

經濟與理財

Practice Worksheet

A. Vocabulary - Write the English word

Write the correct English word for each Chinese meaning.

1. 經濟 (n.) _____
2. 通貨膨脹 (n.) _____
3. 經濟衰退 (n.) _____
4. 國內生產毛額 (n.) _____
5. 收入 (n.) _____
6. 利潤 (n.) _____
7. 虧損 (n.) _____
8. 債務 (n.) _____
9. 貸款 (n.) _____
10. 房貸 (n.) _____
11. 投資 (n.) _____
12. 股票 (n.) _____
13. 股息 (n.) _____
14. 投資組合 (n.) _____
15. 資產 (n.) _____

B. Grammar - Choose the correct answer

1. Prices _____ steadily for the past six months.
(A) rise (B) rose
(C) have been rising (D) are rising
2. _____ inflation, many families are struggling financially.
(A) Because (B) Due to
(C) Since (D) Although
3. If I _____ more money, I would invest in real estate.
(A) have (B) had
(C) will have (D) having

4. By saving regularly, you earn _____ interest over time.
(A) much (B) most
(C) many (D) more
5. The company filed for _____ after years of losses.
(A) merger (B) bankruptcy
(C) dividend (D) surplus
6. You should _____ your investments to reduce risk.
(A) accumulate (B) speculate
(C) diversify (D) depreciate
7. The stock market has been very _____ recently.
(A) profitable (B) volatile
(C) affordable (D) solvent
8. The government _____ funds for education and healthcare.
(A) fluctuated (B) allocated
(C) depreciated (D) speculated
9. She is very _____ with her money and never wastes anything.
(A) extravagant (B) affluent
(C) frugal (D) lucrative
10. E-commerce has _____ the way people shop.
(A) transformed (B) subsidized
(C) audited (D) compensated

C. Listening - Go to learn.chparenting.com to listen

1. 根據最新報告，上個月失業率降至3.8%。
(A) Unemployment went up.
(B) Unemployment went down to 3.8%.
(C) The unemployment rate is 8.3%.
(D) There is no change in unemployment.
2. 我想開一個儲蓄帳戶。目前利率是多少？
(A) The person wants to close an account.
(B) The person wants to open a savings account.
(C) The person wants to exchange currency.
(D) The person wants a loan.
3. 在CEO意外辭職後，公司股價下跌了10%。
(A) The stock price went up 10%.
(B) The stock price fell after the CEO resigned.
(C) The CEO was promoted.
(D) The company merged with another company.
4. 理財專家建議年輕人儘早開始投資，即使是小額也行。
(A) Young people should avoid investing.
(B) Young people should invest early.
(C) Only rich people should invest.
(D) Investing is too risky for beginners.

5. 政府宣布減稅以刺激消費支出。

- (A) Taxes will increase.
- (B) The government cut taxes.
- (C) Consumer spending will be restricted.
- (D) The government raised interest rates.

D. Reading - Go to learn.chparenting.com to read the passage

1. What percentage of young adults struggle with budgeting?

- (A) About 40%
- (B) About 50%
- (C) Nearly 60%
- (D) Over 70%

2. What does the 50/30/20 rule suggest for savings?

- (A) Save 50%
- (B) Save 30%
- (C) Save 20%
- (D) Save 10%

3. How much monthly investment is mentioned in the example?

- (A) 1,000 NT
- (B) 2,000 NT
- (C) 3,000 NT
- (D) 5,000 NT

4. What has made managing money easier?

- (A) Lower taxes
- (B) Higher salaries
- (C) Digital banking and fintech apps
- (D) Government programs

5. What does 'diversify investments' mean?

- (A) Invest all in stocks
- (B) Put money in one place
- (C) Spread money across different investments
- (D) Only save in the bank

