

2026年6月·第3套 英语六级长篇阅读（信息匹配） 第1篇·36-45 题答案与解析

STATEMENTS & ANALYSIS · 信息匹配题和解析

信息匹配题和解析·36-45 题

本页 36-45 题的段落匹配答案与逐句解析由懒笔记基于2026年6月·第3套 英语六级长篇阅读（信息匹配）原卷逐题核对整理。与试卷排版同一卷面：先是 Directions 与 16 段字母标号长文（逐段附中文翻译）；之后 10 句陈述逐句排列，每句英文陈述后紧接本句解析——陈述句中译、信息所在段落、锚点强弱、定位句中英对照、陈述句与原文的同义改写对照与易混相邻段辨析。

真题卷第3套(2026-06) · 英语六级

Part III Section B

Directions: In this section, you are going to read a passage with ten statements attached to it. Each statement contains information given in one of the paragraphs. Identify the paragraph from which the information is derived. You may choose a paragraph more than once. Each paragraph is marked with a letter. Answer the questions by marking the corresponding letter on **Answer Sheet 2**.

It's never too early to teach children about money

A) The cost of a mortgage or rents, meeting monthly utility bills, paying for a new car—all headaches most people get to worry about from their 20s. But while some may struggle to pay their bills after a few too many nights out at the start of the month, others will have a tightly followed plan for their repayments. So what is the difference between the shrewd saver and the more reckless spender? 抵押贷款或房租的费用、每月缴纳水电等生活账单、支付一辆新车的费用——这些都是大多数人从二十多岁起就要操心的头疼事。不过，有些人可能会因为月初外出玩乐的夜晚太多而难以支付账单，另一些人却会严格遵循还款计划。那么，精明的储蓄者与更为鲁莽的花钱者之间究竟有什么区别呢？

B) Experts believe it is all about the age you learn how to spend responsibly. Adult money habits are typically set by the age of seven, according to a large-scale study by the government's Money Advice Service and behaviour experts at Cambridge University. By then, most children have grasped how to recognise the value of money and are capable of complex functions such as planning ahead, delaying a decision until later and understanding that some choices are irreversible.

专家认为，这一切都取决于你在什么年龄学会负责任地消费。政府的金钱咨询服务机构与剑桥大学的行为专家开展的一项大规模研究显示，成年人的金钱习惯通常在七岁时就已经形成。到那时，大多数孩子已经掌握了如何识别金钱价值，并且能够进行一些复杂的思考，例如提前规划、将决定推迟到以后再做，以及理解有些选择是不可逆的。

C) Tomorrow marks the start of Global Money Week, a worldwide initiative to help children make smart financial decisions and learn that "money matters matter". But for many young people in the UK, it's a matter of too little, too late. "The habits of mind which influence the ways children approach

complex problems and decisions, including financial ones, are largely determined in the first few years of life," says Dr David Whitebread, the co-author of the study. And this core behaviour is very likely to influence their financial decisions when they are adults, he says.

明天将迎来全球金钱周的开始。这是一项旨在帮助儿童作出明智的财务决定，并让他们懂得“金钱问题很重要”的全球性倡议。但对英国的许多年轻人来说，这已经是一个太少、太晚的问题。“影响儿童处理复杂问题和作出决定，包括财务决定的思维习惯，很大程度上是在生命最初几年形成的，”该研究的共同作者戴维·怀特布雷德博士说。他表示，这种核心行为很可能会影响他们成年后的财务决定。

- D) The study also urges parents not to underestimate their own good and bad money habits. "Since young children have few monetary resources they control independently, it is the basic approaches and skills which are modelled, discussed and demonstrated by parents that are likely to be influential levers, breeding efficient habits and practices," it says.

这项研究还敦促父母不要低估自己良好或不良金钱习惯的影响。“由于幼儿能够独立支配的金钱资源很少，因此，父母所示范、讨论和展示的基本方法与技能，很可能是促成有效习惯和做法的重要影响因素，”研究报告称。

- E) Parents who choose to help their children learn how to plan ahead, reflect on the past and self-regulate can make a huge difference in promoting good financial behaviour in the future, explains Whitebread. According to a survey by M&G Investments, the vast majority (83%) of parents recognise the value of teaching their children about money. However, this concern does not always carry through to practice—one in six do not feel confident enough to do it. More than one in every four parents think children should take responsibility for understanding money themselves.

怀特布雷德解释说，选择帮助孩子学会提前规划、反思过去并进行自我调节的父母，可以在促进孩子未来良好财务行为方面发挥巨大作用。M&G投资公司的一项调查显示，绝大多数父母（83%）都认识到教孩子了解金钱的价值。然而，这种关注并不总能落实到实践中——六分之一的父母觉得自己没有足够的信心去做这件事。超过四分之一的父母认为，孩子应该自己负责了解金钱。

- F) "There's joy in the fact that young children are spontaneous and live life in the moment, unrestrained by adult problems. But teaching children about money when they are young is a good way for parents to help them learn to delay satisfaction, so that the child thinks: 'I'd like to do this but I'm not going to'. Hard evidence suggests, if you want your child to do well in life, the earlier you can start trying to teach them inhibition and self-discipline, the better," says Whitebread, pointing to research that has shown people in prison frequently have poor impulse control, a personality trait that can affect relationships and long-term health.

“幼儿 spontaneously 生活在当下，不受成年人的烦恼束缚，这其中自有乐趣。但在孩子年幼时教他们认识金钱，是父母帮助他们学会延迟满足的一种好方法，这样孩子就会想：‘我想做这件事，但我不会去做。’确凿的证据表明，如果你希望孩子一生过得好，那么越早开始尝试教他们克制和自律，效果就越好，”怀特布雷德说。他指出，有研究显示，监狱中的人往往缺乏控制冲动的能力，而这种人格特征可能影响人际关系和长期健康。

- G) But how should a parent try to teach their child to spend responsibly? One simple way is to give them pocket money and then help them to analyse and learn from any foolish spending decisions.

但是，父母应该怎样教孩子负责任地消费呢？一个简单的方法是给孩子零花钱，然后帮助他们分析并从任何不理智的消费决定中吸取教训。

H) Another is through board games which can help teach financial responsibility. Pop to the Shops, a shopping board game for five-to-nine-year-olds, has been one of Orchard Toys' top 10 bestselling board games every year for the past 15 years. To win, players must use fake coins to purchase everyday grocery items from various shops around the board, and give the other players who visit their shop the correct change. If they don't have enough money, they must purchase a cheaper item. "It acts as a conversation starter about money—parents can fill in the gaps," says Orchard Toys product manager Rachael Sutcliffe.

另一种方法是通过棋盘游戏来帮助孩子学习财务责任感。面向五至九岁儿童的购物棋盘游戏《去商店吧》在过去15年中每年都跻身Orchard Toys最畅销的十大棋盘游戏之列。为了获胜，玩家必须使用假硬币，在棋盘周围的不同商店购买日常食品，并且要给到访自己商店的其他玩家找对零钱。如果钱不够，他们就必须购买更便宜的商品。Orchard Toys的产品经理蕾切尔·萨克利夫说：“它可以成为一个谈论金钱的开端，父母可以补充其中的不足。”

I) There are also some pocket-money-tracking and payment apps, such as RoosterMoney and goHenry, which are designed to be used by under-sevens, and which boast that they can help children develop good money habits. This is dependent on the children receiving enough pocket money to need an app to track their spending, which research suggests is not always the case.

还有一些追踪零花钱和支付的应用程序，例如RoosterMoney和goHenry，它们面向七岁以下儿童设计，并声称能够帮助孩子养成良好的金钱习惯。不过，这取决于孩子是否能获得足够多的零花钱，以至于需要使用应用程序来追踪支出，而研究表明，情况并不总是如此。

J) Surprisingly, given the research about habit-forming in young children, there are very few gaming apps that can help under-sevens—Pigby's Fair, developed by NatWest, being a notable exception. In this, children who solve basic puzzles will earn virtual money selling what they have made at different stalls in a fair, then spend or save it. But the need to shift virtual money around, and take into account interest payments and pocket money bonuses, makes it a complex financial education tool.

鉴于有关幼儿养成习惯的研究，令人意外的是，能够帮助七岁以下儿童学习的游戏应用程序非常少，由NatWest开发的Pigby's Fair是一个值得注意的例外。在这款游戏中，解开基础谜题的孩子可以通过在集市的摊位出售自己制作的东西来赚取虚拟货币，然后把钱花掉或存起来。不过，转移虚拟货币、同时考虑利息支付和零花钱奖励的需要，使它成为一种复杂的金融教育工具。

K) There are plenty of online games which focus on coin recognition and counting with money, such as the Igloo Shopping game or Top Marks' Coins Game. So what if children find such games boring? An exciting (and free) real-world option for parents to use is a visit to Metro Bank. Although, like most banks, it does not allow children to open an account until they turn 11, it specifically tries to offer young children a chance to learn about money inside its branches by inviting kids to use the "magic money machines" to count their coins. Children who accurately guess how much was in their piggy bank(猪形储钱罐) get a prize, and free candies are handed out when the coins are exchanged for banknotes. The bank does not take a commission from the transaction.

有许多在线游戏专门训练儿童识别硬币以及用钱进行计算，例如Igloo Shopping游戏或Top Marks的Coins Game。那么，如果孩子觉得这类游戏很无聊，该怎么办呢？父母可以选择一个令人兴奋且免费的现实体验：去Metro Bank。虽然和大多数银行一样，Metro Bank不允许儿童在年满11岁之前开户，但它专门努力为幼儿提供在银行网点内学习金钱知识的机会，邀请孩子使用“神奇点钞机”清点硬

币。准确猜出自己的猪形储钱罐里有多少钱的孩子可以获得奖品；将硬币兑换成纸币时，还会免费发放糖果。银行不会从这笔交易中收取佣金。

- L) At six years old, my daughter Flora is getting to grips with her finances early. She tested out a number of games aimed at teaching children her age the value of money. She enjoyed them all, but best, in her view, is Money Match Cafe, a board game where she must work out the value of different denominations(面额) of coin in her imaginary restaurant, her "customers" being her stuffed toys. "It was really fun because you get to serve food to your own toys on a little tray with a napkin on it, and then you can hug them," she says.

我六岁的女儿弗洛拉正在很早地学习打理自己的财务。她体验了几款旨在教同龄儿童认识金钱价值的游戏。她喜欢所有这些游戏，但在她看来，最棒的是《Money Match Cafe》，这是一款棋盘游戏。在游戏中，她必须在自己想象中的餐馆里算出不同面额硬币的价值，而她的“顾客”是她的毛绒玩具。她说：“这真的很有趣，因为你可以用一个铺着餐巾的小托盘给自己的玩具上菜，然后还可以拥抱它们。”

- M) "If you're six and you play this game, you'll learn that you might not have the right amount of money for what you want to buy. You just have to cross your fingers and hope. It's a good challenge, and I enjoyed adding the coins up to see how much they made. But I don't like the name. Money Match Cafe is not a good name for a cafe. I would have liked it more if it had been Flora's Cafe or Fantastically Baked Lunches."

“如果你六岁并且玩这款游戏，你会学到：你可能没有足够的钱买自己想要的东西。你只能祈祷并抱着希望。这是一个很好的挑战，我喜欢把硬币加起来，看看它们总共值多少钱。但我不喜欢这个名字。Money Match Cafe不是一个适合咖啡馆的好名字。如果它叫Flora's Cafe或Fantastically Baked Lunches，我会更喜欢。”

- N) Seven out of ten teachers think children are now faced with financial decisions earlier. On Wednesday, Lifesavers—a new project which promotes financial education in primary schools—is hosting a conference to encourage teachers to join its programme and get free classroom resources and training. Almost two-thirds of millennials(千禧一代) wish they had received more money advice at a younger age, according to a Santander survey.

十分之七的教师认为，儿童现在更早就要面对财务决定。周三，Lifesavers将举办一场会议。这是一个促进小学金融教育的新项目，旨在鼓励教师加入该项目，并获得免费的课堂资源和培训。桑坦德银行的一项调查显示，近三分之二的千禧一代希望自己在更年轻时就接受过更多的金钱方面的建议。

- O) Only a third of parents involve their children in discussions about their household finances, even though less than half of young people aged seven to seventeen receive financial education at school, another survey shows.

另一项调查显示，尽管七至十七岁的年轻人中接受过学校金融教育的不到一半，但只有三分之一的父母会让孩子参与讨论家庭财务问题。

- P) Most adults believe their parents have had the biggest influence on their money behaviour. So when should they start trying to instil(灌输) good habits? As early as possible before the age of seven, research suggests.

大多数成年人认为，父母对他们金钱行为的影响最大。那么，父母应该从什么时候开始努力灌输好习惯呢？研究表明，应当在七岁之前尽可能早地开始。

陈述句与逐句解析

36. Most parents realise the importance of teaching their children how to handle money, but many of them actually don't do much in this respect.

大多数父母意识到教孩子如何管理金钱的重要性，但其中许多人实际上在这方面并没有做太多。

【答案】 E 段（强锚点）

【锚点】 most parents... importance... but don't do much

【定位】 According to a survey by M&G Investments, the vast majority (83%) of parents recognise the value of teaching their children about money. However, this concern does not always carry through to practice—one in six do not feel confident enough to do it. More than one in every four parents think children should take responsibility for understanding money themselves.

根据 M&G Investments 的一项调查，绝大多数（83%）家长认识到教孩子理财的价值，但这种关注并未总能付诸实践——六分之一的人没有足够的信心去做，超过四分之一的家长则认为孩子应自行承担起理解金钱的责任。

【改写】 Most parents realise the importance of teaching their children how to handle money ↔

the vast majority (83%) of parents recognise the value of teaching their children about money

同义替换

but many of them actually don't do much in this respect ↔

However, this concern does not always carry through to practice—one in six do not feel confident enough to do it. More than one in every four parents think children should take responsibility for understanding money themselves.

同义改写+具体化

【辨邻】 F 段 teaching children about money when they are young is a good way for parents to help them learn to delay satisfaction 确实提到教孩子理财，但只讲其好处，没有题干中“认识到重要性却没做”的转折。

teaching children about money when they are young is a good way for parents to help them learn to delay satisfaction

O 段 Only a third of parents involve their children in discussions about their household finances 虽也讲家长与孩子的金钱互动，但内容是“家庭财务讨论”，与题干“教孩子理财”不是同一回事。

Only a third of parents involve their children in discussions about their household finances

37. People differ substantially in their way of managing finance.

人们在理财方式上存在很大差异。

【答案】 A 段（弱锚点）

【锚点】 People differ substantially in their way of managing finance

【定位】 The cost of a mortgage or rents, meeting monthly utility bills, paying for a new car—all headaches most people get to worry about from their 20s. But while some may struggle to pay their bills after a few too many nights out at the start of the month, others will have a tightly followed plan for their repayments. So what is the difference between the shrewd saver and the more reckless spender?

房贷或租金、每月水电账单、购买新车的开销——这些都是大多数人从二十多岁起就要操心的烦心事。但有人月初花天酒地后月底捉襟见肘，也有人严格按照计划还款。那么精明储蓄者与挥霍者之间的区别何在？

【改写】 People differ substantially in their way of managing finance ↔

But while some may struggle to pay their bills after a few too many nights out at the start of the month, others will have a tightly followed plan for their repayments

概括与具体例证

People differ substantially ↔

the difference between the shrewd saver and the more reckless spender

同义替换

【辨邻】 **P** P段 Most adults believe their parents have had the biggest influence on their money behaviour 讨论的是“父母影响”，而非“个人理财方式差异”。

Most adults believe their parents have had the biggest influence on their money behaviour

B B段 Adult money habits are typically set by the age of seven 讲的是习惯形成时间，而非人们在理财方式上的差异。

Adult money habits are typically set by the age of seven

38. Parents can easily teach children how to spend responsibly by helping them draw lessons from bad decisions on spending.

父母可以通过帮助孩子从错误的消费决定中吸取教训，轻松教会他们如何负责任地消费。

【答案】 **G** 段（强锚点）

【锚点】 draw lessons from bad decisions on spending

【定位】 But how should a parent try to teach their child to spend responsibly? One simple way is to give them pocket money and then help them to analyse and learn from any foolish spending decisions.

但家长应如何教孩子负责任地消费呢？一个简单方法是给他们零花钱，然后帮助他们分析并从任何愚蠢的消费决定中吸取教训。

【改写】 Parents can easily teach children how to spend responsibly ↔

how should a parent try to teach their child to spend responsibly? One simple way is to give them pocket money

同义替换

by helping them draw lessons from bad decisions on spending ↔

help them to analyse and learn from any foolish spending decisions

同义替换+动作链对应

【辨邻】 **H** H 段 Another is through board games which can help teach financial responsibility 讲的是另一种手段——棋盘游戏，与 G 段的"零花钱+分析错误消费"不同。

Another is through board games which can help teach financial responsibility

F F 段 teaching children about money when they are young is a good way for parents to help them learn to delay satisfaction 只讲延迟满足，未涉及"foolish spending decisions"。

teaching children about money when they are young is a good way for parents to help them learn to delay satisfaction

39. Many young British people badly lack money management skills and they don't learn them early enough.

许多英国年轻人严重缺乏理财技能，而且他们没有尽早学会这些技能。

【答案】 **C** 段（强锚点）

【锚点】 young British people... lack money management skills... not early enough

【定位】 Tomorrow marks the start of Global Money Week, a worldwide initiative to help children make smart financial decisions and learn that "money matters matter". But for many young people in the UK, it's a matter of too little, too late. "The habits of mind which influence the ways children approach complex problems and decisions, including financial ones, are largely determined in the first few years of life," says Dr David Whitebread, the co-author of the study. And this core behaviour is very likely to influence their financial decisions when they are adults, he says.

明天是全球理财周的启动日，这是一项旨在帮助孩子做出明智财务决策并认识到"金钱问题很重要"的全球倡议。但对英国许多年轻人来说，这太少、也太晚了。研究合著者 David Whitebread 博士表示："影响儿童处理复杂问题和决策（包括财务决策）的思维习惯，主要在生命最初几年形成。"他还说，这种核心行为很可能影响他们成年后的财务决策。

【改写】 Many young British people badly lack money management skills ↔

for many young people in the UK, it's a matter of too little, too late

同义改写

and they don't learn them early enough ↔

The habits of mind which influence the ways children approach complex problems and decisions, including financial ones, are largely determined in the first few years of life

因果对应

【辨邻】 B B 段 By then, most children have grasped how to recognise the value of money and are capable of complex functions such as planning ahead 论述对象是儿童能力发展，而非英国年轻人的现状。

By then, most children have grasped how to recognise the value of money and are capable of complex functions such as planning ahead

N N 段 Almost two-thirds of millennials wish they had received more money advice at a younger age 说的是"希望多获得建议"，与题干"技能不足"是不同表述。

Almost two-thirds of millennials wish they had received more money advice at a younger age

40. The majority of adults believe that their spending habits have been influenced the most by their parents.

大多数成年人认为，他们的消费习惯受父母的影响最大。

【答案】 P 段（强锚点）

【锚点】 majority of adults believe... spending habits influenced the most by parents

【定位】 Most adults believe their parents have had the biggest influence on their money behaviour. So when should they start trying to instil good habits? As early as possible before the age of seven, research suggests.

多数成年人认为他们的父母对其金钱行为影响最大。那么他们应该何时开始培养好习惯呢？研究表明，尽可能早，最好在七岁之前。

【改写】 The majority of adults believe ↔ Most adults believe

同义替换

their spending habits have been influenced the most by their parents ↔

their parents have had the biggest influence on their money behaviour

同义替换+句式转换

【辨邻】 **D** D 段 it is the basic approaches and skills which are modelled, discussed and demonstrated by parents that are likely to be influential levers 是研究的观点，而非"多数成年人"的看法。

it is the basic approaches and skills which are modelled, discussed and demonstrated by parents that are likely to be influential levers

B B 段 Adult money habits are typically set by the age of seven 的核心是"七岁"这个时间节点，不是"父母影响最大"这个观点。

Adult money habits are typically set by the age of seven

41. There are apps designed specifically for children under 7 to help them track pocket money spending.

有一些专为7岁以下儿童设计的应用程序，可以帮助他们追踪零花钱的支出。

【答案】 I 段 (强锚点)

【锚点】 apps designed specifically for children under 7... track pocket money

【定位】 There are also some pocket-money-tracking and payment apps, such as RoosterMoney and goHenry, which are designed to be used by under-sevens, and which boast that they can help children develop good money habits.

还有一些零花钱追踪和支付应用，如 RoosterMoney 和 goHenry，专为七岁以下儿童设计，并声称能帮助孩子养成良好理财习惯。

【改写】 There are apps designed specifically for children under 7 ↔

some pocket-money-tracking and payment apps, such as RoosterMoney and goHenry, which are designed to be used by under-sevens

同义替换

to help them track pocket money spending ↔ pocket-money-tracking

名词化对应

【辨邻】 **J** J 段 there are very few gaming apps that can help under-sevens 说的是"gaming apps"，与题干"pocket-money-tracking and payment apps"类别不同。

there are very few gaming apps that can help under-sevens

H H 段 Another is through board games which can help teach financial responsibility 讲的是棋盘游戏，与题干的"apps"媒介不同。

Another is through board games which can help teach financial responsibility

42. According to experts, the age a person learns to manage finance responsibly determines the way they handle money thereafter.

专家认为，一个人学会负责任地理财的年龄决定了其此后处理金钱的方式。

【答案】 B 段 (强锚点)

【锚点】 age a person learns to manage finance responsibly determines the way...

【定位】 Experts believe it is all about the age you learn how to spend responsibly. Adult money habits are typically set by the age of seven, according to a large-scale study by the government's Money Advice Service and behaviour experts at Cambridge University.

专家认为，关键在于你学会负责任消费的年龄。根据政府货币咨询服务机构和剑桥大学行为专家开展的一项大规模研究，成年人的金钱习惯通常在七岁时就已形成。

【改写】 According to experts ↔ **Experts believe**

原样复现

the age a person learns to manage finance responsibly ↔

the age you learn how to spend responsibly

同义替换

determines the way they handle money thereafter ↔

Adult money habits are typically set by the age of seven

因果对应

【辨邻】 **P** P段 As early as possible before the age of seven, research suggests 是行动建议，而题干 B 段是事实判断。

As early as possible before the age of seven, research suggests

C C段 this core behaviour is very likely to influence their financial decisions when they are adults 侧重"习惯形成时间影响决策"，与题干"学习年龄决定日后方式"侧重点不同。

this core behaviour is very likely to influence their financial decisions when they are adults

43. Most teachers are of the opinion that children today need to make financial decisions at a younger age.

大多数教师认为，如今的孩子需要在更小的年纪做出财务决策。

【答案】 **N** 段（强锚点）

【锚点】 Most teachers... children today need to make financial decisions at a younger age

【定位】 Seven out of ten teachers think children are now faced with financial decisions earlier.

十分之七的教师认为，孩子们现在更早地面临财务决策。

【改写】 Most teachers are of the opinion that ↔ **Seven out of ten teachers think**

同义替换

children today need to make financial decisions at a younger age ↔

children are now faced with financial decisions earlier

同义替换+语态转换

【辨邻】 C 段 the ways children approach complex problems and decisions, including financial ones 的主体是研究者，不是教师。

the ways children approach complex problems and decisions, including financial ones

O 段 less than half of young people aged seven to seventeen receive financial education at school 讲的是学校理财教育现状，不是教师观点。

less than half of young people aged seven to seventeen receive financial education at school

44. Parents serve as effective role models in shaping children's money management habits.

父母是塑造孩子理财习惯的有效榜样。

【答案】 D 段（弱锚点）

【锚点】 Parents serve as effective role models

【定位】 The study also urges parents not to underestimate their own good and bad money habits.

"Since young children have few monetary resources they control independently, it is the basic approaches and skills which are modelled, discussed and demonstrated by parents that are likely to be influential levers, breeding efficient habits and practices," it says.

该研究还敦促家长不要低估自身良好和不良的理财习惯。报告指出："由于幼儿独立掌控的货币资源很少，因此父母示范、讨论和展示的基本方法与技能很可能成为有影响力的杠杆，培养出高效的习惯和做法。"

【改写】 Parents serve as effective role models ↔

the basic approaches and skills which are modelled, discussed and demonstrated by parents

同义改写

in shaping children's money management habits ↔ **breeding efficient habits and practices**

同义替换

【辨邻】 E 段 the vast majority (83%) of parents recognise the value of teaching their children about money 讲的是态度与实践，不是榜样作用。

the vast majority (83%) of parents recognise the value of teaching their children about money

P 段 Most adults believe their parents have had the biggest influence on their money behaviour 是成年人回顾性看法，D 段才是研究对父母具体示范机制的解释。

Most adults believe their parents have had the biggest influence on their money behaviour

45. According to one study, about 30% of parents allow their children to participate in discussions on their family finances.

根据一项研究，约30%的父母允许孩子参与讨论家庭财务问题。

【答案】 O 段（强锚点）

【锚点】 about 30% of parents... participate in discussions on family finances

【定位】 Only a third of parents involve their children in discussions about their household finances, even though less than half of young people aged seven to seventeen receive financial education at school, another survey shows.

另一项调查显示，只有三分之一的家长让孩子参与家庭财务讨论，尽管七至十七岁的年轻人中不到一半在学校接受过理财教育。

【改写】 According to one study ↔ **another survey shows**

同义替换

about 30% of parents allow their children to participate in discussions on their family finances ↔

Only a third of parents involve their children in discussions about their household finances

同义替换+短语对应

【辨邻】 **E** E 段 the vast majority (83%) of parents recognise the value of teaching their children about money 讲的是 83% 的家长认可度，与题干的 30% 及“家庭财务讨论”不匹配。

the vast majority (83%) of parents recognise the value of teaching their children about money

D D 段 parents not to underestimate their own good and bad money habits 讲的是父母习惯影响，没有具体比例数据。

parents not to underestimate their own good and bad money habits

PARAGRAPH MAP · 段落主旨图

16 个段落各讲了什么

逐段一句主旨 + 该段最具区分度的「信息指纹」，是逐句回扫定位的工作台。

A 以房贷、账单、购车等日常开销为例，引出两类人：精明储蓄者与挥霍者，指出人们在理财方式上存在差异。

信息指纹 shrewd saver vs reckless spender

B 专家指出成年后的金钱习惯通常在七岁前形成，多数孩子此时已能理解金钱价值并进行复杂决策。

信息指纹 age of seven / Cambridge University

C Global Money Week 启动，但英国许多年轻人理财教育起步太晚，幼年习惯影响成年财务决策。

信息指纹 Global Money Week / Dr David Whitebread

D 研究提醒家长不要低估自身理财习惯的示范作用，父母建模、讨论和示范的基本技能会影响孩子。

信息指纹 parents model habits / influential levers

E 多数家长认可教孩子理财的价值，但实践中并非人人有信心，也有家长认为孩子应自行负责。

信息指纹 83% / one in six / one in four

F 小时候教孩子理财有助于培养延迟满足和自我约束能力，越早开始越好。

信息指纹 delay satisfaction / impulse control / prison

G 给零花钱并帮助孩子分析愚蠢的消费决定，是教孩子 responsible spending 的简单方法。

信息指纹 pocket money / analyse foolish spending

H 棋盘游戏（如 Pop to the Shops）可帮助培养财务责任感。

信息指纹 Pop to the Shops / Orchard Toys

I 有专为七岁以下儿童设计的零花钱追踪与支付应用（如 RoosterMoney、goHenry）。

信息指纹 RoosterMoney / goHenry / under-sevens

J surprisingly 很少有适合七岁以下儿童的游戏应用，Pigby's Fair 是显著例外。

信息指纹 Pigby's Fair / NatWest

K 在线游戏可帮助识别硬币与计数，Metro Bank 提供免费现实场景让孩子学习理财。

信息指纹 Metro Bank / magic money machines

L 作者六岁女儿 Flora 试玩了多款理财游戏，最喜欢 Money Match Cafe。

信息指纹 Flora / Money Match Cafe

M Flora 对 Money Match Cafe 的具体评价与感受。

信息指纹 Flora's Cafe / Fantastically Baked Lunches

N 七成教师认为孩子更早面临财务决策；Lifesavers 项目推动小学金融教育；三分之二千禧一代希望年轻时获得更多理财建议。

信息指纹 Lifesavers / Santander / seven out of ten

O 仅三分之一家长让孩子参与家庭财务讨论；七至十七岁青少年中不到一半在校接受过理财教育。

信息指纹 only a third / household finances

P 多数成年人认为父母对其金钱行为影响最大；研究建议尽早、最好在七岁前开始培养好习惯。

信息指纹 biggest influence / before the age of seven

SENTENCE INSIGHTS • 句子精讲

32 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。

But while some may struggle to pay their bills after a few too many nights out at the start of the month, others will have a tightly followed plan for their repayments.

A段，第2句

"while... others..." 表示两者对比的句式在四六级与考研阅读中极具代表性，是写作用句与阅读理解常考的高频典型结构。

Experts believe it is all about the age you learn how to spend responsibly.

B段，第1句

"主语 + 动词 + 省略 that 的宾语从句" 以及 "疑问词 + 不定式" 的搭配在四六级与考研真题中极具代表性，掌握后可高频复用。

Adult money habits are typically set by the age of seven, according to a large-scale study by the government's Money Advice Service and behaviour experts at Cambridge University.

B段，第2句

本句呈现了学术与新闻报道中极度常见的“核心事实陈述 + “according to” 引用研究来源”结构，是四六级与考研阅读中高频出现的典型句式。

By then, most children have grasped how to recognise the value of money and are capable of complex functions such as planning ahead, delaying a decision until later and understanding that some choices are irreversible.

B段，第3句

“主句 + 疑问词从句 + 并列谓语 + 介词短语列举修饰”是四六级与考研阅读长难句中极具代表性的高频句式，掌握其分析路径后迁移复用价值极高。

"The habits of mind which influence the ways children approach complex problems and decisions, including financial ones, are largely determined in the first few years of life," says Dr David Whitebread, the co-author of the study.

C段，第3句

涵盖长主语主谓分隔、双层定语从句嵌套、省略引导词的定语从句、被动语态、时间状语、引语倒装及主语同位语等多种常考核心成分，是非常优质的句子成分划分与拆解练习句。

And this core behaviour is very likely to influence their financial decisions when they are adults, he says.

C段，第4句

句末带有 “he says” 的引用结构以及 “be likely to do sth” 结合状语从句的句式在四六级与考研阅读中极具代表性，属于高频常考结构。

"Since young children have few monetary resources they control independently, it is the basic approaches and skills which are modelled, discussed and demonstrated by parents that are likely to be influential levers, breeding efficient habits and practices," it says.

D段，第2句

综合主干识别难度、多层从句嵌套复杂度以及强调句与定语从句交织的典型特征，本句非常推荐作为长难句结构分析与成分精讲的优先训练材料。

Parents who choose to help their children learn how to plan ahead, reflect on the past and self-regulate can make a huge difference in promoting good financial behaviour in the future, explains Whitebread.

E段，第1句

该句包含了定语从句、非谓语动词（不定式与动名词）、介词短语作状语以及引述倒装等多种典型成分，极具划成分与识别干扰项的练习价值。

According to a survey by M&G Investments, the vast majority (83%) of parents recognise the value of teaching their children about money.

E段，第2句

“根据……，绝大多数……认可……”是学术写作与四六级、考研阅读中极高频出现的“引用调查结果+陈述事实”典型句式，迁移价值高。

However, this concern does not always carry through to practice—one in six do not feel confident enough to do it.

E段，第3句

句首副词衔接加上破折号引出具体的例证/数据的结构在四六级和考研阅读中极具代表性，是掌握学术英语议论文展开方式的典型句式。

More than one in every four parents think children should take responsibility for understanding money themselves.

E段，第4句

“人 + 认为 + 宾语从句”是写作与阅读中的极高频句式，介词短语作后置定语修饰抽象名词也非常典型。

"There's joy in the fact that young children are spontaneous and live life in the moment, unrestrained by adult problems."

F段，第1句

“名词 + that同位语从句”及句末分词短语作状语是四六级与考研英语阅读中极其高频出现的经典句式，具有极高的示范性与迁移价值。

But teaching children about money when they are young is a good way for parents to help them learn to delay satisfaction, so that the child thinks: 'I'd like to do this but I'm not going to'.

F段，第2句

“动名词短语作主语 + 系表结构 + 长修饰语 + so that 状语从句”是四六级与考研英语阅读中极常见的长难句结构，具有很强的典型性与迁移价值。

Hard evidence suggests, if you want your child to do well in life, the earlier you can start trying to teach them inhibition and self-discipline, the better," says Whitebread, pointing to research that has shown people in prison frequently have poor impulse control, a personality trait that can affect relationships and long-term health.

F段，第3句

结构复杂且典型，成分极为丰富，倒装与多层嵌套非常适合作为提升句子结构拆解能力的优质材料，推荐优先训练。

But how should a parent try to teach their child to spend responsibly?

G段，第1句

“疑问词 + 情态动词 + 主语 + 动词不定式扩展”是写作与阅读中的高频典型句式，具有极强的可迁移性。

One simple way is to give them pocket money and then help them to analyse and learn from any foolish spending decisions.

G段，第2句

采用了非常典型的“One ... way is to do sth”句型，属于英语写作与阅读中高频出现的观点阐述与建议表达，具有极高的方法迁移价值。

To win, players must use fake coins to purchase everyday grocery items from various shops around the board, and give the other players who visit their shop the correct change.

H段，第3句

句中“情态动词+并列动词”、“不定式表目的”以及“双宾语+定语从句”的组合，是四六级与考研英语阅读中常见的规则说明类及长难句典型句式，具有极高的迁移学习价值。

There are also some pocket-money-tracking and payment apps, such as RoosterMoney and goHenry, which are designed to be used by under-sevens, and which boast that they can help children develop good money habits.

I段，第1句

包含“名词 + 双定语从句并列 + 动词带宾语从句”的经典复合句结构，在四六级及考研英语阅读中非常具有代表性。

This is dependent on the children receiving enough pocket money to need an app to track their spending, which research suggests is not always the case.

I段，第2句

本句涵盖了动名词复合结构作介词宾语、不定式作目的/结果修饰、插入语以及关系代词作主语的非限制性定语从句等多种考研与四六级高频难点成分，是优质的成分拆解练习句。

Surprisingly, given the research about habit-forming in young children, there are very few gaming apps that can help under-sevens—Pigby's Fair, developed by NatWest, being a notable exception.

J段，第1句

本句包含了句首评注性状语、介词短语状语、“there be”倒装主语、限制性定语从句以及破折号后的独立主格结构，成分类型非常丰富，是训练独立主格与复杂状语识别的高价值材料。

In this, children who solve basic puzzles will earn virtual money selling what they have made at different stalls in a fair, then spend or save it.

J段，第2句

“名词 + 定语从句修饰 + 主句谓语 + 分词短语作状语（内含从句）”是英语考试真题中极具代表性的复合句结构，掌握后可大量迁移到同类长难句分析中。

There are plenty of online games which focus on coin recognition and counting with money, such as the Igloo Shopping game or Top Marks' Coins Game.

K段，第1句

“存在句型 + 名词 + 定语从句 + 举例说明”是说明文与考试阅读中极具代表性的高频句式，掌握后复用迁移价值较高。

Although, like most banks, it does not allow children to open an account until they turn 11, it specifically tries to offer young children a chance to learn about money inside its branches by inviting kids to use the "magic money machines" to count their coins.

K段，第4句

“句首让步从句/状语前置 + 插入语 + 主句 + 方式状语/非谓语动词延伸”是四六级与考研真题长难句中极具代表性的高频结构，掌握其拆解方法具有很高的迁移复用价值。

Children who accurately guess how much was in their piggy bank(猪形储钱罐) get a prize, and free candies are handed out when the coins are exchanged for banknotes.

K段，第5句

‘并列连词 + 主谓分隔定语从句 + 嵌套宾语从句 + 状语从句’是四六级与考研真题中极具代表性的高频长难句结构，学习迁移价值很高。

She enjoyed them all, but best, in her view, is Money Match Cafe, a board game where she must work out the value of different denominations(面额) of coin in her imaginary restaurant, her "customers" being her stuffed toys.

L段，第3句

综合来看，该句兼具倒装主干识别与丰富修饰成分剖析的双重训练价值，非常适合作为长难句进阶训练的重点例句。

"If you're six and you play this game, you'll learn that you might not have the right amount of money for what you want to buy.

M段，第1句

覆盖了条件状语、从句内并列分句、动词宾语从句以及介词宾语从句等多种典型成分，且包含双重功能引导词“what”作从句内宾语的考点，是训练划分句子成分的优质练习材料。

It's a good challenge, and I enjoyed adding the coins up to see how much they made.

M段，第3句

“并列句 + 动名词宾语 + 不定式带宾语从句”是写作与阅读中的高频句式，掌握后具有极高的迁移复用价值。

I would have liked it more if it had been Flora's Cafe or Fantastically Baked Lunches."

M段，第6句

该句为四六级与考研英语中非常高频且典型的与过去事实相反的虚拟条件句模板，掌握后可大量迁移复用。

Almost two-thirds of millennials(千禧一代) wish they had received more money advice at a younger age, according to a Santander survey.

N段，第3句

"wish" 后接虚拟语气从句以及 "according to" 引导依据来源均为真题中高频考查的经典句式。

Only a third of parents involve their children in discussions about their household finances, even though less than half of young people aged seven to seventeen receive financial education at school, another survey shows.

O段，第1句

“主句 + 让步状语从句 + 句末引用来源”是四六级与考研英语阅读理解中极为常见的数据报道类句式，具有极高的题型迁移价值。

According to experts, the age a person learns to manage finance responsibly determines the way they handle money thereafter.

第42题题干

“The + 名词 + (定语从句) + 谓语 + the way + (定语从句)”是高考与四六级阅读及写作中极其常见的表达模式，具备极高的句式迁移与模仿价值。

According to one study, about 30% of parents allow their children to participate in discussions on their family finances.

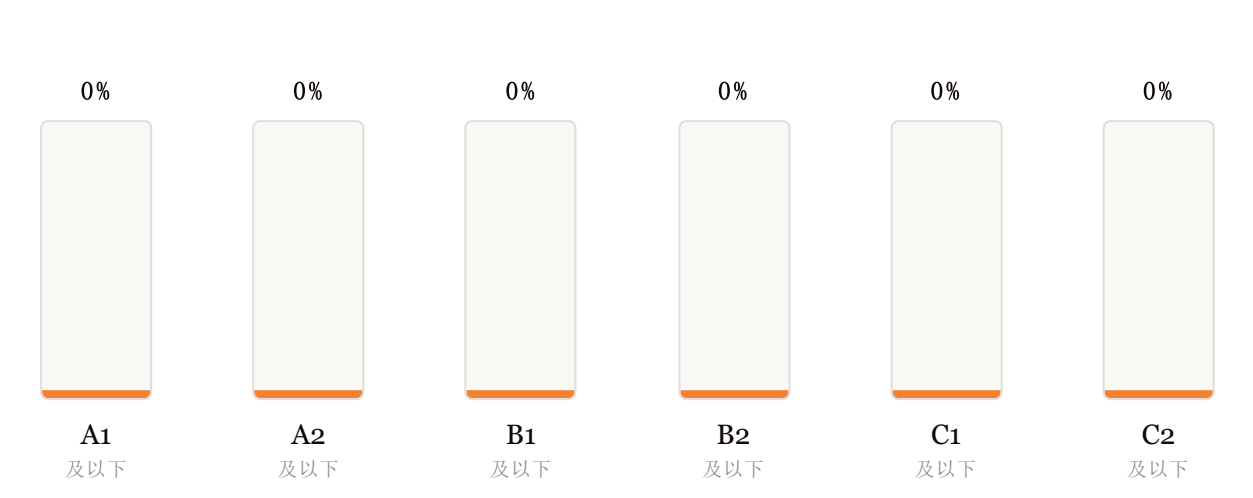
第45题 题干

"根据某研究 + 主语 + 谓语 + 宾语 + 不定式宾补" 是四六级与考研英语阅读及写作中高频出现的典型句式，具有极高的迁移价值。

VOCABULARY · 词汇难度分布

全文 0 词按 CEFR 难度累积覆盖

全文去重后共 0 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 0 个 · 约 0%。



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 0 个 · 末柱为 100%



英语六级 2026年6月·第3套 · 全卷构成

Part I	写作	题目解析 →
Part II	听力	与2026年6月第1套共用 · 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）	本题
Part III Section C	阅读理解（四选一）	题目解析 →
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Part IV	汉译英（段落翻译）	题目解析 →