

综合辅导：分期付款购物金融英语考试 PDF转换可能丢失图片或格式，建议阅读原文

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英文：Buying on the Installment Plan In Western countries people have been using the installment plan since the first half of the twentieth century. Today, a large proportion of all the families in Great Britain buy furniture, household goods and cars by installment. In the U.S.A., the proportion is much higher than in Great Britain, and people there spend over 10 percent of their income on the installment plan. The goods bought on the installment plan are, in almost every case, goods that will last—radios, television sets, washing machines, refrigerators, motorcars, motorcycles, and furniture. The price of an article bought in this way is always higher than the price that would be paid by cash. There is a charge for interest. The buyer pays a proportion, perhaps one - quarter or one - third, of the price as a down payment when the goods are delivered to him. He then makes regular payments, weekly or monthly, until the full price is paid up. The legal ownership of the goods remains with the seller until the final payment has been made. Installment buying has advantages and disadvantages. In the past, it was easy to find couples who had been saving for years in order to furnish their homes. Now, they don't have to do that. Installment buying can help couples with small incomes to furnish their homes and start housekeeping. It increases the demand for goods, and in this way helps business and employment. There is, however, the danger that when business is

bad, installment buying may end suddenly, making business much worse. This may result in a great increase in unemployment. If the people on the installment plan lost their jobs, they would probably not be able to make their payments. If great numbers of people are not able to pay their installment debts, there is a possibility that businessmen cannot collect their debts and will therefore lose money. If businessmen lose money or fail to make a satisfactory profit, the possibilities of having a depression are increased. This is why, in some countries, the government controls the installment plan by fixing the proportion of the down payment and the succeeding installments to discourage people from buying more than they can pay for on the installment plan.

中文：分期付款购物在西方国家,人们从二十世纪上半叶以来一直用分期付款的方式购物。今天,很大部分的英国家庭用分期付款的方式购买家具、家用电品和气车。在美国,用分期付款购物的比例高于英国。美国人将其百分之十以上的收入用于分期付款购物。用分期付款方式购买的商品,几乎都是耐用品,收音机、电视机、洗衣机、冰箱、汽车、摩托车和家具。用这种办法购买的物品,其价格要比用现金购买的价格要高,因为要加收利息费用。购买者在拿到货物之前须支付一定比例的价款,也许是四分之一或者三分之作为定金,以后按期付款,如按周或按月付款,直到付清全部货款。货物的所有权归售货商所有,直到付完全部货款为止。分期付款购物有利有弊。过去,人们经常看到一对夫妇为了购买家具布置房间,需要储蓄好多年。现在,他们不用这样做了。分期付款购物可以帮助收入较低的夫妇购买家具布置房间,维持家计。其结果加

了商品需求，这样做有助于企业发展，有助于提高就业水平。然而，也伴随一种危险，即当企业不景气时，分期付款购物会突然中断，使企业更难以以为继。这可能导致失业者大量增加。如果购物者失业，也就失去了支付货款的能力。如果有许多购物者无力偿付货款，就会出现一种可能性，即商家收不回债务，就会亏损。如果商家亏损或赚不到一定的利润，市面就可能更加萧条。这就是在有些国家，政府要控制分期付款购物的原因，即规定首付款与其后各期付款的比例，劝导人们在分期付款购物时不要超出自己的支付能力。

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