

# Chapter 3: The Accounting Information System

Financial Accounting, Fifth Edition

Fall 2025

## 目录

<b>1 会计交易 (Accounting Transactions)</b>	<b>4</b>
1.1 交易分析 (Transaction Analysis)	4
1.1.1 基本会计等式 (Basic Accounting Equation)	4
1.1.2 扩展会计等式 (Expanded Accounting Equation)	4
1.2 Sierra 公司交易分析示例 (Illustration of Transaction Analysis - Sierra Corporation)	5
1.2.1 交易 1: 投资者投入资本 (Investment by Owners)	5
1.2.2 交易 2: 从银行借款 (Borrowing from Bank)	5
1.2.3 交易 3: 购买办公设备 (Purchase of Office Equipment)	6
1.2.4 交易 4: 收到客户预付款 (Receipt of Cash Advance from Customer)	6
1.2.5 交易 5: 提供服务收入 (Service Revenue Earned)	7
1.2.6 交易 6: 支付办公室租金 (Payment of Office Rent)	7
1.2.7 交易 7: 购买保险 (Purchase of Insurance)	8
1.2.8 交易 8: 赊购广告材料 (Purchase of Advertising Materials on Account)	8
1.2.9 交易 9: 雇用新员工 (Hiring of New Employees)	9
1.2.10 交易 10: 支付股利 (Payment of Dividend)	9
1.2.11 交易 11: 支付工资 (Payment of Salaries)	10
1.3 交易汇总表 (Summary of Transactions)	11
<b>2 账户与借贷记账法 (The Account and Debit/Credit System)</b>	<b>12</b>
2.1 账户的定义与形式 (Definition and Form of an Account)	12
2.2 复式记账系统 (Double-Entry Accounting System)	12
2.3 借方余额与贷方余额 (Debit Balance vs. Credit Balance)	12
2.4 资产和负债的借贷程序 (Dr./Cr. Procedures for Assets and Liabilities)	13
2.5 股东权益的借贷程序 (Dr./Cr. Procedures for Stockholders' Equity)	14

2.6	收入和费用的借贷程序 (Dr./Cr. Procedures for Revenue and Expense)	15
2.7	借贷规则总结表 (Summary of Debit/Credit Rules)	16
2.8	借贷规则记忆口诀 (Debit/Credit Mnemonic)	16
2.9	借贷规则总结 (Summary of Debit/Credit Rules)	17
<b>3</b>	<b>记录过程步骤 (Steps in the Recording Process)</b>	<b>19</b>
3.1	记录过程的三个基本步骤	19
3.2	日记账 (The Journal)	19
3.2.1	日记账的作用与特点 (Purpose and Characteristics of Journal)	19
3.2.2	编制分录 (Journalizing)	19
3.3	分类账 (The Ledger)	21
3.4	会计科目表 (Chart of Accounts)	21
3.5	过账 (Posting)	22
3.5.1	过账过程 (The Posting Process)	22
<b>4</b>	<b>记录过程图示 (The Recording Process Illustrated)</b>	<b>23</b>
4.1	编制分录总结图示 (Summary Illustration of Journalizing)	26
4.2	过账总结图示 (Summary Illustration of Posting)	27
<b>5</b>	<b>试算平衡表 (The Trial Balance)</b>	<b>28</b>
5.1	试算平衡表的定义与目的 (Definition and Purposes of Trial Balance)	28
5.2	试算平衡表的局限性 (Limitations of a Trial Balance)	29

## 学习目标 (Study Objectives)

1. 分析企业交易对基本会计等式的影响 (Analyze the effect of business transactions on the basic accounting equation.)
2. 解释账户是什么以及它如何帮助记录过程 (Explain what an account is and how it helps in the recording process.)
3. 定义借方与贷方，并解释它们如何用于记录企业交易 (Define debits and credits and explain how they are used to record business transactions.)
4. 识别记录过程中的基本步骤 (Identify the basic steps in the recording process.)
5. 解释日记账是什么以及它如何帮助记录过程 (Explain what a journal is and how it helps in the recording process.)
6. 解释总分类账是什么以及它如何帮助记录过程 (Explain what a ledger is and how it helps in the recording process.)
7. 解释过账是什么以及它如何帮助记录过程 (Explain what posting is and how it helps in the recording process.)
8. 解释试算表的目的 (Explain the purposes of a trial balance.)
9. 将现金活动分类为经营、投资或融资活动 (Classify cash activities as operating, investing, or financing.)

# 1 会计交易 (Accounting Transactions)

交易 (Transactions) 是需要记录在财务报表中的经济事项。

会计信息系统 (Accounting Information System) 是收集、处理和传递财务信息给决策者的系统。

## 交易判断标准

问题：以下事项是否应记录在会计记录中？

事项	判断标准	记录/不记录
购买电脑	是否改变公司的财务状况？	记录
支付租金	是否改变公司的财务状况？	记录
与潜在客户讨论产品设计	是否改变公司的财务状况？	不记录

关键点：

- 只有改变公司财务状况（资产、负债或股东权益）的事项才需要记录
- 交易可能是外部的或内部的
- 并非所有活动都代表交易
- 每笔交易对会计等式都有双重影响 (dual effect)

## 1.1 交易分析 (Transaction Analysis)

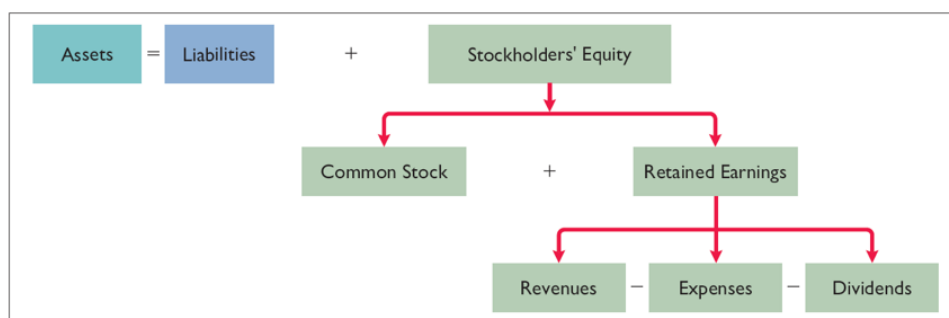
交易分析 (Transaction Analysis) 是识别经济事项对会计等式具体影响的过程。

### 1.1.1 基本会计等式 (Basic Accounting Equation)

$$\text{资产 (Assets)} = \text{负债 (Liabilities)} + \text{股东权益 (Stockholders' Equity)}$$

### 1.1.2 扩展会计等式 (Expanded Accounting Equation)

$$\text{资产} = \text{负债} + \text{普通股} + \text{留存收益} - \text{股利} + \text{收入} - \text{费用}$$



## 1.2 Sierra 公司交易分析示例 (Illustration of Transaction Analysis - Sierra Corporation)

### 1.2.1 交易 1: 投资者投入资本 (Investment by Owners)

**交易 1: 10 月 1 日, 投资者投入现金 \$10000, 换取普通股**

分析:

- 资产 (asset) (现金) (cash) 增加 \$10,000
- 股东权益 (stockholders' equity) (普通股) (common stock) 增加 \$10,000

会计分录 (Journal Entry):

借 (debit): 现金	10,000
贷 (credit): 普通股	10,000

会计等式影响:

项目	资产	负债	股东权益
现金	+10,000		
普通股			+10,000
总计	+10,000	0	+10,000

### 1.2.2 交易 2: 从银行借款 (Borrowing from Bank)

**交易 2: 10 月 1 日, 从 Castle 银行借款 \$5000, 签发 3 个月期, 12% 的应付票据**

分析:

- 资产 (现金) 增加 \$5,000
- 负债 (liabilities) (应付票据) (note payable) 增加 \$5,000

会计分录 (Journal Entry):

借: 现金	5,000
贷: 应付票据	5,000

会计等式影响:

项目	资产	负债	股东权益
现金	+5,000		
应付票据		+5,000	
总计	+5,000	+5,000	0

### 1.2.3 交易 3: 购买办公设备 (Purchase of Office Equipment)

交易 3: 10 月 2 日, 支付 \$5000 现金购买办公设备

分析:

- 一项资产 (现金) 减少 \$5,000
- 另一项资产 (办公设备) (office equipment) 增加 \$5,000

会计分录 (Journal Entry):

借: 办公设备	5,000
贷: 现金	5,000

会计等式影响:

项目	资产	负债	股东权益
办公设备	+5,000		
现金	-5,000		
总计	0	0	0

注意: 此交易只影响资产内部项目, 总额不变。

### 1.2.4 交易 4: 收到客户预付款 (Receipt of Cash Advance from Customer)

交易 4: 10 月 2 日, 从客户 R. Knox 收到 \$1200 现金预付款

分析:

- 资产 (现金) 增加 \$1,200
- 负债 (预收收入) (unearned service revenue) 增加 \$1,200

会计分录 (Journal Entry):

借: 现金	1,200
贷: 预收收入	1,200

会计等式影响:

项目	资产	负债	股东权益
现金	+1,200		
预收收入		+1,200	
总计	+1,200	+1,200	0

### 1.2.5 交易 5: 提供服务收入 (Service Revenue Earned)

交易 5: 10 月 3 日, 从 Copa 公司收到 \$10000 现金广告服务收入

分析:

- 资产 (现金) 增加 \$10,000
- 股东权益 (留存收益 (retained earnings): 服务收入) 增加 \$10,000

会计分录 (Journal Entry):

借: 现金	10,000
贷: 服务收入	10,000

会计等式影响:

项目	资产	负债	股东权益
现金	+10,000		
服务收入			+10,000
总计	+10,000	0	+10,000

### 1.2.6 交易 6: 支付办公室租金 (Payment of Office Rent)

交易 6: 10 月 3 日, 支付 \$900 现金作为 10 月办公室租金

分析:

- 资产 (现金) 减少 \$900
- 股东权益 (留存收益: 租金费用) 减少 \$900

会计分录 (Journal Entry):

借: 租金费用	900
贷: 现金	900

会计等式影响:

项目	资产	负债	股东权益
现金	-900		
租金费用			-900
总计	-900	0	-900

### 1.2.7 交易 7: 购买保险 (Purchase of Insurance)

**交易 7: 10 月 4 日, 支付 \$600 购买一年期保险, 保险从当天开始, 到明年 9 月 30 日到期**

分析:

- 资产 (现金) 减少 \$600
- 资产 (预付保险费) (prepaid insurance) 增加 \$600

会计分录 (Journal Entry):

借: 预付保险费	600
贷: 现金	600

会计等式影响:

项目	资产	负债	股东权益
预付保险费	+600		
现金	-600		
总计	0	0	0

**注意:** 这是资产内部的转换, 总额不变。预付保险费是一项资产, 因为公司获得了未来的保险服务。

### 1.2.8 交易 8: 赊购广告材料 (Purchase of Advertising Materials on Account)

**交易 8: 10 月 5 日, 从 Aero Supply 赊购 \$2500 广告材料**

分析:

- 资产 (广告材料) (supply) 增加 \$2,500
- 负债 (应付账款) (account payable) 增加 \$2,500

会计分录 (Journal Entry):

借: 广告材料	2,500
贷: 应付账款	2,500



会计等式影响：

项目	资产	负债	股东权益
广告材料	+2,500		
应付账款		+2,500	
总计	+2,500	+2,500	0

注意：赊购意味着公司先获得商品，以后再付款，因此产生应付账款。

### 1.2.9 交易 9：雇用新员工 (Hiring of New Employees)

#### 交易 9：雇用新员工

分析：

- 雇用新员工本身不产生会计分录
- 只有实际提供服务并获得报酬后，才记录工资费用

判断：不需要会计分录

原因：雇用行为本身不改变公司的财务状况（资产、负债或股东权益），因此不记录交易。

会计等式影响：

项目	资产	负债	股东权益
无变化	0	0	0
总计	0	0	0

### 1.2.10 交易 10：支付股利 (Payment of Dividend)

#### 交易 10：10 月 20 日，支付 \$500 股利

分析：

- 资产（现金）减少 \$500
- 股东权益（股利）(dividends) 减少 \$500

会计分录 (Journal Entry):

借：股利	500
贷：现金	500

会计等式影响：

项目	资产	负债	股东权益
现金	-500		
股利			-500
总计	-500	0	-500

注意：股利是利润分配，不是费用。它直接减少留存收益，在单独的股利账户中记录。

### 1.2.11 交易 11：支付工资 (Payment of Salaries)

交易 11：10 月 26 日，支付员工两周工资 \$4000

分析：

- 资产（现金）减少 \$4,000
- 股东权益（留存收益：工资费用）减少 \$4,000

会计分录 (Journal Entry):

借：工资费用	4,000
贷：现金	4,000

会计等式影响：

项目	资产	负债	股东权益
现金	-4,000		
工资费用			-4,000
总计	-4,000	0	-4,000

注意：这是典型的费用交易，减少股东权益（具体是留存收益）。

### 1.3 交易汇总表 (Summary of Transactions)

交易	现金	其他资产	负债	股东权益
1. 投资者投入资本	+10,000			+10,000
2. 银行借款	+5,000		+5,000	
3. 购买办公设备	-5,000	+5,000		
4. 收到客户预付款	+1,200		+1,200	
5. 提供服务收入	+10,000			+10,000
6. 支付租金	-900			-900
7. 购买保险	-600	+600		
8. 赊购广告材料		+2,500	+2,500	
9. 雇用员工	无变化	无变化	无变化	无变化
10. 支付股利	-500			-500
11. 支付工资	-4,000			-4,000
总计	+15,200	+8,100	+8,700	+14,600

表 1: Sierra 公司 10 月份交易汇总 (单位: 美元)

Assets					=	Liabilities				+	Stockholders' Equity																				
Cash		+	Supp.	Prepd. Insur.	+	Equip.	=	N/P	+	A/P	+	Unearned Serv. Rev.	+	Common Stock	+	Retained Earnings															
																Rev.	-	Exp.	-	Div.											
1.	+10,000													+10,000																	
2.	+5,000							+5,000																							
3.	-5,000					+5,000																									
4.	+1,200											+1,200																			
5.	+10,000															+10,000															
6.	-900																		-900												
7.	-600					+600																									
8.		+2,500								+2,500																					
10.	-500																			-500											
11.	-4,000																		-4,000												
<hr/>																															
<u>\$15,200</u>		+	<u>\$2,500</u>		+	<u>\$600</u>		+	<u>\$5,000</u>		=	<u>\$5,000</u>		+	<u>\$2,500</u>		+	<u>\$1,200</u>		+	<u>\$10,000</u>		+	<u>\$10,000</u>		-	<u>\$4,900</u>		-	<u>\$500</u>	
<hr/>																															



Account Name	
Debit / Dr.	Credit / Cr.
\$10,000	\$3,000
8,000	
<b>\$15,000</b>	

图 2: debit balance

Account Name	
Debit / Dr.	Credit / Cr.
\$10,000	\$3,000
	8,000
	<b>\$1,000</b>

图 3: credit balance

## 2.4 资产和负债的借贷程序 (Dr./Cr. Procedures for Assets and Liabilities)

资产 (Assets):

- 借方应超过贷方
- 增加记借方，减少记贷方
- 正常余额在借方

负债 (Liabilities):

- 贷方应超过借方
- 增加记贷方，减少记借方
- 正常余额在贷方

正常余额 (Normal Balance): 账户增加的那一侧。

Assets	
Debit / Dr.	Credit / Cr.
↑	↓
<b>Normal Balance</b>	

Chapter 3-23

Liabilities	
Debit / Dr.	Credit / Cr.
↓	↑
	<b>Normal Balance</b>

Chapter 3-24

## 2.5 股东权益的借贷程序 (Dr./Cr. Procedures for Stockholders' Equity)

- 所有者投资 (Owner's Investments) 和 收入 (Revenues) 增加股东权益 (贷方)
- 股利 (Dividends) 和 费用 (Expenses) 减少股东权益 (借方)

股东权益关系总结：

项目	对股东权益的影响	记账方向
所有者投资	增加	贷方
收入	增加	贷方
股利	减少	借方
费用	减少	借方

Stockholders' Equity	
Debit / Dr.	Credit / Cr.
↓	↑
	Normal Balance

- Owner's investments** and **revenues** increase stockholder's equity (credit).
- Dividends** and **expenses** decrease stockholder's equity (debit).

Common Stock		
Debit / Dr.	Credit / Cr.	
↓	↑	
	Normal Balance	

Retained Earnings	
Debit / Dr.	Credit / Cr.
↓	↑
	Normal Balance

Dividends	
Debit / Dr.	Credit / Cr.
↑	↓
Normal Balance	

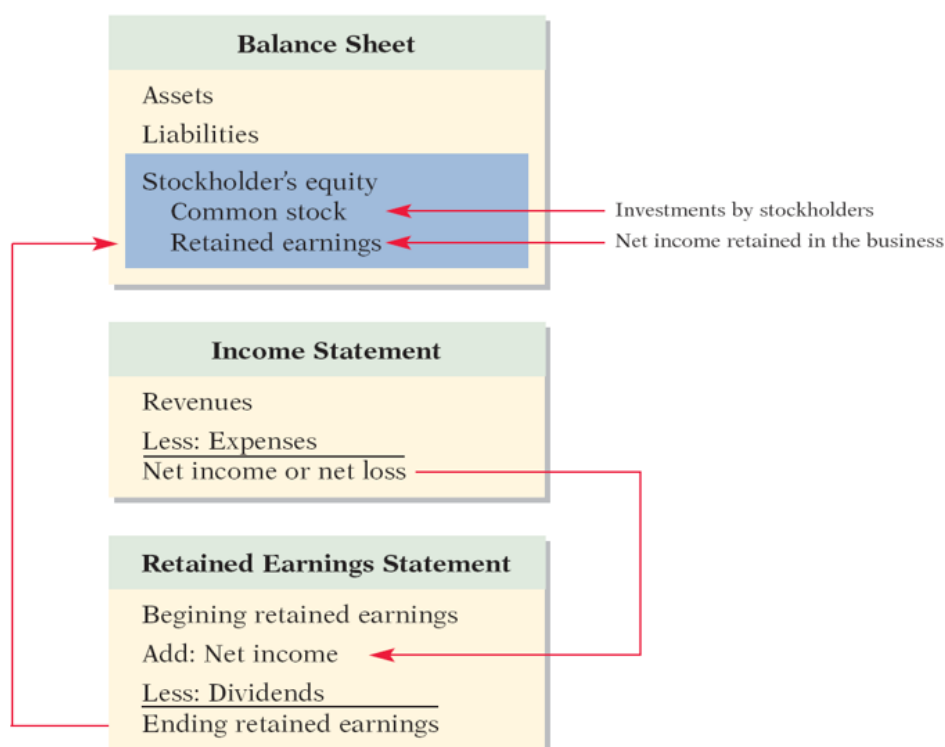


图 4: 股东权益关系图示

## 2.6 收入和费用的借贷程序 (Dr./Cr. Procedures for Revenue and Expense)

### 收入 (Revenues):

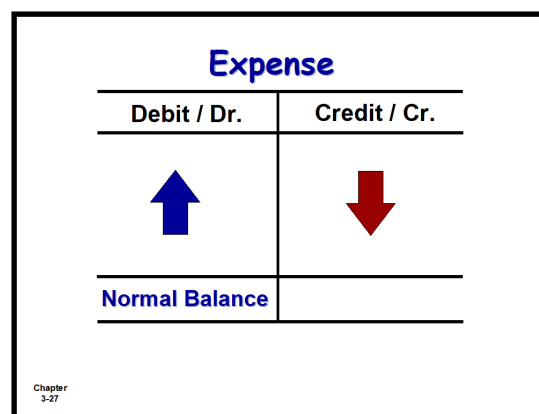
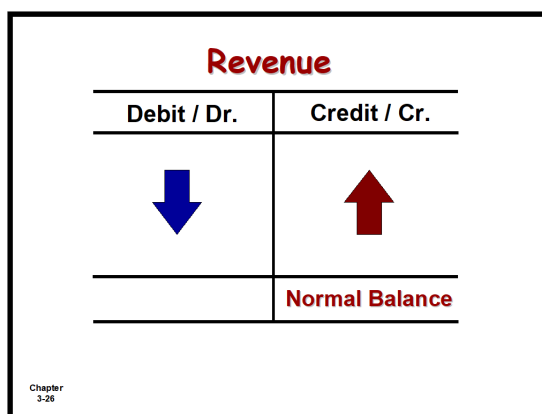
- 赚取收入的目的使股东受益
- 收入增加股东权益，因此收入的借贷效果与股东权益相同
- 收入增加记贷方，减少记借方
- 正常余额在贷方

### 费用 (Expenses):

- 费用减少股东权益
- 费用增加记借方，减少记贷方
- 正常余额在借方

### 记忆口诀:

- 收入增加记贷方（因为增加股东权益）
- 费用增加记借方（因为减少股东权益）



## 2.7 借贷规则总结表 (Summary of Debit/Credit Rules)

账户类型	增加	减少	正常余额	财务报表
资产 (Assets)	借方	贷方	借方	资产负债表
负债 (Liabilities)	贷方	借方	贷方	资产负债表
股东权益 (Equity)	贷方	借方	贷方	资产负债表
普通股 (Common Stock)	贷方	借方	贷方	资产负债表
留存收益 (Retained Earnings)	贷方	借方	贷方	资产负债表
收入 (Revenues)	贷方	借方	贷方	利润表
费用 (Expenses)	借方	贷方	借方	利润表
股利 (Dividends)	借方	贷方	借方	股东权益变动表

表 2: 借贷规则完整总结表

## 2.8 借贷规则记忆口诀 (Debit/Credit Mnemonic)

### 借贷规则记忆法

#### ADEx 与 LCRE 规则:

- ADEx 账户: 增加记借方 (Debit)
  - Assets (资产)
  - Dividends (股利)
  - Expenses (费用)
- LCRE 账户: 增加记贷方 (Credit)
  - Liabilities (负债)
  - Capital/Common Stock (资本/普通股)



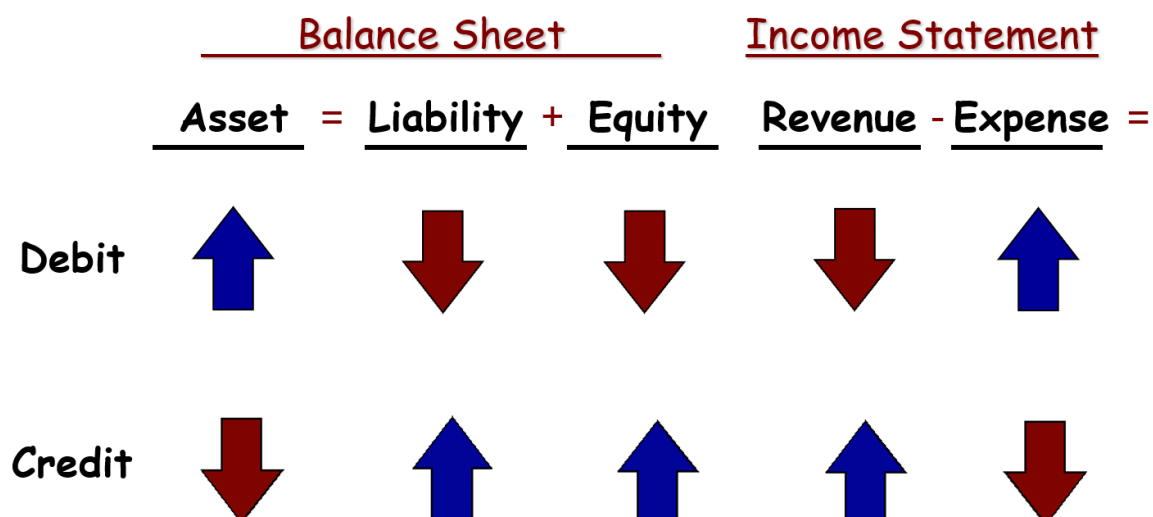


图 5: summary sheet

- Retained Earnings (留存收益)
- Revenue (收入)

注意：留存收益和收入都增加股东权益，因此增加记贷方。

## 2.9 借贷规则总结 (Summary of Debit/Credit Rules)

### 会计基本等式与扩展等式

基本会计等式 (Basic Accounting Equation):

$$\text{资产 (Assets)} = \text{负债 (Liabilities)} + \text{股东权益 (Stockholders' Equity)}$$

扩展会计等式 (Expanded Accounting Equation):

$$\text{资产} = \text{负债} + \text{普通股} + \text{留存收益} - \text{股利} + \text{收入} - \text{费用}$$

核心原则:

- 每笔交易后，等式必须保持平衡
- 每个借方必须对应一个贷方

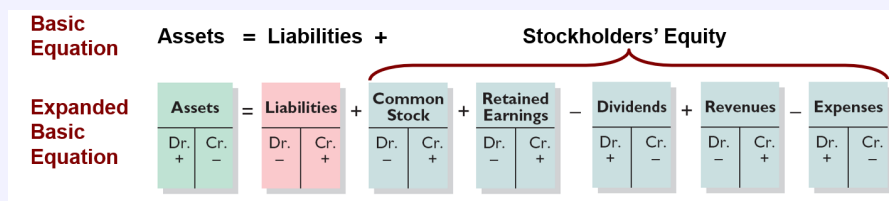


图 6: 会计等式图示

## practice

## 1. 借方:

- (A) 同时增加资产和负债
- (B) 同时减少资产和负债
- (C) 增加资产并减少负债
- (D) 减少资产并增加负债

## 2. 通常有借方余额的账户是:

- (A) 资产、费用和收入
- (B) 资产、费用和权益
- (C) 资产、负债和股利
- (D) 资产、股利和费用

## 3. 如果贷方总额大于借方总额, 账户将会有:

- (A) 借方余额
- (B) 贷方余额
- (C) 正常余额
- (D) 零余额

答案: 1. (D) 减少资产并增加负债; 2. (D) 资产、股利和费用; 3. (B) 贷方余额

## 3 记录过程步骤 (Steps in the Recording Process)

### 3.1 记录过程的三个基本步骤

#### 步骤 1: 分析交易 (Analyze Each Transaction)

- 使用商业凭证（如销售单、支票、账单或收银条）作为交易证据
- 确定受影响的账户和金额

#### 步骤 2: 登记日记账 (Enter Transaction in a Journal)

- 在日记账中记录交易

#### 步骤 3: 过账到分类账 (Transfer Journal Information to Ledger Accounts)

- 将日记账信息转移到分类账账户

注意：商业凭证 (business document) 提供交易的证据，是记录过程的基础。

### 3.2 日记账 (The Journal)

#### 3.2.1 日记账的作用与特点 (Purpose and Characteristics of Journal)

日记账：原始分录簿 (Book of Original Entry)

特点：

- 按时间顺序记录交易 (Transactions recorded in chronological order)
- 揭示交易的完整影响 (Discloses the complete effects of a transaction)
- 提供交易的时序记录 (Provides a chronological record of transactions)
- 帮助防止或发现错误 (Helps to prevent or locate errors)

日记账的贡献：

- 便于比较借方和贷方金额，从而发现错误
- 提供完整的交易历史记录
- 是记录过程的第一步

#### 3.2.2 编制分录 (Journalizing)

定义：编制分录 (Journalizing) 是在日记账中输入交易数据的过程。

## Sierra 公司交易示例

- 10 月 1 日: Sierra 发行普通股, 换取 \$10,000 现金
- 10 月 1 日: Sierra 签署票据借款 \$5,000
- 10 月 2 日: Sierra 以 \$5,000 购买办公设备

要求: 为这些交易编制分录

**Oct. 1** Sierra issued common stock in exchange for \$10,000 cash.

Assets	=	Liabilities	+	Stockholders' Equity
Cash	=			Common Stock
+\$10,000				+\$10,000 Issued stock

General Journal (日記簿)				
Date	Account Title	Ref.	Debit	Credit
Oct. 1	Cash		10,000	
	Common stock			10,000

**Oct. 1** Sierra borrowed \$5,000 by signing a note.

Assets	=	Liabilities	+	Stockholders' Equity
Cash	=	Notes Payable		
+\$5,000		+\$5,000		

General Journal				
Date	Account Title	Ref.	Debit	Credit
Oct. 1	Cash		5,000	
	Notes payable			5,000

**Oct. 2** Sierra purchased office equipment for \$5,000.

Assets	=	Liabilities	+	Stockholders' Equity
Cash				Office Equipment
-\$5,000				+\$5,000

General Journal				
Date	Account Title	Ref.	Debit	Credit
Oct. 2	Office equipment		5,000	
	Cash			5,000

### 3.3 分类账 (The Ledger)

分类账 (Ledger) 包含公司维护的所有账户的完整集合。

作用：

- 汇总每个账户的所有变化
- 显示每个账户的当前余额
- 为编制财务报表提供数据

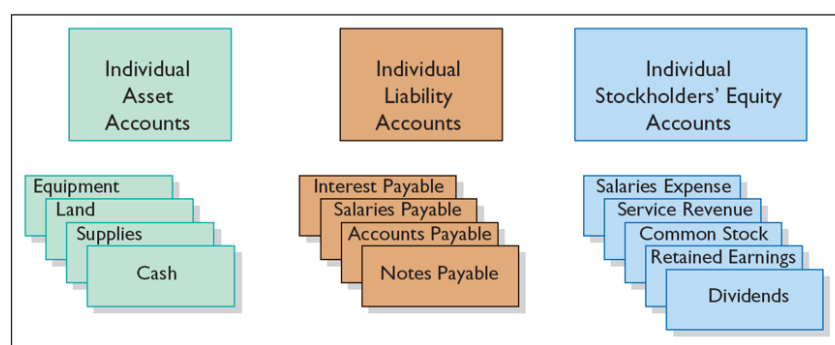


图 7: 总分类账示意图

### 3.4 会计科目表 (Chart of Accounts)

会计科目表 (Chart of Accounts) 是账户按其在财务报表中出现的顺序排列的列表。

典型排列顺序：

1. 资产 (Assets)
2. 负债 (Liabilities)
3. 股东权益 (Stockholders' Equity)
4. 收入 (Revenues)
5. 费用 (Expenses)

重要性：

- 提供公司使用的账户的完整列表
- 确保账户使用的一致性
- 便于编制财务报表

**Illustration 3-20** Chart of accounts for Sierra Corporation

SIERRA CORPORATION—CHART OF ACCOUNTS				
Assets	Liabilities	Stockholders' Equity	Revenues	Expenses
Cash	Notes Payable	Common Stock	Service Revenue	Salaries Expense
Accounts Receivable	Accounts Payable	Retained Earnings		Supplies Expense
Advertising Supplies	Interest Payable	Dividends		Rent Expense
Prepaid Insurance	Unearned	Income Summary		Insurance Expense
Office Equipment	Service Revenue			Interest Expense
Accumulated Depreciation—Office Equipment	Salaries Payable			Depreciation Expense

图 8: 会计科目表示意图

### 3.5 过账 (Posting)

#### 3.5.1 过账过程 (The Posting Process)

过账 (Posting) 是将金额从日记账转移到分类账账户的过程。

过账示例：

General Journal					J1
Date	Account Title	Ref.	Debit	Credit	
Oct. 1	Cash	101	10,000		
	Common stock			10,000	

General Ledger					
Cash			Acct. No. 101		
Date	Explanation	Ref.	Debit	Credit	Balance
Oct. 1	Owner investment	J1	10,000		10,000

图 9: 过账过程示例

步骤：

1. 从日记账分录中获取信息
2. 在总分类账中找到相应账户
3. 在借方或贷方栏记录金额
4. 更新账户余额

## 5. 在日记账中记录过账参考

**过账概念复习**

**问题：**关于过账，以下哪个陈述是正确的？

- (A) 过账通常发生在编制分录之前
- (B) 过账将分类账交易数据转移到日记账
- (C) 过账是记录过程中的可选步骤
- (D) 过账将日记账分录转移到分类账账户

**答案：**(D) 过账将日记账分录转移到分类账账户

**解释：**

- 过账发生在编制分录之后
- 过账是必要的，而不是可选的
- 过账是将日记账信息转移到分类账，而不是相反

## 4 记录过程图示 (The Recording Process Illustrated)

记录交易的三步法：

**步骤 1：确定涉及的账户类型**

- 识别受影响的账户（资产、负债、权益、收入、费用）

**步骤 2：确定项目增加或减少的金额**

- 分析交易对每个账户的影响

**步骤 3：将增加和减少转化为借方和贷方**

- 应用借贷规则记录交易

**注意：**每笔交易都遵循相同的三步法：

1. 分析交易
2. 编制分录
3. 过账到分类账

**Event 1** On October 1, stockholders invest \$10,000 cash in an advertising venture to be known as Sierra Corporation.

**Basic Analysis** The asset Cash is increased \$10,000, and stockholders' equity (specifically Common Stock) is increased \$10,000.

**Equation Analysis**

Assets		=	Liabilities	+	Stockholders' Equity
Cash		=		+	Common Stock
(1) +\$10,000					+\$10,000 Issued stock

**Debit – Credit Analysis** Debits increase assets: debit Cash \$10,000. Credits increase stockholders' equity: credit Common Stock \$10,000.

**Journal Entry**

Oct. 1	Cash	Common Stock (Issued stock for cash)	10,000	10,000

**Posting**

Cash		Common Stock	
Oct. 1 10,000			Oct. 1 10,000

**Event 2** On October 1, Sierra borrows cash of \$5,000 by signing a 3-month, 12%, \$5,000 note payable.

**Basic Analysis** The asset Cash is increased \$5,000, and the liability Notes Payable is increased \$5,000.

**Equation Analysis**

Assets		=	Liabilities	+	Stockholders' Equity
Cash		=	Notes Payable	+	
(2) +\$5,000			+\$5,000		

**Debit – Credit Analysis** Debits increase assets: debit Cash \$5,000. Credits increase liabilities: credit Notes Payable \$5,000.

**Journal Entry**

Oct. 1	Cash	Notes Payable (Issued 3-month, 12% note payable for cash)	5,000	5,000

**Posting**

Cash		Notes Payable	
Oct. 1 10,000			Oct. 1 5,000
1 5,000			

**Event 3** On October 2, Sierra used \$5,000 cash to purchase office equipment.

**Basic Analysis** The asset Office Equipment is increased \$5,000; the asset Cash is decreased \$5,000.

**Equation Analysis**

Assets		=	Liabilities	+	Stockholders' Equity
Cash	Office Equipment	=		+	
(3) -\$5,000	+\$5,000				

**Debit – Credit Analysis** Debits increase assets: debit Office Equipment \$5,000. Credits decrease assets: credit Cash \$5,000.

**Journal Entry**

Oct. 2	Office Equipment	Cash (Purchased office equipment for cash)	5,000	5,000

**Posting**

Cash		Office Equipment	
Oct. 1 10,000	Oct. 2 5,000		Oct. 2 5,000
1 5,000			

**Event 4** On October 2, Sierra received a \$1,200 cash advance from R. Knox, a client, for advertising services that are expected to be completed in the future.

**Basic Analysis** The asset Cash is increased \$1,200; the liability Unearned Service Revenue is increased \$1,200 because the service has not been provided yet. That is, when an advance payment is received, an unearned revenue (a liability) should be recorded in order to recognize the obligation that exists.

**Equation Analysis**

Assets		=	Liabilities	+	Stockholders' Equity
Cash	Unearned Serv. Rev.	=		+	
(4) +\$1,200	+\$1,200				

**Debit – Credit Analysis** Debits increase assets: debit Cash \$1,200. Credits increase liabilities: credit Unearned Revenue \$1,200.

**Journal Entry**

Oct. 2	Cash	Unearned Service Revenue (Received advance from R. Knox for future service)	1,200	1,200

**Posting**

Cash		Unearned Service Revenue	
Oct. 1 10,000	Oct. 2 5,000		Oct. 2 1,200
1 5,000			
2 1,200			

**Event 5** On October 3, Sierra received \$10,000 in cash from Copa Company for advertising services provided in October.

**Basic Analysis** The asset Cash is increased \$10,000; the revenue Service Revenue is increased \$10,000.

**Equation Analysis**

Assets		=	Liabilities	+	Stockholders' Equity
Cash		=		+	Revenues
(5) +\$10,000					+\$10,000 Service Revenue

**Debit – Credit Analysis** Debits increase assets: debit Cash \$10,000. Credits increase revenues: credit Service Revenue \$10,000.

**Journal Entry**

Oct. 3	Cash	Service Revenue (Received cash for services provided)	10,000	10,000

**Posting**

Cash		Service Revenue	
Oct. 1 10,000	Oct. 2 5,000		Oct. 3 10,000
1 5,000			
2 1,200			
3 10,000			

**Event 6** On October 3, Sierra paid office rent for October in cash, \$900.

**Basic Analysis** The expense Rent is increased \$900 because the payment pertains only to the current month; the asset Cash is decreased \$900.

**Equation Analysis**

Assets		=	Liabilities	+	Stockholders' Equity
Cash		=		+	Expenses
(6) -\$900					-\$900 Rent Expense

**Debit – Credit Analysis** Debits increase expenses: debit Rent Expense \$900. Credits decrease assets: credit Cash \$900.

**Journal Entry**

Oct. 3	Rent Expense	Cash (Paid cash for October office rent)	900	900

**Posting**

Cash		Rent Expense	
Oct. 1 10,000	Oct. 2 5,000		Oct. 3 900
1 5,000			
2 1,200	3 900		
3 10,000			



**Event 7** On October 4, Sierra paid \$600 for a 1-year insurance policy that will expire next year on September 30.

**Basic Analysis** The asset Cash is decreased \$600. Payments of expenses that will benefit more than one accounting period are identified as prepaid expenses or prepayments. When a payment is made, an asset account is debited in order to show the service or benefit that will be received in the future. Therefore the asset Prepaid Insurance is increased \$600.

**Equation Analysis**

Assets		=	Liabilities	+	Stockholders' Equity
Cash	Prepaid Insurance				
(7) - \$600	+ \$600				

**Debit – Credit Analysis** Debits increase assets: debit Prepaid Insurance \$600. Credits decrease assets: credit Cash \$600.

**Journal Entry**

Date	Account	Debit	Credit	
Oct. 4	Prepaid Insurance	600		
	Cash		600	
	(Paid 1-year policy; effective date October 1)			

**Posting**

Cash		Prepaid Insurance	
Oct. 1	10,000	Oct. 2	5,000
1	5,000	3	900
2	1,200	4	600
3	10,000		

**Event 8** On October 5, Sierra purchased an estimated 3-month supply of advertising materials on account from Aero Supply for \$2,500.

**Basic Analysis** The asset Advertising Supplies is increased \$2,500; the liability Accounts Payable is increased \$2,500.

**Equation Analysis**

Assets		=	Liabilities	+	Stockholders' Equity
Advertising Supplies	Accounts Payable				
(8) + \$2,500	+ \$2,500				

**Debit – Credit Analysis** Debits increase assets: debit Advertising Supplies \$2,500. Credits increase liabilities: credit Accounts Payable \$2,500.

**Journal Entry**

Date	Account	Debit	Credit	
Oct. 5	Advertising Supplies	2,500		
	Accounts Payable		2,500	
	(Purchased supplies on account from Aero Supply)			

**Posting**

Advertising Supplies		Accounts Payable	
Oct. 5	2,500	Oct. 5	2,500

**Event 10** On October 20, Sierra paid a \$500 cash dividend to stockholders.

**Basic Analysis** The dividends account is increased \$500; the asset Cash is decreased \$500.

**Equation Analysis**

Assets		=	Liabilities	+	Stockholders' Equity
Cash	Dividends				
(10) - \$500	- \$500				

**Debit – Credit Analysis** Debits increase dividends: debit Dividends \$500. Credits decrease assets: credit Cash \$500.

**Journal Entry**

Date	Account	Debit	Credit	
Oct. 20	Dividends	500		
	Cash		500	
	(Declared and paid a cash dividend)			

**Posting**

Cash		Dividends	
Oct. 1	10,000	Oct. 20	500
1	5,000		
2	1,200		
3	10,000		

**Event 11** On October 26, Sierra paid employee salaries of \$4,000 in cash. (See October 9 event.)

**Basic Analysis** The expense account Salaries Expense is increased \$4,000; the asset Cash is decreased \$4,000.

**Equation Analysis**

Assets		=	Liabilities	+	Stockholders' Equity
Cash	Expenses				
(11) - \$4,000	- \$4,000 Salaries Expense				

**Debit – Credit Analysis** Debits increase expenses: debit Salaries Expense \$4,000. Credits decrease assets: credit Cash \$4,000.

**Journal Entry**

Date	Account	Debit	Credit	
Oct. 26	Salaries Expense	4,000		
	Cash		4,000	
	(Paid salaries to date)			

**Posting**

Cash		Salaries Expense	
Oct. 1	10,000	Oct. 26	4,000
1	5,000		
2	1,200		
3	10,000		

**Event 9**

On October 9, Sierra hired four employees to begin work on October 15. Each employee is to receive a weekly salary of \$500 for a 5-day work week, payable every 2 weeks — first payment made on October 26.

**Basic Analysis**

An accounting transaction has not occurred. There is only an agreement that the employees will begin work on October 15. Thus, a debit–credit analysis is not needed because there is no accounting entry. (See transaction of October 26 for first entry.)

## 4.1 编制分录总结图示 (Summary Illustration of Journalizing)

Sierra 公司 10 月份所有交易的日记账汇总：

GENERAL JOURNAL			
Date	Account Titles and Explanation	Debit	Credit
2010			
Oct. 1	Cash Common Stock (Issued stock for cash)	10,000	10,000
1	Cash Notes Payable (Issued 3-month, 12% note payable for cash)	5,000	5,000
2	Office Equipment Cash (Purchased office equipment for cash)	5,000	5,000
2	Cash Unearned Service Revenue (Received advance from R. Knox for future service)	1,200	1,200
3	Cash Service Revenue (Received cash for services provided)	10,000	10,000
3	Rent Expense Cash (Paid cash for October office rent)	900	900
4	Prepaid Insurance Cash (Paid 1-year policy; effective date October 1)	600	600
5	Advertising Supplies Accounts Payable (Purchased supplies on account from Aero Supply)	2,500	2,500
20	Dividends Cash (Paid a cash dividend)	500	500
26	Salaries Expense Cash (Paid salaries to date)	4,000	4,000

图 10: 编制分录总结图示

包含的交易：

1. 发行普通股换取现金
2. 签署票据借款

3. 购买办公设备
4. 收到客户预付款
5. 提供服务收入
6. 支付租金
7. 购买保险
8. 赊购广告材料
9. 支付股利
10. 支付工资

## 4.2 过账总结图示 (Summary Illustration of Posting)

Sierra 公司 10 月份所有交易的过账汇总：

GENERAL LEDGER						
Cash			Unearned Service Revenue			
Oct. 1	10,000	Oct. 2	5,000		Oct. 2	1,200
1	5,000	3	900			
2	1,200	4	600		Bal.	1,200
3	10,000	20	500			
		26	4,000			
Bal.	15,200					
Advertising Supplies			Common Stock			
Oct. 5	2,500			Oct. 1	10,000	
Bal.	2,500			Bal.	10,000	
Prepaid Insurance			Dividends			
Oct. 4	600			Oct. 20	500	
Bal.	600			Bal.	500	
Office Equipment			Service Revenue			
Oct. 2	5,000				Oct. 3	10,000
Bal.	5,000				Bal.	10,000
Notes Payable			Salaries Expense			
		Oct. 1	5,000	Oct. 26	4,000	
		Bal.	5,000	Bal.	4,000	
Accounts Payable			Rent Expense			
		Oct. 5	2,500	Oct. 3	900	
		Bal.	2,500	Bal.	900	

图 11: 过账总结图示

过账完成后的分类账：

- 每个账户都有完整的交易记录
- 每个账户都显示当前余额
- 为编制试算平衡表提供数据

## 5 试算平衡表 (The Trial Balance)

### 5.1 试算平衡表的定义与目的 (Definition and Purposes of Trial Balance)

试算平衡表 (Trial Balance) 是在特定时间点列示所有账户及其余额的列表。

目的：

- 证明借方等于贷方 (Prove that debits equal credits)
- 作为编制财务报表的基础
- 帮助发现记录过程中的某些错误

Sierra 公司试算平衡表示例：

<b>Sierra Corporation</b> <b>Trial Balance</b> <b>October 31, 2022</b>		
账户名称	借方	贷方
现金 (Cash)	\$15,200	
物料 (Supplies)	2,500	
预付保险费 (Prepaid Insurance)	600	
设备 (Equipment)	5,000	
应付票据 (Notes Payable)		\$5,000
应付账款 (Accounts Payable)		2,500
预收服务收入 (Unearned Service Revenue)		1,200
普通股 (Common Stock)		10,000
股利 (Dividends)	500	
服务收入 (Service Revenue)		10,000
工资费用 (Salaries and Wages Expense)	4,000	
租金费用 (Rent Expense)	900	
总计 (Totals)	\$28,700	\$28,700

验证：借方总额 \$28,700 = 贷方总额 \$28,700

## 5.2 试算平衡表的局限性 (Limitations of a Trial Balance)

**重要：**试算平衡表平衡并不保证没有错误！

试算平衡表可能平衡但仍存在以下错误：

1. 交易未登记日记账
2. 正确的日记账分录未过账
3. 日记账分录被过账两次
4. 编制分录或过账时使用了错误的账户
5. 记录交易金额时出现相互抵消的错误

示例：

- 漏记一笔交易（试算平衡表仍平衡）
- 将购买设备误记为费用（试算平衡表仍平衡）
- 重复记录同一笔交易（试算平衡表仍平衡）

#### 试算平衡表错误识别

**问题：**以下哪种情况会导致试算平衡表不平衡？

- (A) 正确的日记账分录被过账两次
- (B) 赊购物料被借记到物料账户并贷记到现金账户
- (C) 支付 \$100 现金股利被借记到股利账户 \$1,000 并贷记到现金账户 \$100
- (D) 支付 \$450 账款被借记到应付账款账户 \$45 并贷记到现金账户 \$45

**答案：**(C) 支付 \$100 现金股利被借记到股利账户 \$1,000 并贷记到现金账户 \$100

**分析：**

- (A)：过账两次但借贷相等，试算平衡表仍平衡
- (B)：账户用错但借贷相等，试算平衡表仍平衡
- (C)：借方 \$1,000 贷方 \$100，试算平衡表不平衡
- (D)：借贷金额错误但相等（\$45 = \$45），试算平衡表仍平衡

## 本章重点总结 (Chapter Highlights)

### 第 3 章核心概念总结

#### 会计等式 (Accounting Equation):

$$\text{资产} = \text{负债} + \text{股东权益}$$

#### 借方 vs. 贷方 (Debit vs. Credit):

- 资产、费用、股利：增加记借方
- 负债、权益、收入：增加记贷方
- 每笔交易必须借方等于贷方

#### 记录过程 (Recording Process):

1. 分析交易
2. 登记日记账（普通日记账）
3. 过账到分类账（总分类账）

#### 交易 (Transaction):

- 需要记录的经济事项
- 必须改变公司的财务状况

#### 编制分录 (Journaling Entry):

- 在普通日记账中记录交易
- 按时间顺序记录

#### 过账 (Posting):

- 将日记账分录转移到总分类账
- 更新账户余额

#### 试算平衡表 (Trial Balance):

- 列示所有账户及其余额
- 证明借方等于贷方

- 有局限性：平衡并不保证没有错误

**关键技能：**

- 分析交易对会计等式的影响
- 应用借贷规则
- 编制日记账分录
- 执行过账过程
- 编制试算平衡表

**综合练习题**

**问题 1：** 以下哪个陈述最能描述复式记账系统？

- (A) 每笔交易记录两次
- (B) 每笔交易至少影响两个账户，且借方必须等于贷方
- (C) 所有交易都记录在日记账中
- (D) 公司使用计算机化会计系统

**问题 2：** 试算平衡表的主要目的是什么？

- (A) 确保所有交易已记录
- (B) 证明借方总额等于贷方总额
- (C) 准备财务报表
- (D) 发现所有会计错误

**问题 3：** 以下哪种错误不会被试算平衡表发现？

- (A) 一笔交易完全漏记
- (B) 借记正确账户但贷记错误账户
- (C) 借记金额正确但贷记金额错误
- (D) 所有交易都正确记录但未过账

**问题 4：** 日记账被称为“原始分录簿”是因为：



- (A) 它是第一个记录交易的地方
- (B) 它是最古老的会计记录形式
- (C) 它包含所有交易的原始凭证
- (D) 它提供了交易的最终记录

**答案：**

1. 1. (B) 每笔交易至少影响两个账户，且借方必须等于贷方
2. 2. (B) 证明借方总额等于贷方总额
3. 3. (A) 一笔交易完全漏记
4. 4. (A) 它是第一个记录交易的地方