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https://www.100test.com/kao_ti2020/645/2021_2022_08_E8_81_8C_E7_A7_B0_E8_8B_c91_645291.htm div class="mar10" id="tb42">

第一篇 When IBM announced an overhaul of its pension plan for employees in America last week, it joined a parade of employers that are shifting more responsibility for saving for retirement on to workers. For many Americans, of course, this is nothing new: millions of them have been managing their retirement assets in individual accounts for years. Nevertheless, in both America and Britain the closure of paternalistic(家长式作风的，感情主义的) corporate "defined benefit" programmes, in which pensions depend on earnings and years of service, is accelerating even at healthy companies such as IBM. To the extent that this creates and encourages individual choice and responsibility, it is something to welcome rather than to fear. Many other countries, facing huge state pension obligations, would also like to see their citizens assume a bigger role in providing for their own retirement. Even so, the trend raises an important question: how much do people due to take on these new responsibilities know about basic financial concepts? The answer seems to be. not much, and less than they think they do. Studies show that many people overestimate their knowledge of everything from inflation to risk diversification and compound interest. One survey in Australia found that 37% of people who owned investments did not know that they could fluctuate in value. In America 31% did not know that the finance charge on a

credit-card-statement is what they pay to use credit. Britain's Financial Services Authority will release the results of its own survey on financial literacy in the next month or two. Even educated professionals may know the basics but see no need to keep up to date having no idea of the interest rates on their credit cards, the fees on their mutual funds or how their investments are doing. But in both America and Britain low personal saving rates (negative in America, indeed) and record numbers of personal bankruptcies do not bode well. If people are to take charge of their pensions, shouldn't they know a little more? In the end, ignorance could rebound on governments: if people save too little for old age, the state may have to provide for them willy-nilly(不管愿意与否). "Governments are taking this very seriously." says Barbara Smith of the Organisation for Economic Co-operation and Development, which recently produced a report on global financial literacy. Just this week the British government launched an online debt calculator for overstretched consumers and a money-management course for teenagers that will be offered in schools across the country later this year. New Zealand is another country trying to catch its people young. one official financial information website there (www.sorted.org.nz) includes an online game on "Money Island".

词汇：bankruptcy n. 破产，倒闭 overhaul n. 彻底革新 bode vt./vi. 预示，预兆 diversification n. 分散化，多种经营

31. It is informed in the text that_____.

A. IBM cannot help but overhaul its pension plan
B. IBM takes much responsibility for saving for retirement
C. workers will assume more financial responsibility for

their old ageD. most Americans have taken on responsibility for saving for retirement32. Corporate "defined benefit" programmes will come to an end primarily because_____.A. most companies are not so healthy as IBMB. it can help companies relieve their pension obligationsC. millions of Americans have opened their individual accounts for yearsD. more factors should be taken into consideration for a healthy pension plan33. If one is to assume more financial responsibility, he should have more knowledge about_____.A. risk diversificationB. basic financial conceptsC. how much he pays to use creditD. the fluctuation in value of his investment34. It can be inferred from the text that_____.A. even professionals are short of financial informationB. personal saving rates will no doubt increase remarkablyC. professionals are usually better prepared for their retirementD. there will be less personal bankruptcies in both America and Britain35. The main idea of this text is that_____.A. most people are very ignorant about investmentB. individuals should have more choices and responsibilityC. individuals should be better prepared for their retirementD. government should provide official financial-information

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