

Vocabulary: money 词汇: 金钱

Cash is king, or so they say. In one form or another, human beings have been carrying around money for hundreds of years. Metal was first **coined** into **cash** between 700 and 600 BC by the Lydians, and **banknotes** have been **in circulation** since their first use in China around 1000 AD. These days, though, habits have changed. Modern technology means that while money is still widely used, it's more likely to be a digital **transaction** than a **wad of notes** and a handful of **shrapnel**. If cash is king, then it may eventually be dethroned.

In the UK, the use of tangible **currency** is in decline. In 2017, the banking trade body UK Finance reported a 15% fall in the use of **ready money**. Since their first use, debit card payments have **given cash a run for its money**. Last year, for the first time ever, the use of debit cards and **contactless payments** became the most popular way to **stump up**. In fact, if trends continue, the use of **cold hard cash**, would end by 2026, says the report.

For businesses, **the smart money is on** not taking cash. By doing so, they are **in the money**. For example, the Boot pub in Freston opened last year as a **cashless** pub. In a BBC article, its owner Mike Keen lists several advantages, including a quicker speed of service, lower insurance premiums since no cash is kept on site, and a saving in time as he needn't **cash up** each day nor **make a deposit** in the bank several times each week.

However, eight million people in the UK still need cash, according to the Access to Cash Review, an independent body measuring the need for cash in the UK. Those living in rural areas with poor internet connectivity and people who have physical or mental health issues are among those that find it difficult to use digital services. In addition, many service providers, such as window cleaners, are still paid **cash in hand**. Not to mention, **budgeting**, which is easier with cash since "you know what you've got," interviewee Kev Jackson told the BBC.

Is cash dead? Not yet it would seem, though as more technological solutions to payment, such as smart watches, become commonplace, its use is likely to decline more. What's important is, the report concludes, to put in place infrastructure to ensure that those who still need to pay the good, old-fashioned way can **get their money's worth**.

词汇表

cash is king	现金为王，现金至上
coin	铸造（货币）
cash	现金
banknote	钞票
in circulation	（货币）在流通
transaction	交易
wad of notes	一沓钞票
shrapnel	零钱
currency	货币
ready money	现款、现金
give something a run for its money	给…带来竞争
contactless payment	非接触式支付
stump up	（不情愿的）掏腰包，付钱
cold hard cash	“硬当当的”现金
the smart money is on	内行认为…
in the money	赚大钱
cashless	不用现金的
cash up	清点、结算账目
make a deposit	（往银行账户里）存款
cash in hand	现金支付在手
budgeting	计算开支
get your money's worth	把钱花得物有所值

测验与练习

1. 阅读课文并回答问题。

1. How long has humanity been using coins as currency?
2. True or false? *Paying by cash is more popular than ever before.*
3. Why are businesses and retailers turning to a cashless system?
4. Why is budgeting with cash easier?
5. Which word in the text means 'happening or being seen often'?

2. 请在不参考课文的情况下完成下列练习。选择一个意思合适的单词填入句子的空格处。

1. He tried to pay me £15 in _____! I told him I didn't want that great big pile of metal.

notes	coined	shrapnel	deposit
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2. I've got a weekend job for you. It's _____ so you get paid by the day.

cash in hand	the smart money	budgeting	contactless payment
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3. Right, I bought the last three meals. This time you are paying, so _____.

cash up	pucker up	stump up	clench up
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4. I don't know where they are, but the _____ is on them being on holiday.

ready money	cold hard cash	deposit	smart money
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5. Look who just bought a new sports car! I guess you got your bonus! Someone's _____!

cash in hand	in the money	budgeting	giving a run for their money
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答案

1. 阅读课文并回答问题。

1. How long has humanity been using coins as currency?
Metal was first coined into cash between 700 and 600BC by the Lydians.
2. True or false? *Paying by cash is more popular than ever before.*
False. In 2017, the banking trade body UK Finance reported a 15% fall in the use of cash.
3. Why are businesses and retailers turning to a cashless system?
By not taking cash, businesses would be at an advantage.
4. Why is budgeting with cash easier?
Budgeting with cash is easier because you know what you've got.
5. Which word in the text means 'happening or being seen often'?
Commonplace. (Not yet it would seem, though as more technological solutions to payment become commonplace, its use is likely to decline more.)

2. 请在不参考课文的情况下完成下列练习。选择一个意思合适的单词填入句子的空格处。

1. He tried to pay me £15 in **shrapnel!** I told him I didn't want that great big pile of metal.
2. I've got a weekend job for you. It's **cash in hand** so you get paid by the day.
3. Right, I bought the last three meals. This time you are paying, so **stump up.**
4. I don't know where they are, but the **smart money** is on them being on holiday.
5. Look who just bought a new sports car! I guess you got your bonus! Someone's **in the money!**