids

## Manage Money

### 孩子理财

ELLEN KELLER (美) 著



外语教学与研究出版社

FOREIGN LANGUAGE TEACHING AND RESEARCH PRESS

---

## 致读者

---

**如**果你希望读到地道的英语，在享受英语阅读乐趣的同时又能增长知识、开拓视野，这套由外语教学与研究出版社与美国国家地理学会合作出版的“国家地理科学探索丛书”正是你的选择。

“国家地理科学探索丛书”分为9个系列，内容涉及自然科学和社会研究，秉承《国家地理》杂志图文并茂的特色，书中配有大量精彩的图片，文字通俗易懂、深入浅出，将科学性和趣味性完美结合，称得上是一套精致的小百科。

这套丛书以英文注释形式出版，注释由国内重点中学教学经验丰富的英语教师完成。特别值得推荐的是本套丛书在提高青少年读者英语阅读能力的同时，还注重培养他们的科学探索精神、动手能力、逻辑思维能力和沟通能力。

本丛书既适合学生自学，又可用于课堂教学。丛书各个系列均配有一本教师用书，内容包括背景知识介绍、技能训练提示、评估测试、多项选择题及答案等详尽的教学指导，是对课堂教学的极好补充。

本套丛书是适合中学生及英语爱好者的知识读物。

# 国家地理科学探索丛书

## 自然科学系列

### 地球科学

火山与地震  
环绕我们的大洋  
天气与气候  
地球历史揭秘  
探索太空

### 人体

人体机器  
了解大脑  
战胜疾病  
保持健康  
健康的选择

### 物理科学

物质无处不在  
神奇的光和声  
机械运动  
走进电的世界  
力与运动

### 生命科学

神奇的动物  
植物的力量  
你和你的基因  
观察细胞  
保护地球母亲

### 今日科学聚焦

让全世界人都吃饱  
全球变暖  
濒危物种  
能源利用  
漫游因特网

### 实地科学探索

探索古代文明  
水下探宝  
恐龙探究  
保护灵长类动物  
保护海洋

## 社会研究系列

### 文明的进程

中国  
埃及  
希腊  
墨西哥  
罗马

### 美国之旅

东北部  
东南部  
西南部  
中西部  
西部

### 别小看孩子

孩子关心地球  
**孩子理财**  
孩子是消费者  
孩子掌握信息沟通



NATIONAL  
GEOGRAPHIC

国 家 地 理  
科学探索丛书

KIDS MAKE A DIFFERENCE

别小看孩子



# Kids

## Manage Money

# 孩子理财

Ellen Keller (美) 著  
余国英 注

外语教学与研究出版社

FOREIGN LANGUAGE TEACHING AND RESEARCH PRESS

北京 BEIJING

(京)新登字 155 号

京权图字: 01-2003-3275

图书在版编目(CIP)数据

别小看孩子 孩子理财/(美)凯勒(Keller, E.)著;余国英注.—北京:外语教学与研究出版社, 2003.9

(国家地理科学探索丛书·社会研究系列)

ISBN 7-5600-3731-3

I. 别… II. ①凯… ②余… III. 英语—语言读物,财务管理 IV. H319.4:TS

中国版本图书馆 CIP 数据核字(2003)第 088943 号

Copyright © (2002) National Geographic Society. All rights reserved.

Copyright © (2003) (in English-Chinese bilingual) National Geographic Society. All rights reserved.

国家地理科学探索丛书(英文注释版)由美国北极星传媒有限公司策划并授权出版

别小看孩子

孩子理财

ELLEN KELLER (美) 著

余国英 注

\* \* \*

责任编辑:余 军

执行编辑:周 晶

出版发行:外语教学与研究出版社

社 址:北京市西三环北路 19 号(100089)

网 址: <http://www.fltrp.com>

印 刷:北京大学印刷厂

开 本:740×975 1/16

印 张:2

版 次:2003 年 11 月第 1 版 2003 年 11 月第 1 次印刷

书 号:ISBN 7-5600-3731-3/H·1880

定 价:5.90 元

\* \* \*

如有印刷、装订质量问题出版社负责调换

制售盗版必究 举报查实奖励 (010)68917826

版权保护办公室举报电话:(010)68917519

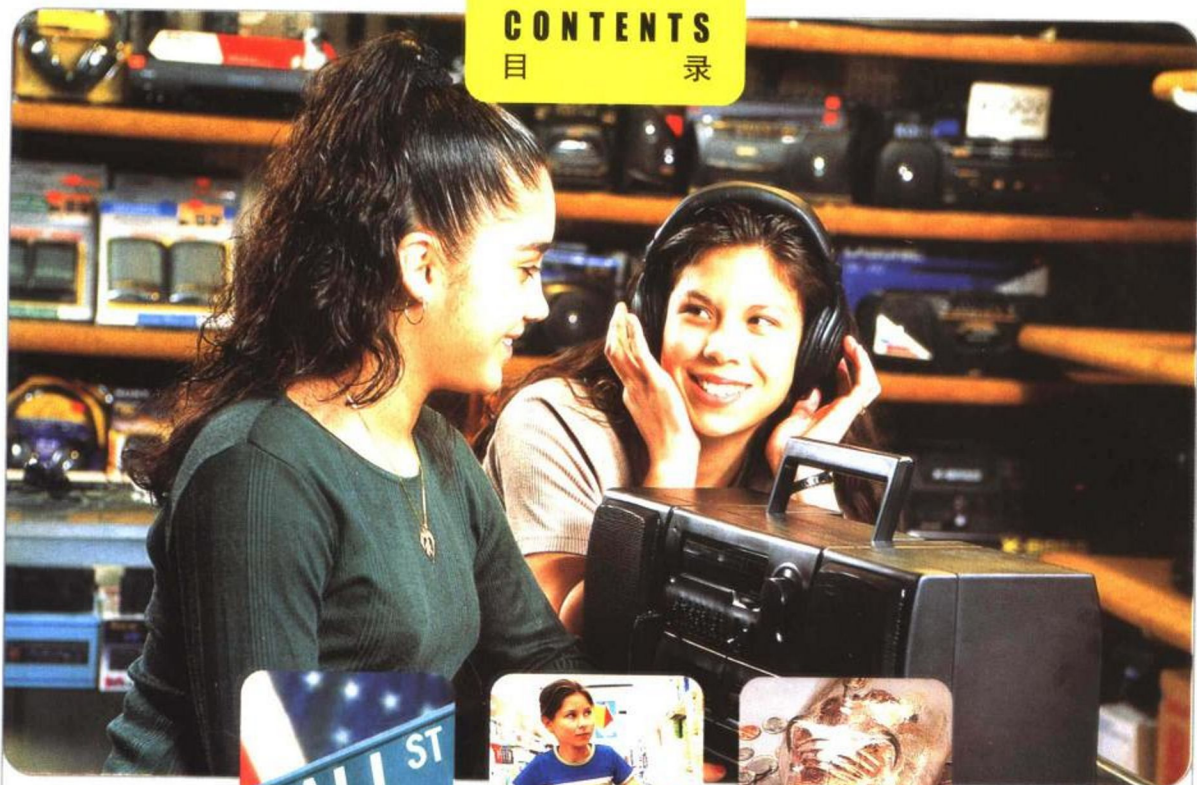
此为试读,需要完整PDF请访问: [www.ertongbook.com](http://www.ertongbook.com)



# CONTENTS

目

录



Introduction .....	4	Chapter 3 .....	18
引言		第三章	
<i>Why Money?</i>		<i>Saving Money</i>	
为什么需要钱?		存钱	
Chapter 1 .....	6	Chapter 4 .....	23
第一章		第四章	
<i>The Story of Money</i>		<i>Making and Using a Budget</i>	
钱的来历		计划用钱	
Chapter 2 .....	11	Chapter 5 .....	26
第二章		第五章	
<i>Earning Money</i>		<i>Kids Take Action</i>	
挣钱		孩子们行动起来	
Index .....	31		
索引			



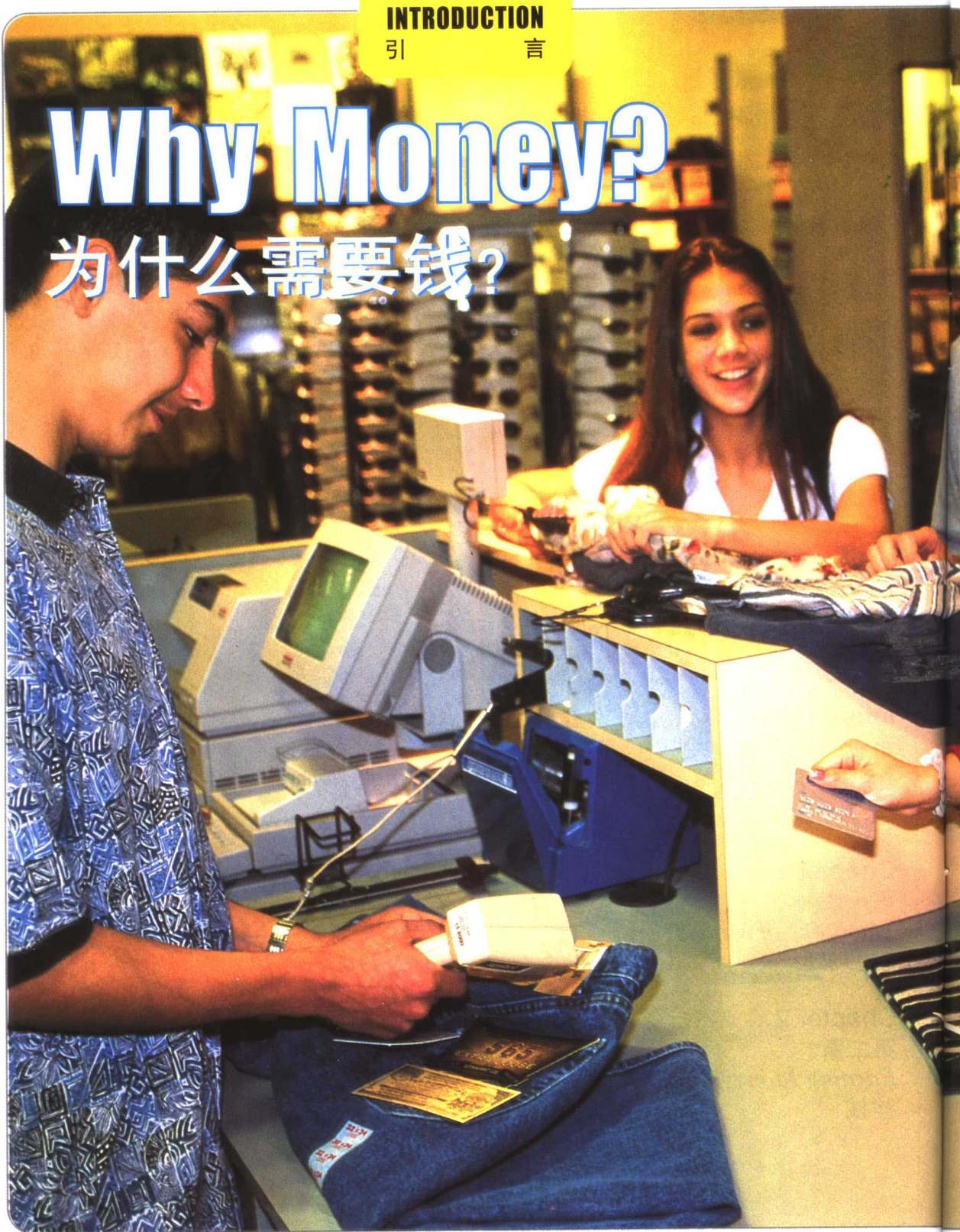
INTRODUCTION

引

言

# Why Money?

为什么需要钱?







We all need money to pay for the things we need and want. We need money to pay for goods<sup>1</sup> such as food and clothes. We need money to pay for services<sup>2</sup> like getting a haircut or going to the doctor.

Think of all the different things you and your family spend money on.

- rent<sup>3</sup> or house payments<sup>4</sup>
- telephone
- electricity
- food
- car payments and gas
- bus, train, and plane fares<sup>5</sup>
- cable TV<sup>6</sup>, video rentals<sup>7</sup>
- movies, games, and other entertainment<sup>8</sup>



What did people do before there was money?

- |                  |    |          |
|------------------|----|----------|
| 1. goods         | // | 商品       |
| 2. service       | // | 服务       |
| 3. rent          | // | 租金       |
| 4. house payment |    | 房款       |
| 5. fare          | // | 车费, 飞机票价 |
| 6. cable TV      |    | 有线电视     |
| 7. video rental  |    | 录像带租金    |
| 8. entertainment | // | 娱乐       |



# The Story of Money

## 钱的来历

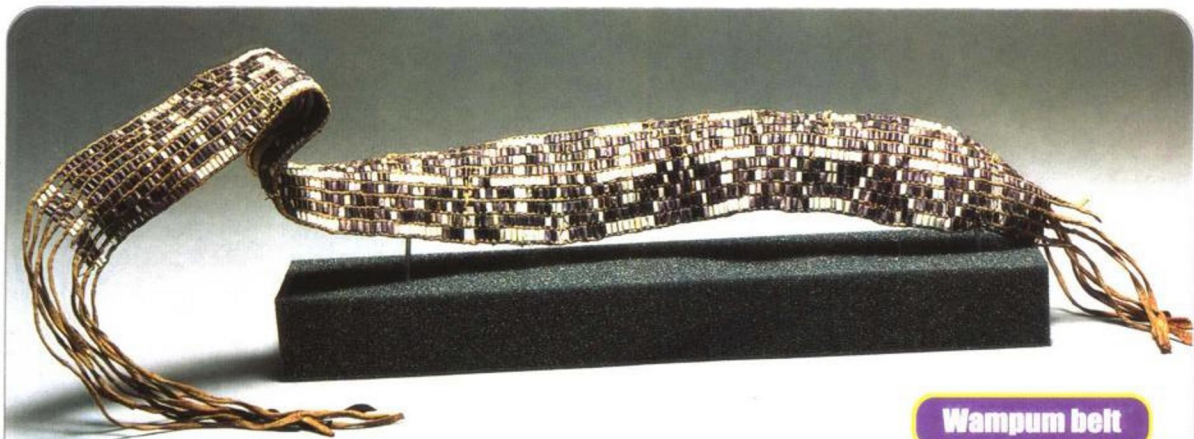
*Long ago, people did not need money. People hunted for food. They gathered wild berries<sup>1</sup> and other plants. They made clothes from animal skins<sup>2</sup>. They found shelter<sup>3</sup>.*

As time passed, people settled<sup>4</sup> in villages. They planted crops and made what they needed. Sometimes, families produced more than they needed. They started to barter<sup>5</sup>, or trade, with other families. One family might grow extra rice and exchange<sup>6</sup> the rice for a cow they needed. Later, people began using money as a means<sup>7</sup> of exchange. However, it was not the kind of money you use today.

**What did European<sup>8</sup> explorers<sup>9</sup> and Native Americans<sup>10</sup> use as "money"?**

1. wild berry		野生浆果
2. skin	n.	皮. 毛皮
3. shelter	n.	住所. 庇护所
4. settle	v.	定居
5. barter	v.	作物物交换
6. exchange	v.	交换
7. means	n.	方法. 手段
8. European	adj.	欧洲的
9. explorer	n.	探险者
10. Native American		印第安人





**Wampum belt**

## Goods as Money

Early people used different items<sup>1</sup> as a form of money to “pay” for a product or a service.

shells<sup>2</sup> and whales<sup>3</sup> teeth

strings of beads<sup>4</sup> called wampum<sup>5</sup>

jewels<sup>6</sup>

rice and salt

cattle<sup>7</sup> and oxen<sup>8</sup>

large stones

furs<sup>9</sup> and dried fish

gold nuggets<sup>10</sup>



The Chinese were the first to use paper money, probably as early as A.D. 1000s. The Italian explorer Marco Polo<sup>18</sup> saw the Chinese using paper money when he visited China in the 1200s. However, it took some time for European countries to see the value of using paper money. They didn't start using paper until the 1600s.



**What do these items tell you about the people who used them as money and how they lived?**

## Coins<sup>11</sup> and Paper

During the 600s B.C., people in the ancient kingdom<sup>12</sup> of Lydia<sup>13</sup> began using coins. The coins had a lion's head stamped<sup>14</sup> on them to show that the king of Lydia had given them a guaranteed<sup>15</sup> value. Traders<sup>16</sup> soon found that coins were easier to handle<sup>17</sup> than goods and lasted a long time. Later, other countries began to make their own coins.

1. item	物品
2. shell	动物的壳
3. whale	鲸(俗称鲸鱼)
4. string of beads	串珠子
5. wampum	贝壳串珠
6. jewel	珠宝
7. cattle	牛(总称)
8. ox	(公/ oxen) 牛、公牛
9. fur	毛皮
10. gold nugget	金块
11. coin	硬币
12. kingdom	王国
13. Lydia	吕底亚(古代小亚细亚王国)
14. stamp	印
15. guarantee	担保
16. trader	商人
17. handle	处理
18. Marco Polo	马可·波罗(意大利旅行家)



## Early American money



## Money Through the Ages

- In 2500 B.C., the people of Babylon<sup>8</sup> used clay<sup>9</sup> tablets<sup>10</sup> for money. These tablets were used like the checks<sup>11</sup> we write today.
- Before refrigeration<sup>12</sup>, salt was highly prized<sup>13</sup> for cooking and preserving<sup>14</sup> meat. Bars<sup>15</sup> of salt became a form of money. Many people who lived by the ocean traded salt for<sup>16</sup> goods.
- Native Americans used beads made of clam<sup>17</sup> shells as money. The beads, called wampum, were strung together in patterns<sup>18</sup> representing<sup>19</sup> different villages. European explorers and settlers also used wampum to trade with Native Americans and each other.



Today, only governments issue<sup>1</sup> money. In our country, the United States Mint<sup>2</sup> makes all the coins. These coins are made of a mixture<sup>3</sup> of copper<sup>4</sup>, nickel<sup>5</sup>, and silver. The Bureau of Engraving and Printing<sup>6</sup> designs<sup>7</sup> and prints the paper money we use.



**What other kinds of money do people use today?**

1. issue	v.	发行
2. United States Mint		美国铸币厂
3. mixture	n.	混合物
4. copper	n.	铜
5. nickel	n.	镍
6. Bureau of Engraving and Printing		(美国)制版与印刷局
7. design	v.	设计
8. Babylon		巴比伦
9. clay	n.	黏土
10. tablet	n.	刻写板; 简
11. check	n.	支票
12. refrigeration	n.	冷冻; 冷藏
13. prize	v.	珍视
14. preserve	v.	保存
15. bar	n.	条; 块
16. trade...for...		用……交换……
17. clam	n.	蛤
18. pattern	n.	图案
19. represent	v.	代表



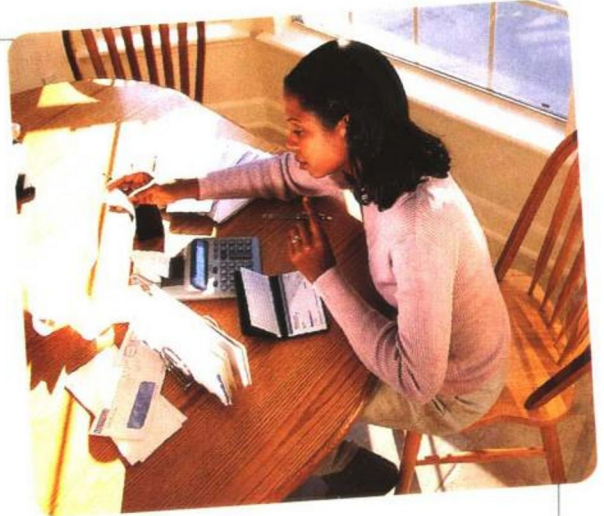
# Money Today

*Today, we have many ways to pay for things. We don't use only coins or paper money. Often, people prefer to pay for things with checks or credit cards<sup>1</sup>. Paying with a check or credit card is easier and safer than carrying around a lot of "real" money.*

## Paying with a Check

A check is a substitute<sup>2</sup> for cash<sup>3</sup>. Checks are used in two main ways: to pay for things or as payment for work. People write checks to pay bills<sup>4</sup>. People receive paychecks<sup>5</sup> when they work.

- |                     |    |            |
|---------------------|----|------------|
| 1. credit card      |    | 信用卡        |
| 2. substitute       | it | 替代品        |
| 3. cash             | it | 现金         |
| 4. pay a bill       |    | 付账         |
| 5. paycheck         | it | 付薪用的支票     |
| 6. checking account |    | (支票)活期存款账户 |
| 7. owe              | it | 欠          |
| 8. trike            | it | 三轮车        |
| 9. memo             | it | 备注         |
| 10. amount          | it | 数量         |
| 11. signature       | it | 签名         |



### How a Check Works

**Suppose you have \$100 in a bank checking account<sup>6</sup>. You owe<sup>7</sup> someone \$20. You write that person a check for \$20. That person will take your check to a bank to get the cash.**

**Your bank will pay the \$20 to the other person's bank. Now you have \$80 left in your checking account.**

Your name  
and address

Chris Jeffries  
123 Main Street  
Alexandria, Virginia 12345

Today's date

The person or  
store you are  
paying

DATE April 3, 2001

100

PAY TO THE  
ORDER OF

Ike and Mike's Bikes and Trikes<sup>8</sup>

\$ 241.12

Two hundred forty one and

12  
100

DOLLARS

MEMO<sup>9</sup> new bike

Amount<sup>10</sup> of  
money you  
are paying

Chris Jeffries

Your signature<sup>11</sup>



## Paying with a Credit Card

The Flatbush National Bank in Brooklyn, New York, issued the first credit cards. Only bank customers<sup>1</sup> could use the credit card at two or three different stores near the bank. Today, people use credit cards to buy almost anything, and they use them almost anywhere in the world!

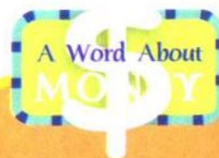
1. customer	<i>n.</i>	顾客 客户
2. charge	<i>v.</i>	记账
3. check up		核对 检验
4. supply	<i>n.</i>	用品
5. minimum	<i>n.</i>	最少量
6. interest	<i>n.</i>	利息
7. trust	<i>v.</i>	信任
8. account number		账号
9. past due amount		过期账款
10. new balance		余额
11. minimum payment due		最低应付款
12. payment due date		付款限期
13. payable	<i>adj.</i>	可支付的
14. portion	<i>n.</i>	部分
15. statement	<i>n.</i>	银行报告 银行结单
16. enclosed	<i>adj.</i>	附有的

Paying with a credit card is really borrowing money from a credit card company. Before a company, bank, or store lets you charge<sup>2</sup> items on its credit card, it will check up<sup>3</sup> on you.

The company wants to be sure you pay your bills. Then it will issue you a credit card. You have to be 18 before you can get a credit card in your own name.

Here's how a credit card works. Imagine that you are shopping for school supplies<sup>4</sup> with your mom. When you're ready to pay for your supplies, your mom gives the sales person a credit card.

The credit card company pays the store where you charged your school supplies. Your mom now owes the credit card company for the school supplies you charged. She can pay all of what she owes at the end of the month or... she can pay the minimum<sup>5</sup>, or only a small part, of the bill. If she does not pay the full amount that she owes, she must pay interest<sup>6</sup>. Interest is an extra charge you must pay for borrowing money.



The word **credit** comes from the Latin word **creditus** which means "to trust<sup>7</sup>." So when someone gives you credit, it means that they trust you.



**ACCOUNT NUMBER<sup>8</sup>**  
0000 0000 0000 0001

**WRITE IN  
AMOUNT  
OF PAYMENT**



**PAST DUE AMOUNT<sup>9</sup>**  
\$12.75

**NEW BALANCE<sup>10</sup>**  
\$176.50

**MINIMUM PAYMENT DUE<sup>11</sup>**  
\$18.00

**PAYMENT DUE DATE<sup>12</sup>**  
5/31/01

Please make check payable<sup>13</sup> to First KIDS. Send this top portion<sup>14</sup> of statement<sup>15</sup> with payment in enclosed<sup>16</sup> envelope.



# Earning Money

## 挣钱

*Throughout<sup>1</sup> history, children have worked. Some children earned money to help their families. Some children earned money to buy things that they needed or wanted.*

Today, children earn or get money in many different ways.

- receiving a gift
- getting an allowance<sup>2</sup>
- doing chores<sup>3</sup> at home
- performing<sup>4</sup> a service, such as baby-sitting<sup>5</sup>
- making and selling goods

What are some ways kids earned money in the past?

- |                 |      |          |
|-----------------|------|----------|
| 1. throughout   | ju:z | 贯穿       |
| 2. allowance    | n.   | 零花钱      |
| 3. chore        | n.   | 家庭杂务     |
| 4. perform      | v.   | 做; 进行    |
| 5. baby-sitting | n.   | 代人临时照看小孩 |







## Kids at Work

Long ago, children often had jobs. There were no laws<sup>1</sup> to protect them. Children worked long hours at hard jobs. They worked in unsafe<sup>2</sup> and unhealthy<sup>3</sup> places. They earned very little money for their hard work.

Some children sold newspapers on city street corners. These kids were called "newsies"<sup>4</sup>. Many of them were orphans<sup>5</sup>. Their jobs helped to pay for their room and food. Other children worked in mines<sup>6</sup>, at home, or in factories. Many worked in the textile industry<sup>7</sup>, making clothes by hand. They were paid not by the hour, but for each item they finished.

Today, there are laws regulating<sup>8</sup> child labor<sup>9</sup>. You have to be 16 or over to work. Children ages 14 and 15 are allowed to work, but in a limited<sup>10</sup> number of jobs. They can only work outside of school hours.



- |                     |            |        |
|---------------------|------------|--------|
| 1. law              | <i>n</i>   | 法律     |
| 2. unsafe           | <i>adj</i> | 不安全的   |
| 3. unhealthy        | <i>adj</i> | 对健康有害的 |
| 4. newsie           | <i>n</i>   | 报童     |
| 5. orphan           | <i>n</i>   | 孤儿     |
| 6. mine             | <i>n</i>   | 矿井     |
| 7. textile industry |            | 纺织业    |
| 8. regulate         | <i>v</i>   | 规定     |
| 9. child labor      |            | 童工     |
| 10. limited         | <i>adj</i> | 有限的    |

# Getting an Allowance

An allowance is an amount of money given to children regularly<sup>1</sup> by an older person. Some people believe that children should get an allowance. Others do not.

Some children do chores at home to earn their allowance. They might clean their room or take out the trash<sup>2</sup>. Other children are paid an allowance whether or not they do any jobs at home.

Getting an allowance is a good way for you to learn to budget<sup>3</sup>, or plan, what to do with your money. Allowances help you plan ahead. Since you get the same amount of money each time, you can plan how best to use it. You can decide whether to save or to spend your money.

**What are some other ways kids can earn money?**

- |              |     |     |
|--------------|-----|-----|
| 1. regularly | adv | 定期地 |
| 2. trash     | n   | 垃圾  |
| 3. budget    | v   | 作预算 |





# Starting a Business

*One way to earn money is to start your own business. You can have fun, earn extra cash, and learn lessons in responsibility<sup>1</sup>. You can earn money doing odd jobs<sup>2</sup> and by helping others.*

## Starting a Service-oriented<sup>3</sup> Business

You can run a business that offers a service. A service is a job or task that you do for people. Your customers pay you for the service that you do for them.

Here are some service jobs you might consider.

mowing<sup>4</sup> lawns<sup>5</sup>  
shoveling<sup>6</sup> snow  
washing cars  
baby-sitting  
delivering<sup>7</sup> newspapers  
running errands for<sup>8</sup> the elderly  
reading aloud to people  
tutoring<sup>9</sup> younger children  
walking dogs and feeding cats

- |                       |             |         |
|-----------------------|-------------|---------|
| 1. responsibility     | <i>n.</i>   | 责任      |
| 2. do odd job         |             | 打零工     |
| 3. service-oriented   | <i>adj.</i> | 服务性的    |
| 4. mow                | <i>v.</i>   | 割草      |
| 5. lawn               | <i>n.</i>   | 草坪      |
| 6. shovel             | <i>v.</i>   | 铲       |
| 7. deliver            | <i>v.</i>   | 发送      |
| 8. run errands for    |             | 为……跑腿   |
| 9. tutor              | <i>v.</i>   | 教, 辅导   |
| 10. tip               | <i>n.</i>   | 提示      |
| 11. direction         | <i>n.</i>   | 指示      |
| 12. be aware of       |             | 知晓      |
| 13. specific          | <i>adj.</i> | 明确的     |
| 14. polite            | <i>adj.</i> | 有礼貌的    |
| 15. be satisfied with |             | 对……感到满意 |

## Tips<sup>10</sup>

### for Working

- Arrive on time.
- Agree on a price before you begin work.
- Ask if there are any directions<sup>11</sup> you need to follow or anything you should be aware of<sup>12</sup>. Be specific<sup>13</sup> about what you have to do.
- Be polite<sup>14</sup>.
- Check that your customer is satisfied with<sup>15</sup> your work.

