

2013 同等学力英语寒假作业

Passage One

According to a recent survey on money and relationships, 36 percent of people are keeping a bank account from their partner. While this financial unfaithfulness may appear as distrust in a relationship, in truth it may just be a form of financial protection.

With almost half of all marriages ending in divorce, men and women are realizing they need to be financially savvy, regardless of whether they are in a relationship.

The financial hardship on individuals after a divorce can be extremely difficult, even more so when children are involved. The lack of permanency in relationships, jobs and family life may be the cause of a growing trend to keep a secret bank account hidden from a partner; in other words, an“escape fund”.

Margaret’s story is far from unique. She is a representative of a growing number of women in long-term relationships who are becoming protective of their own earnings.

Every month on pay day, she banks hundreds of dollars into a savings account she keeps from her husband. She has been doing this throughout their six-year marriage and has built a nest egg worth an incredible \$100,000 on top of her pension.

Margaret says if her husband found out about her secret savings he’d hurt and would interpret this as a sign she wasn’t sure of the marriage. “He’d think it was my escape fund so that financially I could afford to get out of the relationship if it went wrong. I know you should approach marriage as being forever and I hope ours is, but you can never be sure.”

Like many of her fellow secret savers, Margaret was stung in a former relationship and has since been very guarded about her own money.

Coming clean to your partner about being a secret saver may not be all that bad. Take Colleen for example, who had been saving secretly for a few years before she confessed to her partner. “I decided to open a savings account and start building a nest egg of my own. I wanted to prove to myself that I could put money in the bank and leave it there for a rainy day.”

“When John found out about my secret savings, he was a little suspicious of my motives. I reassured him that this was certainly not an escape fund that I feel very secure in our relationship. I have to admit that it does feel good to have my own money on reserve if ever there are rainy days in the future. It’s sensible to build and protect your personal financial security.”

1. The trend to keep a secret bank account is growing partly because _____

- A. familial relationships are not stable enough
- B. days are getting harder and harder
- C. women are money sensitive
- D. financial conflicts often occur

2. The word “savvy”(Line2,Para 2)probably means _____

- A. suspicious
- B. dangerous
- C. shrewd

- D. simple
3. Which inference can we make about Margaret?
- A. She is a unique woman
 - B. She was once divorced
 - C. She is going to retire
 - D. She has many children
4. The author mentions Colleen's example to show _____
- A. any couple can avoid marriage conflicts
 - B. privacy within marriage should be respected
 - C. everyone can save a fortune with a happy marriage
 - D. financial disclosure is not necessarily bad
5. According to the passage, nest egg is used to _____.
- A. protect
 - B. escape
 - C. confess
 - D. hide