
Vocabulary: finance 词汇: 资金, 财政

There are many things we remember from our childhood – the games we played, the music we listened to; but what about **earning** pocket money? This was our first ever **wage** for completing tasks such as tidying our bedroom or sorting the laundry. Our **reward** was a handful of coins that we safely **stashed away**. But now, it seems, parents' attitude to handing out **cash** is changing.

There was a time when **cash was king** – it was the main **currency** for **financial transactions**. These days, though, using credit or debit cards, or making **contactless payments**, are the most convenient ways of paying. So where does that leave **handing over** pocket money? Research has found that 84% of British parents currently give **notes** and **coins** to their children - typically an **allowance**, including some **discretionary spending**, of £7 a week.

But banks predict that by 2028 only one in ten transactions will be with cash, and that it's something today's children will have to deal with. One particular issue is that children may not understand the **value** of cash because they never see it. Parents face a dilemma too – finding a new way to **transfer** pocket money, or maybe not bothering to pay it at all.

Giving children lessons about finance at school is important, and the UK's Money and Pensions Service advises parents to get children started with money as young as possible. Sarah Porretta from the service told the BBC that for parents who no longer carry cash "The trick is to go and get some coins, just so your children have the opportunity to interact with them. Talk about what you are doing with money. If you are paying with a card or with a phone talk to children about that and link it back to those coins they have handled."

But, of course, many of the goods that young people want to buy – such as add-ons for a computer game – only allow **digital transactions**. This has led to a number of apps being set up that allow children to track and spend their **hard-earned** pocket money and parents to transfer money electronically and monitor their child's spending. Banks also suggest setting up **accounts** for older children which gives them a cash card to use. But whatever method a parent chooses to adopt, they need to teach their kids that **money doesn't grow on trees!**

词汇表

earn	赚取, 挣得
wage	工钱, 工资
reward	奖赏
stash away	存起来
cash	现金
cash was king	“现金为王”
currency	货币
financial transaction	财务交易, 金融业务
contactless payment	非接触支付
hand over	交给……, 支付
note	纸币
coin	硬币
allowance	零用钱
discretionary spending	任个人支配的开支
value	意义
transfer	把(钱)转到另一个账户
digital transaction	数字交易
hard-earned	来之不易的, 辛苦挣得的
account	账户
money doesn't grow on trees	“钱可不是从树上长出来的”, 钱来之不易

测验与练习

1. 阅读课文并回答问题。

1. According to research, what do 84% of British parents currently do?
2. Name one method of payment which isn't cash that is mentioned in the article.
3. True or false? *According to the Money and Pensions service, children should still experience seeing cash.*
4. According to the article, what won't you find on trees?
5. Which word used in the article means 'regularly watch and check something to see what's happening'?

2. 请在不参考课文的情况下完成下列练习。选择一个意思合适的单词填入句子的空格处。

1. For our business trip to South Africa, we'll need some local _____ in case we can't use our credit card.

accounts	wages	currency	value
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2. I'm going to spend my _____ cash on a new car – I deserve it!

hard-earned	hard-earnings	hard-earn	hardly-earned
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3. Now I've got my qualification, I'm earning a good _____ and can start saving for a house.

reward	allowance	currency	wage
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4. When we checked into the hotel we had to _____ our passports.

handled	handing over	handed over	hand over
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5. My daughter wants a new pair of designer trainers but I told her that _____.

money grows on trees	money doesn't grow on trees
money didn't grow on trees	money doesn't grow on tree

答案

1. 阅读课文并回答问题。

1. According to research, what do 84% of British parents currently do?

Research has found that 84% of British parents currently give notes and coins to their children, typically an allowance, of £7 a week.

2. Name one method of payment which isn't cash that is mentioned in the article.

Debit cards, credit cards, contactless payments or digital transactions.

3. True or false? *According to the Money and Pensions service, children should still experience seeing cash.*

True. Sarah Porretta from the Money and Pensions Service, said: “The trick is to go and get some coins, just so your children have the opportunity to interact with them.”

4. According to the article, what won't you find on trees?

Money. The idiom is ‘money doesn't grow on trees’!

5. Which word used in the article means ‘regularly watch and check something to see what's happening’?

Monitor. Apps allow parents to transfer money electronically and monitor their child's spending.

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1. For our business trip to South Africa, we'll need some local **currency** in case we can't use our credit card.

2. I'm going to spend my **hard-earned** cash on a new car – I deserve it!

3. Now I've got my qualification, I'm earning a good **wage** and can start saving for a house.

4. When we checked into the hotel we had to **hand over** our passports.

5. My daughter wants a new pair of designer trainers but I told her that **money doesn't grow on trees**.