B1 专项词汇拓展

财经词汇专项提升





财经文体的特点

- 现今的"财经新闻"不再是严格意义上的财政、金融、证券、基金等狭义概念,而是一种相对广义上的"经济新闻"——包括政治经济、产业经济、公司企业、经济评论等诸多模块,大到国家宏观经济政策、小到与民众日常密切相关的财经资讯。
- 作为一种专业性的文体或报道,其语言运用的最大特征就是专业名词和专业术语多。很多专业名词和术语虽然在普通英语词汇中也经常出现,但是其含义已经改变,从而被赋予财经方面特殊的含义。如balance(账户余额),capital(资本;本金),share(股份)等。
- 在词汇的使用上,英语财经文章还有一个特点就是大量频繁地使用缩略语,如IMF(国际货币基金组织),FTA(自由贸易协定)等。
- 由于经济社会和科学的发展,新事物不断涌现,新的经济问题不断产生,因此在财经报道上不断出现很多新词,需要。



ECONOMY

经济 经济结构 经济制度 参考学习 薛兆丰老师的经济学课(得到)

经济类核心词

- supply 供给
- demand 需求
- trade 交易
- commerce 贸易
- market 市场
- goods 货物
- service 服务
- labor 劳动; 劳工
- manufacture 制造; 制造业
- profit 利益
- consumer 消费者
- monetary 货币的



经济类核心词

- natural recourses 自然资源
- capital resources 资本资源
- productivity 生产力
- import 进口
- export 出口
- tax 税
- corporation (Corp.) 企业
- asset 资产
- entrepreneur 企业家



国家总体经济常用英文名词

- GDP (Gross Domestic Product) 国内生产总值
- 是按市场价格计算的一个国家或地区所有常住单位在一定时期内生产活动的全部最终产品和服务价值的总和。常被认为是衡量国家或地区经济状况的指标。
- GNP (Gross National Product) 国民生产总值
- ■等于国内生产总值(GDP)加上来自国内外的净要素收入.
- CPI (Consumer Price Index) 居民消费物价指数
- 是一个反映居民家庭一般所购买的<u>消费品</u>和服务项目价格水平变动情况的<u>宏观经济指标</u>
- 消费者物价指数上涨,货币购买力则下降;反之则上升



国家总体经济常用英文名词

- inflation 通货膨胀
- deflation 通货紧缩
- depression 经济萧条
- unemployment rate 失业率
- foreign trade 外贸
- trade surplus/trade deficit 贸易顺差/逆差
- deficit 赤字



ECONOMY

- 词根eco 加上希腊词 nomos (管理),构成"家政管理",后来由"家政管理"引申到社会,变成了"整个国家的经济管理",由此有了经济,节约含义。
- home economics 家政学
- Economy [ɪˈkɒnəmi] 经济
- Economic [ˌiːkəˈnɒmɪk] 经济相关的
- Economical [ˌiːkəˈnɒmɪkl] [ˌeːkəˈnαːmɪkl] 节俭的,节约的,经济的
- Economics [iːkəˈnɒmɪks , ekəˈnɒmɪks] 经济学
- Economist [ɪˈkɒnəmɪst] 经济学家



- macroeconomics 宏观经济学
 (from the Greek prefix makro- meaning "large" + economics)
- microeconomics 微观经济学
 (from Greek prefix mikro- meaning "small" + economics)
- international economics 国际经济学
- socialist economy 社会主义经济
- capitalist economy 资本主义经济



- collective economy 集体经济
- planned economy 计划经济
- command economy 管制经济
- market economy 市场经济
- rural economy 农村经济
- liberal economy 自由经济
- mixed economy 混合经济
- political economy 政治经济学
- economies of scale 规模经济
- real economy 实体经济
- virtual economy 虚拟经济



- economic stability 经济稳定
- economic policy 经济政策
- economic boom 经济腾飞
- economic growth 经济增长
- economic balance 经济平衡
- economic fluctuation [ˌflʌktʃʊˈeɪʃn] 经济波动
- economic depression 经济萧条,经济衰退
- economic decline 经济滑坡
- economic integration 经济一体化

Global economic integration has been a strong trend from the 50s of the 20th century.

■ economic globalization 经济全球化



- economic recovery 经济复原
- economic trend 经济趋势
- economic climate 经济气候

It is difficult to find work in the present economic climate.

- economic situation 经济形势
- economic condition 经济状况
- economic environment 经济环境
- economic indicator 经济指标
- economic sanction 经济制裁
- economic crisis 经济危机
- economic analysis 经济分析



[rɪ 'tælɪrtrɪ] 报复性的

CHINA POLITICS

China's retaliatory sanctions on the EU set the stage for how Beijing will respond to other global powers

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- economic foundation 经济基础
- economic freedom/liberty 经济自由

 The defense of economic liberty has never been an easy task.
- economic outlook 经济前景
 Overall, Europeans were gloomy on the economic outlook.
- economic model 经济模式
- economic burden 经济负担
- economic efficiency 经济效率
- economic uncertainty 经济不确定性
- economic union 经济联盟,经济同盟







来自拉丁语FINIS,终结,词源同 FINE,FINISH.指终结债务,解决争端, 引申词义金钱,资金,金融等

财政 金融 香帅老师的金融学课(得到)

金融类

- financial panic 金融恐慌
- financial crisis 金融危机
- financial derivatives 金融衍生物
- financial regulation 金融监管
- financial fraud 金融诈骗
- financial resources 财政资源
- financial report/statement 财务报告
- financial leverage/gearing 财务杠杆 (any technique to multiply gains and losses)
- financial aid 经济援助;助学金
- financial freedom 财务自由



货币类

- IMF (International Monetary Fund) 国际货币基金组织
- currency 流通货币
- transaction currency 结算货币
- monetary policy 货币政策
- foreign exchange 外汇
- domestic currency 本币
- floating rate 浮动利率
- bank account 银行账户
- saving account 储蓄账户
- M2/broad money 广义货币
- deposit-reserve ratio 存款准备金率



INVESTMENT

"to clothe in the official robes of an office," from Latin investire "to clothe in, cover, surround," from in "in, into" + vestire "to dress, clothe" The meaning "use money to produce profit" first attested 1610s in connection with the East Indies trade, and is probably a borrowing of Italian investire (13c.) from the same Latin root, via the notion of giving one's capital a new form.

投资 丽娜老师的投资理财课

- stocks 股票
- shares 股份,份额
- shareholder 股东
- IPO (Initial Public Offerings) 首次公开发行(募股)
- listed company 上市公司
- opening price 开盘价
- closing price 收盘价
- limit up 涨停
- limit down 跌停
- bid price 买价
- ask/offer price 卖价
- after-hour/after-market trading 盘后交易



- long 多头(看涨)
- short 空头(看跌)
- bear market 熊市(空头的积弱市场,指数下跌的市场低迷局面)
- bull market 牛市(指多头的强力市场,指数上扬的市场大好景象)
- index/indices 指数/指数
- volatility [ˌvɒləˈtɪlɪti] 股价波动度
- equity 资产
- ROI (Return On Investment)/yield 投资报酬率 /实际收益率 This will give a yield of 10% on your investment.



- Shanghai Composite Index 上证综合指数
- Shenzhen Component Index 深证成份股指数
- Hong Kong's Hang Seng Index 香港恒生指数
- NASDAQ Composite Index 纳斯达克综合指数
- A-share market A股市场
- B-share market B股市场
- bourse [burs]证券交易所
- trading 交易, 买卖
- trading volume 交易额,成交量



- morning session 早盘
- afternoon session 午盘
- insider trading 内幕交易
- trader 交易者
- speculator 投机者
- investor 投资者
- broker 证券经纪人
- brokerage 券商(股民开账户的地方)
- margin finance account 保证金融资账户(相当于借钱炒股)
- securities regulator 证券监管机构



- common/ordinary Stock 普通股
- preferred stock 特别股
- value stock 价值股
- blue-chip stocks 蓝筹股
- option 期权
- call option 买权(看涨)
- put option 卖权(看跌)
- EPS (Earnings Per Share) 每股收益
- dividend 股息
- portfolio 投资组合
- ROI (Return on Investment) 投资回报率



- fund 基金
- bond 债券
- futures 期货
- ETF (Exchange Traded Funds) 指数型基金
- closed-end fund 封闭式基金
- open-end fund 开放基金
- growth fund 增长型基金
- hedge fund 对冲基金
- credit risk 信用风险
- credit rating 信用评级



牛市常用词

- surge 大涨
- gain 上涨
- soar 飞涨
- climb 攀升
- rally 回升
- buoy 提振
- bullish 看涨的; 上扬的
- fund inflow 资金流入
- capital inflow 资金流入



■ outperform 踟贏 (大盘)

熊市常用词

- slump 暴跌
- tumble 暴跌
- slip 下跌
- retreat 下跌
- fall 下跌
- drop 下降
- decline 下降
- bearish 看跌的,下跌的
- lose ground 下跌



READING COMPREHENSION

READING COMPREHENSION

- All people need food and water to survive. These are needs because they are things that we cannot live without. If we choose to drink bottled water or flavored water, however, we are moving beyond our need for water into a want for a specific kind of water.
- Bottled and flavored water are goods. Goods are things that can be bought and sold. People buy goods at a grocery store or supermarket. People also sell goods at farmers' markets or flea markets.
- Some areas of our country have better climates or soil conditions for growing certain foods. When one province buys a product from another, it has to transport those goods or send them across the country from one province to another.



READING COMPREHENSION

- Countries also buy and sell goods. If a country has a product, it can sell that product to another country. If a country needs or wants something that it cannot produce enough of or cannot produce at all, the country can buy it from another country. When one country has a supply of goods, that means a quantity of goods or services is being offered for sale at a particular time or at a particular price. When a country sells goods to another country, it exports them or sends them out of the country in exchange for other goods or for money.
- When one country has a demand for goods, it has a willingness and ability to purchase goods from another country. When a country buys goods from another country, it imports them, or brings them into the country from someplace else.

