# 大学英语四级考试试题及答案解析(四十四)

一、Writing (本大题 1 小题. 每题 106.0 分,共 106.0 分。 For this part, you are allowed thirty minutes to write a composition. You should write at least 100 words, and base your composition on the outline (given in Chinese) below: )

# 第1题

Directions: For this part, you are allowed 30 minutes to write a short essay entitled Should Electricity in the Dormitory Be Cut Off after Midnight? You should write at least 120 words following the outline given below.

- 1. 许多学校午夜后就把宿舍的电断掉,强制学生休息
- 2. 有人认为这对学生白天的学习有益,有人认为这限制了学生自由安排生活

3. 你的看法

Should Electricity in the Dormitory Be Cut Off after Midnight?

### 【正确答案】:

# 答案:

Should Electricity in the Dormitory Be Cut Off after Midnight?

[1] The electricity in the dormitory of some colleges is cut off after midnight to ensure students to go to bed early. [2] Some people agree with this conduct for it is beneficial for students' daytime study; while some argue that this regulation imposes restrictions on students' private life.

[3] For me, I agree with the latter opinion. [4] First, a college student is already an adult, he can control his work and rest schedule. [5] Second, now people's life depends on electricity very much. [6] It is inconvenient when a student needs to use an appliance but the electricity is unavailable. [7] Third, sometimes a student may study late. Without electricity, he can not finish his assignment on time and this is not good for his study.

[8] Hence, colleges should abandon this unnecessary operation and offer 24-hour electricity supply to students.

[本题分数]: 106.0 分 【答案解析】

- [1]提出现象,对应提纲中的第1点。ensure students to...是亮点表达。
- [2]用 while 连接两种对立的观点。agree with 引出支持态度,argue 表明异议,动词使用准确。impose...on..."施加······于·····"是亮点短语。
  - [3] For me 引出自己的看法; the latter opinion 使行文简洁。
- [4][5][6][7]用 First... Second... Third... 从三方面阐述。depends on 是 亮点词组:用 It is inconvenient... 这个句子例证第 2 点,增强说服力。
  - [8] Hence"因此"引出第3段中的总结。abandon 是亮点词汇。

# [写作指南]

此篇作文结合大学生的生活,要求考生针对宿舍午夜断电这种现象表明自己的态度并进行论证,行文可以完全 按照提纲中的 3 点进行布篇,也可以如范文的结构:在第 1 段提出现象后指出不同的观点(有人认为······,但也有人 认为······);然后在第 2 段,直接摆出自己的观点(我认为······)并分条论证,最后在第 3 段简单做总结。

这个话题比较具有争议性,没有绝对的对与错,而提纲第2点也提示了考生某些论点(对学生白天的学习订益 VS 限制了学生自由安排生活),考生可以根据这些论点加以扩展,做到言之有理,结构清晰,语言得体即可。

二、Cloze (共 20 小题, 共 70.0 分)There are 20 blanks in the following passage. For each blank there are four choices marked [A], [B], [C] and [D] on the right side of the paper. You should choose the ONE that best fits into the passage. Then mark the corresponding letter on Answer Sheet 2 with a single line through the centre.

#### 第1题

A report last week showed that almost half of all men failed to take up their offering of two weeks <i>paternity leave</i> (陪产假). The Equality and Human Rights Commission,(1) carried out the research, found that most men who failed to take the(2) did so because they felt unable
to afford it.
The research was not(3) to paternity leave. It also found
that two out of five men were afraid of asking for flexible
working <u>(4)</u> it harm their careers by making them appear uncommitted.
The same number <u>(5)</u> to feeling that they spent too little time with
their children.
<u>(6)</u> there is something going on <u>(7)</u> British culture-and
one thing driving our culture is the legal framework in
which <u>(8)</u> operates. <u>(9)</u> to the two-week paternity leave for men,
women have a one-year offering. The <u>(10)</u> offerings are a signal that
in this society men belong in the office(11) women should take the
lead at home.
A big change <u>(12)</u> the horizon is the one that
will (13) the way for men to take the second six months of their
partner's leave (14) the woman returns to work. It is a welcome change.
But it still starts with the same <u>(15)</u> <i>premise</i> (前提) because the

leave is offered to the woman who can then choose to \_\_(16)\_\_ it on. To launch a real \_\_(17)\_\_ in culture, it would be better to offer it to them both and let them decide. \_\_(18)\_\_ when men do shake off the cultural chain that \_\_(19)\_\_ them to the office—and their breadwinner \_\_(20)\_\_ —they can be wonderful full—time fathers.

- A as
- B which
- C what
- D that

# 【正确答案】: B

【本题分数】: 3.5分

#### 【答案解析】

考查定语从句的引导词。which 引导用逗号隔开的非限定性定语从句,指代前面的 The Equality and Human Rights Commission。

# 第2题

- A protection
- B proposal
- C procedure
- D provision

#### 【正确答案】: D

【本题分数】: 3.5分

# 【答案解析】

考查形近名词的含义。丈夫有两周的陪产假,这自然是法律规定的,所以 take 后面应接 provision "条款;规定;"。proposal "建议",protection "保护",procedure "程序;手续;步骤"均语义不符。

# 第3题

A belonged

- B controlled
- C responded
- D restricted

# 【正确答案】: D

【本题分数】: 3.5分

#### 【答案解析】

考查动词和介词的搭配。前面讲的是关于陪产假的一项调查研究,后面还讲到了有关弹性工作的调查结果,所以此处是指"这项研究不限于陪产假",restrict to "限于"符合文意。belong to "属于",respond to "回应"均与语义不符,没有 control to 这样的搭配。

# 第4题

- A for
- B unless
- C lest
- D although

# 【正确答案】: C

【本题分数】: 3.5分

#### 【答案解析】

考查语义逻辑。四成的男性不敢要求从事灵活性大的工作是怕不受限制会危害他们职业生涯的发展,lest"以免;唯恐"符合文意,且语法上,it 后面的动词为 harm(原形),实际省略了 should,四项中只有 lest 有此特殊用法。

#### 第5题

- A admitted
- B advised
- C agreed
- D absorbed

#### 【正确答案】: A

# 【本题分数】: 3.5分

#### 【答案解析】

考查动词的含义。选项中只有 admit to 后面可跟 v. -ing 形式,表示"承认……",也符合句意。

# 第6题

- A Clearly
- B Similarly
- C Doubtfully
- D Cautiously

# 【正确答案】: A

【本题分数】: 3.5分

#### 【答案解析】

考查副词的含义。丈夫不愿待在家里显然反映了英国的某种文化现象,所以填Clearly"显而易见地"。Similarly"类似地",Doubtfully"怀疑地",Cautiously"谨慎地"均语义不通。

# 第7题

- A with
- B within
- C about
- D outside

# 【正确答案】: B

【本题分数】: 3.5分

### 【答案解析】

考查介词的用法。本句的意思是说很显然是英国的文化里的某些东西在作怪,只有 within 有"在······里面"的含义。

#### 第8题

- A that
- B this
- C one
- D it

# 【正确答案】: D

【本题分数】: 3.5分

【答案解析】

考查语义逻辑。结合选项可知此处要填代词作定语从句中的主语,空中的词是指代空前的 our culture,直接用 it 代替即可。

# 第9题

- A Equaled
- B Added
- C Compared
- D Followed

# 【正确答案】: C

【本题分数】: 3.5分

【答案解析】

考查固定搭配的含义。本句将丈夫陪产假和妻子产假的时间作比较,故选 Compared, Compared to···"与······相比"。

# 第10题

- A unacceptable
- B unreachable
- C unpractical
- D unequal

# 【正确答案】: D

# 【本题分数】: 3.5分

#### 【答案解析】

结合句意考查形容词的含义。这一句承接上句中关于男女假期时间长短的比较,自然是表示他们休(陪)产假 的时间的不平等,故选 unequal。unacceptable "不能接受的",unreachable "不能到达的",unpractical "不切实际的"均不符合文意。

# 第11题

- A as
- B while
- C when
- D or

# 【正确答案】: B

【本题分数】: 3.5分

#### 【答案解析】

根据语义逻辑选择连词。男主外而女主内,之间有轻微的转折、对比含义,选while。

# 第12题

- A in
- B at
- C by
- D on

# 【正确答案】: D

【本题分数】: 3.5分

### 【答案解析】

考查固定搭配。on the horizon"即将发生;已初见端倪",故选 D。

# 第13题

A pave

- B take
- C mend
- D make

# 【正确答案】: A

【本题分数】: 3.5分

【答案解析】

考查动词与名词的固定搭配。pave the way for... 意思是"为……铺路;为……创造条件"。本句的意思是"即 将发生的一个重大的变化是如果妻子产后返回工作,那么将由丈夫接替其后面 6 个月的假期。"

# 第14题

- A if
- B whether
- C since
- D until

# 【正确答案】: A

【本题分数】: 3.5分

【答案解析】

根据语义逻辑选择连词。take the second six months of their partner's leave 是指要丈夫接替妻子后面 6 个 月的假期,而前提应是妻子生完孩子后返回工作了,根据语义,应用 if 连接表条件。

# 第15题

- A eventual
- B basic
- C reliable
- D total

#### 【正确答案】: B

【本题分数】: 3.5分

#### 【答案解析】

考查词语的含义。"基本前提"才说得通,故选 basic。

#### 第16题

- A continue
- B pass
- C hold
- D support

### 【正确答案】: B

【本题分数】: 3.5分

【答案解析】

考查词组的含义。pass sth. on to sb. 指"将某事或某物传递给某人",而 pass it on 可译为"把它传递下去",后面省略了"to her husband"。

# 第17题

- A transfer
- B difference
- C shift
- D alteration

#### 【正确答案】: C

【本题分数】: 3.5分

【答案解析】

考查近义名词的辨析。上文提到 a big change,根据文意此处要填一个表示"改变"的词,transfer。(迁移;移动;换车),difference(不同),意思均不合,可首先排除;而 alteration 是侧重指本质不变的、小的"更改;变化"shift则偏向"变换"这种较大程度的改变,而文中牵涉到男女在家庭角色中的变换(这也是英国文化的变化),所以 shift 符合文意。

#### 第18题

- A Because
- B Yet
- C Thus
- D Even

# 【正确答案】: A

【本题分数】: 3.5分

#### 【答案解析】

考查语义逻辑。上文说"真正要发起一场文化的改变,就最好给丈夫和妻子同样长的(陪)产假,并让他们自行决定谁待在家里照顾孩子",下文说"当男人们真正摆脱了把他们禁锢在办公室以及要求他们充当养家糊口角色的文化枷锁时,他们可以成为很棒的全职家庭丈夫",由此看来,后者是对前者进行诠释,所以用Because 连接。

# 第19题

- A combines
- B unites
- C integrates
- D binds

#### 【正确答案】: D

【本题分数】: 3.5分

#### 【答案解析】

结合语境考查动词的含义。combine "结合;联合",unite "联合;合并;混合",bind "装订;约束;绑",integrate "使完整";文化枷锁应是"约束;捆绑住"他们.故填bind。

#### 第20题

- A character
- B duty
- C status

#### D role

#### 【正确答案】: D

【本题分数】: 3.5分

【答案解析】

考查近义名词的辨析。breadwinner 指"养家糊口的人",是家庭中的一个角色,所以选 role。character 作"人物,角色"讲时偏指电影、游戏等中扮演的人物或角色,duty"责任",而 status"地位;身份;情形"偏向指社会中人的地位和占据的位置。

三、Listening Comprehension (Section A) (共15小题,共105.0分) In this section, you will hear 8 short conversations and 2 long conversations. At the end of each conversation, one or more questions will be asked about what was said. Both the conversation and the questions will be spoken only once. After each question there will be a pause. During the pause, you must read the four choices marked [A], [B], [C] and [D], and decide which is the best answer. Then mark the corresponding letter on Answer Sheet 2 with a single line through the centre.

#### 第1题

- A The exact site of the meeting.
- B The nearest way to the hall.
- C The position of the building.
- D The fight way to the back door.

#### 【正确答案】: B

【本题分数】: 7.0分

#### 【答案解析】

#### [听力原文]

M: Could you tell me the shortest way to the hall? The meeting is about to begin in five minutes.

W: Certainly. Take the next right turn, and you'll see a stop sign. Cross a bridge, and then you'll see the back of the building.

Q: What does the man want to know?

[解析]男士一开始就问女士能否告诉他去 hall 的最近路线,故选 B。 nearest 是 shortest 的同义替换。

[点睛]①预读选项可知提问与问路有关,听音时应捕捉相关信息。②A、C、D利用对话中的 Meeting, building, back 等词来设置干扰,可排除。

# 第2题

- A He will quit his job in no time.
- B He will do a part-time job.
- C He won't stay with Mr. William.
- D He hasn't found a new job yet.

#### 【正确答案】: D

【本题分数】: 7.0分

【答案解析】

# [听力原文]

W: Are you going to tell Mr. William that you're looking for another job? M: No, not yet. Besides, if I don't find a new one, I'll probably stay here for a while longer.

Q: What does the man mean?

[解析] 男士的 No 已表明对女士问话"你是否将告诉威廉先生你正寻找另一份工作"的否定,再根据 if 后的内容可知男士还未找到新的工作,故选 D。

[点睛]①由选项可知问: 题是对男士行为的推测,内容与找新工作有关。② A 与对话意思相反, B 属无中生有, C 是利用对话中人名和 stay 随意拼凑。

#### 第3题

- A A college campus.
- B A beautiful park.
- C An art museum.
- D An old building.

#### 【正确答案】: A

【本题分数】: 7.0分

【答案解析】

# [听力原文]

W: Ah, I really like this campus. Look, all the big trees, the green lawns, and the old buildings with tall columns. It's really beautiful.

M: It sure is. The Greek style was popular in the 18th century here.

Q: What are the speakers talking about?

[解析] 由对话中的关键词 campus 可知说话者讨论的应是 A。

[点睛] trees, lawns, old buildings 都是大学校园里具体的环境, 男士的补充回答可能会误导考生选 D, 故听清女士开头话语是解答此题的关键。

#### 第4题

- A The service is very slow.
- B Salad isn't offered.
- C The prices are too high.
- D The food is poor.

#### 【正确答案】: D

【本题分数】: 7.0分

#### 【答案解析】

### [听力原文]

M: Where shall we have supper? All I want is a salad. Isn't there a new cafeteria?

W: Yes. It's quick and the price is right, but the food isn't anything to speak of.

Q: What does the woman mean?

[解析] not anything/none to speak of 表示"不值一提,没有什么像样的",由此可知女士意思是说该地方的食物比较差劲,故选 D。

[点睛]①预读选项可知对话与餐馆有关,应留意相关评价。②but 题,转 折处是听音的重点。A、C与对话内容相反;B利用 salad 干扰。

# 第5题

- A He didn't know what hospital Tom was in.
- B He took Tom to the hospital.
- C He felt sorry that the woman hurt herself.
- D He forgot to telephone the woman.

#### 【正确答案】: D

【本题分数】: 7.0分

#### 【答案解析】

# [听力原文]

W: Nobody told me that Tom was in

hospital.

M: Sorry. I meant to give you a call when I found out but it slipped my mind.

Q: What do we learn about the man from this conversation?

[解析] 男士说本想打电话告诉她但是忘记了, forget to do sth. 是 sth. slips one's mind(忘记要做某事)的同义表达, 故选 D。

[点睛] 又是一个 but 题。A、B、C 利用 hospital, sorry 等词制造干扰,应 予以排除。

### 第6题

- A She was always in good shape.
- B She stopped exercising one year ago.
- C Her exercise has yielded good results.
- D Her previous debts arc all paid off.

#### 【正确答案】: C

【本题分数】: 7.0分

#### 【答案解析】

# [听力原文]

M: Wow, you look quite different from what I saw you three years ago. W: Yeah. I started jogging every morning one year ago, and it seems my effort has paid off.

Q: What does the woman mean?

[解析]本题的关键在于听懂女士的话,其中 my effort has paid off 意为"我的努力有了回报",这与 C"她的锻炼产生了好的结果"含义基本一致,故选 C。

[点睛] A 中的 always 过于绝对,且从男士的话中可知女士以前并非 in goodshape; B 与对话意思不符; D 则利用考生对于 payoff 的惯常理解即"付清,还清",把它与 debt 拼凑,制造干扰; 在该段对话中 pay off 意为"(某计划或行动)成功,奏效"。

# 第7题

- A She will lend it to the man.
- B She will repair it herself.
- C She asks the man to check it.

D She intends to sell it to the man.

### 【正确答案】: C

【本题分数】: 7.0分

#### 【答案解析】

# [听力原文]

M: What's wrong with your car?

W: Well, I'm not sure. But it's not running well, and it won't start easily. Will you have a look at it?

Q: What does the woman imply about her car?
[解析] Will you 表请求, check 是 have a look 的同义表达,故选 C。
[点睛]A、B、D 中的关键词 lend, repair, sell 均无原文支持,故都可排除。

# 第8题

- A Confident.
- B Worried.
- C Surprised.
- D Angry.

#### 【正确答案】: B

【本题分数】: 7.0分

#### 【答案解析】

#### [听力原文]

W: How did your interview go? Have you got the latest news?

M: No, I couldn't feel worse about it. The questions were very fair but I seemed to find no answers fol'all of them.

Q: How does the man feel about the interview?

[解析] couldn't feel worse表示"再糟糕不过了",可知B符合。

[点睛]①由选项可推测问题应是考查对某事的态度。②A"自信的"、C"惊讶的"、D"生气的"均未在对话中体现。

#### 第9题

What is the man going to do this summer?

- A Take a job to pay the tuition fees.
- B Visit his parents in his hometown.
- C Spend the summer with his friends.

D Work as a volunteer in South Africa.

#### 【正确答案】: A

【本题分数】: 7.0分

#### 【答案解析】

[听力原文] 19-22

W: Are you going to find a job again this summer?

M: Yes, of course. Otherwise, how am I going to pay the tuition fees in the fall?

W: I am thinking of working too but my folks insist I have to spend some time with them during the summer You know, I haven't seen them for two years.

M: It's only a 6-hour drive away from your hometown. Why haven't you been home for so long?

W: It's not that I didn't want to go home but it's because my parents were volunteering in the charitable organization in South America for the last couple of years.

M: In that case the more you should visit them in the summer.

W: That's true.but I didn't want to spend the whole summer staying at home. I want to make some money and pay off my tuition fees too.

M: Well. you can always get a loan.

W: Loan? I hate the idea of borrowing. I would rather make my own money and pay it off.

M: That's true. It's common for people to pay theft tuition fees once they've graduated.

W: Yes, that's exactly what I didn't want to get myself into. What do I do about money?

M: Well, you can work a part-time job when you are at home. There's no need to think of these choices as being mutually exclusive. Why not do both? W: I was thinking about that but my parents think I should be at home with them full-time.

M: Well. I think you have to make a decision then.

[解析] 开头女士问男士是否这个暑假又要找一份工作来做,男士回答说, 肯定的,不然自己秋季学费怎么办,故选 A。

[点睛] ①预读选项可知问题与建议或打算有关。②B、C、D 是利用了原文中的 parents, summer, volunteer 和 south America 制造的干扰项,可一并排除。③符合长对话的"听到什么选什么"的原则。

# 第10题

Why has not the woman seen her parents for the last couple of years?

A Her home is too far away from her university.

- B Her parents have been volunteering in South America.
- C She is too busy to go back home visiting her parents.
- D She has to take a part-time job during vacations.

# 【正确答案】: B

【本题分数】: 7.0分

#### 【答案解析】

[解析] 男士询问女士她离家只有 6 个小时的车程,为什么那么久没有回家。女士说不是不想回,而是父母过去几年一直在南美洲做志愿者,故选 B。

[点睛]①男士说女士离家只有6个小时的车程,only一词说明女士离家并不远,故排除A;C、D也不是女士提供的理由。②语义突出处常设考点,应留意原文 because 后的内容。

### 第11题

Why doesn't the woman want to make a loan?

- A The loaning rate is too high.
- B The loan procedure is complex.
- C She wouldn't be able to get a loan.
- D She hates to have debt burden.

### 【正确答案】: D

【本题分数】: 7.0分

#### 【答案解析】

[解析] 女士说自己不喜欢借钱,她讨厌一毕业就要还学费,由此可见她不喜欢背上经济负担,故选 D。

[点睛]①预读选项可知问题与不贷款的原因有关。②关于贷款的利率高、程序复杂以及女士不能够贷款,对话中均未提到,所以 A、B、C 均可排除。

#### 第12题

What suggestion does the man give to the woman?

- A Stay with her parents the whole summer.
- B Take a full-time job to earn some money.

- C Go back home and take a part-time job.
- D Apply for a loan and stay with her parents.

# 【正确答案】: C

【本题分数】: 7.0分

#### 【答案解析】

[解析] 男士建议女士,在家期间她可以做一份兼职,故选 C。

[点睛]①动词原形选项,多问建议或打算。②A 是女士父母的要求,B 中的 full-time 有误; 男士并没有建议女士申请贷款, 所以也排除 D。

### 第13题

Why does the woman want to read the man's paper about Albert Kahn?

- A She needs to do some research on industrial architecture.
- B Albert Kahn is the woman's most-respected architect.
- C She is interested in his classical design and industrial design.
- D Albert Kahn designed many grand factories all over the world.

#### 【正确答案】: A

【本题分数】: 7.0分

#### 【答案解析】

#### [听力原文] 23-25

W: Didn't you write a paper about Albert Kahn last semester?

M: Yes. for my history of architecture class.

W: Oh, I am taking it now and I have to do some research on industrial architecture. I need to read up on Kahn's factories. So I would like to see what you wrote about them.

M: I don't think my paper will help; I focus on his classical design like Clements library and office buildings. but you are interested in the modem building he is famous for.

W: Yes, he is best known for his factory, especially the auto plants in Detroit. He made a breakthrough in industrial design. You know before his time, factories were so narrow and inefficient, but his factory provided enough light and air and open space. So the cars could be assembled in one huge plant.

M: I remember reading that previously, factories had wooden frames and the

heavy machinery made the buildings vibrate and there were fire hazards too. But when Kahn started to design auto plants around the turn of the century, reinforced concrete had just been invented. With the reinforced concrete, not only were the buildings solid and fireproof but they were cheap to put up too!

W: You seem to know a lot of about his industrial career.

M: Actually even though I wrote about his other works, I did a lot of background reading. Let me see if I can dig up that paper for you. There were some books of articles included in my bibliography that you might want to look up at the library.

W: Thank you. It will be a great help for me.

[解析]女士说想对工业建筑进行研究,需要研读 Kahn 设计的工厂,所以想看看男士所写的与之相关的论文,故选 A。

[点睛]①浏览选项可发现对话内容可能与 architecture (建筑)有关,可推测应该是讨论 AlbertKahn 的设计。②B、D 无原文支持;女士感兴趣的是该建筑师的工业建筑,C 的语义扩大了,也非本题所问,不选。③符合长对话"听到什么选什么"的原则。

#### 第14题

what do we know about Kahn's factories according to the conversation?

- A They were inefficient.
- B They had wooden frames.
- C They were spacious and airy.
- D They didn't provide enough light.

#### 【正确答案】: C

【本题分数】: 7.0分

#### 【答案解析】

[解析] 女士说在他(Albert Kahn)之前,工厂狭窄且利用率低,但是他设计的工厂光线和空气充足,且空间开阔。C符合原意。

[点睛]①A、B、D说的是 Kahn 之前的工厂的特征,故排除。②语义转折处常设考点,应留意 but 后的内容。

#### 第15题

what changes did the reinforced concrete bring to the architecture industry?

- A It made the buildings solid and fireproof.
- B It decreased workers' labor intensity.
- C It shortened the construction period.
- D It beautified the outlook of the buildings.

#### 【正确答案】: A

【本题分数】: 7.0分

#### 【答案解析】

[解析] 男士说由于使用了混凝土,建筑物不但坚同防火,而且造价也便宜了。A符合前者,故为答案。

[点睛]①预读选项可知提问与建筑的进步有关,当听到 reinforced concrete... invented 时。就应留意该项发明的作用。②其他三项均属无中生有。

四、Reading Comprehension (共10小题,共90.0分) There are several passages in this section. Each passage is followed by some questions or unfinished statements. For each of them there are four choices marked [A], [B], [C] and [D]. You should decide on the best choice and mark the corresponding letter on Answer Sheet 2 with a single line through the centre.

#### 第1题

Of all the lessons taught by the financial crisis, the most personal has been that Americans aren't so good at money-management. We take out home loans we can't afford. We run up sky-high credit-card debt. We don't save nearly enough for retirement.

In response, supporters of financial-literacy education are moving with renewed enthusiasm. School districts in states such as New Jersey and Illinois are adding money-management courses to their curriculums. The Treasury and Education departments are sending lesson plans to high schools and encouraging students to compete in the National Financial Capability Challenge that begins in March.

Students with top scores on that exam will receive certificates—but chances for long—term benefits are slim. As it turns out, there is little evidence that traditional efforts to boost financial know—how help students make better decisions outside the classroom. Even as the financial—literacy movement has gained steam over the past decade, scores have been falling on tests that measure how well students learn about things such as budgeting, credit cards, insurance and investments. A recent survey of college students conducted for the JumpStart Coalition for Personal Financial Literacy found that students who'd had a

personal-finance or money-management course in high school scored no better than those who hadn't.

"We need to figure out how to do this the right way," says Lewis Mandell, a professor at the University of Washington who after 15 years of studying financial-literacy programs has come to the conclusion that current methods don't work. A growing number of researchers and educators agree that a more radical approach is needed. They advocate starting financial education a lot earlier than high school, putting real money and spending decisions into kids'hands and talking openly about the emotions and social influences tied to how we spend.

Other initiatives are tackling such real-world issues as the commercial and social pressures that affect pur-chasing decisions. Why exactly do you want those expensive brand-name shoes so badly? "It takes confidence to take a stand and to think differently," says Jeroo Billimoria, founder of Aflatoun, a nonprofit whose curriculum, used in more than 30 countries, aims to help kids get a leg up in their financial lives. "This goes beyond money and savings.

The financial-literacy education is intended to \_\_\_\_\_.

- A increase Americans' awareness of the financial crisis
- B renew Americans' enthusiasm about money-management
- C enable Americans to manage money wisely
- D help Americans to overcome the financial crisis

#### 【正确答案】: C

【本题分数】: 9.0分

#### 【答案解析】

[解析]该句开头的 Inresponse 表明金属知识扫盲是为了对付上一段提到的问题,根据上一段的内容可知,美国人的问题是不善于理财。因此,金融知识扫盲就是为了帮助美国人理财,选 C。

[点睛]第1段强调金融危机给美国最大的教训是美国人不善理财,因此金融知识扫盲运动针对的是这个问题全文也是围绕金融知识扫盲教育和理财展开。而提到的金融危机只是本文的引子而非叙述的主体,帮 A、D 均喧宾夺主;第2段第1句最后的两个词 renewed enthusiasm "新的热情"发生在 supporters (金融知识扫盲的支持者们)的身上,不是举办金融知识扫盲的目的,故排除 B。

#### 第2题

According to the author, the National Financial Capability Challenge .

- A is expected to be rewarding
- B is expected to be ineffective
- C has proved to be well-received
- D has proved to be untrustworthy

# 【正确答案】: B

【本题分数】: 9.0分

#### 【答案解析】

[解析] 该句破折号后的内容表明作者认为全国理财能力挑战大赛对学生不会产生长远的影响,该段其他句子进一步说明这种挑战大赛和其他传统的推广金融专业知识的做法一样,对学生的理财能力不会产生明显效果,因此,选 B。

[点睛] 从该句的 will. chances... are slim 以及上一段的 begins in March 可首先确定全国理财能力挑战大赛还没 举行,这个大赛会产生什么结果到目前为止还只是理解,因此,C和D(已证实为······)都可排除。A与作者的态度相反,故也排除。

#### 第3题

By saying that "the financial-literacy movement has gained steam", the author means that the movement  $\,$ .

- A has been regarded as unimaginative
- B has received much unfair criticism
- C has gone through financial difficulties
- D has been more and more prosperous

# 【正确答案】: D

【本题分数】: 9.0分

#### 【答案解析】

[解析] 本题考查对 has gained steam 的意义的理解。原文该句开头的 Even 表明从句和主句构成意义上的转折关系,也就是说,从句的 has gained steam 和主句的 have been falling 含义相反,由此可推断 has gained steam 应为"上升"的

意思, D与此最为相近, 故为本题答案。

以上内容仅为本文档的试下载部分,为可阅读页数的一半内容。如要下载或阅读全文,请访问:

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