节选自2020年12月第一套试题

Questions 9 to 11 are based on the passage you have just heard.

9. A) Restrain themselves from high⁃risk investments.

B) Save one⁃fifth of their net monthly income.

C) Invest shrewdly in lucrative businesses.

D) Try to earn as much money as possible.

10. A) Start by doing something small.

B) Ask a close friend for advice.

C) Try to stick to their initial plan.

D) Cut 20% of their daily spending.

11. A) An optimistic attitude.

B) An ambitious plan.

C) A proper mindset.

D) A keen interest.

答案：

9.B 10.A 11.C

解析：

9、第一段首两句中讲话人指出，要实现财务安全，存下多少永远比挣了多少或者投资多精明更重要。而对于三十岁的人而言，其目标应是将每月税后收入的20%存起来。故B符合题意。

10、由第一段可知,讲话者对于财务计划的建议是将每月净收入的20%用于储蓄。Ⅱ段②③句进一步指出，如果人们发觉自己一分钱都存不下，可先从减少一切不必要的支出着手。先将1%或2%的少量收入用于储蓄，然后再逐渐增加储蓄的数目。综上可知，A符合题意。

11、第一段首句指出，要实现财务安全,存下多少钱很重要。第二段末两句指出，坚持执行严格的储蓄计划可能具有一定挑战性，但如果能树立正确的心态，便能使这一计划起作用，进而实现财务安全的目标。综上，C符合题意。

听力原文：

To achieve financial security, how much you save is always more important than the amount you earn or how shrewdly you invest. If you are under 30 years old, your goal should be to save 20% of your monthly income after tax deductions. This is irrespective of how much you earn. Approximately 50% should be reserved for essentials like food and accommodation. The remaining 30% is for recreation and entertainment.

But for many young people, it'll be difficult to designate such a large proportion of their income for savings. If vou find it hard to save any money at all, start by cutting all unnecessary spending. Allocate a tiny amount of 1 or 2 percent for savings, and gradually increase that amount. Always keep that 20% goal in mind to prevent yourself from becoming complacent. It can be challenging to stick to such a strict plan. But if you adopt the right mindset, you should be able to make it work for you.

So, what should you be doing with the money that you're saving? Some must be kept easily accessible in case you need some cash in an emergency. The largest proportion should be invested in retirement plans, either through your employer or privately.And you can keep some money for high-risk but potentially lucrative investments. Dividends can be reinvested or used to purchase something you like. By following this plan, you should hopefully be able to enjoy your life now, and still be financially secure in the future.