



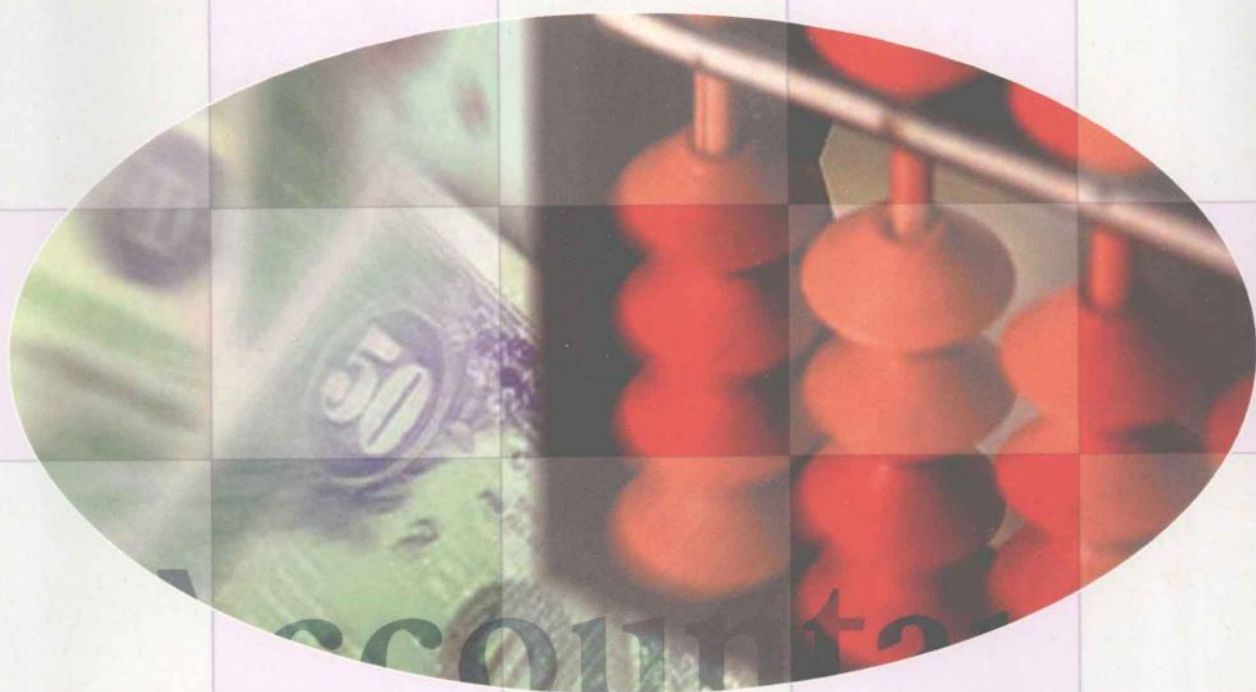
新世纪高职高专  
会计与电算化会计类课程规划教材

# 实用会计英语

SHIYONG KUAJI YINGYU

(第二版)

新世纪高职高专教材编审委员会 组编  
李海红 编著



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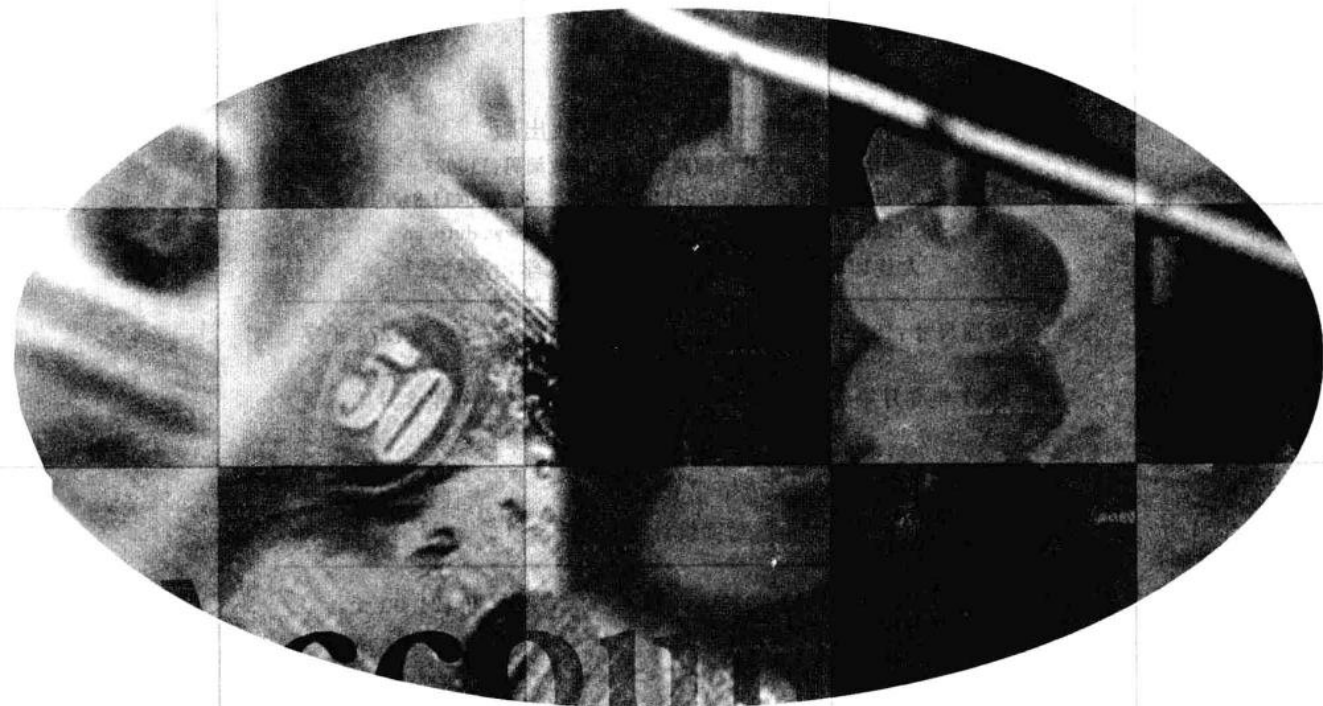
新世纪

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**图书在版编目(CIP)数据**

实用会计英语/李海红编著. —2版. —大连:大连理工大学出版社,  
2010.2(2011.6重印)

新世纪高职高专会计与电算化会计类课程规划教材  
ISBN 978-7-5611-3623-2

I. 实… II. 李… III. 会计—英语—高等学校:技术学校—教材 IV. H31

中国版本图书馆 CIP 数据核字(2007)第 077231 号

大连理工大学出版社出版

地址:大连市软件园路 80 号 邮政编码:116023

发行:0411-84708842 邮购:0411-84703636 传真:0411-84701466

E-mail:dutp@dutp.cn URL:<http://www.dutp.cn>

大连印刷三厂印刷 大连理工大学出版社发行

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幅面尺寸:185mm×260mm 印张:12 字数:274千字

印数:46001~56000

2007年6月第1版

2010年2月第2版

2011年6月第10次印刷

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责任编辑:张剑宇

责任校对:霍中慧

封面设计:张莹

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ISBN 978-7-5611-3623-2

定价:24.00元

# 总 序

我们已经进入了一个新的充满机遇与挑战的时代，我们已经跨入了 21 世纪的门槛。

20 世纪与 21 世纪之交的中国，高等教育体制正经历着一场缓慢而深刻的革命，我们正在对传统的普通高等教育的培养目标与社会发展的现实需要不相适应的现状作历史性的反思与变革的尝试。

20 世纪最后的几年里，高等职业教育的迅速崛起，是影响高等教育体制变革的一件大事。在短短的几年时间里，普通中专教育、普通高专教育全面转轨，以高等职业教育为主导的各种形式的培养应用型人才培养的教育发展到与普通高等教育等量齐观的地步，其来势之迅猛，发人深思。

无论是正在缓慢变革着的普通高等教育，还是迅速推进着的培养应用型人才培养的高职教育，都向我们提出了一个同样的严肃问题：中国的高等教育为谁服务，是为教育发展自身，还是为包括教育在内的大千社会？答案肯定而且唯一，那就是教育也置身其中的现实社会。

由此又引发出高等教育的目的问题。既然教育必须服务于社会，它就必须按照不同领域的社会需要来完成自己的教育过程。换言之，教育资源必须按照社会划分的各个专业（行业）领域（岗位群）的需要实施配置，这就是我们长期以来明乎其理而疏于力行的学以致用问题，这就是我们长期以来未能给予足够关注的教育目的问题。

如所周知，整个社会由其发展所需要的不同部门构成，包括公共管理部门如国家机构、基础建设部门如教育研究机构和各种实业部门如工业部门、商业部门，等等。每一个部门又可作更为具体的划分，直至同它所需要的各种专门人才相对应。教育如果不能按照实际需要完成各种专门人才培养的目标，就不能很好地完成社会分工所赋予它的使命，而教育作为社会分工的一种独立存在就应受到质疑（在市场经济条件下尤其如此）。可以断言，按照社会的各种不同需要培养各种直接有用人才，是教育体制变革的终极目的。

随着教育体制变革的进一步深入,高等院校的设置是否会同社会对人才类型的不同需要一一对应,我们姑且不论。但高等教育走应用型人才培养的道路和走研究型(也是一种特殊应用)人才培养的道路,学生们根据自己的偏好各取所需,始终是一个理性运行的社会状态下高等教育正常发展的途径。

高等职业教育的崛起,既是高等教育体制变革的结果,也是高等教育体制变革的一个阶段性表征。它的进一步发展,必将极大地推进中国教育体制变革的进程。作为一种应用型人才培养的教育,它从专科层次起步,进而应用本科教育、应用硕士教育、应用博士教育……当应用型人才培养的渠道贯通之时,也许就是我们迎接中国教育体制变革的成功之日。从这一意义上说,高等职业教育的崛起,正是在为必然会取得最后成功的教育体制变革奠基。

高等职业教育还刚刚开始自己发展道路的探索过程,它要全面达到应用型人才培养的正常理性发展状态,直至可以和现存的(同时也正处在变革分化过程中的)研究型人才培养的教育并驾齐驱,还需要假以时日;还需要政府教育主管部门的大力推进,需要人才需求市场的进一步完善发育,尤其需要高职教学单位及其直接相关部门肯于做长期的坚忍不拔的努力。新世纪高职高专教材编审委员会就是由全国100余所高职高专院校和出版单位组成的旨在以推动高职高专教材建设来推进高等职业教育这一变革过程的联盟共同体。

在宏观层面上,这个联盟始终会以推动高职高专教材的特色建设为己任,始终会从高职高专教学单位实际教学需要出发,以其对高职教育发展的前瞻性的总体把握,以其纵览全国高职高专教材市场需求的广阔视野,以其创新的理念与创新的运作模式,通过不断深化的教材建设过程,总结高职高专教学成果,探索高职高专教材建设规律。

在微观层面上,我们将充分依托众多高职高专院校联盟的互补优势和丰裕的人才资源优势,从每一个专业领域、每一种教材入手,突破传统的片面追求理论体系严整性的意识限制,努力凸现高职教育职业能力培养的本质特征,在不断构建特色教材建设体系的过程中,逐步形成自己的品牌优势。

新世纪高职高专教材编审委员会在推进高职高专教材建设事业的过程中,始终得到了各级教育主管部门以及各相关院校相关部门的热忱支持和积极参与,对此我们谨致深深谢意,也希望一切关注、参与高职教育发展的同道朋友,在共同推动高职教育发展、进而推动高等教育体制变革的进程中,和我们携手并肩,共同担负起这一具有开拓性挑战意义的历史重任。

新世纪高职高专教材编审委员会

2001年8月18日

# 前 言

《实用会计英语》(第二版)是新世纪高职高专教材编审委员会组编的会计与电算化会计类课程规划教材之一,也是财经类各专业的专业英语课程用书及商务英语专业课程用书。本教材自出版发行以来,使用广泛,影响深远,深受各用书单位的好评。

为了使教材更加与时俱进,符合时代特征,本书编者在继承前一版教材优点的基础上,汇集了教材使用者的意见和建议,并且利用出国进修的机会,吸纳了国际会计准则改革的一些新成果,对《实用会计英语》一书进行了修订。具体改进如下:

1. 依托国际会计准则,对部分概念进行了删减和规范,并且使用最新的专业术语。

2. 为了避免重复,对第一版的部分章节和内容进行了删减与重新整合。

3. 为了体现高职高专教材的实践性与实用性,本书在原有的基础上增加了更多的国外(美国)会计工作实践案例。

4. 为了使读者能够更好地去理解和掌握教材内容,本教材增加了汉语译文。

本教材修订后突显了以下特点:

1. 本教材注重培养学生对会计英语的学习兴趣,并尽量扩展学生的会计英语背景知识。

2. 本教材从英语语言特点出发,用语简单、准确,避免了将会计英语课变成用英语简单地重复会计理论知识的第二课堂。

3. 本教材自始至终使用同一案例来解释会计循环的具体操作,充分体现了会计知识的系统性和连续性,增强了学生对会计知识的感性认识,有助于学生掌握会计业务处理的方法和技巧。

4. 教材每一章节后大量的实践操作题为学生提供了实际操作的机会,培养了学生用英语思维方式来学习专业知识的能力。

5. 教材每一章节后配有词汇表和注释,还设置了多种练习题型,以考查学生对于内容的掌握,任课教师可根据学生对教材不同的掌握程度,带领学生进行分层次、有选择性的指导练习。

6. 本教材后配有参考答案与参考译文,有利于教师授课和学生自学。

本教材共十八章,分别从会计简介、企业形式、会计恒等式及演示、账户、复式记账、日记账、过账与试算平衡、调整账户、财务报表、结账、销售和采购、现金与有价证券、应收账款、应收票据、存货、固定资产、应付债券、股票资本方面讲述了会计专业知识。

本教材在编写过程中,沈阳师范大学职业技术学院曲洪山老师通审了全部书稿,辽宁对外经贸学院的郭亚卿老师参与了该书课件的制作。在此一并表示诚挚的感谢。

为方便教师更好地开展立体化教学,本教材另配有电子课件,请登录大连理工大学出版社网站 <http://www.dutpgz.cn> 进行下载。

教材中如存在纰漏之处,敬请各相关高职高专院校和读者在使用本教材的过程中给予指正,并将改进意见及时反馈给我们,以便下次修订时完善。

所有意见和建议请发往:gzjckfb@163.com

欢迎访问我们的网站:<http://www.dutpgz.cn>

联系电话:0411-84707604 84706231

编者  
2010年1月

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# **General View of Accounting**

As one of the oldest professions, accounting is as old as the civilization of humans. It is essential to the phases of history. Accountants participated in the development of nations, trade, finance, money and banking, and they invented double-entry bookkeeping that fueled the Renaissance. They made many Industrial Revolution investors and businessmen survive the bankruptcy. They play an important role in the information revolution that is improving the global economy.



## **Definition of Accounting**

Some people often misunderstand accounting as bookkeeping, which is a process of accounting, the means of recording transactions and keeping records. Bookkeeping is the day-to-day record-keeping involved in the process of accounting. Bookkeeping is a small, simple but important part of accounting. Accounting allows the creation of accurate financial reports that are useful to managers, regulators, shareholders, creditors and owners. The major goal of accounting is the analysis, interpretation, and use of information.

Early definitions of accounting generally focused on the traditional record-keeping functions of the accountant. The American Institute of Certified Public Accountants (AICPA) defined accounting as “the art of recording, classifying, and summarizing in a significant manner and in terms of money, transactions and events which are, in part at least, of a financial character, and interpreting the results thereof”. The modern definition of accounting, however, is much broader. It is defined as “an information system that measures, processes, and communicates financial information about an identifiable economic entity”. Encyclopedia defines accounting as “the process of maintaining, auditing, and processing financial information for business purposes”.

The modern accountant, therefore, is concerned not only with record-keeping but also with a whole range of activities involving planning, problem solving, evaluation, review, and auditing. Today’s accountant focuses on the ultimate needs of those who use accounting

information, whether these users are inside or outside the business itself. In modern business society, accounting is considered as a service activity. It is a link between business activities and decision makers. Accounting measures business activities by recording data about them for future use. Then, through data processing, the data are stored and processed to become useful information. Last, the information is communicated, through reports, to those who can use it in making decisions.

## **The Users of Accounting Information**



Accounting and accounting information are used dramatically commonly. The users of accounting information can be divided roughly into two groups: 1. those who have a direct interest in the business including management; 2. those who have indirect interest in the business.

### **»» Users with Direct Financial Interest**

#### **Present and Potential Investors**

They are interested in the past success of the business and its potential earnings in the future. They are concerned about operating results of business and profit sharing policy in order to make decisions whether to increase, or decrease the investments.

#### **Present and Potential Creditors**

Most companies must borrow money for operating needs. The creditors, who lend money or deliver goods and services before being paid by the company, are interested in whether the company will have the cash to pay the interest and repay the debt at fixed time. Banks, finance companies, mortgage companies, securities firms, insurance firms, suppliers, and individuals who lend money expect to analyze a company's financial position before making a loan to the company.

#### **Management**

Management is the group in a business who has overall responsibility for operating the business and for achieving the business goals. In a small business, management may include the owners of the business. In a large business, management often consists of hired managers. Managers must make the right decisions on the basis of timely and correct information. A major function of accounting is to provide management with relevant and useful information, such as: What was the company's net income during the past year? What products are most profitable? What is the cost of manufacturing each product? At this point, management is one of the most important users of accounting information.

### **»» Users with Indirect Financial Interest**

#### **Tax Authorities**

Governments are financed through the collection of taxes, such as income taxes, social

security and payroll taxes, and sales taxes. Each tax requires special tax returns and often a complex set of records as well. Tax authorities don't have direct financial interest in the company, but they usually analyze the tax status undertaken by a business to establish tax policy.

### **Other Groups**

Those who advise investors and creditors have an indirect interest in the financial performance of a business. Included are financial analysts, advisers, brokers, lawyers, economists, and the financial press. Customers and the general public are also concerned about the operating results, the effects that corporations have on inflation, environment, social problems, and the quality of life.



## **Accounting Profession**

Accountants design and maintain accounting systems and prepare financial statements and reports for individuals, departments and organizations. They develop internal control systems for businesses and prepare income tax return. They analyze financial data. They assist in the management of financial records and financial planning. Currently, more accountants work for companies in a variety of industries than for accounting firms specially.

Accountants really know how business works because they spend a lot of time studying the business. Most Chief Financial Officers of large corporations have a background in accounting and they probably have the best understanding of what drives business and profits in a company.

Accounting profession is sorted into public accounting, government accounting, management accounting and internal auditing.

### **»» Public Accounting**

Public accountants who usually are Certified Public Accountants work in their own businesses or work for accounting firms that provide accounting services to individuals, businesses, and governments. Those services contain accounting, auditing, tax, and consulting services. For example, they analyze accounting and financial records to ensure that they are accurate and comply with accounting procedures and relevant legislation. They set up accounting systems for clients. They examine a company's books certifying that the accounts are true and fair. They provide financial services and advice to businesses and individuals to help in areas, such as taxation, computerization, marketing, and business strategy.

Some public accountants concentrate on tax matters, such as providing advice on tax advantages and disadvantages of certain decisions and preparing individual income tax returns. Some public accountants advise the companies of the compensation or employee healthcare

benefits. Others audit clients' financial statements and reports to ensure those financial statements and reports are prepared and reported correctly.

Some public accountants specialize in forensic accounting, for example, investigating and interpreting securities fraud and embezzlement, contract dispute, bankruptcy and money laundering by organized criminals. In order to finish their work successfully, forensic accountants must combine their knowledge of accounting and finance with law and investigative techniques. They often appear in the court as expert witnesses during trials.

The profession flourishes in China. China needs about 350 thousand CPAs. In the future 10 years, CPAs will be on the top of the list of the first 15 kinds of persons with ability that are most needed in China.

### **»» Government Accounting**

Government accountants may work for the local or state level. They keep and examine the records of government units. Their main tasks are to administer and formulate budgets, to track costs and to analyze programs. They must follow special procedures and regulations and report to government officials. Government accountants have good opportunities to be controllers or to be put in higher administrative positions.

### **»» Management Accounting**

Management accountants work in companies and help the management make decisions. They provide the management advice about capital budgeting and business analysis. Their work involves analyzing new contracts and expenses efficiently. It also includes the analysis of the organization. In addition, management accountants create budgets and manage costs and assets. They record and analyze the financial accounting information, market share, competition, and expansion opportunities of the company. Management accountants must take a strategic view of organizations. Now, management accountants often work side by side with marketing and finance staff to develop new business.

Unlike financial accounting information, which, in most cases, is made publicly available, management accounting information is only used within an organization and is usually confidential.

### **»» Internal Auditing**

Internal auditors check accounting ledgers and financial statements within companies. They also check whether the company's financial records are correct. They may check wasters or fraud and find ways to prevent financial loss. They also make sure the company's operations are efficient.

The main tasks that auditors go in for are as the follows:

Take training to keep skills up to date;

Create and develop auditing systems for companies or agencies;

Conduct research to learn auditing needs for companies or individuals;

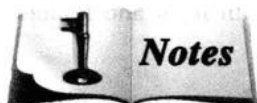
Determine and record the value of real property;

Analyze the financial data and records to ensure that they comply with legal and financial standards.

## Words and Terms ●●●●●



accounting n.	[ə'kaʊntɪŋ]	会计行业[工作]
finance n.	['faɪnæns]	财政,金融
banking n.	['bæŋkɪŋ]	银行业
double-entry bookkeeping		复式记账
industrial revolution		工业革命,产业革命
bankruptcy n.	['bæŋkrʌptsi]	无偿债能力;破产;倒闭
economic entity		经济实体
encyclopedia n.	[ɪn,saɪklə'pi:diə]	百科全书;[某一学科的]专科全书
auditing n.	['ɔ:dɪtɪŋ]	审计,稽查;审计学
shareholder n.	['ʃeə,həʊldə]	股东
investment n.	[ɪn'vestmənt]	投资
creditor n.	['kredɪtə]	债权人;债主
mortgage n.	['mɔ:gɪdʒ]	抵押借款,按揭
income tax		[个人]所得税
social security		社会保障
payroll tax		工薪税
tax return		纳税申报表
financial statements		财务报表
internal control system		内部控制系统
income tax return		所得税申报表
financial data		财务信息
Chief Financial Officer		首席财务官
auditor n.	['ɔ:dɪtə]	审计员
contract n./v.	[kən'trækt]	合同;立合同,订约
legislation n.	[,ledʒɪ'sleɪʃən]	法律;立法
taxation n.	[tæk'seɪʃən]	征税;税款
forensic accounting		司法会计
fraud n.	[frɔ:d]	欺诈
contract dispute		合同纠纷
controller n.	[kən'trəʊlə]	审计员;管理者
ledger n.	['ledʒə]	总账,分类账



1. Renaissance 文艺复兴。是 14 世纪至 16 世纪在欧洲兴起的一个思想文化运动,带来一段时期的科学与艺术革命,揭开了现代欧洲历史的序幕,被认为是中古时代和近代的分界。西方史学界曾认为它是古希腊、罗马帝国文化艺术的复兴。

2. Accounting is defined as “the art of recording, classifying, and summarizing in a significant manner and in terms of money, transactions and events which are, in part at least, of a financial character, and interpreting the results thereof”. 会计是“对具有财务特征的交易和事件以货币形式进行记录、分类和汇总并对结果进行解释的一种艺术”。

3. It is defined as “an information system that measures, processes, and communicates financial information about an identifiable economic entity”. 会计被定义为“是对某一经济实体的财务信息进行计量、处理和传达的信息系统”。

4. Encyclopedia defines accounting as “the process of maintaining, auditing, and processing financial information for business purposes”. 百科全书将会计定义为“由于经济目的而对财务信息进行保持、审计和处理的过程”。

5. Bookkeeping is the day-to-day record-keeping involved in the process of accounting. 簿记是对会计信息以时间为顺序的记录。

### Exercise One

The users of accounting information can be divided roughly into two groups: those who have a direct interest in the business (D); those who have indirect interest in the business (I). Write the correct letter D or I in the brackets.

- ( ) management
- ( ) creditors
- ( ) investors
- ( ) lawyers
- ( ) brokers
- ( ) tax authorities
- ( ) financial press

### Exercise Two

Fill in the following blanks with proper words. Try to find these words from the text.

1. Accounting is as old as the \_\_\_\_\_ of human.

2. Accountants invented \_\_\_\_\_ bookkeeping system that fueled the Renaissance.
3. Accountants play an important role in the information revolution that is improving the \_\_\_\_\_ economy.
4. AICPA defined accounting as “the art of \_\_\_\_\_, \_\_\_\_\_ and \_\_\_\_\_ in a significant manner and in terms of \_\_\_\_\_, transactions and events of a financial character, and interpreting the results thereof”.
5. The modern definition of accounting is an information system that \_\_\_\_\_, \_\_\_\_\_, and \_\_\_\_\_ financial information about an identifiable \_\_\_\_\_.
6. Encyclopedia defines accounting as the process of \_\_\_\_\_, \_\_\_\_\_ and processing financial information for business purposes.
7. In modern business society, accounting is seen as a \_\_\_\_\_ activity. It is a link between business activities and decision makers.

**Exercise Three** 

Match the professions in Column A with the jobs in Column B and write the correct letters on the lines.

Column A

Column B

Public Accountants

\_\_\_\_\_

Government  
Accountants

\_\_\_\_\_

Management  
Accountants

\_\_\_\_\_

Internal Auditor

\_\_\_\_\_

- a. They work for the local or state government.
- b. They check accounting ledgers and financial statements within companies.
- c. They work in companies and help the management make decisions.
- d. They check whether the company’s financial records are correct.
- e. They provide the management advice about capital budgeting and business analysis.
- f. They may check wasters or fraud and find ways to prevent financial loss.
- g. They analyze the expansion opportunities of the company.
- h. They are usually Certified Public Accountants.
- i. Their main tasks are to administer and formulate budgets, to track cost and to analyze programs.
- j. They provide services to individuals, businesses, and governments.
- k. They must follow special procedures and regulations and report to government officials.



## ***Exercise Four***



Discuss the following questions with your partners.

1. What are the differences between accounting and bookkeeping?
2. Why are investors and creditors interested in accounting information?