

# 金融科技與數位貨幣

## Practice Worksheet

### A. Vocabulary - Write the English word

Write the correct English word for each Chinese meaning.

1. 金融科技 (n.) \_\_\_\_\_
2. 加密貨幣 (n.) \_\_\_\_\_
3. 區塊鏈 (n.) \_\_\_\_\_
4. 去中心化 (v.) \_\_\_\_\_
5. 數位錢包 (n.) \_\_\_\_\_
6. 比特幣 (n.) \_\_\_\_\_
7. 以太坊 (n.) \_\_\_\_\_
8. 代幣 (n.) \_\_\_\_\_
9. 挖礦 (n.) \_\_\_\_\_
10. 帳本 (n.) \_\_\_\_\_
11. 智能合約 (n.) \_\_\_\_\_
12. 點對點 (adj.) \_\_\_\_\_
13. 交易 (n.) \_\_\_\_\_
14. 加密 (n.) \_\_\_\_\_
15. 驗證 (n.) \_\_\_\_\_

### B. Grammar - Choose the correct answer

1. \_\_\_\_\_ technology ensures that all transactions are permanently recorded and transparent.  
(A) Blockchain (B) Biometric  
(C) Algorithmic (D) Fiscal
2. The investor diversified her \_\_\_\_\_ to reduce risk.  
(A) portfolio (B) dividend  
(C) collateral (D) escrow
3. \_\_\_\_\_ are pegged to traditional currencies to maintain price stability.  
(A) Stablecoins (B) Altcoins  
(C) NFTs (D) Governance tokens



4. The central bank adjusted \_\_\_\_\_ to control inflation.
- (A) interest rates (B) gas fees  
(C) hash rates (D) airdrops
5. \_\_\_\_\_ scams trick users into revealing their passwords and personal data.
- (A) Phishing (B) Mining  
(C) Staking (D) Hedging
6. The company's \_\_\_\_\_ raised billions of dollars on its first day of trading.
- (A) initial public offering (B) cold storage  
(C) white paper (D) consensus mechanism
7. \_\_\_\_\_ contracts execute automatically when predetermined conditions are met.
- (A) Smart (B) Fiscal  
(C) Monetary (D) Regulatory
8. The currency \_\_\_\_\_ sharply due to the economic crisis.
- (A) depreciated (B) appreciated  
(C) amortized (D) subsidized
9. Financial \_\_\_\_\_ issued new guidelines for cryptocurrency exchanges.
- (A) regulators (B) validators  
(C) oracles (D) whales
10. \_\_\_\_\_ payment methods use NFC technology and require no physical contact.
- (A) Contactless (B) Anonymous  
(C) Speculative (D) Disruptive

### C. Listening - Go to [learn.chparenting.com](https://www.chparenting.com) to listen

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1. 比特幣的主要優勢是什麼？
- (A) Crypto prices dropped due to new regulations  
(B) Crypto prices surged after deregulation  
(C) New cryptocurrencies were launched  
(D) Regulators praised digital assets
2. 央行數位貨幣是什麼？
- (A) Mobile payments dominate in Asia  
(B) Cash is still preferred in Asia  
(C) Mobile payments are banned in Asia  
(D) Asia has no digital payment options
3. 新規定影響什麼？
- (A) The startup raised funds through crypto  
(B) The startup went bankrupt  
(C) Investors withdrew their funds  
(D) The ICO was cancelled
4. 機器人顧問做什麼？
- (A) Rules for DeFi are being developed  
(B) DeFi has been banned entirely  
(C) Regulators support unregulated crypto  
(D) All DeFi platforms must close



5. 區塊鏈如何被用於供應鏈?

- (A) Security measures reduced online fraud
- (B) Fraud has increased despite new security
- (C) Banks removed authentication features
- (D) Biometric data was stolen

D. Reading - Go to [learn.chparenting.com](https://www.learn.chparenting.com) to read the passage

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1. What does DeFi stand for?

- (A) Decentralized Finance
- (B) Digital Finance
- (C) Distributed Funding
- (D) Direct Financial

2. How does DeFi differ from traditional banking?

- (A) It uses physical branches
- (B) It relies on centralized institutions
- (C) It uses blockchain and smart contracts
- (D) It only works with fiat currency

3. Which is NOT mentioned as a risk of DeFi?

- (A) Smart contract vulnerabilities
- (B) Regulatory uncertainty
- (C) Market volatility
- (D) High transaction fees

4. What can users do through DeFi platforms?

- (A) Only trade stocks
- (B) Lend, borrow, trade, and earn interest
- (C) Only make payments
- (D) Only buy cryptocurrency

5. What challenge do policymakers face?

- (A) Eliminating all cryptocurrency
- (B) Balancing innovation and consumer protection
- (C) Promoting only centralized banking
- (D) Banning all digital transactions

