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[https://www.100test.com/kao\\_ti2020/646/2021\\_2022\\_2012\\_E8\\_81\\_8C\\_E7\\_A7\\_B0\\_c91\\_646831.htm](https://www.100test.com/kao_ti2020/646/2021_2022_2012_E8_81_8C_E7_A7_B0_c91_646831.htm) Saving Money Where you save your money often depends on what you are saving for. If you are saving to buy a dictionary or to go to a concert, then probably keep your money somewhere in your room. If you are saving for a big purchase like a mountain bike or a school trip, where would you save your money? One place to save money is the bank. Putting your money in a savings account will help your money earn more money. If you put your money in a piggy bank (猪形储蓄罐), one year later you'll still have the same amount of money you put in. If you put your money in a savings account, one year later, you'll have more money than you put in. Why? When you keep your money in a bank, your money earns interest. Interest is the amount of money a bank pays you to use your money. The bank uses your money (and the money of other people, too) to loan money to people and businesses. The bank will send you a statement several times a year. A bank statement tells you how much money there is in your account. It also tells you how much interest you have earned. If you leave your money in the bank, you can watch it grow! Another way you can save money is to buy a certificate of deposit or CD. If you have some money that you don't need to use for a long time, this is a good way to make your money grow. You can buy a CD at a bank. You agree not to use the money for a certain period of time. That period might be from six months to five years. You can't touch your money during

that time. If you do, you must pay a penalty, or fee. Since the bank is using your money for that time period, it will pay you interest. You will earn more interest with a CD than in a savings account. Can you guess why? Its because you promise to leave your money in the bank for a certain period of time. Banks pay different rates of interest. So, you may want to compare rates in newspaper ads before buying a CD. 6 Which way will help your money earn more money? A Putting your money in your room. B Putting your money in a piggy bank. C Putting your money in your pocket. D Putting your money in a savings account. 7 Interest is the amount of money which A a bank lends to people. B a bank loans to businesses. C a bank pays you. D a bank uses. 8 A bank statement tells you A the amount of money you have in the bank. B the current rates of interest. C the current rates of exchange. D the best way to save your money. 9 If you draw your money before it is due A you have to pay interest to the bank. B you have to close your account C you have to open a new account. D you have to pay a penalty or fee. 10 The word "touch" in paragraph 7 could be best replaced by A "deposit". B "borrow". C "use". D "cash". 参考答案：6. D 7. C 8. A 9. D 10. C

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