


全国中等职业技术学校 经营核算专业教材  
专业英语系列教材

# 会计 英语

ACCOUNTING ENGLISH



 中国劳动社会保障出版社

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## 简介

本书根据劳动和社会保障部培训就业司颁发的《经营核算专业教学计划》编写,供全国中等职业技术学校经营核算专业使用。全书共12课,分别讲授了银行业务、会计、会计等式、会计账户、财务报表、收益表、本—量—利关系、成本会计、价格、信用卡、国际贸易以及信用证等专业知识的英语表达。

本书实用易懂,突出英语在经营核算专业中的实际应用,书中配有大量财会图表,并在每课后附有练习题。

本书也可作为经营核算专业人员的培训教材。

本书由张伯君主编,刘璞参编。

## 图书在版编目(CIP)数据

会计英语/张伯君主编. —北京:中国劳动社会保障出版社,2003

全国中等职业技术学校教材

ISBN 7-5045-3862-0

I. 会… II. 张… III. 经济核算—英语 IV. H31

中国版本图书馆 CIP 数据核字(2003)第037150号

## 中国劳动社会保障出版社出版发行

(北京市惠新东街1号 邮政编码:100029)

出版人:张梦欣

\*

新华书店经销

北京地质印刷厂印刷 河北燕郊建东装订厂装订

787毫米×960毫米 16开本 4.75印张 100千字

2003年7月第1版 2003年7月第1次印刷

印数:5000册

定价:10.00元

读者服务部电话:64929211

发行部电话:64911190

出版社网址: <http://www.class.com.cn>

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# 前 言

随着我国社会主义市场经济的进一步发展，特别是人世以后，越来越多的企业对技术工人的专业外语水平提出了较高的要求，因此，专业英语已成为学生们参与就业竞争，以及今后从业后在工作中所必需的工具之一。为适应这一需要，我们组织编写了这套专业英语教材，并在编写过程中坚持了以下原则：

第一，与专业紧密结合，根据专业需要设置单元内容，力求收录各专业最新、最实用的词汇和用语，并注意在选材时降低相关专业知识的难度，使教材既突出专业特色，又能充分体现英语教学的规律。

第二，根据不同专业对英语教学的要求，教材在单元设置中阅读和口语各有侧重，如《饭店服务英语》《商品经营英语》等侧重口语，而《计算机专业英语》《电子英语》等则侧重阅读。对专业性较强的部分教材还给出了阅读部分的译文，以方便师生的教和学。

第三，教材在内容上注重选材新颖实用，力求采用地道的英语表达；在形式上注重生动活泼，图文并茂。

本套教材为中等职业技术学校学生设计，初中起点，并与通用教材《英语》相配套。考虑到通用英语教材中已讲授语法，故此套教材不再列入语法条目，涉及到语法难点时在“注释”中予以讲解。

本套教材自成体系，同时每种教材的编写又参照了相关专业的教学计划和主要专业课程的教学大纲，故又可与各相关专业配套使用。

本套教材首先推出《计算机专业英语》《电子英语》《会计英语》《饭店服务英语》《烹饪实用英语》《文秘英语》《物业管理英语》《商品经营英语》《服装英语》等9种，并将根据专业需要继续推出《机械英语》《汽车维修英语》《电工英语》《机电英语》《美容美发英语》等，以满足各专业学生学习英语的需要。

此次教材的开发工作得到了北京、湖南、湖北、广东、江苏等省（市）劳动和社会保障厅（局）以及有关学校的大力支持，并得到了美国新闻学硕士 Mr. Michael Connelly 的大力帮助，对此我们表示诚挚的谢意。

劳动和社会保障部教材办公室

2003年5月

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# Unit One

## Banking Facilities

### 1. Opening a New Banking Account

A—a clerk, B—a customer

A: What can I do for you?

B: I want to open a new account.

A: What category of account are you interested in opening?

B: I'm not sure. Can you tell me something about your banking facilities?

A: Certainly. We usually accept deposits, draw and cash checks, grant mortgages and provide services for letters of credit or credit cards, etc.

B: I see. I think that what I need is a savings account.

A: A current account or a fixed account?

B: A fixed account, please. What interest rate do you pay on this type of account?

A: Annual interest rate is 1.2 percent.

B: OK. I deposit ten thousand yuan.

A: Very well. Please fill out this form.

B: (A moment later) Here you are. Please count the money.

A: That's right. Here is your deposit slip. Hope to see you again.

B: Thanks.

#### BANK OF CHINA SLIP FOR SAVINGS DEPOSIT

To be filled in by the client	种类 <input type="checkbox"/> 活期 <input type="checkbox"/> 整存整取 <input type="checkbox"/> 定期 <input type="checkbox"/> 本通 <input type="checkbox"/> 通知 <input type="checkbox"/> 定活两便 <input type="checkbox"/> 零存整取 <input type="checkbox"/> 存本取息 <input type="checkbox"/> 其他(填备注栏内) <input type="checkbox"/> Category Current Lump De & Dr One for All Call Time/Current Odd De & Lump Dr Renewal & Int Dr Others(in remarks)	
	户名: _____ Client's Name _____	存期: 月 _____ 存入日期: 年 _____ 月 _____ 日 _____ Term: month(s) Date:
	账号: _____ Account No. _____	货币: 金额(小写) _____ Currency Amount (in figures)
	金额(大写) _____ Amount (in words)	客户号: _____ Client's No.
	支取方式 <input checked="" type="checkbox"/> 凭印鉴 <input type="checkbox"/> 凭密码 <input type="checkbox"/> 其他(填备注栏内) <input type="checkbox"/> Drawn by Signature Cipher Other means(in remarks)	地址和电话号码: _____ Address & tel No.
备注 Remarks: _____		证件号码 _____ Card No.

复核 Checker:

柜员 Cashier:

## 2. Drawing Money against a Traveler's Check

C—a clerk, T—a tourist

C: Good morning, may I help you?

T: Good morning, may I cash this 500 Euro traveler's check?

C: Yes, sir. May I see your passport, please?

T: Sure.

C: Would you please fill out a withdrawal form and sign your name here?

T: OK. (*A moment later*) Here you are.

C: Thank you. How would you like your money?

T: In fifties, please.

C: Here are ten 50-Euro notes and your receipt. Please check it.

T: Thank you for your help.

C: You're welcome.

### New Words

banking [ˈbæŋkɪŋ] *n.* 银行业, 金融

facility [fəˈsɪlɪti] *n.* (常用复数) 设备, 工具; 业务

account [əˈkaʊnt] *n.* 账目, 账户

clerk [klɜːk, klæk] *n.* 职员, 办事员

customer [ˈkʌstəmə] *n.* 顾客

category [ˈkætɪɡəri] *n.* 种类, 范畴

deposit (De) [dɪˈpɒzɪt] *v.* 寄存, 储蓄 *n.* 存款

draw (Dr) [drɔː] *v.* 开立(票据等), 取款

cash [kæʃ] *v.* 兑换(现金) *n.* 现金

check [tʃek] *n.* 支票 *v.* 检查, 核对

grant [ɡrɑːnt] *v.* 同意, 批准

mortgage [ˈmɔːɡɪdʒ] *n.* 抵押贷款 *v.* 抵押

provide [prəˈvaɪd] *v.* 提供, 供给

credit [ˈkredit] *n.* 贷方, 贷项 *v.* 贷记, 贷入



**interest** ['intrɪst] *n.* 利息  
**annual** ['ænjʊəl] *a.* 每年的  
**slip** [slɪp] *n.* 纸条  
**current** ['kʌrənt] *a.* 当前的, 流通的; 活期的  
**lump** [lʌmp] *n.* 团, 块; 总共  
**odd** [ɒd] *a.* 零头的, 零星的; 非固定的  
**renewal** [rɪ'njuəl] *n.* 重新开始; (契约等的) 重订  
**remark** [rɪ'mɑ:k] *n.* 注意, 留意; 备注  
**client** ['klaɪənt] *n.* 客户, 委托人  
**amount** [ə'maʊnt] *n.* 金额; 总数; 数量  
**currency** ['kʌrənsɪ] *n.* 货币  
**signature** ['sɪɡnɪʃə] *n.* 署名, 签名  
**cipher** ['saɪfə] *n.* 密码  
**Euro** ['juərəʊ] *n.* 欧元  
**withdraw** [wɪð'drɔ:] *v.* 取回, 提取  
**withdrawal** [wɪð'drɔ:l] *n.* 取回, 取款  
**sign** [saɪn] *v.* 签(名) *n.* 符号, 记号  
**receipt** [rɪ'si:t] *n.* 收到, 接到; 收条, 收据

## Phrases and Special Terms

**banking facilities** 银行业务  
**letter of credit** 信用证  
**credit card** 信用卡  
**savings account** 储蓄账户  
**current account** 活期账户  
**fixed account** 定期账户  
**interest rate** 利率  
**fill out** 填写  
**deposit slip** 存(款)单

**lump De & Dr** 整存整取  
**one for all** 定期一本通  
**time/current** 定/活期  
**odd De & lump Dr** 零存整取  
**renewal & Int Dr** 存本取息  
**client's name** 户名  
**traveler's check** 旅行支票  
**withdrawal form** 取款单

## Notes

1. What category of account are you interested in opening? 你想开哪一种账户?

2. We usually accept deposits, draw and cash checks, grant mortgages and provide services for letter of credit or credit cards, etc. 我们通常的服务项目包括: 接受存款, 开立和兑现支票, 发放抵押贷款, 为信用证和信用卡提供服务等。

## Practice

### 1. Oral drills

Pair work: practice the following dialogue with your partner.

A: Excuse me, May I close my account with you?

B: Certainly.

A: Could you tell me my balance (余额)?

B: Your balance now is 1030 yuan. Fill out a withdrawal form please.

A: Okay. Here you are.

B: Your deposit is now exhausted (支尽了).

A: Yes. Thanks.

### 2. Make "True" or "False" choices.

- ( ) (1) Banks don't take part in international financial activities (金融活动).
- ( ) (2) Banks lend money without charging interest.
- ( ) (3) Interest rates depend on the amount of money deposited and the length of time deposited.
- ( ) (4) It's safer to bring some traveler's checks than to bring cash with you.
- ( ) (5) You can use a credit card to pay for your goods and services.

### 3. Translate the following expressions.

- |                 |                                      |
|-----------------|--------------------------------------|
| (1) 储蓄账户        | (5) financial activities             |
| (2) 支票账户        | (6) opening an account in a bank     |
| (3) 提供贷款 (loan) | (7) withdraw money                   |
| (4) 存款金额        | (8) international financial exchange |

### 4. Fill in the blanks with the following words and expressions: a savings account, banking facilities, about, be convenient for, ask for.

- (1) I want to open \_\_\_\_\_.
- (2) A checking account \_\_\_\_\_ travelers.
- (3) The general range of the interest rate is \_\_\_\_\_ 2 percent.
- (4) There are many \_\_\_\_\_ in a bank's services.

(5) In the USA, almost anyone who has a steady income and a continued work record can \_\_\_\_\_ a credit card.

5. Can you identify (识别) the following money?



## Let's Read

### Banking Facilities

Most banks in China are owned and run by the state. Banks engage in all kinds of Renminbi banking business. They manage international financial exchange (国际金融交易), too. The function (功能) of banks is to raise, utilize (利用), accumulate (积累) and manage domestic funds (国内资金) or foreign exchange funds.

Banks perform many kinds of functions — opening saving accounts, drawing and cashing checks, granting mortgages. Now, on-line computer systems (计算机联网系统) help banks give even more speedy and accurate (精确的) services to customers.

In a word (总而言之), people's life would be unimaginable (不可想像的) without the services of banks.

# Unit Two

## Accounting

### 1. What Is Accounting?

L—Linda, M—Mark

L: Hi, Mark. May I ask you some questions about modern accounting?

M: Of course. Go ahead.

L: Could you please explain what accounting is?

M: There are a number of definitions of accounting at present. To some extent, accounting is a system to provide decision makers with information in business economic activities. This system is primarily financial information, stated in monetary terms.

L: Well, what is the main purpose of accounting?

M: Its main purpose is to provide and report financial information to interested users.

L: Is this financial information important to an organization or a user?

M: Yes. For example, investors need financial data in order to compare prospective investments.

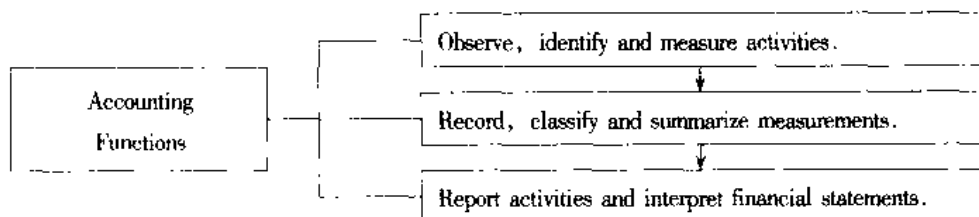
L: I see. Thank you very much.

M: You're welcome. Please feel free to contact me if you have any questions.

### 2. Accounting Functions

L: Can you summarize accounting functions in brief?

M: Yes. Let's illustrate them with the following figure:



It makes business operations more and more rapid and efficient using computerized accounting system.

## New Words

- accounting [ə'kauntɪŋ] *n.* 会计, 会计学
- definition [defɪ'nɪʃən] *n.* 定义, 解说
- extent [ɪks'tent] *n.* 广度, 程度, 范围
- system ['sɪstɪm] *n.* 系统, 体系
- decision [dɪ'sɪʒən] *n.* 决定, 决议
- business ['bɪznɪs] *n.* 商业, 企业; 生意
- economic [ˌi:kə'nɒmɪk] *a.* 经济(上)的
- activity [æk'tɪvɪti] *n.* (常用复数) 活动, 所做的事情
- primarily ['praɪməri] *adv.* 主要地; 起初
- financial [faɪ'nænʃəl] *a.* 财务上的, 金融上的
- state [steɪt] *v.* 陈述, 阐明, 声明
- monetary ['mʌnɪtəri] *a.* 货币的, 金融的
- term [tɜ:m] *n.* 术语
- purpose ['pɜ:pəs] *n.* 目的, 意图
- interested [ɪ'ntrɪstɪd] *a.* 有(利害)关系的
- organization [ɔ:ɡənə'zeɪʃən] *n.* 组织, 团体
- investor [ɪn'vestə] *n.* 投资者
- data [deɪtə] *n.* (复) 事实资料, 数据记录
- compare [kəm'peə] *v.* 比较, 对照
- prospective [prə'spektɪv] *a.* 预期的, 未来的
- investment [ɪn'vestmənt] *n.* 投资
- function ['fʌŋkʃən] *n.* 功能, 作用
- summarize ['sʌməraɪz] *v.* 概括, 总结
- brief [brɪf] *n.* 概要, 摘要 *a.* 简短的
- illustrate [ɪləstreɪt] *v.* (用图或例子等) 说明, 阐明
- figure ['fɪɡə] *n.* 图表, 示意图
- observe [əb'zɜ:v] *v.* 观察
- identify [aɪ'dentɪfaɪ] *v.* 识别, 鉴定
- record [rɪ'kɔ:d (v.); 'rekɔ:d (n.)] *v. & n.* 记录, 记载
- classify ['klæsɪfaɪ] *v.* 分类, 归类
- measurement [ˌmeʒəmənt] *n.* 核实; 衡量, 测量
- interpret [ɪn'təprɪt] *v.* 解释, 说明
- statement ['steɪtmənt] *n.* 陈述, 说明; 表, 报表, 财务报表

operation [ˌɒpə'reɪʃən] *n.* 经营, 业务  
efficient [ɪ'fɪʃənt] *a.* 效率高的  
computerized [kəm'pjʊ:təraɪzd] *a.* 计算机化的

## Phrases and Special Terms

go ahead 说吧, 开始说吧  
at present 目前, 现在  
to some extent 在某种程度上  
business economic activities 企业的经济活动  
in monetary terms 用金融术语  
computerized accounting system 会计电算化

## Notes

1. ...accounting is a system to provide decision makers with information in business economic activities.  
会计是一种为决策者提供企业经济活动信息的系统。
2. Please feel free to contact me if you have any questions.  
有什么问题请随时与我联系。  
feel free to do sth. 意思是“请随便, 不要客气”。  
例如: Do feel free to call us if you need our help.  
需要帮助的话, 请随时给我们打电话。
3. It makes business operations more and more rapid and efficient using computerized accounting system.  
会计电算化使得企业经营越来越快捷、高效。

## Practice

### 1. Oral drills

Pair work: practice the following dialogue with your partner.

A: Could you tell me what accounting is?

B: Certainly. Accounting is an information system that measures, processes (处理) and communicates (联系) economic activities.

A: Is it important to a company?

B: Yes, it is.

A: In which terms is accounting information expressed?

B: It is expressed in monetary terms.

### 2. Answer the following questions.

(1) What is accounting?

(2) What form is accounting expressed in?

(3) What are accounting functions?

### 3. Translate the following phrases into Chinese.

(1) the economic activities of a business

(2) financial information

(3) decision makers

(4) prospective investments

(5) accounting information

(6) feel free to...

### 4. Make "True" or "False" choices.

( ) (1) Accounting is an information system that used in business economic activities.

( ) (2) Accounting information is used by every non-profit (非赢利) business.

( ) (3) Accounting is one of the fastest growing fields in modern business.

( ) (4) Computerized accounting systems are popular nowadays.



## Let's Read

### What Is Accounting?

Accounting is the system of measuring, describing (描述) and interpreting (解释) economic

activities. At the same time it is the connecting link (联系……的桥梁) between decision makers and business operations.

During the twenty-first century, the globalization (全球化) of the world economy will spur (鼓舞) the advance of accounting. Some different forms of accounting will appear in specialized fields.



## Unit Three

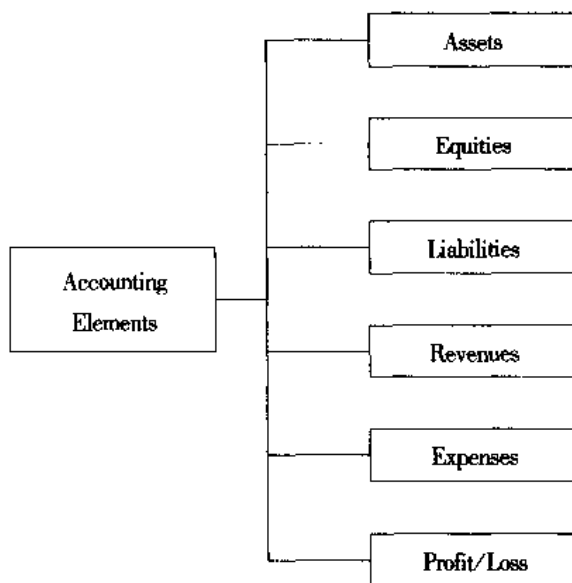
### Accounting Equation

#### 1. Accounting Elements

B—Betty, T—Tom

B: Good morning, Tom. Would you mind explaining accounting elements to me?

T: Oh, not at all. They are referred to as assets, equities, liabilities, revenues, expenses and profit, etc.



B: What do assets mean?

T: Assets are the properties owned by an organization or a person. They may include things such as cash, land, supplies, business equipment, buildings and intangible assets.

B: I can understand that. Then what about liabilities?

T: Liabilities are debts owed by a company or creditor's equity.

B: I see. Then owner's equity is the net assets of a company or a person.

T: Yes, it is equal to assets minus liabilities.

B: Sounds interesting. Thanks a lot.

T: You're welcome.