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KIDS MAKE A DIFFERENCE

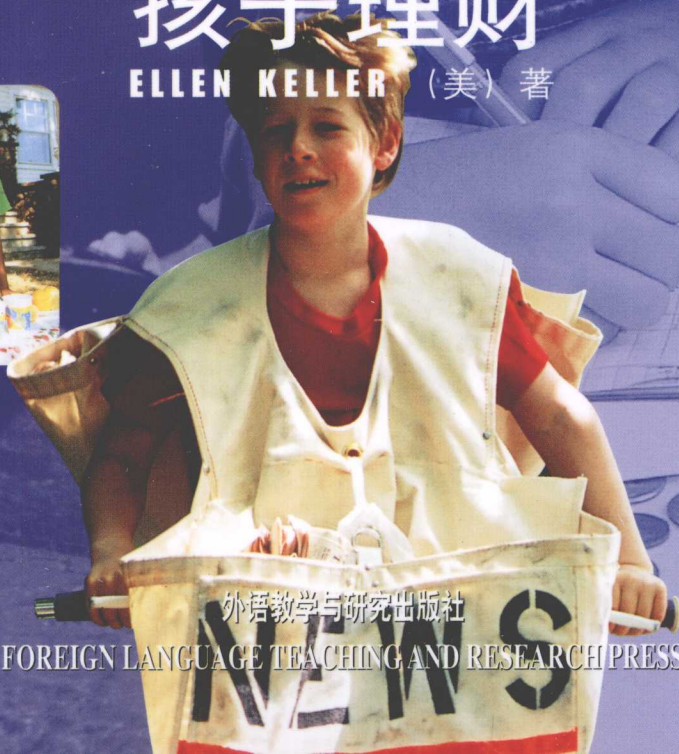
别小看孩子

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。

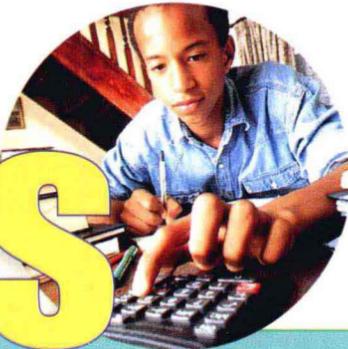
本套丛书是适合中学生及英语爱好者的知识读物。

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孩子理财

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余国英 注

* * *

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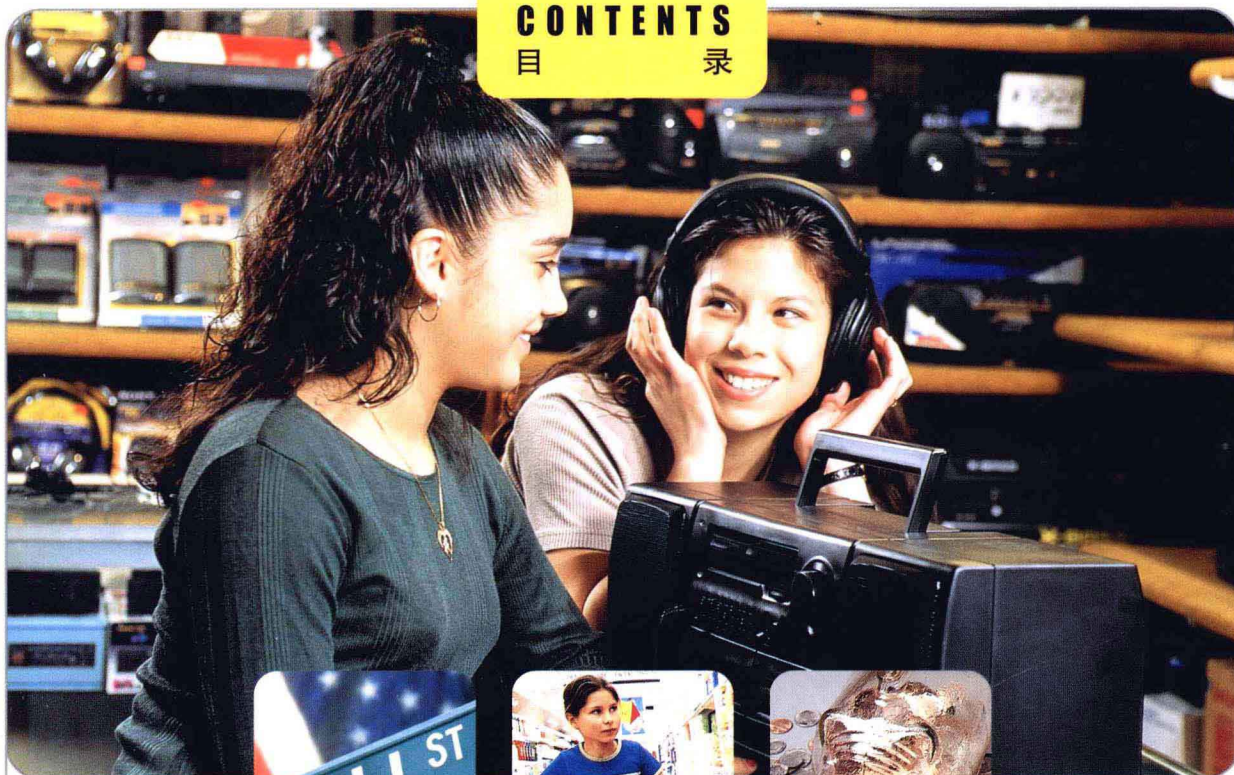
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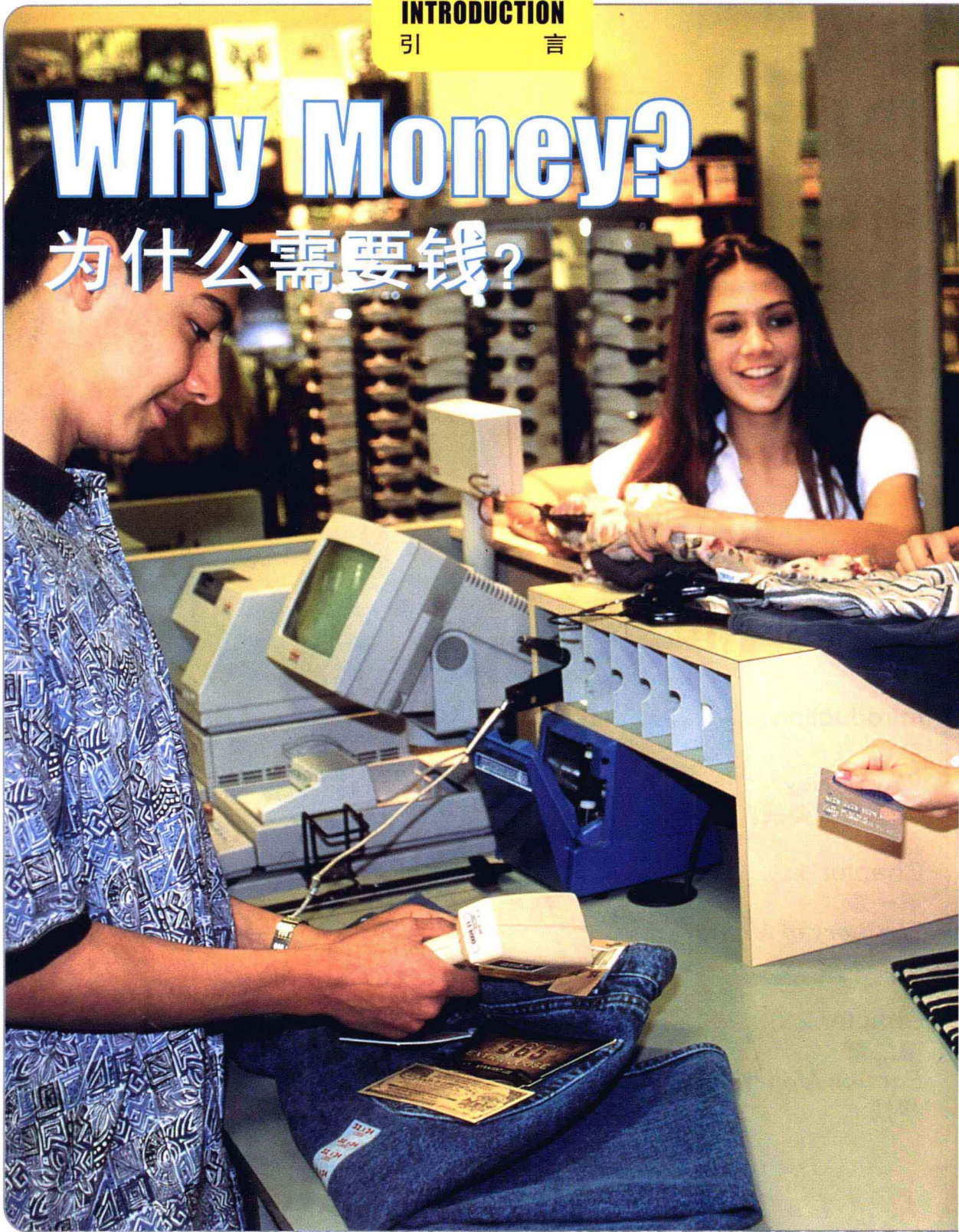
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INTRODUCTION

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 goods¹ such as food and clothes. We need money to pay for services² like getting a haircut or going to the doctor.

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

- rent³ or house payments⁴
- telephone
- electricity
- food
- car payments and gas
- bus, train, and plane fares⁵
- cable TV⁶, video rentals⁷
- movies, games, and other entertainment⁸



What did people do before there was money?

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

The Story of Money

钱的来历

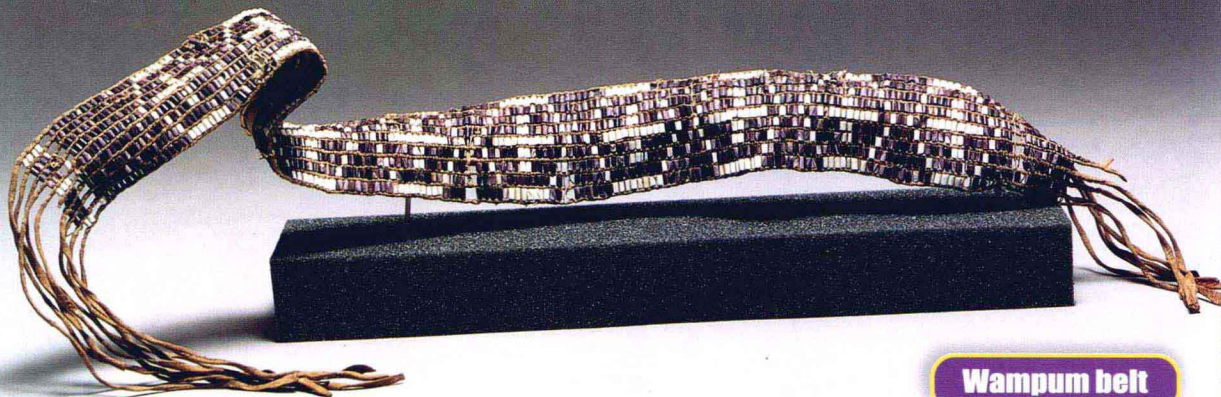
Long ago, people did not need money. People hunted for food. They gathered wild berries¹ and other plants. They made clothes from animal skins². They found shelter³.

As time passed, people settled⁴ in villages. They planted crops and made what they needed. Sometimes, families produced more than they needed. They started to barter⁵, or trade, with other families. One family might grow extra rice and exchange⁶ the rice for a cow they needed. Later, people began using money as a means⁷ of exchange. However, it was not the kind of money you use today.

What did European⁸ explorers⁹ and Native Americans¹⁰ use as “money”?

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





Wampum belt

Goods as Money

Early people used different items¹ as a form of money to “pay” for a product or a service.

shells² and whales³ teeth

strings of beads⁴ called wampum⁵

jewels⁶

rice and salt

cattle⁷ and oxen⁸

large stones

furs⁹ and dried fish

gold nuggets¹⁰

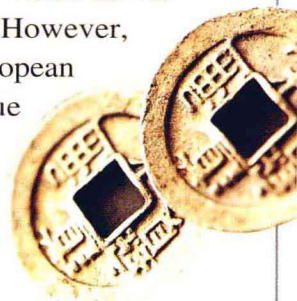


What do these items tell you about the people who used them as money and how they lived?

Coins¹¹ and Paper

During the 600s B.C., people in the ancient kingdom¹² of Lydia¹³ began using coins. The coins had a lion’s head stamped¹⁴ on them to show that the king of Lydia had given them a guaranteed¹⁵ value. Traders¹⁶ soon found that coins were easier to handle¹⁷ than goods and lasted a long time. Later, other countries began to make their own coins.

The Chinese were the first to use paper money, probably as early as A.D. 1000s. The Italian explorer Marco Polo¹⁸ 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.



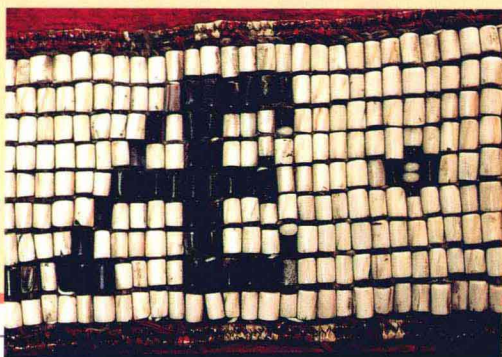
| | | |
|--------------------|-----------|---------------------------|
| 1. item | <i>n.</i> | 物品 |
| 2. shell | <i>n.</i> | 动物的壳 |
| 3. whale | <i>n.</i> | 鲸(俗称鲸鱼) |
| 4. string of beads | | 一串珠子 |
| 5. wampum | <i>n.</i> | 贝壳串珠 |
| 6. jewel | <i>n.</i> | 珠宝 |
| 7. cattle | <i>n.</i> | 牛(总称) |
| 8. ox | <i>n.</i> | (<i>p./ oxen</i>) 牛; 公牛 |
| 9. fur | <i>n.</i> | 毛皮 |
| 10. gold nugget | | 金块 |
| 11. coin | <i>n.</i> | 硬币 |
| 12. kingdom | <i>n.</i> | 王国 |
| 13. Lydia | | 吕底亚(古代小亚细亚王国) |
| 14. stamp | <i>v.</i> | 压印 |
| 15. guarantee | <i>v.</i> | 担保 |
| 16. trader | <i>n.</i> | 商人 |
| 17. handle | <i>v.</i> | 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 Babylon⁸ used clay⁹ tablets¹⁰ for money. These tablets were used like the checks¹¹ we write today.
- Before refrigeration¹², salt was highly prized¹³ for cooking and preserving¹⁴ meat. Bars¹⁵ of salt became a form of money. Many people who lived by the ocean traded salt for¹⁶ goods.
- Native Americans used beads made of clam¹⁷ shells as money. The beads, called wampum, were strung together in patterns¹⁸ representing¹⁹ different villages. European explorers and settlers also used wampum to trade with Native Americans and each other.



Today, only governments issue¹ money. In our country, the United States Mint² makes all the coins. These coins are made of a mixture³ of copper⁴, nickel⁵, and silver. The Bureau of Engraving and Printing⁶ designs⁷ 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 cards¹. 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 substitute² for cash³. Checks are used in two main ways: to pay for things or as payment for work. People write checks to pay bills⁴. People receive paychecks⁵ when they work.

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



How a Check Works

Suppose you have \$100 in a bank checking account⁶. You owe⁷ 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

The person or
store you are
paying

Today's date
DATE April 3, 2001

100

PAY TO THE
ORDER OF

Ike and Mike's Bikes and Trikes⁸

\$ 241.12

Two hundred forty one and _____

$\frac{12}{100}$

DOLLARS

MEMO⁹ new bike

Amount¹⁰ of
money you
are paying

Chris Jeffries

Your signature¹¹



Paying with a Credit Card

The Flatbush National Bank in Brooklyn, New York, issued the first credit cards. Only bank customers¹ 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!

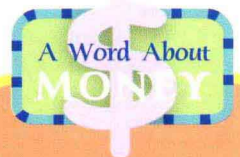
| | | |
|-------------------------|-------------|------------|
| 1. customer | <i>n.</i> | 顾客; 客户 |
| 2. charge | <i>v.</i> | 记账 |
| 3. check up | | 核对; 检验 |
| 4. supply | <i>n.</i> | 用品 |
| 5. minimum | <i>n.</i> | 最小量 |
| 6. interest | <i>n.</i> | 利息 |
| 7. trust | <i>v.</i> | 信任 |
| 8. account number | | 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 charge² items on its credit card, it will check up³ 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 supplies⁴ 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 minimum⁵, or only a small part, of the bill. If she does not pay the full amount that she owes, she must pay interest⁶. Interest is an extra charge you must pay for borrowing money.



The word **credit** comes from the Latin word **creditus** which means "to trust⁷." So when someone gives you credit, it means that they trust you.



ACCOUNT NUMBER⁸

0000 0000 0000 0001

WRITE IN
AMOUNT
OF PAYMENT



PAST DUE AMOUNT⁹
\$12.75

NEW BALANCE¹⁰
\$176.50

MINIMUM PAYMENT DUE¹¹
\$18.00

PAYMENT DUE DATE¹²
5/31/01

Please make check payable¹³ to First KIDS. Send this top portion¹⁴ of statement¹⁵ with payment in enclosed¹⁶ envelope.

Earning Money

挣钱

Throughout¹ 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 allowance²
- doing chores³ at home
- performing⁴ a service, such as baby-sitting⁵
- making and selling goods

What are some ways kids earned money in the past?

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



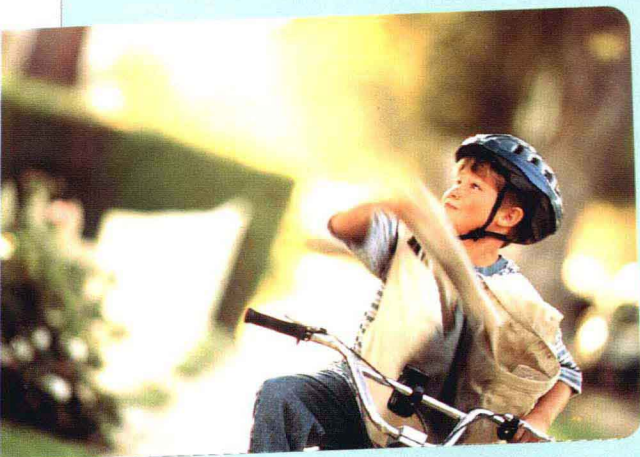


Kids at Work

Long ago, children often had jobs. There were no laws¹ to protect them. Children worked long hours at hard jobs. They worked in unsafe² and unhealthy³ places. They earned very little money for their hard work.

Some children sold newspapers on city street corners. These kids were called "newsies"⁴. Many of them were orphans⁵. Their jobs helped to pay for their room and food. Other children worked in mines⁶, at home, or in factories. Many worked in the textile industry⁷, making clothes by hand. They were paid not by the hour, but for each item they finished.

Today, there are laws regulating⁸ child labor⁹. You have to be 16 or over to work. Children ages 14 and 15 are allowed to work, but in a limited¹⁰ 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 regularly¹ 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 trash². 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 budget³, 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 | <i>adv.</i> | 定期地 |
| 2. trash | <i>n.</i> | 垃圾 |
| 3. budget | <i>v.</i> | 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 responsibility¹. You can earn money doing odd jobs² and by helping others.

Starting a Service-oriented³ 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.

mowing⁴ lawns⁵
 shoveling⁶ snow
 washing cars
 baby-sitting
 delivering⁷ newspapers
 running errands for⁸ the elderly
 reading aloud to people
 tutoring⁹ 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 |



for Working

- **Arrive on time.**
- **Agree on a price before you begin work.**
- **Ask if there are any directions¹¹ you need to follow or anything you should be aware of¹². Be specific¹³ about what you have to do.**
- **Be polite¹⁴.**
- **Check that your customer is satisfied with¹⁵ your work.**





✓ Tips

for Making an Ad or Poster

- Describe the service you offer.
- Explain how and when to contact⁹ you.
- Tell why people should hire¹⁰ you.

Once you decide on a service that you'd like to do to earn money, you will need to advertise your service.

Make a poster¹ or flyer². Put it on a community³ bulletin board⁴ in the library, post office, or local market. Take out an ad in your local newspaper. Talk to neighbors and friends. They might need your service.

Ask your customers to recommend⁵ you to others. Word of mouth⁶, or good referrals⁷, is a great way to build your business. One satisfied customer can lead you to more customers.

Car Washing

By dependable¹¹ and reliable¹² students

Regular Brushless¹³ Wash
which includes:
• Vacuuming¹⁴
• Windows Cleaned
• 100% Soft Cloth Wash
• Towel¹⁵ Wipe Down¹⁶

Call Chris at (215) 555-2750
after school and on weekends.

\$5.00

What if⁸ I like to make things? How do I go about selling things that I make?

| | | | | | |
|-------------------|-----------|----------|----------------|-------------|----------|
| 1. poster | <i>n.</i> | 海报 | 9. contact | <i>v.</i> | 联络 |
| 2. flyer | <i>n.</i> | 传单 | 10. hire | <i>v.</i> | 雇用 |
| 3. community | <i>n.</i> | 社区 | 11. dependable | <i>adj.</i> | 可依靠的 |
| 4. bulletin board | | 公告栏 | 12. reliable | <i>adj.</i> | 可信赖的 |
| 5. recommend | <i>v.</i> | 推荐 | 13. brushless | <i>adj.</i> | 不用刷子的 |
| 6. word of mouth | | 口碑 | 14. vacuum | <i>v.</i> | 用真空吸尘器打扫 |
| 7. referral | <i>n.</i> | 介绍; 推荐 | 15. towel | <i>n.</i> | 毛巾 |
| 8. what if... | | 如果……将会怎样 | 16. wipe down | | 把……上下揩干净 |