

2024年12月·第2套 英语四级阅读理解（四选一） 第1篇·46-50 题 答案与解析

QUESTIONS & ANALYSIS · 阅读理解题和解析

阅读理解题和解析 · 46-50 题

本页 46-50 题的答案与逐题解析由懒笔记基于2024年12月·第2套 英语四级阅读理解（四选一）原卷逐题核对整理。与试卷排版同一卷面：先是 Directions 与 9 段原文（段首标 P1-P9 段号、逐段附中文翻译）；之后 5 道题逐题排列，每题英文题干与选项后紧接本题解析——题干与选项中译、答案、题型判定、题干拆句、定位句中英对照与逐选项对错归因。

真题卷第2套(2024-12) · 英语四级

Part III Section C (1)

Directions: There are 2 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.

Passage One

Questions 46 to 50 are based on the following passage.

P1 As a university student, I've come to realise just how little I know about money. I've come to the brutal realisation that Australia's youth are being done a great disservice by not receiving any consistent financial education.

作为一名大学生,我逐渐意识到自己对金钱知之甚少。我残酷地认识到,澳大利亚的年轻人因未能接受任何系统的金融教育而遭受了巨大的损失。

P2 Diving headfirst into the crash course of starting university, I've quickly tried to get myself up to speed with the financial terms of the modern era to help manage my personal finances.

在开始大学生活的速成课程中一头扎进去后,我迅速努力让自己跟上现代金融术语的步伐,以帮助管理我的个人财务。

P3 I've read some financial education books, done some online learning, and have spoken to my nearest and dearest for their pearls of financial wisdom.

我读了一些金融教育书籍,进行了一些在线学习,并向我最亲近的人请教他们的金融智慧。

P4 There are undoubtedly hundreds of great resources out there for those wishing to improve their financial literacy, but while I was researching, I still kept wishing that I didn't have to play catch-up with the money world. I felt that I was sailing the financial seas with no skills and no life jacket!

对于那些希望提高金融素养的人来说,无疑有数百种优秀的资源,但在我研究的过程中,我仍然不断希望自己不必在金钱世界中急起直追。我感觉自己在金融的海洋中航行,既没有技能也没有救生衣!

P5 However, after talking to my friends who felt the same, I quickly realised that it wasn't my ignorance but the lack of financial education in our schooling system that is leaving high schoolers seriously behind in the modern world of money.

然而,在与有同样感受的朋友交谈后,我很快意识到,不是我的无知,而是我们学校教育体系中缺乏金融教育,导致高中生在现代金钱世界中严重落后。

P6 Let's compare a theoretical financial education subject to the standard compulsory English class. On average, English may not be the most popular subject, but it's consistently on the schedule throughout high school, with all students graduating fluent in English.

让我们把一门理论上的金融教育课程与标准的必修英语课进行比较。平均而言,英语可能不是最受欢迎的科目,但它在整个高中阶段都持续出现在课程表上,所有学生毕业时都能流利使用英语。

P7 A financial education subject should do just the same. It shouldn't be just a one-day event but a course integrated throughout the whole of high school that would allow students to gradually expand their financial literacy, and would prevent the need for a 'catch up' phase once we're out on our own after graduation.

金融教育课程也应该做到同样的事情。它不应该只是一次性活动,而应该是一门贯穿整个高中阶段的课程,让学生逐步扩展他们的金融素养,并防止我们毕业独立后需要经历一个'追赶'阶段。

P8 In the same way that learning a language or new skills takes time, building financial skills requires practice and years to gradually accumulate bits and pieces of knowledge.

正如学习一门语言或新技能需要时间一样,培养金融技能需要实践和多年时间来逐步积累零散的知识。

P9 Giving young people the opportunity to become familiar with the world of money would provide them with a great advantage to enter adulthood with confidence and security so that they are able to manage their own money and look after themselves.

给年轻人提供熟悉金钱世界的机会,将为他们带来巨大优势,使他们能够自信而安全地进入成年期,从而能够管理自己的金钱并照顾好自己。

题目与逐题解析

46. What has the author come to realise since entering university?

- A) He needs a crash course on financial terms.
- B) He is very much lacking in financial literacy.
- C) It requires consistent education to be financially independent.
- D) It is unrealistic to give all Australian youth a financial education.

自从进入大学以来,作者意识到了什么?

- A) 他需要金融术语速成课程。 B) 他非常缺乏金融素养。 C) 实现财务独立需要持续的教育。
D) 为所有澳大利亚青年提供金融教育是不现实的。

【答案】 B (细节题)

【判型】 What has the author come to realise直接问一个具体认知结果, 不含infer/imply/mainly about等推断或主旨信号词。

【拆句】 What has the author come to realise since entering university?主干是What ... has come to realise, What作realise的宾语; since entering university是时间状语, 结构平铺直叙, 无陷阱。

【定位】 As a university student, I've come to realise just how little I know about money.

作为一名大学生, 我已经意识到自己对金钱了解得有多么少。

【选项】 A) 偷换概念

He needs a crash course on financial terms说作者需要一门速成课, 而原文Diving headfirst into the crash course of starting university里的crash course指的是大学开学这件事本身像速成课, 不是金融术语速成课。

B) ✓ 正确

just how little I know about money ↔ **lacking in financial literacy**

预判说我钱的知识少, He is very much lacking in financial literacy里的lacking in financial literacy正是这层意思的标准表达。

C) 答非所问

It requires consistent education to be financially independent谈的是要做到 financially independent的条件, 而题干问的是作者意识到什么, P1里realise的宾语并不是这个条件论。

D) 与原文相反

It is unrealistic to give all Australian youth a financial education说给澳洲青年金融教育不现实, 而原文Australia's youth are being done a great disservice by not receiving any consistent financial education恰恰是在痛心他们没有得到金融教育, 作者立场是该给而不是不现实。

47. How did the author feel in today's money world?

- A) Badly equipped to survive.
- B) Ignorant of financial literature.
- C) Barely capable of moving ahead.
- D) Overwhelmed by the resources online.

作者在当今货币世界中感觉如何?

- A) 生存装备严重不足。
- B) 对金融文献一无所知。
- C) 几乎没有能力向前发展。
- D) 被在线资源压得喘不过气来。

【答案】 A (细节题)

【判型】 How did the author feel直接问感受, 是关于感受这个事实的细节题, 不含推断信号词。

【拆句】 How did the author feel in today's money world?主干How did the author feel, in today's money world是地点/情境状语; 结构简单, 无陷阱。

【定位】 I felt that I was sailing the financial seas with no skills and no life jacket!

我感觉自己正在金融的海洋上航行, 却既没有技能也没有救生衣!

【选项】 A) ✓ 正确

sailing the financial seas with no skills and no life jacket ↔ **Badly equipped to survive**
预判说作者缺装备处境危险，Badly equipped to survive里badly equipped to survive正是这层意思的标准等值表达。

B) 偷换概念

Ignorant of financial literature里financial literature是金融文献，而原文谈的是 financial literacy/skills，文献和素养是两回事，选项偷换了对象。

C) 程度副词偷换

Barely capable of moving ahead说勉强能前进，原文no skills and no life jacket描绘的是完全无装备的处境，是不能前进而不是勉强能。

D) 答非所问

Overwhelmed by the resources online说被网络资源压垮，而原文hundreds of great resources out there并没有说作者被压垮，反而是肯定资源很多，作者的负面感受来自缺装备不是资源多。

48. What did the author realise after talking to his friends?

- A) They were as keen as he was on financial matters.
- B) The schooling system was to blame for his trouble.
- C) High schoolers knew nothing about the modern financial world.
- D) Financial courses were as unpopular as compulsory English classes.

作者在与朋友交谈后意识到了什么？

- A) 他们和他一样热衷于金融事务。 B) 学校教育制度应该为他的困境负责。
- C) 高中生对现代金融世界一无所知。 D) 金融课程和必修英语课一样不受欢迎。

【答案】 B (细节题)

【判型】 What did the author realise after talking to his friends问的是一个具体认知结果，没有 infer/imply等信号词。

【拆句】 What did the author realise after talking to his friends?主干What did the author realise, after talking to his friends是时间状语；结构平直，无陷阱。

【定位】 However, after talking to my friends who felt the same, I quickly realised that it wasn't my ignorance but the lack of financial education in our schooling system that is leaving high schoolers seriously behind in the modern world of money.

然而，和有同感的朋友们聊过之后，我很快意识到，让高中生在现代金钱世界里严重落后的，不是我的无知，而是我们学校系统里金融教育的缺失。

【选项】 A) 过度推断

They were as keen as he was on financial matters说朋友们也对金融问题热心，而原文my friends who felt the same只说朋友们有同感（同样觉得吃力），并没说他们热心研究金融。

B) ✓ 正确

not...but the lack of financial education in our schooling system ↔

The schooling system was to blame for his trouble

预判说学校系统背锅，The schooling system was to blame for his trouble里was to blame正是这层归因意思。

C) 以偏概全

High schoolers knew nothing about the modern financial world说高中生对金融世界一无所知，而原文leaving high schoolers seriously behind说的是严重落后不是一无所知，knew nothing是把落后扩大成零知识。

D) 无中生有

Financial courses were as unpopular as compulsory English classes说金融课和必修英语一样不受欢迎，原文English may not be the most popular subject只是承认英语不算最受欢迎，从未说金融课不受欢迎或两者并列，且这点出现在48题区间之外，纯属无中生有。

49. What is the author's idea of a financial education course?

- A) It should foresee students' needs after graduation.
- B) It should provide students with some basic knowledge.
- C) It should be taught the same way as English is taught.
- D) It should be integrated into high school education.

作者对金融教育课程的想法是什么？

- A) 它应该预见学生毕业后的需求。 B) 它应该为学生提供一些基础知识。
- c) 它应该像英语教学那样授课。 D) 它应该融入高中教育。

【答案】 D （细节题）

【判型】 What is the author's idea of a financial education course?问的是作者明确提出的具体主张，原文应有should句直接对应，不需推断。

【拆句】 What is the author's idea of a financial education course?主干What is the author's idea, of短语限定idea的对象，结构平直无陷阱。

【定位】 It shouldn't be just a one-day event but a course integrated throughout the whole of high school that would allow students to gradually expand their financial literacy, and would prevent the need for a 'catch up' phase once we're out on our own after graduation.

它不该只是一个一日活动，而该是一门贯穿整个高中阶段的课程，让学生逐步拓展自己的金融素养，从而避免我们毕业独立生活后还得补课。

【选项】 A) 偷换概念

It should foresee students' needs after graduation 说该课该预见学生毕业后的需求，而原文 prevent the need for a 'catch up' phase once we're out on our own after graduation 说的是避免毕业后补课，不是预见学生需求，foresee needs 偷换了 prevent the need 这层因果。

B) 以偏概全

It should provide students with some basic knowledge 说该课只该提供基础知识，而原文 gradually expand their financial literacy 说的是逐步拓展金融素养，且 years to gradually accumulate bits and pieces of knowledge 强调长期积累，some basic 把整个长期拓展过程缩成基础知识，是范围偷小。

C) 过度推断

It should be taught the same way as English is taught 说该课该用和英语一样的教法，而原文 Let's compare a theoretical financial education subject to the standard compulsory English class 只是拿英语做类比强调持续性，并没有说要在教法上完全一样，taught the same way 是把类比推过头。

D) ✓ 正确

a course integrated throughout the whole of high school ↔

It should be integrated into high school education

预判说该课应融入高中始终，It should be integrated into high school education 里 integrated into high school education 正是这层意思的同义表达。

50. What would financial literacy do to young people?

- A) Allow them to enter adulthood with financial security.
- B) Enable them to look after themselves without worrying about money.
- C) Render them confident and secure in terms of money management.
- D) Help them become familiar with the world of money.

金融素养会给年轻人带来什么？

- A) 让他们在经济有保障的情况下步入成年。
- B) 使他们能够照顾自己而无需担心金钱问题。
- C) 使他们在资金管理方面自信而有安全感。
- D) 帮助他们熟悉货币世界。

【答案】 C (细节题)

【判型】 What would financial literacy do to young people 问的是金融素养对年轻人的具体作用，原文应有直接对应句。

【拆句】 What would financial literacy do to young people? 主干 What would financial literacy do, to young people 是间接宾语；结构平直无陷阱。

【定位】 Giving young people the opportunity to become familiar with the world of money would provide them with a great advantage to enter adulthood with confidence and security so that they are able to manage their own money and look after themselves.

让年轻人有机会熟悉金钱世界，会让他们带着自信和安全感步入成年，并因此能够自己管理钱财、照顾好自己。

【选项】 A) **以偏概全**

Allow them to enter adulthood with financial security只保留了security丢掉了confidence，且把confidence and security压缩为financial security一项，原文是双重收益而不是只有金融安全。

B) **过度推断**

Enable them to look after themselves without worrying about money里without worrying about money是说不必为钱发愁，而原文able to manage their own money只说能管理钱，不等于不必为钱发愁，without worrying是从能管理钱推过头。

C) **✓ 正确**

enter adulthood with confidence and security so that they are able to manage their own money

↔ **Render them confident and secure in terms of money management**

预判说在金钱管理上自信且有安全感，Render them confident and secure in terms of money management里confident and secure in terms of money management正是这层意思最完整的同义替换。

D) **答非所问**

Help them become familiar with the world of money说帮他们熟悉金钱世界，而原文Giving young people the opportunity to become familiar with the world of money里熟悉金钱世界是金融素养这件事的前提条件而不是它带来的后果，题干问的是financial literacy带来什么，不是它是什么。

SENTENCE INSIGHTS • 句子精讲

11 句真题句逐层精讲

下列真题句各有独立的句子解析页——中文翻译、结构树逐层拆解、成分与时态、考点讲解与真题高频词。点击句子进入完整解析。

I've come to the brutal realisation that Australia's youth are being done a great disservice by not receiving any consistent financial education.

第1段，第2句

come to the realisation that 结构和现在进行时被动语态 are being done 都是四六级和考研英语阅读中的高频句式。同位语从句解释抽象名词的用法极为常见（如 fact、idea、belief、news 等名词后接 that 从句），掌握本句结构后可直接迁移到大量类似表达，典型性强。

There are undoubtedly hundreds of great resources out there for those wishing to improve their financial literacy, but while I was researching, I still kept wishing that I didn't have to play catch-up with the money world.

第4段，第1句

句子结构典型、成分丰富、时态配合有层次，且包含常见的插入分隔和从句嵌套，作为训练材料能够同时练习并列关系、从句识别和时态搭配，综合训练价值较高，推荐优先练习

However, after talking to my friends who felt the same, I quickly realised that it wasn't my ignorance but the lack of financial education in our schooling system that is leaving high schoolers seriously behind in the modern world of money.

第5段，第1句

综合来看，该句难度适中，虽然嵌套较多但逻辑极其清晰。其包含的强调句、多重从句和丰富的句子成分，使其成为突破中等难度句子分析的必练经典句子。

It shouldn't be just a one-day event but a course integrated throughout the whole of high school that would allow students to gradually expand their financial literacy, and would prevent the need for a 'catch up' phase once we're out on our own after graduation.

第7段，第2句

句子成分丰富且具有典型性：主句含形式主语的判断（实际非形式主语）、并列表语结构、后置定语；定语从句含并列谓语、宾语加宾补结构；状语从句含系表结构和时间状语。覆盖了主谓宾补、主系表、定语从句修饰、状语从句嵌套等多种成分类型，适合作为综合练习句训练学生识别复杂修饰关系和并列结构的能力。

It is unrealistic to give all Australian youth a financial education.

第46题，D

形式主语 It + 系动词 + 形容词 + 不定式短语的结构，是四六级和考研英语阅读、写作中极其常见的句式，例如 It is important/necessary/difficult to do sth。掌握这一结构后可以大量复用，具有很高的典型性。

Financial courses were as unpopular as compulsory English classes.

第48题，D

主系表结构配合 "as...as" 比较结构在考试中较为常见，属于描述事物特征的典型句式，学生掌握后可用于理解类似比较句，有一定迁移价值

It should provide students with some basic knowledge.

第49题，B

"情态动词 + 动词原形" 和双宾语结构都是四六级和考研中高频出现的句式，"provide sb with sth" 是实用性强的动词搭配，具有较好的代表性和可迁移性，掌握后可应用于多种表达场景。

It should be taught the same way as English is taught.

第49题，C

本句体现了情态动词被动语态结构与比较状语从句的结合，这是考试中常见的句式组合；比较结构 "the same way as" 也是典型的比较表达，学习后可迁移到其他比较句型，代表性较强。

Allow them to enter adulthood with financial security.

第50题，A

"allow sb to do sth" 是四六级和考研英语阅读中的高频句型，祈使句在应用文写作和口语建议表达中也较为常见。本句结构具有较强的代表性和迁移价值，学生掌握后可在多种语境中复用。

Render them confident and secure in terms of money management.

第50题，C

本句覆盖谓语、宾语、宾语补足语、状语四种成分，且 "render + 宾语 + 宾补" 是使役动词的典型结构，值得练习。宾补由并列形容词构成，状语为介词短语，成分种类较丰富。但句子整体简单，缺少易错的成分嵌套或特殊结构，训练价值中等。

Help them become familiar with the world of money.

第50题，D

"help sb do sth" 是高频考点句型，祈使句形式在四六级听力和阅读中常见（尤其建议类、指令类语境），具有较强的代表性和迁移价值。

HIGH-FREQUENCY · 真题高频词

本篇出现的 42 个英语四级真题高频词

下列单词既在本篇真题中出现，又是 **英语四级** 历年真题的高频词（在该考试真题中出现的句子数均不少于 8）。每个词标注本篇 出现次数与该考试真题句频，点击可查看该词的释义、音标、词形与真题例句。

financial

B2

adj. 财政的

本篇20次 · 真题 101 句

author

A2

n. 作者

本篇4次 · 真题 244 句

literacy

B2

n. 读写能力

本篇4次 · 真题 9 句

would

A1

aux. (will 的过去式) 将要，会

本篇2次 · 真题 466 句

system

A2

n. 系统

本篇2次 · 真题 162 句

online

A2

adj. 在线的

本篇2次 · 真题 145 句

lack

B1

v. 缺少

本篇2次 · 真题 115 句

security

B1

n. 安全

本篇2次 · 真题 62 句

resource

B1

n. 资源

本篇2次 · 真题 54 句

quickly

A2

adv. 快速地

本篇2次 · 真题 38 句

familiar B1

adj. 熟悉的

本篇2次·真题 28 句

gradually B1

adv. 逐渐地, 逐步地

本篇2次·真题 22 句

graduation B1

n. 毕业

本篇2次·真题 18 句

crash B1

v. (车辆) 猛撞, 碰撞

本篇2次·真题 17 句

schooling B2

n. 学校教育

本篇2次·真题 14 句

adulthood B2

n. 成年期

本篇2次·真题 13 句

youth A2

n. 青年时期

本篇2次·真题 12 句

learning A1

n. 学习

本篇1次·真题 120 句

average A2

adj. 平均的

本篇1次·真题 89 句

opportunity B1

n. 机会

本篇1次·真题 89 句

event A2

n. 事件

本篇1次·真题 66 句

enable B1

v. 使能够

本篇1次·真题 58 句

management B1

n. 管理

本篇1次·真题 41 句

expand B2

v. 扩大;扩展;增长

本篇1次·真题 34 句

graduate B1

n. 毕业生

本篇1次·真题 34 句

ahead A2

adv. 在前面

本篇1次·真题 32 句

confidence B1

n. 信心

本篇1次 · 真题 23 句

schedule A2

n. 时间表

本篇1次 · 真题 21 句

capable B1

adj. 有能力的

本篇1次 · 真题 20 句

seriously B1

adv. 严肃地

本篇1次 · 真题 19 句

wisdom B2

n. 智慧

本篇1次 · 真题 19 句

era B2

n. 时代

本篇1次 · 真题 16 句

secure B2

adj. 安全的

本篇1次 · 真题 15 句

blame B1

v. 责备

本篇1次 · 真题 14 句

pearl B1

n. 珍珠

本篇1次 · 真题 14 句

barely B1

adv. 几乎不

本篇1次 · 真题 13 句

keen B2

adj. 热衷的

本篇1次 · 真题 13 句

accumulate B2

v. 积累

本篇1次 · 真题 12 句

finance B2

n. 财政

本篇1次 · 真题 11 句

consistently B2

adv. 始终如一地

本篇1次 · 真题 10 句

phase B2

n. 阶段

本篇1次 · 真题 10 句

integrate C1

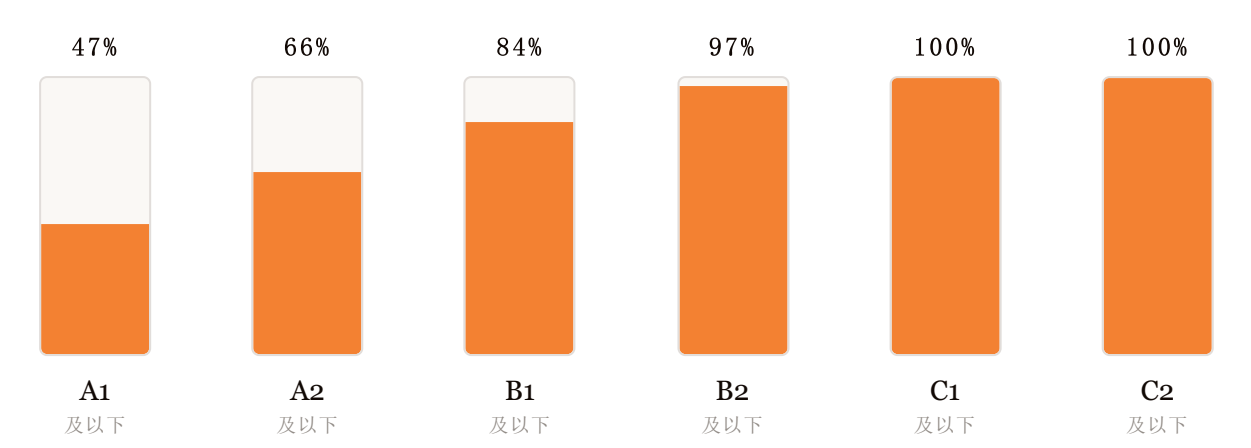
v. 使融入

本篇1次 · 真题 9 句

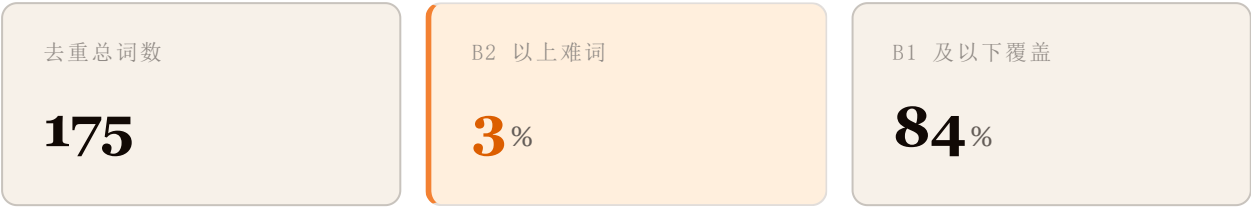
VOCABULARY · 词汇难度分布

全文 175 词按 CEFR 难度累积覆盖

全文去重后共 **175** 个单词，按欧框 CEFR 等级统计。每根柱表示「该等级及以下」的累积占比（CDF），最右一柱为 100%。B2 以上（C1/C2）为高阶词，本篇共 5 个·约 3%。



每柱为「按 CEFR 等级及以下」的累积覆盖率（CDF）·数据为全文去重词 175 个·末柱为 100%



英语四级 2024年12月·第2套 · 全卷构成

Part I	写作	题目解析 →
Part II	听力	题目解析 →
Part III Section A	完形填空（选词填空）	题目解析 →
Part III Section B	长篇阅读（信息匹配）	题目解析 →
Part III Section C (1)	阅读理解（四选一）	本题
Part III Section C (2)	阅读理解（四选一）	题目解析 →
Part IV	汉译英（段落翻译）	题目解析 →