



工业和信息化高职高专“十二五”
规划教材立项项目

会计专业英语

Accounting English

孙晓媛 ◎ 主编

王艺 赵玮 刘百芳 ◎ 副主编

高丽萍 ◎ 主审

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21世纪高等职业教育财经类规划教材

Financial
Accounting



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内 容 提 要

本书充分体现了高等职业教育的特色, 理论内容以“必需、够用”为准则, 注重培养学生的职业素养, 突出了实用性。本书主要包括10个教学单元, 每个单元均包含学习目标、正文、词汇以及课后练习4个部分。所选内容涵盖会计概论, 会计核算的一般原则, 会计等式与复式记账, 日记账与分类账, 会计循环过程, 资产, 负债, 所有者权益, 资产负债表和损益表, 现金流量表。另外, 在书后附有正文的中文翻译以及练习答案。

本书既可作为大专院校财务会计类专业教材, 也可作为各类会计从业人员的参考用书。

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近 30 年来,我国取得巨大的进步,靠的是改革开放带来的经济腾飞。经济的发展使得财经类学科一时成为显学,财经类专业也成为了大中专院校的热门专业。

当前,企业对财经类人才的需求又开始呈现增长的态势,但同时企业对财经类人才的要求与以往相比也越来越高。因此,能够培养出数量充足,而且素质和技能较高、能够充分适应和满足企业需求的财经类人才,已成为未来高职高专院校亟待探索和解决的问题。

何谓高层次的财经人才,首先,应该有科学、完整、宽厚、扎实的专业知识,现在市场细分,岗位细分,越是细分,就对人才的要求越综合,就越需要具备综合知识,以做好细分后的工作;其次,需要有较强的实践能力,能够高质量地承担第一线工作,并且能够在实践中不断地发展自己。要培养出这样一支高素质、高技能的应用型、技术性人才队伍,就要摸索出一套有效的人才培养模式,做好高校人才培养工作。

教材建设在高校人才培养中占有重要的地位。基于这一点,人民邮电出版社在广泛征求全国高职高专财经类专家、学者和教师意见的基础上,组建了 21 世纪高等职业教育财经类规划教材编写委员会,以课题研究的形式,组织全国多所知名财经院校教师,召开了多次教材建设研讨会,从而确立了系列规划教材的编写思路和编写体例,并对系列规划教材的大纲和内容进行了深入研讨和论证,几易其稿,终能付梓。

本系列规划教材涉及财务会计、财政金融、市场营销、工商管理、经济贸易、物流管理、电子商务等多个方向,其内容既体现教育部发布的 16 号文件精神,又与高职高专院校教学实践相结合,具有鲜明的编写特色。

1. 整体策划,项目推进。本系列规划教材注重专业整体规划,从分析专业工作岗位入手,获得专业核心技能和岗位核心技能,进而来组织教材选题,安排教材结构和内容。同时,本系列教材采用项目研究、整体推进的形式,可以有效保证各专业教材内部之间的衔接性和系统性。

2. 定位准确,紧扣改革。本系列规划教材紧扣教学改革,体现教育部发布的《关于全面提高高等职业教育教学质量的若干意见》的文件精神,专业核心课程以应用知识为主,重点是培养学生解决实际问题的能力,满足培养应用型人才的教学需求。

3. 理论够用,突出技能。本系列规划教材遵循“以就业为导向,工学结合”的原则,以实用为基础,根据企业的岗位需求进行课程体系设置和教材内容选取,理论知识以“够用”为度,突出工作过程导向,突出技能的培养。在编写体例上将案例教学方式和项目教学方式与不同的课程合理结合,以期能够更贴近教学实际。

为了提升教学效果和满足学生的学习需求,本系列规划教材大部分还建设了配套的立体化教学辅助资源,包括多媒体课件、电子教案、实训资料、习题及答案、生动的教学案例及案例分析,部分教材还配有图片、动画和视频等教学资源。

期望通过本系列规划教材的推出,能够为推动财经类专业职业教育教学模式、课程体系和教学方法的改革贡献一份力量。同时,我们也希望能有更多的专家和老

参与到本系列规划教材的建设中来,对教材提出宝贵的意见和建议。

会计专业英语是会计及相关专业的拓展领域课程。本书以企业的实际会计工作过程为主线,并结合企业工作岗位对会计人员知识、能力和素质的要求设计教材内容。

本书在进行理论教学的同时,更强调内容的实用性、实践性和职业性,以够用为度。全书详细介绍会计等式与复式记账、日记账与分类账、会计循环、资产、负债、所有者权益、资产负债表与损益表、现金流量表等内容。

本书从学生的接受能力出发,选取难易适中的课程内容,并有效地结合会计和英语这两个概念,充分体现了培养高职高专应用型人才的特点。本书主要包括 10 个教学单元,每个单元均包括学习目标、正文、词汇、课后练习 4 个部分。正文侧重实用性,以必需、够用为度,课后练习侧重于培养学生用英语处理日常会计业务的实际操作能力。

通过 10 个教学单元的学习和训练,学生不仅能够熟练掌握会计基本理论知识、基本会计业务、会计报表等方面的专业知识,而且能够运用英语处理日常会计业务、进行英文报表的编制并结合相关英文资料给企业提供合理化建议。

本书的参考学时为 40~50 学时,建议采用理论实践一体化教学模式,各单元的参考学时见下面的学时分配表。

学时分配表

项 目	课 程 内 容	学 时
第 1 单元	会计概论	2
第 2 单元	会计一般核算原则	2
第 3 单元	会计等式与复式记账	6
第 4 单元	日记账与分类账	6
第 5 单元	会计循环	12
第 6 单元	资产	6
第 7 单元	负债	6
第 8 单元	所有者权益	2
第 9 单元	资产负债表和损益表	4
第 10 单元	现金流量表	2
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本书由淄博职业学院孙晓媛任主编,山东省工会管理干部学院的王艺、淄博职业学院的赵玮、北京语言大学的刘百芳任副主编,淄博职业学院高丽萍教授为本书的主审。教材编写具体分工为赵玮编写第 1、2、3 单元,孙晓媛编写第 4、5、6 单元,王艺编写第 7、8 单元,刘百芳编写第 9、10 单元。

由于编者水平和经验有限,书中难免有欠妥和错误之处,敬请广大读者提出宝贵意见,以便今后修改。

编 者

2012 年 5 月

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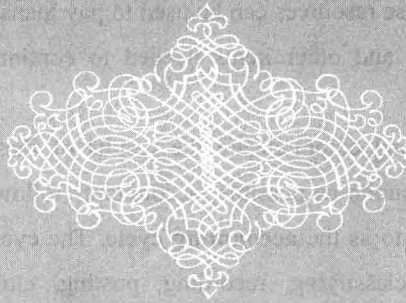
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Unit 1

Introduction of Accounting

Learning objectives

1. Explain what accounting is
2. The nature and function of accounting
3. The division of accounting
4. Accounting ethics

1.1 The Role of Accounting in Business

Business is the general term applied to the activities involved in the production and distribution of goods and services. Accounting is used to record and report the financial effects of business activities. It provides the means of recording and communicating the successes and failures of business organizations.

All business entities have some common activities. One common activity is the acquisition of economic resources. These resources, often referred to as “capital”, come from three sources: (1) investors (owners), (2) creditors (lenders), and (3) the business itself in the form of earnings that have been retained. Once resources are obtained, they are used to buy land, buildings, and equipments; to purchase materials and supplies; to pay



employees; and to meet any other operating expenses involved in the production and marketing of goods or services. When goods or services are sold, additional economic resources are generated. These resources can be used to pay loans, to pay taxes, and to buy new materials, equipments, and other items needed to continue the operations of the business.

Accountants measure and communicate the results of these activities. In order to measure these results as accurate as possible, accountants follow a fairly standard set of procedures, usually referred to as the **accounting cycle**. The cycle includes several steps, which involve analyzing, classifying, recording, posting, closing, and reporting the transactions of a business. These steps will be explained in details following chapters.

1.1.1 The Nature and Function of Accounting

Accounting information: uses and users

How do stockholders get information about the financing, investing, and operating activities of a business? The role of accounting is to provide this information. Accounting provides data for managers to operate the business and for other stockholders to assess the performance and financial position of the business.

Accounting is formally defined as a system for providing “quantitative information, primarily financial in nature, about economic entities that is intended to be useful in making economic decisions.”

However, many concepts in this chapter also apply to individuals, governments, and other types of organizations. For example, individuals must account for activities such as hours worked, checks written, and bills due. Stockholders for individuals include creditors, dependents, and the government. A main interest of the government is making sure that individuals pay their proper taxes.

Who makes these decisions and informed judgments? Users of accounting information include the managers of the entity or organization; the owners of the organization; potential investors and creditors of the organization; employees; and various federal, state, and local governmental agencies that are concerned with regulatory and tax matters. The following illustrates some of the users and uses of accounting information.

(1) **Managers:** When planning, directing, and controlling, managers make many decisions and informed judgments. For example, when considering the expansion of a product line, planning involves identifying and measuring costs and benefits; directing involves communicating the strategies selected; and controlling involves identifying,

measuring, and communicating the results of the product line expansion during and after its implementation.

(2) **Investors:** When considering whether or not to invest a company, investors use accounting information to assess the amounts, timing, and uncertainty of future cash returns on their investment.

(3) **Creditors:** When determining how much money lend a customer before receiving payment, creditors assess the probability of collection and the risks of late (or non-) payment.

(4) **Employees:** When planning for retirement, employees assess the company's ability to offer long-term job prospects and an attractive retirement benefits package.

SEC (Securities and Exchange Commission): When reviewing for compliance with SEC regulations, analysts determine whether to disclose all required information to investors or not.

Accounting information must be provided for all kinds of organizations. Not only profit-seeking businesses need accounting, but not-for-profit social service organizations, governmental units, educational institutions, social clubs, political committees, and other groups all require accounting for their economic activities as well.

Accounting is frequently perceived as something that others do, rather than as the process of providing information that supports decisions and informed judgments. Relatively few people actually become accountants, but almost all people use accounting information. The principal objective of this chapter is to help you become an informed user of accounting information, rather than to prepare you to become an accountant. However, the essence of this user orientation provides a solid foundation for those students who choose accounting as his majors.

If you haven't already experienced the lack of understanding or confusion that results from looking at one or more financial statements, you have been spared one of life's frustrations. Certainly during the course of your formal business education and your employment experience, you will be presented with financial data. Being an informed user means knowing how to use those data as information.

1.1.2 The Division of Accounting

1. Financial Accounting

Financial accounting generally refers to the process results in the preparation and reporting of financial statements for an entity. As will be explained in more details, the



financial statements present the financial position of an entity at a pointing time, the results of the entity's operations for some period of time, the cash flow activities forth same period of time, answer information about the entity's financial resources, obligations, owners' interests, and operations.

Financial accounting is primarily externally oriented. The financial statements are directed to individuals who are not in a position to be aware of the day-to-day financial and operating activities of the entity. Financial accounting is also primarily concerned with the historical results of an entity's performance. Many corporate annual reports make reference to the historical nature of financial accounting information to emphasize its importance to users.

Bookkeeping procedures are used to accumulate the results of many of an entity's activities, and these procedures are part of the financial accounting process. Bookkeeping procedures have been thoroughly systematized using manual, mechanical, and computer techniques, and although these procedures support the financial accounting process, they are only a part of the process.

Financial accounting is done by accounting professionals who have generally earned a Bachelor of Science degree with a major in accounting. The financial accountant is employed by an entity to use her or his expertise, analytical skills, and judgment in the many activities that are necessary for the preparation of financial statements. The title controller is used to designate the chief accounting officer of a corporation. The controller is usually responsible for both the financial and managerial accounting functions of the organization.

2. Managerial Accounting/Cost Accounting

Managerial accounting is concerned with the use of economic and financial information to plan and control many of the activities of the entity and to support the management decision-making process. Cost accounting is a subset of managerial accounting that relates to the determination and accumulation of product, process, or service costs. Managerial accounting and cost accounting have a primarily internal orientation, as opposed to the primarily external orientation of financial accounting. Much of the same data used in or generated by the financial accounting process are used in managerial and cost accounting, but the data are more likely to be used in a future-oriented way, such as in the preparation of budgets.

3. Governmental and Not-for-Profit Accounting

Governmental units at the municipal, state, and federal level and not-for-profit entities

such as colleges and universities, hospitals, and voluntary health and welfare organizations require the same accounting functions to be performed as do other accounting entities. Religious organizations, labor unions, trade associations, performing arts organizations, political parties, libraries, museums, country clubs, and many other not-for-profit organizations employ accountants with similar educational qualifications as those employed in business and public accounting.

4. Income Tax Accounting

The growing complexity of federal, state, municipal, and foreign income tax laws has led to a demand for professional accountants who are specialists in various aspects of taxation. Tax practitioners often develop specialties in the taxation of individuals, partnerships, corporations, or trusts and estates, or in international tax law issues. These accountants work for corporations, public accounting firms, governmental units, and other entities. Many tax accountants have bachelor's degrees and are CPAs; some are attorneys as well.

1.2 Accounting Ethics

One of the characteristics frequently associated with any profession is that those practicing the profession acknowledge the importance of an ethical code. This is especially important in the accounting profession because so much of an accountant's work involves providing information to support the informed judgments and decisions made by users of accounting information.

The American Institute of Certified Public Accountants (AICPA) and the Institute of Management Accountants (IMA) have both published ethics codes. The *Code Of Professional Conduct*, most recently revised in 1988, was adopted by the membership of the AICPA. The organization's bylaws state that members shall conform to the rules of the Code or be subject to disciplinary action by the AICPA. Although it doesn't have the same enforcement mechanism, the IMA's *Standards of Ethical Conduct for Management Accountants* calls on management accountants to maintain the highest standards of ethical conducts as they fulfill their obligations to the organizations they serve, their profession, the public, and themselves.

Both codes of conduct identify integrity and objectivity as two of the key elements of ethical behavior for a professional accountant. Having **integrity** means being honest and forthright in dealings and communications with others; **objectivity** means impartiality and freedom from conflict of interest. An accountant who lacks integrity and/or objectivity



cannot be relied upon to produce complete and relevant information with which to make an informed judgment or decision.

Important Words and Special Terms

accounting [ə'kauntɪŋ] n. 会计

accountant [ə'kauntənt] n. 会计员, 出纳

business ['biznis] n. 企业; 实业; 行业; 营业; 商业; 生意; 买卖; 交易

distribution [,distri'bju:ʃən] n. 分配, 分发; 配给; 配给物; 分配装置; 配给方法; 配给过程

communicate [kə'mju:nikeit] v. 沟通, 传达, 交流

acquisition [,ækwi'ziʃən] n. 获得, 所获之物

capital ['kæpitəl] n. 首都, 大写字母, 资产 a. 首都的, 重要的

creditor ['kreditə] n. 债权人

retain [ri'tein] v. 保持, 保留

equipment ['i:kwipmənt] n. 设备, 装备

expense [ik'spens] n. 消费, 支出

accurate ['ækjʊrit] a. 准确的, 精确的

taxes [tæksi:z] n. 赋税、税捐

function ['fʌŋkʃən] n. 功能, 函数, 重大聚会 vi. 运行, 起作用

Stockholders ['stɒk, həʊldə] n. 股东

component [kəm'pəʊnənt] n. 元件, 组件, 成分 a. 组成的, 构成的

strength [streŋθ] n. 力量, 力气, 长处, 强度

affected [ə'fektɪd] a. 受到影响的

reflected [ri'flektɪd] a. 反射的, 得自他人的

aspect ['æspekt] n. 方面, 外貌, 外观

structured ['strʌktʃəd] a. 有组织的, 有结构的, 有安排的

impact ['impækt] n. 冲击, 冲突, 影响 v. 挤入, 撞击, 对……产生影响

focus ['fəʊkəs] n. 焦点, 焦距 v. 集中, 聚集, 使集中

dependent [di'pendənt] a. 依靠的, 依赖的

cost [kɒst] n. 代价, 价值, 费用 v. 花费, 值, 需要

implementation [,implimen'teɪʃən] n. 安装启用, 实行, 履行

assess [ə'ses] v. 估定, 评定

prospects ['prɒspekts] n. 希望, 前途 (恒为复数)

package ['pækidʒ] n. 包裹, 套装软件, 包 v. 包装

perceive [pə'si:v] v. 察觉, 感觉, 认知, 理解

essence ['esns] n. 本质, 精髓

orientation [,ɔ:(r)ien'teɪʃən] n. 定位, 适应, 情况介绍

document ['dɒkjumənt] n. 文件, 公文 v. 记载, 用文件等证明

routine [ru:'ti:n] a. 常规的, 例行的 n. 例行公事, 常规

financial effects 财务影响

economic resources 经济资源

accounting cycle 会计循环

operating expenses 经营费用

public accounting 公共会计

potential investors 潜在的投资者

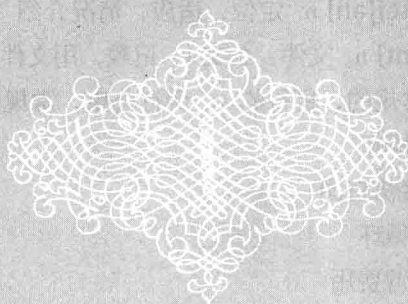
not-for-profit social service organizations 非营利性社会服务组织

governmental units 政府单位

educational institutions 教育机构

Exercise

- (1) Distinguish the concept of accounting.
- (2) The division of accounting.
- (3) What is Ethics?



Unit 2

Some of Generally Accepted Accounting Principles

Learning objectives

1. The monetary convention
2. Accrual basis
3. Cash basis
4. Going concern
5. Matching principle and revenue recognition

As a rules, “generally accepted accounting principles (GAAP)”, which are established in the United States by the Financial Accounting Standards Board (FASB), determine the proper content of financial statements. GAAP are adopted by the accounting profession as guidelines for measuring, recording and reporting the financial transactions and activities of a business. GAAP are so necessary that shareholders can compare the financial condition and operating results across companies and across time.

In the United States, GAAP is set primarily by the private sector with government oversight. In many other countries, the government actually sets accounting standards. Financial Accounting Standards Board (FASB) is responsible for establishing GAAP.