

Finance

单词

词汇	发音	词性	翻译
gradually	[us]'grædʒuəli [uk]'grædʒuəli	adv.	渐渐地
owe	[us]oʊ [uk]əʊ	verb	欠(人情), 欠钱
stable	[us]'steɪbl [uk]'steɪbl	adj.	固定的, 稳定的
expense	[us]'ɪk'spens [uk]'ɪk'spens	noun	费用, 支出
saving	[us]'seɪvɪŋ [uk]'seɪvɪŋ	noun	存款
loan	[us]loʊn [uk]ləʊn	verb	借出, 贷与
average	[us]'ævərɪdʒ [uk]'ævərɪdʒ	noun	平均数
bill	[us]bɪl [uk]bɪl	noun	账单
reasonably	[us]'ri:znəbli [uk]'ri:znəbli	adv.	适度地, 尚可, 过得去
drop	[us]drɒp [uk]drɒp	verb	下降
run	[us]rʌn [uk]rʌn	verb	变得
generally	[us]'dʒenrəli [uk]'dʒenrəli	adv.	总体地, 总的来说
significantly	[us]sɪg'nɪfɪkəntli [uk]sɪg 'nɪfɪkəntli	adv.	意味深长地, 意义深远地, 重要地, 较大地
housing	[us]'haʊzɪŋ [uk]'haʊzɪŋ	noun	房屋
option	[us]'ɒ:pʃn [uk]'ɒpʃn	noun	选择, 选择权, 选择自由
alternative	[us]ɔ:l'tɜ:rnətɪv [uk]ɔ:l'tɜ:rnətɪv	noun	可供选择的事物, 替换物, 替代品
possibility	[us].pə:sə'bɪləti [uk].pəse 'bɪləti	noun	可能性, 可能的事
drastic	[us]'dræstɪk [uk]'dræstɪk	adj.	激烈
priority	[us]praɪ'ɔ:rəti [uk]praɪ'brəti	noun	优先权, 优先, 优先顺序
push	[us]pʊʃ [uk]pʊʃ	verb	劝说
	[us].kɑ:mpen'seɪʃn [uk]		

compensation	ˌkɒmpen'seɪʃn	noun	补偿金, 赔偿金, 弥补
contribute	[us]kən'trɪbjʊt [uk]kən'trɪbjʊt	verb	贡献, 捐献, 捐助
package	[us]'pækɪdʒ [uk]'pækɪdʒ	noun	包裹
include	[us]ɪn'kluːd [uk]ɪn'kluːd	verb	包括, 包含
benefit	[us]'benɪfɪt [uk]'benɪfɪt	noun	利益, 好处, 有利的影响
income	[us]'ɪnkʌm [uk]'ɪnkʌm	noun	进款, 收入
borrow	[us]'bɔːrɒ [uk]'bɒrɒ	verb	借
debt	[us]det [uk]det	noun	债务
deduction	[us]dɪ'dʌkʃn [uk]dɪ'dʌkʃn	noun	扣除

Giving a friend financial advice

We're going to help a friend with financial problems.

谈论你的个人财务	
当你谈论 personal finances （个人财务）时，你需要以你的 expenses, debts, income 和 savings 开始。	
My expenses are about 2,000 a month.	我的花费是大约一个月2, 000。
I have about \$5,000 in debt.	我有大约5, 000美元的债。
My income is around \$5,000 a month.	我的收入是每个月5, 000美元左右。
I have about 6,000 in savings.	我有大约6, 000存款。
这些是一些谈论金钱和费用的关键词。注意这个词 loan 也可以是名词。	
My parents loaned me \$4,000 to go to school.	我的父母借给我4, 000美元去上学。
I have a student loan from the government.	我从政府那里获得一笔学生贷款。
I borrowed 3,000 from the bank.	我向银行借了3, 000。
I owe the bank \$3,000.	我欠银行3, 000美元。
I have to pay my parents back.	我不得不还钱给我的父母。

Select the correct words.

My (expenses / incomes / debts) are about \$ 3,000 a month, including rent and food.

Because of my student loan, I have about \$ 5,000 in (debt / income / savings) .

My (income / debt / saving) from work is about \$ 5,000 a month.

I have about \$ 3,000 in (savings / borrows / expenses) in the bank.

My parents (loaned / borrowed / paid back) me \$ 6,000 for school.

I (owe / borrow / pay back) the bank about \$ 4,000 for my loan.

Truth: expenses; debt; income; savings; loaned; owe

Move the text to the correct gaps.

Do you have any (savings) in the bank?

My uncle (loaned) me \$6,000 for school.

I (owe) the bank about \$4,000 for my loan.

What are your major (debts) ? Do you have any loans?

My friend is always trying to (borrow) money from me.

理解问题	
在你给某人财务建议前，确保你来问一些有关处境的问题。	
A: What's the problem?	问题是什么？
B: My finances are a mess! My rent is killing me.	我的财务状况一团糟！ 我的房租太高了。
A: What are your big expenses?	你有什么大的开支？
B: My car payment, rent and my student loan.	我的车款，房租和我的学生贷款。
A: What else is there?	还有别的什么？
B: I owe my parents \$3,000.	我欠我父母3,000美元。
A: Are you still working part time?	你仍然兼职工作吗？
B: No, I'm full time now.	不，我现在全职。
A: How much do you have in savings?	你的存款有多少？
B: Almost nothing.	几乎没有。

给出和回应建议	
<p>这是一些给出和回应建议的方法。一些比另一些更直接。注意advice是一个名词。动词是advise。</p>	
A: You might consider getting a roommate.	你可以考虑找一个室友。
B: I know. You're right. That's good advice.	我知道。你是对的。那是一个好的建议。
A: If I were you, I'd sell the car.	如果我是你，我会把车卖掉。
B: That sounds reasonable.	那听起来合乎情理。
A: You'd better move in with your parents.	你最好搬去和父母一起住。
B: Are you kidding? That's a terrible idea!	你开玩笑吗？那是一个糟糕的主意！

听取要点
<p>当你在倾听一个对话时，通常有你不理解的语言。在这种情况下，听取对话的gist（要点）。当你在听取要点时，你听的是说话人的态度和他们在说的主要思想。</p>
<p>听斯图尔特的谈话。试着获取他说话的主要意思。</p>
<p>Max is one of my best friends, but he's terrible with money. I mean, he's awful with money. There's no getting around it. It's ironic because his family is loaded. They have tons of cash.</p>
<p>马克斯是我最好的朋友之一，但是他在金钱方面很糟。我的意思是，他在处理金钱上很糟糕。那是无法否认的。很讽刺的是他的家庭很富有。他们有很多钱。</p>
<p>即使你不明白所有的单词，你也可以获取对话的要点。斯图尔特的态度或情绪是什么？斯图尔特对他的朋友马克斯很恼火。主要的想法是什么？马克斯在处理金钱上糟透了，尽管他家有很多钱。</p>

Talking about the cost of living

Now you're going to discuss the cost of living.

表达频率	
这是一些表达月花费和年花费的不同方法。	
My groceries cost about \$400 each month.	我的杂货费用每月约400美元。
My train pass is \$50 a month.	我的火车通票是每月50美元。
My utility bill is usually around 200 per month.	我的水电费账单通常大约每月200。
My monthly mortgage payment is \$2,500.	我每月按揭付款为2,500美元。
I pay about 7,000 in property tax every year.	我每年付大约7,000房产税。
对于一些在一段时间内发生不止一次的费用, 你可以使用像 twice 或 three times 这样的单词。	
I pay my car insurance twice a year.	我每年付两次汽车保险。
I buy a subway ticket three times a week.	我一周买三次地铁票。

Watch the video and study the language. https://cns2.ef-cdn.com/Juno/14/04/57/v/140457/GE_10.3.3_v2.mp4

[SIMON] Hey.
 [JAKE] Hey.
 [SIMON] What are you doing?
 [JAKE] I'm working out a monthly budget. I wanna start saving money.
 [SIMON] How's it going?
 [JAKE] Badly. No, very badly. The basic problem is that my expenses are too high, and my income is too low.
 [SIMON] Yep. I've been there before. Let's have a look.
 [SIMON] So, you're paying half of our rent. That's 700 dollars a month. What are your other big expenses?<start="00:38:944">
 [JAKE] Well, my salary has increased, so my taxes have gone up dramatically.
 <start="00:57:198">[SIMON] Uh-huh.
 [JAKE] And the school deducts 200 dollars a month for my retirement plan.
 [SIMON] Yeah. That hurts, but...
 [JAKE] I know. It's going to be great when I'm old.
 [JAKE] But the cost of living's continually going up. A night out, just for a movie and dinner, is now, like, 60 bucks!

[SIMON] And there are utilities, and the price of gasoline is rapidly increasing...

[JAKE] I pay 300 dollars a month for my car.

[JAKE] If I'm gonna put any money in the bank, I'm gonna have to sell it. It's the only way I can significantly reduce my expenses.

[JAKE] Automobile insurance is killing me.

[JAKE] It's 200 dollars, twice a year, and gradually going up. And I pay 50 dollars a month for parking in our garage.

[SIMON] You know, you don't even drive your car that much.

[JAKE] Yeah. It's just not worth it.

[SIMON] Hey, I'm thinking of going to see a movie tonight. You wanna come?

[JAKE] No. Think I'll have a quiet night in.

My salary has increased. 我涨工资了。

My taxes have gone up dramatically. 我的税大幅上涨。

continually going up 不断上涨

rapidly increasing 快速增长

I can significantly reduce my expenses. 我可以大幅减少我的开支。

gradually going up 逐渐上涨

谈论生活成本	
这是一些询问和回答关于 the cost of living 问题的一些方法。	
A: What specifically do you want to know?	具体的你想知道什么?
B: Well, how expensive is housing?	嗯, 住房有多贵?
A: What's the cost of living like there?	那里的生活成本是多少?
B: Overall, it's a bit above the national average, but prices are stable.	总的来说, 有点高于全国平均水平, 但物价稳定。
A: What's your usual monthly bill for groceries?	你通常每月的杂货账单是多少?
B: They run about \$300 a month.	他们一个月大约300美元。
A: How much do people generally pay for housing?	人们通常花多少钱在住房上?
B: Well, houses are reasonably priced. You can get a two-bedroom house for around \$100,000.	嗯, 房子价格比较合理。你可以花大约100,000美元买一个两室的房子。

增加和减少	
当你在解释增加或者减少时，添加一个副词有助于具体阐述变化的速度。	
Housing prices have been dropping dramatically.	住房的价格一直在急剧下降。
The city's population has decreased rapidly.	这个城市的人口已经迅速下降。
Property taxes are rising steadily.	房产税在稳步上升。
Utility costs increase significantly in the winter.	冬天水电费显著增加。
Transportation costs were stable, but now they're falling gradually.	过去交通费用很稳定，但是现在他们在逐步下降。

预测文本的内容

在知道所要阅读文本的主题后，你可以预测文本的一些内容。比如，你将要阅读一篇介绍改善个人财务状况的提议的文章。想想一些你在文中可能会碰到的词汇。	
描述个人财务的术语：	
savings	存款
debt	债务
income	收入
deduction	扣除
描述开销的术语：	
housing	住宅
bills	账单
transportation	交通
在阅读下一活动中的文本前，试着想想更多你可能看到的单词。	

Read the advice from a financial expert.
Select the correct answer.



My recipe for financial success

Different financial experts will

offer different solutions for successfully managing your finances. My recommendations are not for everyone, but they have worked well for me over the years. Every month you have a net income – that is, your income after taxes and other deductions. I am going to offer you two situations, one that includes debt and one that does not. If you currently have debt, this is how I recommend you spend your net income each month: * approximately 35% on housing, including utility bills for electricity, water, etc. * approximately 15% on transportation, whether you have a car or not * approximately 25% on life, including your cellphone, groceries, clothing, going out, etc. * approximately 15% on paying off your debt * approximately 10% on savings. If you are spending more in any of these areas, it suggests you need to cut your expenses – for example, by moving to cheaper housing. If you don't have any debt, however, change that savings percentage to 25 percent, and your money will increase before you know it.

Move the text to the correct gaps.

If you currently have (debt) , this is how I recommend you spend your (net) income each month:

- approximately 35% on (housing) , including all the bills for (electricity) , water, etc.
- approximately 15% on (transportation) , whether you have a car or not
- approximately 25% on life, including your cellphone, groceries, clothing, going out, etc.
- approximately 15% on paying off your debt
- approximately 10% on (savings)

Writing a budget proposal

We're going to practice writing a budget proposal.

列举选项	
处理一个问题的方法是列出你的选项，然后选择最好的一个。注意这里有几个单词的意思和 option 相同。	
One option is to lay off workers with low seniority.	一个选择是解雇工龄短的工人。
We have to make some hard choices.	我们不得不做一些艰难的选择。
One alternative is to use attrition. We just don't replace workers who leave.	一个选择是使用损耗。员工离开后我们不会再招人填补职位。
Another possibility is to offer older workers a large retirement bonus.	另一个可能性是给老员工一笔大额的退休奖金。
We may have to consider more drastic options.	我们可能不得不考虑更极端的选择。
优先选项	
在列出各个选项后，下一步是 prioritize （确定他们的优先顺序）。	
OK, so our priority is to avoid layoffs.	好的，我们的首要任务是避免裁员。
First we push retirement bonuses, then reduce everyone's hours.	首先我们推行退休奖金，然后减少每个人的时间。
Only as a last resort do we lay off workers.	只有在万不得已时我们才解雇员工。

介绍提案	
在列出你的提案前，提醒你的读者你们面临的问题以及你的提案可能会遇到的任何限制是一个好主意。	
Our company faces a very large loss this year.	我们公司今年面临一个很大的损失。
Our proposals are meant to deal with the crisis on a long-term basis.	我们的提案是为了从长远上应对这个危机。
Two years from now, the company would be profitable.	从现在起两年后，公司将开始盈利。
We have come up with a prioritized list of options for the crisis.	我们已经拿出了应对危机的有优先级别的选项列表。
给出提案的详细信息	
当列出你的提案时，使用动词 propose 和 recommend 。这些动词后可以使用动词+ ing 或以 that 开头的从句。	
We propose offering workers a retirement bonus.	我们提议为员工提供退休奖金。
We strongly recommend that the company lay off additional workers only as a last resort.	我们强烈建议公司只有在万不得已的情况下才解雇多余的员工。
We recommend cutting everyone back to 35 hours per week.	我们建议把每个人的工作时间减回到每周35小时。

Move the text to the correct gaps.

Our company (faces) a very large loss this year.

We have come up with a (prioritized) list of options.

Our proposals deal with the (crisis) on a long-term basis.

We (propose) offering workers a retirement bonus.

We recommend (cutting) everyone back to 35 hours a week.

We recommend laying off people only as a last (resort) . Carla is writing a budget proposal.

Read the text, and answer the questions.

Proposal for our budget crisis From:carla.giannelli@GPZT.comTo:mark.lessig@GPZT.com; andre.w.parker@GPZT.com Hi, Mark and Andy.I've put together our ideas from this morning. If you think they're OK, I'll send them out to the whole executive team.Thanks!Carla_____

Our company faces a very large loss this year. Mark, Andrew and I have come up with a prioritized list of options for dealing with this crisis on a long-term basis. If you agree to our proposals, we believe the company will be profitable two years from now.1. First, we propose offering workers who are with in two years of retirement a six-month bonus with medical benefits to retire early. After the six-month period, the company would be saving about \$3,000 per month per worker. If 100 workers took advantage of this, it would amount to savings of \$300,000 a month.2. In addition, we recommend cutting everyone back to 35 hours per week. This would save about \$200,000 a month.3. We strongly recommend that the company lay off additional workers only as a last resort, to preserve company morale.Mark, Andrew and I will be happy to answer

questions about our proposals into tomorrow's meeting. Sincerely, Mark, Andrew and Carla
Complete the sentences from Carla's email.

Select the correct words.

We have come up with a prioritized list of options for dealing with this crisis on a (last-resort / long-term / retire-early) basis.

We believe the company will be (profitable / weaker / drastic) two years from now.

First, we (propose / lay off / cut) offering workers who are within two years of retirement a six-month bonus to retire early.

The company would (offer / face / save) about \$ 3,000 per worker.

We propose (recommending / cutting / dealing) everyone back to 35 hours per week.

We recommend the company lay off workers only as a (priority / proposal / last resort) .

Truth: long-term; profitable; propose; save; cutting; last; resort

Read the email from your manager. Then respond with an email that has several ideas to help her solve the budget problem.

We take your privacy seriously. Please don't share any personal information (race, religion, health status, etc.) about yourself.

Type in the input box. Write between 80 and 100 words.

Example:

Carla,

I'd be glad to help you with the company's financial problems. Here are my ideas. First, I recommend offering older workers a big retirement bonus with medical coverage for six months. I think that about 100 workers would take the offer. Second, I propose that we stop all new hiring. We can use attrition to reduce staff size. I think that in a few months, we could cut our staff by about 40 workers. Next, we should cut the number of hours that everyone works to 35 hours per week. This would include everyone, even the big executives. Only as a last resort should we have layoffs. That would be very bad for company morale.

Sincerely,

Kim

Discussing compensation

You're going to discuss a compensation package for a new job.

薪酬包	
当你准备接受一份工作时，着重看一下你的 total compensation 是很重要的，它等于工资加上所有福利。这有的时候也被提及为你的 compensation package 。	
My salary is \$60,000, but my total compensation adds up to about \$80,000 per year.	我的工资是60,000美元，但是我的总体薪酬加起来每年大约80,000美元。
I'm really happy with the compensation package at my company.	我对我们公司的薪酬包很满意。
公司可能提供各种福利，包括医疗方案，退休方案和休假或病假。一定要问这些如何扣除。	
My benefits include generous medical and retirement plans, and three weeks of vacation each year.	我的福利包括慷慨的医疗和退休方案，和每年三个星期的休假。
My company contributes \$500 every month to my retirement plan.	我的公司每月支付500美元到我的退休方案中。
There is a 400-a-month deduction for the medical plan.	每月扣除400的医疗计划钱。
Our medical plan includes dental work and any counseling we need.	我们的医疗方案包括牙科和我们需要的任何咨询费用。

Move the text to the correct gaps.

My total (compensation) adds up to about \$80,000 per year.

My (benefits) include generous medical and retirement plans.

My company (contributes) \$500 every month to my retirement plan.

There is a \$400 monthly (deduction) for the medical plan.

Our medical plan (includes) dental work and any counseling we need.

表达担心	
<p>当一个公司决定雇用你时，你可能会收到含有你的薪水和福利的详细信息offer letter（聘用通知书）。如果你对财务细节有所担忧，请向给你发信的人提及。</p>	
A: I have some concerns about the salary.	我对工资有所担忧。
B: OK. Well, I'm open to discussing any part of the compensation package.	好的。嗯，我愿意讨论薪酬包的任何部分。
A: My big concern is that the proposed salary is far below my current salary.	我最大的担忧是所提议的工资远低于我现在的工资。
B: That's a reasonable concern.	这是一个合理的担忧。

讨论细节	
<p>解释你的问题或担忧后，讨论情况的细节。</p>	
A: We need to look at this in terms of total compensation.	我们需要从总体薪酬的角度看这个问题。
B: Could you give me some more details?	您能给我再多一些的详情吗？
A: In addition to salary, the company will also contribute 500 a month to your retirement plan.	除了工资外，公司每个月还为你退休方案缴纳500。
B: Oh, that wasn't in the offer letter.	哦，那没有在聘用通知书上说到。

修订提议	
如果该公司非常想雇用你而且你仍然想要这份工作，聘用通知书可以被修订来满足你的需求。也可能会向你解释改变提议受到的任何限制。	
A: I really want to work here. I just don't want to take a cut in pay.	我真的希望能在这里工作。我只是不想降低工资。
B: I understand completely. I really want you on our team.	我完全理解。我真的希望你能加入我们的团队。
A: If we could raise the salary to 80,000, would you accept our offer?	如果我们把工资增加到80,000，你会接受我们的聘用吗？
B: Absolutely!	当然！
A: I can't make any promises. I'll see what I can do. It may take a couple of days to get a decision.	我不能作出任何承诺。我要看看我能做些什么。这可能需要几天时间来作出决定。
B: That's no problem. I look forward to talking with you later in the week.	没问题。期待这周晚些时候再和您通话。

Move the text to the correct gaps.

I have some (concerns) about salary.

The (proposed) salary is far below my current salary.

We need to look at this in (terms) of total compensation.

I really want you on our (team) .

If we could (raise) the salary, would you accept our offer?

I'll see (what) I can do.

Read the article about negotiating additional compensation.

Select the correct answer.



Congratulations! You've received a

job offer, and you are ready to accept the offer. But wait. Before moving too quickly to accept, take some time to consider the entire compensation package. Remember, salary isn't the only

compensation you will be receiving. Your compensation might also include benefits such as vacation time and a health plan. Employers often have more flexibility to negotiate benefits than a starting salary. Some benefits are the same for all employees, but others are negotiable. Here are a few other benefits you may want to ask about. **Hiring bonus** Companies will sometimes offer a hiring bonus to attract top candidates. It is a one-time cash payment that is made when you start the job. If the salary you are being offered is below what you expect, you may want to ask for a hiring bonus. **Vacation time** Although two weeks of vacation time is typical, you may be able to negotiate an extra week or two. This is especially true if you had more than two weeks of vacation at your previous position. **Relocation costs** If you will have to move for your new position, do some research into the cost of moving. Your potential employer may be able to help you with these expenses. Before you negotiate for additional compensation, research your options. Consider the salary that is being offered, plus the medical, retirement and vacation benefits for the total compensation. Then think about what other benefits you may be able to negotiate. Negotiate carefully and professionally. Asking for too much may cause a potential employer to reconsider the offer. But remember, it never hurts to ask.

Move the text to the correct gaps.

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Companies will sometimes offer a hiring (bonus) to attract top candidates.

Your potential employer may be able to help you with relocation (expenses) .

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