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本教材以财会岗位对内、对外所涉及的具体工作场景为依据,以对话为形式,融合基础的财会和金融知识,让学生掌握财会岗位日常工作事务中的英语表达。全书根据财会工作特点分为五章,每章下又细分为五个单元,每个单元就是一个具体的工作场景,全书结构如下:

章节	单元	单元结构
Chapter 1 Daily Financial Work 日常财务工作	Unit 1 The payday is coming!	Part I Roadblocks kick-off Part II In real situations Dialogue 1 Task 1 Answer the questions. Task 2 Paraphrase each sentence and read it out. Dialogue 2 Task 3 Take turns to translate the sentences with your partner. Task 4 Follow the instructions in your cue card and make a dialogue with your partner. Cue Card A Cue Card B
	Unit 2 Which way of payment do you prefer?	
	Unit 3 How can I reimburse my travel expenses?	
	Unit 4 Where is the cash?	
	Unit 5 The journal must be detailed.	
Chapter 2 Basic Knowledge of Accounting 会计基础知识	Unit 6 We own and we owe.	
	Unit 7 How much do we have in the end?	
	Unit 8 Did you keep an account today?	
	Unit 9 What's in a subsidiary ledger?	
	Unit 10 How to make a financial statement?	
Chapter 3 Business Accounting Transactions 商务账务往来	Unit 11 It's good to make a deal with you!	
	Unit 12 What's the exchange rate of today?	
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	Unit 15 Foreign cheques and credit cards.	
Chapter 4 Taxation 税务相关问题	Unit 16 How much is the duty I have to pay?	
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章节	单元	单元结构
Chapter 4 Taxation 税务相关问题	Unit 19 What is the tax rate for CIT?	
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Chapter 5 Financial Operation 公司财务运营	Unit 21 Work out the Financial Plan	
	Unit 22 Budget Control	
	Unit 23 Operation Situation	
	Unit 24 Cost Management	
	Unit 25 Cash Flow Monitoring	

本教材每单元的两个部分具体内容如下：

Part I Roadblocks Kick-off 会列出本章对话里面的专业术语、核心词汇，并附有中文释义和例句，目的是扫除对话理解中的词汇障碍。

Part II In Real Situations 由可以相互衔接的两个对话 Dialogue 1 和 Dialogue 2 组成，是从不同角度对单元主题进行的探讨和交流。其中，Task 1 Answer the questions. 部分是根据 Dialogue 1 内容进行的提问；Task 2 Paraphrase each sentence and read it out. 部分是从 Dialogue 1 中找出 5 个包含专业术语或核心词汇的句子，让学生用不同的方式表达同样的意思；Task 3 Take turns to translate the sentences with your partner. 部分是从 Dialogue 2 中提炼出中、英文句子，让学生练习口译；Task 4 Follow the instructions in your cue card and make a dialogue with your partner. 部分是根据 Dialogue 1 和 Dialogue 2 两个对话，以 cue card 的形式给出类似情景，让学生练习编对话。

财会英语口语是高职高专院校会计等相关专业的一门专业拓展课程，一般可在二年级开设。前期课程一般是综合英语、英语听说、会计基础课程等。本教材可作为高等职业院校、高等专科学校、成人高校、民办高校中会计等相关专业的专业英语课程的教学用书，也可作为社会从业人士的参考用书。

本教材编写团队主要由具有会计知识背景，长期在英语教学与研究一线的专职教师组成。第一章由文静、黄忠电老师编写；第二章由罗遐、夏锋老师编写；第三章由王宝华、庞海波老师编写；第四章由潘钰婷老师编写；第五章由商珍、庞中燕老师编写。审稿主要由商珍老师和校外行业专家完成。

教材中难免有纰漏和不足之处，欢迎使用者提出意见和建议并及时反馈给我们，以便下次修订时予以完善。

编 者
2017 年

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Chapter 1

Daily Financial Work

The payday is coming!



Part I Roadblocks Kick-off

1. salary ['sæləri] *n.* 薪水

The salary can be paid weekly or monthly.

2. payment accounting 工资核算

I am responsible for payment accounting in our office.

3. be tight in 在……方面很紧张

Be badly tight in circulating fund forced the closure of the company.

4. monthly basic pay 月工资

My income comes from monthly basic pay, the overtime pay and some other benefits.

5. be supposed to 应该……

The salary is supposed to come to my account before 15th of every month.

6. commission [kə'mɪʃn] *n.* 佣金, 手续费

High commission promise from the recruitment advertisement attracts lots of experienced salesmen.

7. benefit ['benɪfɪt] *n.* 津贴, 福利

Applications for unemployment benefits dropped last month.

8. budget [ˈbʌdʒɪt] *n. /v.* 预算; 做预算; 编制预算

Budget your income to use money efficiently.

9. saving [ˈseɪvɪŋ] *n.* 节约; 节俭; 储蓄金

Jack has a large sum of savings after working ten years.

10. invest [ɪnˈvest] *v.* 投资; 投入

The whole team has invested a lot of time and energy to finish the project.

11. smartly [smɑːtli] *adv.* 聪明地; 精神旺盛地; 潇洒地

You should work really hard and smartly.

12. pay check 工资支票

Accountants will take charge of calculating the final amount of the pay check in a company.

13. pay stub 工资单; 工资存根

The check and the pay stub are two parts of the pay check.

14. deduction [dɪˈdʌkʃn] *n.* 扣除; 扣除额

Net salary is gross salary minus tax and insurance deduction.

15. be confused about 对……感到困惑的/混乱的

A layman is often confused about the complex work of accountants.

16. term [tɜːm] *n.* 条款; 术语

Unfamiliar accounting terms are the barriers to understand Accounting English.

17. gross pay 原工资, 毛工资

Gross pay is the total pay before deductions.

18. net pay 实发工资, 净工资

Net pay is the actual disposable money in your hand.

Part II In Real Situations

Dialogue 1

A: It's nearly the end of this month. I really need my **salary** for the apartment rent.

B: Take it easy. I'm doing **payment accounting** now. As expected, you will get your first salary before 10th of next month.

A: Great! I **am tight of** money now. Actually, my **monthly basic pay is supposed to be** \$2,000. I work badly hard for **commission** based on the sales. With other **benefits**, I hope it will cover all my spendings.

B: In the future, you should **budget** your money, get some **savings** and even learn how to **invest** your money **smartly**.

A: It seems there is still a long way to go!

Task 1 Answer the questions.

1. Why does A need money so badly?

2. How much does A earn every month?
3. What suggestions does B give A?

Task 2 Paraphrase each sentence and read it out.

1. I am tight of money.
2. My monthly basic pay is supposed to be \$2,000.
3. I work badly hard for commission based on the sales.
4. You should budget your money.
5. You should learn how to invest your money smartly.

Dialogue 2

A: Jack, can you do me a favor? I have some questions about my **pay check**.

B: Of course. What's the problem?

A: What's this?

B: Oh, actually, there are two parts on the pay check. The upper half is a check and the lower half is a **pay stub**. That's a record of your pay and **deductions**.

A: I **am confused about** some **terms** on the pay stub. For example, er, **gross pay**...

B: Gross pay is the pay before deductions. The tax and other deductions from gross pay leave **net pay**. That's the money in your hand.

A: I am clear now. Thank you, Jack.

B: That's OK. If you have any problem about your salary, come to me.



Task 3 Take turns to translate the sentences with your partner.

- 1. The upper half is a check and the lower half is a pay stub.
- 2. I am confused about some terms on the pay stub.
- 3. The tax and other deductions from gross pay leave net pay.
- 4. 工资支票包括支票部分和工资单存根两部分。
- 5. 工资单存根就是一份有关你工资和扣款的记录。

Task 4 Follow the instructions in your cue card and make a dialogue with your partner.

Cue Card A

Situation: Tom Brown has got his pay stub for the first time as below. But he has some questions to ask Terry Black, the accountant in the company.

You are Tom Brown, a new comer of Sales Department.

Regular Pay	Overtime Pay	Transport Allowance	Gross Pay	Taxes	Net Pay
\$1, 600	\$200	\$150	\$1, 950	\$40	\$1, 910

You will:

- ◇ Greet Terry, tell him who you are and express your confusion about some terms.
- ◇ Ask him what the regular pay, overtime pay, gross pay and net pay are.
- ◇ Ask him how the net pay comes out.
- ◇ Express your thanks for his help.

You start the conversation.

Cue Card B

Situation: Tom Brown has got his pay stub for the first time as below. But he has some questions to ask Terry Black, the accountant in the company.

You are Terry Black, the accountant.

You will:

- ◇ Explain some terms from the pay stub asked by Tom.
- ◇ Answer some other questions from him.
- ◇ Express your willingness to help if he needs anytime.

Your partner starts the conversation.

Which way of payment do you prefer?



Part I Roadblocks Kick-off

1. Purchase Manager 采购部经理

Mr. Li used to be the Purchase Manager of a big American corporation.

2. be engaged in 忙于……; 致力于……

The company is engaged in opening the market in Southeast Asia.

3. urgent [ˈɜːdʒənt] *adj.* 紧急的; 急迫的

Mr. Brown is not available because of an urgent meeting.

4. full payment 全额付款

And it's only after you have collected the full payment of the L/C, will you then remit us our commission.

5. installment [ɪnˈstɔːlmənt] *n.* 分期付款

We will pay for the goods by monthly installment.

6. annual interest 年息

The annual interest has risen twice this year.