



# 雙語週報

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**Just make sure you have a plan.**  
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# 手握金錢謹慎管理 儲蓄消費財不落空

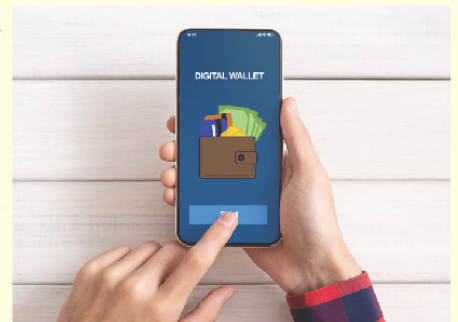


英文 / Leila Luo 圖 / 123RF

Money is a very powerful tool that can help us do a lot of things. But like any tool, it's important to know how to use it correctly. To make sure that money doesn't "burn a hole" in our pockets, here are a couple of helpful tips.

金錢是非常強大的工具，它能幫助我們達成許多理想、目標。正如其他工具一樣，學會如何正確地使用金錢是至關重要的事情。為了不讓我們口袋裡的錢不翼而飛，有些訣竅你必須知道。

First, anytime you receive some money, save at least a quarter of it. Second, use cash instead of electronic payment. It's too easy to spend and waste money when we can't see it, like when that money is stored inside an ewallet or a icash card. By using only cash and coins, the amount of money we have left is obvious.



首先，每當我們獲得金錢時，請至少先撥四分之一留作儲蓄；再者，建議使用現金，而非時下流行的行動支付或電子支付。將錢存在電子錢包、icash 卡中，我們常感受不到實質金錢的流失，於是消費、浪費變得輕而易舉。若只用紙鈔與硬幣，所剩餘額顯而易見、感受更直接。



burn a hole in sb's pocket (phr.) 錢留不住

spend (v.) 花費

waste (v.) 浪費

store (v.) 儲存



## 探索田野挖到寶

### 英少女意外發現青銅古物



英文 / Andrew Edmunds 圖 / 123RF

Last November, a 13-year-old girl uncovered a collection of axes in a field near Hertfordshire, UK with her dad. After calling archaeologists to excavate the site, they unearthed in total 65 artifacts, dating from the Bronze Age around 1300BC.

去年 11 月，一名 13 歲女孩與父親在英國赫特福德郡進行田野探索，意外發現一批斧器。聯繫考古學家發掘該地後，一共發現了 65 件出土文物。這批文物約可追溯至西元前 1300 年的青銅器時代。



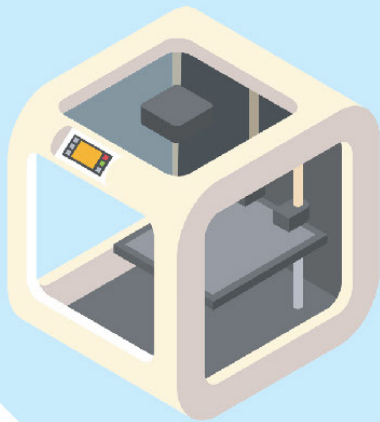
## 3D 列印快狠準

### 電腦義眼逼真不假



英文 / Andrew Edmunds 圖 / 123RF

Late last year, Steve Verze became the first person in the world to receive a 3D-printed eye. The new eye is more realistic than traditional acrylic eyes. Another advantage of the 3D-printed eye is that it takes less time to create. The whole process took just 2-3 weeks, instead of 6 weeks in the traditional acrylic method.



去年底，史蒂夫·維茨獲得了世界首隻「3D 列印義眼」。比起傳統壓克力製的假眼，3D 列印義眼更為逼真，同時具備了製作時間較短的優勢。傳統壓克力義眼的製程需時 6 週，而 3D 列印義眼只要 2 至 3 週。

# 徵稅營運國家 預算進步社會

英文 / Leila Luo 圖 / 123RF



People aren't the only ones who need money. Countries need it, too, to do a lot of different things. That's where taxes come in. Working adult citizens of countries pay taxes as part of their civic responsibility, taxes such as income tax, sales tax, property tax, and more.

需要錢的不只是人民，國家也需要資金來執行各式政策，「稅制」因此而生。納稅，是成年勞動公民的公民義務之一，面對的稅目包括所得稅、營業稅、財產稅等種類繁多。

After collecting taxes, countries need to create budgets to spend that money wisely, similar to the way that individuals and families do. Countries need to think about the regular expenses they have, such as maintenance on schools, hospitals and roads, and then create a budget for it. Each country spends their money differently. For example, in America, the three biggest categories of expenses are: (1) health programs, (2) social security, and (3) defense.

徵稅後，各國政府會編列預算，藉此明智地運用金錢。類似於個人與家庭，國家也需會依據教育、醫療機構和道路的維護等各項例行支出所需，逐項制定預算。每個國家的重點支出項目不盡相同，以美國為例，醫療計劃、社會福利與國防安全，依序為他們的前三大支出項。



tax (n.) 稅

responsibility (n.) 責任

income (n.) 收入

budget (n.) 預算

expense (n.) 開銷



# 理財教育從小開始

## 金融遊戲寓教於樂

英文 / Leila Luo 圖 / 123RF

When Tanya Van Court's 8-year old daughter said she wanted a bike and an investment account for her birthday, Van Court thought, "If I can get every kid to say that, I can change the world." That's why she started Goalsetter, a money app for kids and parents. From her work experience at Nickelodeon and Discovery Education, Van Court knew the app had to be fun and educational at the same time.

當年僅 8 歲的女兒對譚雅・梵・科特，說出希望生日能收到腳踏車和投資帳戶的願望，她想，「如果可以讓每個孩子都這麼說，我將能改變世界。」因此，梵・科特活用在尼克兒童頻道和探索教育頻道的工作經驗，推出寓教於樂、適合兒童與家庭的理財應用程式 Goalsetter。



Van Court also wanted to give parents the opportunity to be involved in their children's financial education. Goalsetter's "Cashola" debit card blocks kids from using it until they've passed a game-based financial literacy quiz. After that, kids can spend money, but only within a limit set by the parents.

梵・科特也希望創造機會，讓父母能參與孩子的理財教育。她利用 Goalsetter 的 Cashola 簽帳金融卡，讓家長可以為金融卡設定限額，藉此安排孩子的金融學習進度；孩子則必須完成金融知識的測驗遊戲，才能解鎖卡片，進而用卡片消費。



investment (n.) 投資

account (n.) 帳戶

educational (a.) 教育的

opportunity (n.) 機會

quiz (n.) 測驗

1. What is another way to say “easy to see”?

- a. correctly
- b. helpful
- c. immediately
- d. obvious

2. What is true about the artifacts found on page three?

- a. They are 13 years old.
- b. They are 1300 years old.
- c. There are 20 of them.
- d. There are 65 of them.

3. How are new 3D-printed eyes better than acrylic eyes?

- a. They can take half the time to make.
- b. They create a realistic process.
- c. They become personal over time.
- d. They are made of whole acrylic instead.

4. What is an amount of money for spending based on a plan?

- a. budget
- b. civic responsibility
- c. expenses
- d. income tax

5. What is NOT true about Tanya Van Court?

- a. Kids can't spend money until they pass a quiz.
- b. Parents set the limitations on spending.
- c. Her company is eight years old.
- d. She works for Nickelodeon.

6. Unearth is to uncover as \_\_\_\_.

- a. property is to defense
- b. immediately is to saving
- c. regular is to normal
- d. educational is to financial

### Cloze Test A

A metal detector is a tool that we use \_\_\_\_ find metal hidden within objects \_\_\_\_ metal objects buried underground. When you pass the detector over metal, it makes a sound to let you know \_\_\_\_ is metal nearby.

### Cloze Test B

Let's make a family budget. Every month, we must put aside money to pay \_\_\_\_ the rent, electricity, gas, \_\_\_\_ water. We must also buy groceries and put \_\_\_\_ money in the bank to save.



1.d 2.d 3.a 4.a 5.c 6.c

1. obvious (a. 明顯的)，第 2 版文章中以此字，形容實體的紙鈔和錢幣能讓餘額顯而易見。其他選項，(a)adv. 正確地、(b)a. 有用的、(c)adv. 立即。

2. 查閱第 3 版第 1 則報導，該地出土了 65 件文物，因此答案為 (d)。

3. 查閱第 3 版第 2 則報導，3D 列印的義眼有兩項優點，一是外觀看起來更真實，再者是製作的時間只需傳統義眼的一半。因此正確選項為 (a)。

4. budget (n. 預算)，是指個人或單位的收支計畫，也可指可計畫中的運用資金。

5. 報導中潭雅・梵・科特的女兒，在 8 歲時向母親許願，這裡的 8 歲與梵・科特的公司完全無關。因此答案為 (c)。

6. 觀察題目詞組，unearth 和 uncover，兩個動詞都有「發掘、出土」的意思，恰如 (c)regular 和 normal，兩個形容詞都是「一般的、尋常的」的意思，皆為近義詞。

### Cloze Test A

1.to 2.or 3.there

金屬探測器是我們用來搜尋埋藏於物體中，或地下金屬物件的一種工具。當探測器掠過金屬上方，會發出聲響，讓你知道這附近藏有金屬。

### Cloze Test B

1.for 2.and 3.some

讓我們一起規劃家庭預算吧！每月我們都必須支付房租、水電和瓦斯等費用。還要購買食品、日用品等生活必需品，並將部分金錢存入銀行。

## 朝喝寅糧



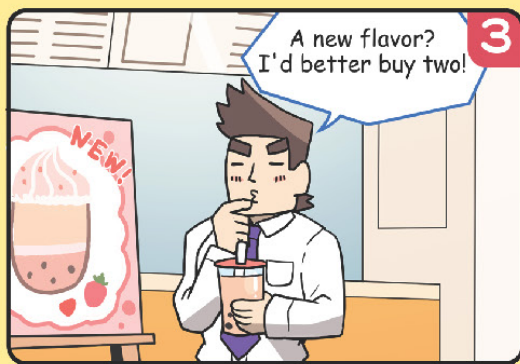
腳本 / Leila Luo 漫畫 / 瀚昇



萬歲！發薪日！



今天買特大杯好了！



新口味？那買 2 杯好了！



奇怪了，錢都跑去哪了？

## The Rest is History

## 國債清零 壯哉！

## 經濟危機 驚呆！



英文 / Andrew Edmunds 圖 / 123RF

On the 8th of January 1835, US President Andrew Jackson achieved his goal of paying off the United States' national debt. It was the only time in US history that the national debt was at zero, and the financial policies for this achievement even caused one of the worst financial crises in American history.

1835 年 1 月 8 日，美國第 7 任總統安德魯·傑克遜，實現他「完全清償國債」的目標。這是美國史上唯一一次的國債清零。然而政府為達成此壯舉所祭出的經濟政策，卻引發了美國史上最嚴重的經濟危機之一。