

1

CHAPTER 2

會計程序

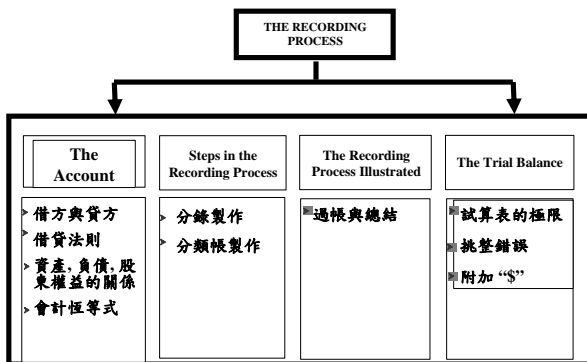
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Points of Chapter 2

- 1 會計帳為何？如何以會計帳紀錄交易？
- 2 借方(Debits, Dr.) 與貸方(Credits, Cr.) 的用法。
- 3 記帳的基本步驟。
- 4 會計分錄(journal)的製作。
- 5 資產, 負債, 業主權益等各別的分類帳(ledger)的過帳程序(posting)。
- 6 試算表(trial balance)的編制及其意義

3

PREVIEW OF CHAPTER 2



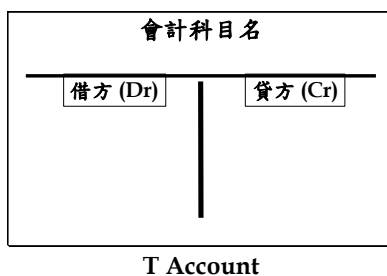
4

1. 會計帳

- 將交易所產生的資產, 負債, 業主權益等項下的各個科目的增減情形, 區分為借方與貸方。
- 會計科目。ex. cash, salaries expense, accounts receivable (A/R), accounts payable (A/P), 等

5

2. T 字帳



6

2. 借方與貸方

- 某項交易紀錄於T字帳左邊時, 稱之借○○科目; 反之, 交易紀錄於T字帳右邊時, 稱之貸○○科目。
- If 借方總額 > 貸方總額, then 借方餘額 (debit balance);
 If 借方總額 < 貸方總額, then 貸方餘額 (credit balance);



7

3. DEBITING AN ACCOUNT

Cash	
Debits	Credits
15,000	

Ex: 業主投資Cash \$15,000作為資本從事經營。所以借Cash \$15,000，貸Common Stock \$15,000。

8

3. CREDITING AN ACCOUNT

Cash	
Debits	Credits
	7,000

Ex: 現金支付租金費用 \$7,000，所以貸Cash，借Rent Expense。

9

3. Debiting & Crediting Account

Cash	
Debits	Credits
15,000	7,000
8,000	

Ex: Cash有借方餘額\$8,000。

10

3. Double-Entry System

- 在複式簿記(Double-entry system)中，每筆交易紀錄會計帳時，借貸雙方總額是一致的。
- 每項交易的結果，一定會與會計恆等式相符。

$$\text{Assets} = \text{Liabilities} + \text{Equity}$$

11

ILLUSTRATION 2-3 資產與負債的借貸變化

Debits	Credits
Increase assets Decrease liabilities	Decrease assets Increase liabilities



12

3. Normal Balance

- 常態餘額(Normal balance) 是指T字帳的左右方中，哪一方有正項的餘額存在。
- 每一會計帳皆有它的常態餘額，依項目的不同其餘額會在借方或者貸方。

ILLUSTRATION 2-4
資產負債的常態餘額

13

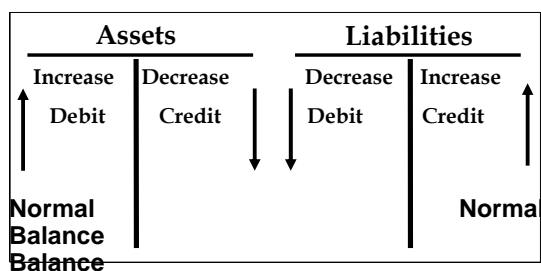


ILLUSTRATION 2-5
業主權益中自有資本的借貸變化

14

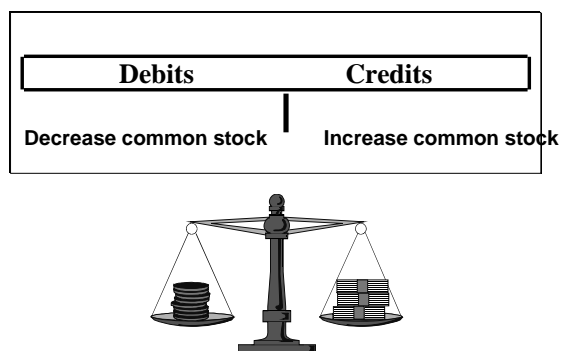


ILLUSTRATION 2-6
自有資本的常態餘額

15

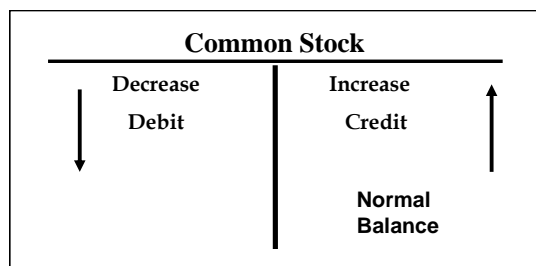


ILLUSTRATION 2-7
保留盈餘的借貸變化與常態餘額

16

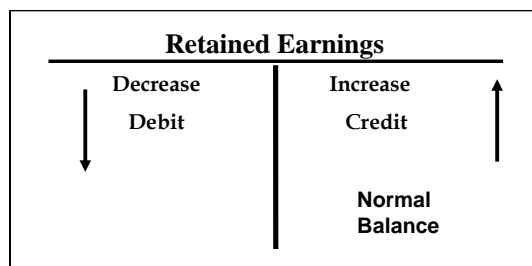


ILLUSTRATION 2-8
股利的借貸變化與常態餘額

17

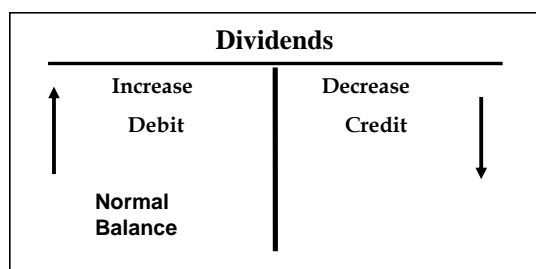
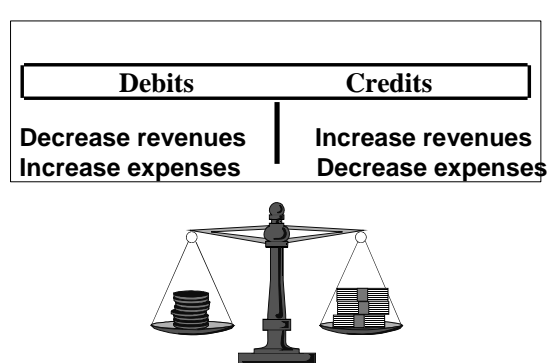


ILLUSTRATION 2-9
收入與費用的借貸變化

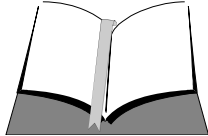
18



4. The Journal

製作分錄之意義：

- 1 揭示一個完整的交易事項的效果。
- 2 提供了依時間前後排列而記載的的交易事項。
- 3 透過借貸雙方的金額比對，以防範交易事項誤記的情形。



4. Journalizing

- 分錄(journalizing)：將交易事項紀錄於日記簿中。
- 每項會計交易必作分錄
- 分錄的內容包括：
 - 1 交易日期，
 - 2 借貸雙方科目的金額
 - 3 簡要的說明。

ILLUSTRATION 2-14 TECHNIQUE OF JOURNALIZING

日期的紀錄

GENERAL JOURNAL J1				
Date	Account Titles and Explanation	Ref.	Debit	Credit
2002 Sept. 1	Cash		15,000	15,000
	Common Stock (Issued shares of stock for cash)			
1	Computer Equipment		7,000	
	Cash (Purchased equipment for cash)			7,000

ILLUSTRATION 2-14 TECHNIQUE OF JOURNALIZING

借方的會計科目靠左紀錄其會計科目，在下一列中紀錄貸方的會計科目。最後加註這項交易的內容。

GENERAL JOURNAL J1				
Date	Account Titles and Explanation	Ref.	Debit	Credit
2002 Sept. 1	Cash		15,000	
	Common Stock (Issued shares of stock for cash)			15,000
1	Computer Equipment		7,000	
	Cash (Purchased equipment for cash)			7,000

ILLUSTRATION 2-14 TECHNIQUE OF JOURNALIZING

記錄借方科目的金額於借方欄位，於貸方欄位記錄貸方科目的金額。

GENERAL JOURNAL J1				
Date	Account Titles and Explanation	Ref.	Debit	Credit
2002 Sept. 1	Cash		15,000	
	Common Stock (Issued shares of stock for cash)			15,000
1	Computer Equipment		7,000	
	Cash (Purchased equipment for cash)			7,000

ILLUSTRATION 2-14 TECHNIQUE OF JOURNALIZING

加註交易事項的內容

GENERAL JOURNAL J1				
Date	Account Titles and Explanation	Ref.	Debit	Credit
2002 Sept. 1	Cash		15,000	
	Common Stock (Issued shares of stock for cash)			15,000
1	Computer Equipment		7,000	
	Cash (Purchased equipment for cash)			7,000

ILLUSTRATION 2-14 TECHNIQUE OF JOURNALIZING

分錄與分錄間，留些許的空間。

GENERAL JOURNAL J1				
Date	Account Titles and Explanation	Ref.	Debit	Credit
2002 Sept. 1	Cash		15,000	
	Common Stock (Issued shares of stock for cash)			15,000
1	Computer Equipment		7,000	
	Cash (Purchased equipment for cash)			7,000

ILLUSTRATION 2-14 TECHNIQUE OF JOURNALIZING

索引欄預留空白，待分錄轉入分類帳時，在登入該分類帳科目的編號，以便查詢。

GENERAL JOURNAL J1				
Date	Account Titles and Explanation	Ref.	Debit	Credit
2002 Sept. 1	Cash		15,000	
	Common Stock (Issued shares of stock for cash)			15,000
1	Computer Equipment		7,000	
	Cash (Purchased equipment for cash)			7,000

4. Simple & Compound Journal Entries

- ❖ 簡單分錄(simple entry)：
借貸雙方只有一個單一的會計科目。
- ❖ 複合分錄(compound entry)：
一筆交易有涉及多個借方的會計科目或者多個貸方的會計科目。

ILLUSTRATION 2-15 複合式分錄

GENERAL JOURNAL J1				
Date	Account Titles and Explanation	Ref.	Debit	Credit
2002 July 1	Delivery Equipment		14,000	
	Cash			8,000
	Accounts Payable (Purchased truck for cash with balance on account)			6,000

在複合式分錄中，借方科目的總額必須等於貸方科目的總額。

COMPOUND JOURNAL ENTRY

GENERAL JOURNAL J1				
Date	Account Titles and Explanation	Ref.	Debit	Credit
2001 July 1	Cash			8,000
	Delivery Equipment		14,000	
	Accounts Payable (Purchased truck for cash with balance on account)			6,000

複合式分錄錯誤的示範。

5. THE LEDGER

- 分類帳(ledger)：
每一會計科目皆有一個分類帳。
- 總分類帳(general ledger)：
將各個分類帳歸列到資產，負債，業主權益項下。

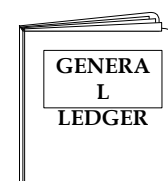


ILLUSTRATION 2-16 THE GENERAL LEDGER

37

資產	負債	業主權益
Equipment	Interest Payable	Salaries Expense
Land	Salaries Payable	Service Revenue
Supplies	Accounts Payable	Common Stock
Cash	Notes Payable	Retained Earnings

ILLUSTRATION 2-18 過帳(POSTING)

38

GENERAL JOURNAL					J1
Date	Account Titles and Explanation	Ref.	Debit	Credit	
2002					
Sept. 1	Cash	101	15,000		
	Common Stock (issued shares of stock for cash)	311		15,000	
GENERAL LEDGER					
CASH					NO. 101
Date	Explanation	Ref.	Debit	Credit	Balance
2002					
Sept. 1		J1	15,000		15,000
COMMON STOCK					NO. 311
Date	Explanation	Ref.	Debit	Credit	Balance
2002					
Sept. 1		J1		15,000	15,000

首先,將日記簿中借方的會計科目所記載的日期,金額與索引編號過入所屬的總分類帳中,並加以核對。

ILLUSTRATION 2-18 POSTING A JOURNAL ENTRY

39

GENERAL JOURNAL					J1
Date	Account Titles and Explanation	Ref.	Debit	Credit	
2002					
Sept. 1	Cash	101	15,000		
	Common Stock (issued shares of stock for cash)	311		15,000	
GENERAL LEDGER					
CASH					NO. 101
Date	Explanation	Ref.	Debit	Credit	Balance
2002					
Sept. 1		J1	15,000		15,000
COMMON STOCK					NO. 311
Date	Explanation	Ref.	Debit	Credit	Balance
2002					
Sept. 1		J1		15,000	15,000

於日記帳的索引欄位上,加註該會計科目的總分類帳的編號。

ILLUSTRATION 2-18 POSTING A JOURNAL ENTRY

40

GENERAL JOURNAL					J1
Date	Account Titles and Explanation	Ref.	Debit	Credit	
2002					
Sept. 1	Cash	101	15,000		
	Common Stock (issued shares of stock for cash)	311		15,000	
GENERAL LEDGER					
CASH					NO. 101
Date	Explanation	Ref.	Debit	Credit	Balance
2002					
Sept. 1		J1	15,000		15,000
COMMON STOCK					NO. 311
Date	Explanation	Ref.	Debit	Credit	Balance
2002					
Sept. 1		J1		15,000	15,000

其次,將日記簿中貸方的會計科目所記載的日期,金額與索引編號過入所屬的總分類帳中,並加以核對。

ILLUSTRATION 2-18 POSTING A JOURNAL ENTRY

41

GENERAL JOURNAL					J1
Date	Account Titles and Explanation	Ref.	Debit	Credit	
2002					
Sept. 1	Cash	101	15,000		
	Common Stock (issued shares of stock for cash)	311		15,000	
GENERAL LEDGER					
CASH					NO. 101
Date	Explanation	Ref.	Debit	Credit	Balance
2002					
Sept. 1		J1	15,000		15,000
COMMON STOCK					NO. 311
Date	Explanation	Ref.	Debit	Credit	Balance
2002					
Sept. 1		J1		15,000	15,000

於日記帳的索引欄位上,加註該會計科目的總分類帳的編號。

ILLUSTRATION 2-19 會計科目表

42

Pioneer Advertising Agency			
Assets		Stockholders' Equity	
101 Cash		311 Common Stock	
112 Accounts Receivable		320 Retained Earnings	
129 Advertising Supplies		332 Dividends	
130 Prepaid Insurance		350 Income Summary	
157 Office Equipment		Revenues	
158 Accumulated Depreciation — Office Equipment		400 Service Revenue	
Liabilities		Expenses	
200 Notes Payable		611 Advertising Supplies Expense	
201 Accounts Payable		711 Depreciation Expense	
209 Unearned Revenue		722 Insurance Expense	
212 Salaries Payable		726 Salary Expense	
230 Interest Payable		729 Rent Expense	
		905 Interest Expense	

會計科目所屬的編號為該科目的總分類帳之編號。

43

ILLUSTRATION 2-20 INVESTMENT OF CASH BY STOCKHOLDERS

交易事項	10月1日, 股東A以現金投資\$10,000給 Pioneer Advertising Agency Inc. 作為廣告事業的投資。
分析	資產項下的現金科目增加\$10,000, 業主權益項下的自有資本(股本)也增加\$10,000。
借貸關係分析	#資產增加 → 借 Cash \$10,000 #業主權益的增加 → 貸普通股 \$10,000

44

ILLUSTRATION 2-20 INVESTMENT OF CASH BY STOCKHOLDERS

Date	Account Titles and Explanation	Ref.	Debit	Credit
Oct. 1	Cash	101	10,000	
	Common Stock (Issued shares of stock for cash)	311		10,000

Cash	101
Oct. 1	10,000

Common Stock	311
	Oct. 1
	10,000

45

ILLUSTRATION 2-21 PURCHASE OF OFFICE EQUIPMENT

交易事項	10/1, 購買Office equipment \$5,000, 開立\$5,000 利息12% 3個月後到期的應付票據(notes payable, n/p)。
基本分析	資產項下的Office Equipment科目增加\$5,000, 負債項下的Notes Payable 科目增加\$5,000。
借貸關係分析	#資產增加 → 借 Office Equipment \$5,000 #負債增加 → 貸Notes Payable \$5,000。

46

ILLUSTRATION 2-21 PURCHASE OF OFFICE EQUIPMENT

Date	Account Titles and Explanation	Ref.	Debit	Credit
Oct. 1	Office Equipment	157	5,000	
	Notes Payable (Issued 3-month, 12% note for office equipment)	200		5,000

Office Equipment	157
Oct. 1	5,000

Notes Payable	200
	Oct. 1
	5,000

47

ILLUSTRATION 2-22 RECEIPT OF CASH FOR FUTURE SERVICE

交易事項	10/2, 收到R. Knox客戶所預付的廣告費用\$1,200。這筆預收的營業收入到12/31才能完全實現。
基本分析	資產項下的Cash 增加\$1,200; 負債項下的預收收入(Unearned Revenue)增加\$1,200 (原因是這筆收入所應提供的服務尚未提供, 故不能列入真正保留盈餘項下的收入科目中)。
借貸關係分析	#資產增加 → 借 Cash \$1,200。 #負債增加 → 貸Unearned Revenues \$1,200。

48

ILLUSTRATION 2-22 RECEIPT OF CASH FOR FUTURE SERVICE

Date	Account Titles and Explanation	Ref.	Debit	Credit
Oct. 2	Cash	101	1,200	
	Unearned Revenues (Received advance from R. Knox for future services)	209		1,200

Cash	101
Oct. 2	1,200

Unearned Rev	209
	Oct. 2
	1,200

ILLUSTRATION 2-23 PAYMENT OF MONTHLY RENT

49

交易事項	10/3, 10月分辦公室房租付現\$900。
基本分析	當月的房租費用增加\$900; 資產項下的Cash 減少 \$900。
借貸關係分析	# 費用增加 → 借 Rent Expense \$900。 # 資產減少 → 貸 Cash \$900。

ILLUSTRATION 2-23 PAYMENT OF MONTHLY RENT

50

Date	Account Titles and Explanation	Ref.	Debit	Credit
Oct. 3	Rent Expense Cash (Paid October rent)	729 101	900	900

Cash 101		Rent Expense 729	
Oct. 1	10,000	Oct. 3	900
2	1,200		

ILLUSTRATION 2-24 PAYMENT FOR INSURANCE

51

交易事項	10/4, 預付了一年份的保險費\$600。該保險費到期日是隔年的9/30。
基本分析	預付保險費(Prepaid Insurance)科目增加\$600; 資產項下的Cash 減少\$600。 (預付的保險費所享用的期間橫跨所定的會計期間, 且雖付了保險費, 但所受的利益與服務尚未實現。故將其視為資產項下的科目, 待保險享用期間一過, 再將實現的部分作費用攤提的動作。
借貸關係分析	# 資產增加 → 借 Prepaid Insurance \$600。 # 資產減少 → 貸 Cash \$600。

ILLUSTRATION 2-24 PAYMENT FOR INSURANCE

52

Date	Account Titles and Explanation	Ref.	Debit	Credit
Oct. 4	Prepaid Insurance Cash (Paid one-year policy; effective date October 1)	130 101	600	600

Cash 101		Prepaid Insurance 130	
Oct. 1	10,000	Oct. 4	600
2	1,200		

ILLUSTRATION 2-25 PURCHASE OF SUPPLIES ON CREDIT

53

交易事項	10/5, 以賒帳方式向Aero Supply公司購買了3個月分量的廣告用品\$2,500。
基本分析	資產項下的廣告用品(Advertising Supplies)增加\$2,500; 負債項下的Accounts Payable 增加\$2,500。
借貸關係分析	# 資產增加 → 借 Advertising Supplies \$2,500。 # 負債增加 → 貸 A/P \$2,500。

ILLUSTRATION 2-25 PURCHASE OF SUPPLIES ON CREDIT

54

Date	Account Titles and Explanation	Ref.	Debit	Credit
Oct. 5	Advertising Supplies Accounts Payable (Purchased supplies on account from Aero Supply)	129 201	2,500	2,500

Adv. Supplies 129		Accounts Payable 201	
Oct. 5	2,500	Oct. 5	2,500

ILLUSTRATION 2-26 HIRING OF EMPLOYEES

55

交易事項	10/9, 雇用4名員工, 約定於10/15日開始工作。在薪資給付方面, 每週工作5天, 週薪\$500, 每兩週發一次薪資。第一次發放薪資的日期在10/26。
基本分析	交易事項並未成立。僅是雇主與員工之間對薪資, 工作時間的約定。而這約定於10/5日開始生效。
借貸關係分析	無關借貸關係。

ILLUSTRATION 2-27 DECLARATION AND PAYMENT OF DIVIDEND BY CORPORATION

56

交易事項	10/20, 董事會決定發放\$500的現金股利給股東A。
基本分析	dividends 科目增加\$500; 資產項下的 Cash 減少\$500。
借貸關係分析	# 股利增加 → 借 Dividends \$500。 # 資產減少 → 貸 Cash \$500。

ILLUSTRATION 2-27 DECLARATION AND PAYMENT OF DIVIDEND BY CORPORATION

57

Journal Entry

Date	Account Titles and Explanation	Ref.	Debit	Credit
Oct. 20	Dividends	332		
	Cash	101		
	(Declared and paid a cash dividend)			
			500	500

Posting

Cash 101	
Oct. 1 10,000	Oct. 3 900
2 1,200	4 600
	20 500

Dividends 332	
Oct. 20 500	

ILLUSTRATION 2-28 PAYMENT OF SALARIES

58

交易事項	10/26, 支付員工薪資, 現金\$4,000。(見交易9)
基本分析	薪資費用 (Salaries Expense) 增加\$4,000; Cash 減少 \$4,000。
借貸關係分析	# 費用增加 → 借 Salaries Expense \$4,000。 # 資產減少 → 貸 Cash \$4,000。

ILLUSTRATION 2-28 PAYMENT OF SALARIES

59

Journal Entry		Date	Account Titles and Explanation	Ref.	Debit	Credit
		Oct. 26	Salaries Expense	726	4,000	
			Cash	101		4,000
			(Paid salaries to date)			

Posting		Cash 101		Salaries Expense 726	
		Oct. 1	10,000	Oct. 3	900
		2	1,200	4	600
				20	500
				26	4,000

ILLUSTRATION 2-29 RECEIPT OF CASH FOR FEES EARNED

60

交易事項	10/31, 自 Copa 公司收到廣告收入 \$10,000。
基本分析	Cash 增加 \$10,000; 收入增加 \$10,000。
借貸關係分析	# 資產增加 → 借 Cash \$10,000。 # 收入增加 → 貸 Service Revenue \$10,000。

ILLUSTRATION 2-29 RECEIPT OF CASH FOR FEES EARNED

Journal Entry	Date	Account Titles and Explanation	Ref.	Debit	Credit
	Oct. 31	Cash	101	(10,000)	
		Service Revenue	400		(10,000)
		(Received cash for fees earned)			

Posting	Cash	101	Service Revenue	400
	Oct. 1	10,000		
	2	1,200		
	3	(10,000)		
			Oct. 31	(10,000)

Posting

6. The Trial Balance

- 試算表(trial balance):
 1. 意義: 某個期間內, 各個會計科目帳下的餘額列表。
 2. 目的: 各科目過帳後, 借貸兩方是否平衡。
- 試算表也可找出再記帳及過帳時所發生的錯誤。
- 編制試算表的步驟:
 - 1 列出所有的會計科目及其餘額。
 - 2 加總借貸雙方個別的總額。
 - 3 驗證借貸雙方的總合是否相等。

ILLUSTRATION 2-32 A TRIAL BALANCE

PIONEER ADVERTISING AGENCY Trial Balance October 31, 2002			
		Debit	Credit
Cash	借方總額必須 等於貸方總額	\$ 15,200	
Advertising Supplies		2,500	
Prepaid Insurance		600	
Office Equipment		5,000	
Notes Payable			\$ 5,000
Accounts Payable			2,500
Unearned Revenue			1,200
Common Stock			10,000
Dividends		500	
Service Revenue			10,000
Salaries Expense		4,000	
Rent Expense		900	
		<u>\$ 28,700</u>	<u>\$ 28,700</u>

6. Limitations of a Trial Balance

- 試算表並不能證明每一個交易事項皆已被記錄到, 或者每一個總分類帳的金額或總額都是正確的。
- 即使試算表中借貸平衡, 也未必保證記錄完全正確。
- 以下所列的情形, 也會使試算表中借貸平衡:
 - 1 某項交易未記帳;
 - 2 某項交易已記帳, 但未過帳;
 - 3 某項交易記帳兩次;
 - 4 用錯會計科目;
 - 5 記錄某項交易時, 發生自動抵銷的錯誤。

The End of Chapter 2