

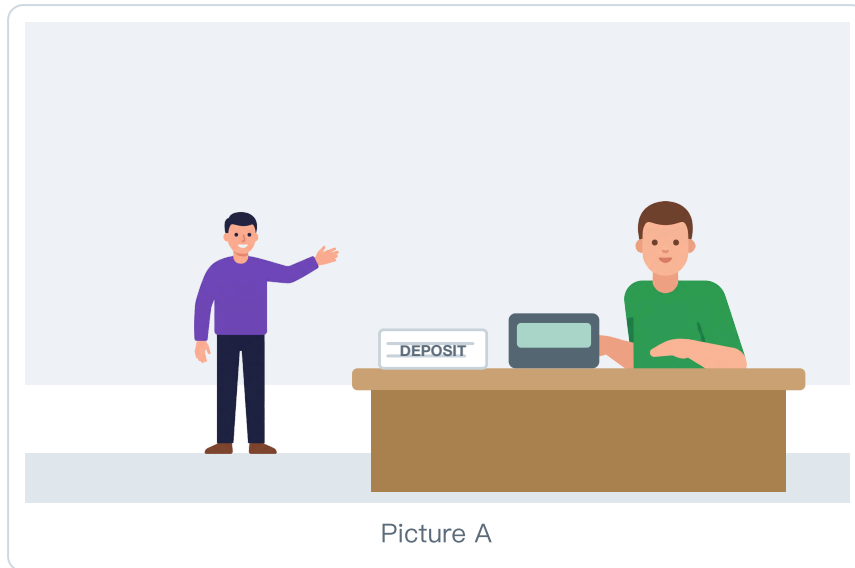
中級聽力測驗 單字第 03 回 金錢理財與銀行 教師用 (含錄音稿・答案・詳解)

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答案一覽

1	2	3	4	5	6	7
C	C	D	B	A	B	A
8	9	10	11	12	13	14
C	D	A	D	A	D	D
15	16	17	18	19	20	21
D	C	D	B	C	B	B
22	23	24	25	26	27	28
B	D	B	B	D	A	D
29	30	31	32	33	34	35
C	A	D	C	B	D	A

第 1 部分 看圖辨義 Picture Description



For questions number one and two, please look at picture A.

1. Where is this scene most likely taking place? 答案 C

這個場景最可能發生在哪裡？

- A. At an airport check-in desk. 在機場報到櫃台。
- B. In a bookshop. 在書店。
- C. At a bank counter. 在銀行櫃台。**
- D. In a barbershop. 在理髮店。

詳解 | 櫃台後方掛著匯率看板、櫃台上放著存款單，是典型的銀行櫃台。barbershop（理髮店）、bookshop、check-in（報到）都與畫面上的金融資訊不符。

2. What is the man at the counter doing? 答案 C

櫃台前的男子正在做什麼？

- A. He is folding a newspaper. 他正在摺報紙。
- B. He is counting his own earnings. 他正在數自己的收入。
- C. He is filling in a deposit form. 他正在填寫存款單。**
- D. He is asking for a bandage. 他正在索取繃帶。

詳解 | 男子手拿筆、身體前傾，正在填寫標示 DEPOSIT 的單據。deposit 名詞是「存款」、動詞是「存入」。earnings、fold、bandage 都不是畫面中的動作。

TODAY'S EXCHANGE RATE	
USD	31.85
EUR	34.20
JPY	0.21
HKD	4.06
Buying rate in NT dollars	

Picture B

For question number three, please look at picture B.

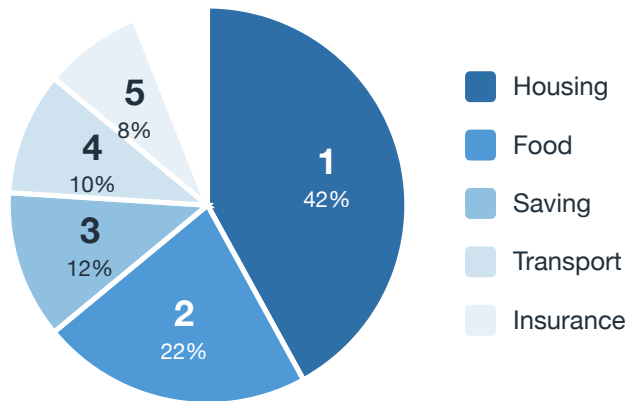
3. According to the board, which currency is worth the most in NT dollars? **答案 D**

根據看板，哪一種貨幣換算成新台幣最值錢？

- A. The US dollar. 美元。
- B. The Hong Kong dollar. 港幣。
- C. The Japanese yen. 日圓。
- D. The euro. 歐元。**

詳解 | 看板上歐元 34.20 最高，美元 31.85 次之，港幣 4.06，日圓 0.21 最低。匯率題比較的是「一單位外幣換多少台幣」，數字越大越值錢。

Monthly Household Budget



Picture C

For question number four, please look at picture C.

4. What can we tell from the chart about this family's budget? **答案 B**

從這張圖表可以看出這個家庭的預算如何？

- A. Insurance costs more than transport. 保險的花費比交通多。
- B. Housing takes up almost half of the budget. 住房占了將近一半的預算。**
- C. They spend more on food than on housing. 他們花在食物上的比住房多。
- D. Saving is the largest single item. 儲蓄是金額最大的單一項目。

詳解 | Housing 占 42%，接近一半。食物 22% 少於住房；儲蓄 12% 不是最大項；保險 8% 低於交通 10%。budget（預算）是本回主題字。

THIS MONTH

5th	Transfer mortgage payment
12th	Pay insurance
20th	File tax return
28th	Consult financial adviser

Picture D

For question number five, please look at picture D.

5. Looking at the note, what does the woman have to do first? **答案 A**

看這張便條，這位女子必須先做什麼？

A. Transfer money for the mortgage. 為房貸轉帳。

B. File her tax return. 申報稅務。

C. Consult a financial adviser. 諮詢財務顧問。

D. Pay the insurance. 繳保險費。

詳解 | 便條依日期排序，最早的 5 日是 Transfer mortgage payment（房貸轉帳）。保險 12 日、報稅 20 日、諮詢顧問 28 日。mortgage、tax、insurance、consult 都是本回單字。

第 2 部分 問答 Question Response

W: How much do I need to open a savings account?

開一個儲蓄帳戶需要多少錢？

6. **答案 B**

A. The last entry in her diary was dated May tenth. 她日記裡最後一筆記錄的日期是五月十日。

B. A minimum deposit of one thousand dollars. 最低存款一千元。

C. That riddle is too hard for me. 那個謎題對我來說太難了。

D. I barely slept last night. 我昨晚幾乎沒睡。

詳解 | How much 問金額，正解給出最低存款（deposit）金額一千元。saving、account 是本回主題字；entry（條目）、barely（幾乎不）、riddle（謎題）都是誘答。

M: Did you hear that the economy is heading into a recession?

你聽說經濟正走向衰退了嗎？

7. 答案 A

A. Yes, that's why I've cut my expenses. 聽說了，所以我減少了開銷。

B. He pedaled up the hill slowly. 他慢慢踩踏板騎上山坡。

C. The altitude here is over three thousand meters. 這裡的海拔超過三千公尺。

D. The cucumber in the fridge has begun to rot. 冰箱裡那條小黃瓜開始爛了。

詳解 | recession 是「經濟衰退」，回應「所以我減少開支 (expense)」最合理。cucumber、rot、pedal、altitude 都是本回通用字的誘答。

W: Would you mind if I mention your salary in the report?

如果我在報告中提到你的薪水，你介意嗎？

8. 答案 C

A. Please fold it in half. 請把它對摺。

B. I skipped breakfast this morning. 我今天早上沒吃早餐。

C. Actually, I'd rather you didn't. 其實，我希望你不要。

D. The explosion was heard for miles. 那場爆炸幾英里外都聽得到。

詳解 | mention 是「提及」，對方在徵詢同意，正解用 I'd rather you didn't 委婉拒絕。fold、explosion、skip 都與問題無關。

M: What's the interest rate on a housing loan these days?

現在的房屋貸款利率是多少？

9. 答案 D

A. Could I request a window seat, please? 可以請你給我靠窗的座位嗎？

B. She has a passion for classical music. 她對古典樂充滿熱情。

C. The forest is very dense in that area. 那個地區的森林非常茂密。

D. It depends on the bank, but around two percent. 看銀行而定，大約百分之二。

詳解 | 問利率要用數字回答。loan (貸款) 是主題字；request、dense、passion 都是誘答。

W: Do you think this stock is a good investment?

你覺得這支股票是好的投資嗎？

10. 答案 A

A. I'd consult a professional before buying. 買之前我會先諮詢專業人士。

B. The bandage needs changing. 那個繃帶該換了。

C. He imitates his father's voice perfectly. 他模仿他父親的聲音維妙維肖。

D. That story is hardly believable. 那個故事實在難以置信。

詳解 | 被問到投資 (investment) 建議，正解建議先諮詢 (consult) 專業人士。stock 是主題字；bandage、believable、imitate 與投資無關。

M: Why is your electricity bill so high this month?

你這個月的電費為什麼這麼高？

11. 答案 D

A. Her belly ached right up to bedtime. 她肚子一路痛到就寢時間。

B. The hotel released our booking by mistake. 飯店誤把我們的訂位釋出了。

C. The booklet is on the bookshelf. 那本小冊子在書架上。

D. We used the air conditioner far more frequently. 我們冷氣用得比平常頻繁太多了。

詳解 | 問帳單為什麼高就要給原因 (frequently 頻繁地)。booklet、bookshelf、release、booking、belly 都是本回單字的誘答。

W: This jacket is on sale. Isn't it a bargain?

這件外套在特價。很划算吧？

12. 答案 A

A. It is, but the sleeves look a bit baggy on me. 是划算，但袖子穿在我身上有點鬆垮。

B. Please locate the nearest exit. 請找出最近的出口。

C. The rope was bound too tightly. 那條繩子綁得太緊了。

D. It was a violent storm last night. 昨晚是一場猛烈的暴風雨。

詳解 | bargain 是「划算的東西」，正解先肯定再提出保留 (baggy 鬆垮的)。locate、bind、violent 都是誘答。

M: Our capital is running out faster than we expected.

我們的資金消耗得比預期快。

13. 答案 D

A. The prime minister spoke at noon. 首相中午發表了談話。

B. The legendary singer retired last year. 那位傳奇歌手去年退休了。

C. That's a ridiculous hat. 那頂帽子真荒謬。

D. Then we should look for another investor. 那我們該再找一位投資人。

詳解 | capital 在財經情境是「資金、資本」，資金不足最合理的回應是尋找投資人 (investor)。
prime、ridiculous、legendary 都是誘答。

W: Have you filed your tax return yet?

你報稅了嗎？

14. 答案 D

A. My intimate friends already know. 我的親密好友都已經知道了。

B. The recognition came too late. 那份肯定來得太遲了。

C. I have no intention of leaving. 我無意離開。

D. Not yet. I'm still collecting the receipts. 還沒。我還在收集收據。

詳解 | file a tax return 是「報稅」，正解說明進度並給出原因。recognition (肯定)、intention (意圖)、intimate (親密的) 雖然都是本回單字，卻沒有回應報稅這件事。

M: Is the new tax policy good for small businesses?

新的稅制對小型企業有利嗎？

15. 答案 D

A. The ray of sunlight woke me up. 那道陽光把我叫醒了。

B. He took a sip and smiled. 他啜了一口然後笑了。

C. You need a permit to build here. 在這裡蓋房子需要許可證。

D. Most economists say it is. 多數經濟學家說有利。

詳解 | 問政策好不好，引用經濟學家 (economist) 的看法是最合適的回應。ray、permit、sip 是本回複習字的誘答。

第 3 部分 簡短對話 Short Conversations

W: I'd like to apply for a credit card, please.

我想申請一張信用卡。

M: Certainly. Do you have an account with us already?

當然。您在本行已經有帳戶了嗎？

W: Yes, a savings account I opened last year.

有，去年開的儲蓄帳戶。

16. What does the woman want? 答案 C

這位女子想要什麼？

- A. To change some currency. 兌換外幣。
- B. To close her account. 結清帳戶。
- C. To apply for a credit card. 申請信用卡。**
- D. To take out a loan. 辦理貸款。

詳解 | 女子開門見山說要申請信用卡 (credit card)。她提到儲蓄帳戶只是回答行員的確認問題，不是她的目的。

M: My salary hasn't gone up, but everything is getting increasingly expensive.

我的薪水沒漲，但東西卻越來越貴。

W: I know. I've started keeping a monthly budget.

我知道。我已經開始記每月預算了。

M: Maybe I should do the same.

也許我也該這麼做。

17. What does the woman suggest by her example? 答案 D

這位女子用自己的例子暗示什麼？

- A. Asking for a pay rise. 去要求加薪。
- B. Changing jobs. 換工作。
- C. Borrowing from the bank. 跟銀行借錢。
- D. Keeping track of spending. 記錄自己的支出。**

詳解 | 女子說她開始記每月預算 (budget)，男子回應「我也該這麼做」，可知她在示範控管支出。increasingly (越來越) 是本回通用字。

W: Is this laptop within our budget?

這台筆電在我們的預算內嗎？

M: It's the most economical model we've found so far.

這是我們目前找到最划算的型號。

W: Then let's take it.

那就買它吧。

18. What does the man mean by "economical"? 答案 B

男子說的 economical 是什麼意思？

A. It uses the newest technology. 它使用最新的技術。

B. It gives good value for the money. 它物超所值。

C. It is made in this country. 它是本國製造的。

D. It comes with a long warranty. 它附有很長的保固。

詳解 | economical 是「划算的、省錢的」，指花費與所得相稱，正解就是 gives good value for the money（物超所值）。注意與 economic（經濟的、與經濟相關的）不同，這兩個字本回都要會。

M: The washing machine broke again. Should we repair it or buy a new one?

洗衣機又壞了。要修還是買新的？

W: Repairing it three times a year doesn't fit our budget.

一年修三次不符合我們的預算。

M: All right, let's look at new ones this weekend.

好吧，這週末去看新的。

19. What will they most likely do? 答案 C

他們最可能會怎麼做？

A. Repair the machine once more. 再修一次。

B. Do the washing by hand. 用手洗。

C. Buy a replacement. 買一台替換。

D. Borrow a machine from a neighbor. 跟鄰居借一台。

詳解 | 女子指出一直修不符合預算（fit 在此是「符合、適合」），男子接著提議去看新的，可知會買新機。

W: The financial report says our earnings doubled this year.

財務報告說我們今年的收入翻倍了。

M: Doubled? That's more than we dared to hope.

翻倍？這比我們敢期望的還好。

W: The overseas market really made the difference.

海外市場真的是關鍵。

20. How much did the earnings grow? **答案 B**

收入成長了多少？

A. They fell slightly. 略為下降。

B. They multiplied by two. 變成兩倍。

C. They stayed the same. 維持不變。

D. They went up by ten percent. 上升了百分之十。

詳解 | doubled 就是「變成兩倍」，改寫成 multiplied by two 的那個選項即為正解。multiply（乘、倍增）與 financial（財務的）、earnings（收入）都是本回單字。

M: I've been reading about economics, but the textbook is rather rough going.

我在讀經濟學，但那本教科書挺難啃的。

W: Try the booklet the bank gives out. It's much simpler.

試試銀行發的那本小冊子。簡單多了。

M: Good idea. I'll pick one up tomorrow.

好主意。我明天去拿一本。

21. What is the man's problem? **答案 B**

男子的問題是什麼？

A. He cannot find the textbook. 他找不到那本教科書。

B. The book is difficult to read. 那本書很難讀。

C. He has lost his booklet. 他弄丟了小冊子。

D. The bank is closed tomorrow. 銀行明天沒開。

詳解 | rough going 是「進行得很吃力、難以應付」，指書很難讀。economics（經濟學）是名詞，與 economic（經濟的）、economical（划算的）三個字要分清楚。

Account Comparison

Account	Interest	Minimum to open
Basic savings	0.35%	\$1,000
Regular deposit	0.80%	\$10,000
One-year time deposit	1.85%	\$50,000
Foreign currency	1.20%	\$30,000

W: I want an account that pays the highest interest, and I can leave the money for a year.
我想要利息最高的帳戶，錢可以放一年。

M: Then you'll need at least fifty thousand to open it.
那您至少要五萬元才能開戶。

W: That's fine.
沒問題。

22. Look at the table. Which account will the woman choose? **答案 B**

請看帳戶比較表。這位女子會選哪一種帳戶？

- A. The regular deposit account. 一般存款帳戶。
- B. The one-year time deposit. 一年期定存。**
- C. The foreign currency account. 外幣帳戶。
- D. The basic savings account. 基本儲蓄帳戶。

詳解 | 女子要利息最高、可放一年，且行員說要五萬元起。對照表格，One-year time deposit 利率 1.85% 最高、最低開戶金額正是 50,000，故正解是一年期定存。

M: Do you think the government will engage with the housing issue this year?
你覺得政府今年會著手處理住房問題嗎？

W: They've promised to, but people are starting to resist any new taxes.
他們是承諾了，但民眾開始抗拒任何新稅。

M: So nothing will change, as usual.
所以一如往常，什麼都不會變。

23. How does the man feel? 答案 D

男子的感覺如何？

- A. Hopeful about the government's plan. 對政府的計畫抱持希望。
- B. Pleased with the promise. 對那項承諾感到滿意。
- C. Angry about the new taxes. 對新稅感到憤怒。
- D. Doubtful that anything will happen. 懷疑事情不會有進展。**

詳解 | as usual（一如往常）帶著無奈與懷疑的語氣，正解是 doubtful（懷疑事情不會有進展）那個選項。engage with 是「著手處理」，resist 是「抗拒」，都是本回單字。

W: My grandfather still keeps his savings in a clay pot at home.
我爺爺到現在還把積蓄放在家裡的陶罐裡。

M: Really? Doesn't he trust banking at all?
真的嗎？他完全不信任銀行體系？

W: He says money in a bank can vanish overnight.
他說銀行裡的錢可能一夜之間就消失。

24. Why does the grandfather keep money at home? 答案 B

爺爺為什麼把錢放在家裡？

- A. The bank is too far away. 銀行太遠了。
- B. He does not trust banks. 他不信任銀行。**
- C. His account was closed. 他的帳戶被結清了。
- D. He has too little to deposit. 他的錢太少不夠存。

詳解 | 男子問「完全不信任銀行體系（banking）嗎」，女子的回答印證了這一點。clay（陶土）與 vanish（消失）都是本回單字。

Housing Loan Plans

Plan	Maximum	Years	Rate
A	\$500,000	10	1.95%
B	\$1,000,000	10	2.10%
C	\$1,500,000	20	2.35%
D	\$2,000,000	30	2.60%

M: I need to borrow eight hundred thousand, and I'd like to pay it back within ten years.
我需要借八十萬，而且希望十年內還清。

W: Then this plan gives you the lowest rate for that period.
那這個方案在這個年限內利率最低。

M: Let's go with that one.
就選那個。

25. Look at the table. Which loan plan is being recommended? **答案 B**

請看貸款方案表。行員推薦的是哪一個方案？

- A. Plan A. A 方案。
- B. Plan B. B 方案。**
- C. Plan C. C 方案。
- D. Plan D. D 方案。

詳解 | 條件是金額八十萬、年限十年以內。A 方案上限五十萬不夠；C、D 兩個方案的年限都超過十年。只有 B 方案（上限一百萬、十年、2.1%）同時符合，正解就是 B 方案。

第 4 部分 簡短談話 Short Talks

W: Good morning. This is a reminder from Central Bank Customer Service. Our online banking system will be unavailable this Saturday from midnight until six in the morning while we install a new security system. During that time you will not be able to check your account, transfer money, or pay bills online. Our cash machines will work as usual. We are sorry for any inconvenience.

早安。這是中央銀行客服的提醒。本週六凌晨零時至清晨六時，我們的網路銀行系統將暫停服務，以安裝新的資安系統。在此期間您將無法在線上查詢帳戶、轉帳或繳費。提款機仍照常運作。造成不便，敬請見諒。

26. Why will the service be unavailable? 答案 D

服務為什麼會暫停？

- A. A power cut is expected. 預計會停電。
- B. There are too few staff at night. 夜間人手太少。
- C. The bank is moving offices. 銀行要搬辦公室。
- D. A new security system is being installed.** 正在安裝新的資安系統。

詳解 | 廣播說 while we install a new security system（安裝新的資安系統期間）。banking（銀行業務）是本回衍生字。

27. What can customers still do during that time? 答案 A

在那段期間顧客仍然可以做什麼？

- A. Use the cash machines.** 使用提款機。
- B. Pay bills on the website. 在網站上繳費。
- C. Transfer money online. 線上轉帳。
- D. Check the account by app. 用 App 查詢帳戶。

詳解 | 廣播最後說 Our cash machines will work as usual（提款機照常運作）。其餘三項都在暫停之列。

M: Hello, Ms. Wu. This is Alan Reeves from Dayton Insurance. I'm calling about the policy that expires at the end of this month. If you renew before the thirty-first, the premium stays at the same rate; after that, it rises by about eight percent. I can also send you a booklet explaining the new plans. Please call me back at your convenience.

吳小姐您好，我是戴頓保險的 Alan Reeves。我來電是關於您本月底到期的保單。若您在三十一日前續約，保費維持原費率；三十一日之後則會調漲約百分之八。我也可以寄一本小冊子向您說明新的方案。請在方便時回電給我。

28. Why is the man calling? 答案 D

男子為什麼來電？

- A. To tell her the policy has been canceled. 告知她保單已被取消。
- B. To sell a new kind of insurance. 推銷一種新保險。
- C. To ask for a payment that is overdue. 催討逾期款項。
- D. To remind her to renew before the deadline. 提醒她在期限前續約。**

詳解 | 留言核心是保單即將到期、在三十一日前續約可維持原費率，是提醒續約。insurance（保險）是本回主題字。

29. What happens if she renews after the thirty-first? 答案 C

如果她在三十一日之後才續約會怎麼樣？

- A. She gets a free booklet. 她會拿到一本免費小冊子。
- B. The rate stays the same. 費率維持不變。
- C. She pays about eight percent more. 她要多付約百分之八。**
- D. The policy cannot be renewed. 保單無法續約。

詳解 | 留言說 after that, it rises by about eight percent（之後調漲約百分之八），故正解是要多付約百分之八。說「費率維持不變」的那個選項講的是三十一日之前的情況，時間點相反。

W: And now, today's business news. The government announced this morning that it will cut taxes for small businesses next year. Economists welcomed the news, saying it should encourage more people to start companies and give consumers more confidence.

However, some warned that the economy is still fragile and that a single measure will not end the recession. The stock market rose slightly after the announcement.

接下來是今天的商業新聞。政府今天上午宣布，明年將為小型企業減稅。經濟學家對此表示歡迎，認為這應能鼓勵更多人創業，並提振消費者信心。不過也有人警告，經濟仍然脆弱，單一措施不足以終結衰退。消息公布後股市小幅上揚。

30. What did the government announce? **答案 A**

政府宣布了什麼？

- A. A tax cut for small businesses.** 為小型企業減稅。
- B. A rise in company taxes. 調高企業稅。
- C. Higher interest rates. 提高利率。
- D. A new insurance scheme. 一項新的保險計畫。

詳解 | 報導第一句就說 cut taxes for small businesses (為小型企業減稅)，正解即為小型企業減稅；說「調高企業稅」的那個選項方向相反。

31. How did economists react? **答案 D**

經濟學家的反應如何？

- A. They ignored the announcement. 對這項宣布不予理會。
- B. They completely opposed it. 完全反對。
- C. They asked for higher taxes instead. 反而要求提高稅率。
- D. They welcomed it but had reservations.** 表示歡迎，但仍有保留。

詳解 | 報導先說 Economists welcomed the news (歡迎)，再用 However 帶出警告，是「歡迎但有保留」。聽到 however 就要注意後半句。

32. What happened to the stock market? **答案 C**

股市發生了什麼事？

- A. It did not change at all. 完全沒有變動。
- B. It closed early. 提早收盤。
- C. It rose a little.** 小幅上揚。
- D. It fell sharply. 大幅下跌。

詳解 | 報導最後說 The stock market rose slightly (股市小幅上揚)。slightly 對應選項的 a little。

Evening Talks: Personal Money Management

Talk	Topic	Room
1	Budgeting	A
2	Saving Habits	B
3	Investment Basics	C
4	Insurance and Tax	D

M: Welcome to our free evening talk on personal money management. On the screen are the four topics we will cover. If your main worry is that you never seem to have anything left at the end of the month, the second talk is the one for you. Each talk lasts forty minutes. Please note that the talk on investment is fully booked, but we will repeat it in November. Handouts are available at the entrance.

歡迎參加我們免費的個人理財晚間講座。螢幕上是我們將涵蓋的四個主題。如果您最大的煩惱是每到月底就所剩無幾，第二場講座最適合您。每場四十分鐘。請注意，投資那一場已額滿，但我們會在十一月再開一次。講義可在入口處索取。

33. Look at the table. Which talk suits someone who cannot save money? 答案 B

請看講座表。存不了錢的人適合哪一場？

- A. Talk 1. 第 1 場。
- B. Talk 2. 第 2 場。**
- C. Talk 3. 第 3 場。
- D. Talk 4. 第 4 場。

詳解 | 談話說「月底所剩無幾」的人適合第二場；對照表格，Talk 2 正是 Saving Habits（儲蓄習慣）。saving 是今回主題字。

34. Which talk is fully booked? 答案 D

哪一場已經額滿？

- A. Budgeting. 編列預算。
- B. Insurance and tax. 保險與稅務。
- C. Saving habits. 儲蓄習慣。
- D. Investment basics. 投資入門。**

詳解 | 談話明確說 the talk on investment is fully booked（投資那一場已額滿），要到十一月再開。

35. Where can listeners get the handouts? 答案 A

聽眾可以在哪裡拿到講義？

A. At the entrance. 在入口處。

B. By post the next day. 隔天郵寄。

C. From the speaker after the talk. 講座後向講者索取。

D. On the bank's website. 在銀行網站上。

詳解 | 談話最後說 Handouts are available at the entrance (講義可在入口處索取)。entrance 是「入口」，與本回單字 entry 同一詞根。