

Business English- Financial Trends Mini-Presentations

Financial vocabulary/ Collocations/ The language of trends practice

*Choose one of the things below and pretend you are giving a presentation on that topic, starting from greetings and introduction etc and including past, present and future trends in the body of the presentation. You can **talk about one group of people, your company, your sector, this country, this region, the world more generally**, etc. Make up any information which you aren't sure about. After the Q&A, your partner will try to guess which information you made up.*

- (Annual/ Xmas/ performance-related) bonuses
- (Average) house prices
- (Bank/ Base/ Credit card) interest rates
- (Business/ Consumer/ Market) confidence
- (Business/ Home) loans
- (Capital gains/ Corporate/ Income/ Sales) tax
- (Commercial/ Residential) property prices
- (Commercial/ Residential) rents
- (Consumer/ Corporate/ Credit card/ Government/ Household) debt
- (Hedge/ Index-linked/ Sovereign capital) funds
- (Long term) unemployment
- (National) minimum wage
- (Pre-tax/ Net) profits
- (Retail) sales
- Balance of trade (= trade surplus or trade deficit)
- Bankruptcies
- Birth rate
- Blue-chip stocks
- Bond prices
- Budget deficit
- Commodity prices (gold prices, oil prices, food prices, etc)
- Construction
- Construction sector
- Consumer spending
- Dividends
- Economic growth
- Employment rate
- Exchange rates
- Exports (of.../ to...)
- Financial services sector
- Fraud (insider trading etc)
- Free trade accords
- Fuel prices
- GDP per head
- Giving to charities
- Government borrowing costs
- Household finances
- Household savings
- IPOs

- Imports (of.../ to...)
- Industrial action (strikes etc)
- Industrial output
- Inflation (e.g. CPI, RPI)
- Insurance premiums
- Investment
- Lending to SMEs
- Life expectancy
- Living standards
- M&A
- Market share
- NEETs
- Oil output
- Oil reserves
- Population
- Productivity (output per hour worked, output per worker, etc)
- Profit margins
- Public debt
- Public spending
- Recovery from the post-2007 recession
- Self-employment
- Services sector
- Share prices (= Stock prices)
- Start-ups
- Stock market indices
- Stock market volatility
- Tax receipts
- Temporary jobs
- Trading volumes
- Turnover
- Wages
- Welfare payments (unemployment benefits etc)
- Workforce

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Part Two: Financial collocations

Without looking above for now, write as many collocations with these words you can. Some words below can also go together, but all have at least one other possible collocation.

confidence

debt

fund

growth

household

industrial

insurance

price(s)

profit

rate

rent

share

stock

trade

Brainstorm language for describing trends, drawing basic line graph shapes and brainstorming as many different ways of describing each one as you can.

Use the extra words below to help with the task above. Note that many more collocations are possible.

action (strikes etc)
balance of
blue-chip
business
capital gains
commercial
commodity
consumer
corporate
credit card
deficit
economic
food
gold
government
hedge
income
index-linked
indices
insider
interest
margins
market
net
oil
pre-
premiums
property
residential
sales
savings
sovereign capital
surplus
volatility
volumes

Check with the first worksheet. Note that many other collocations are possible, so if you have different answers please check with your teacher.

Suggested answers

- **confidence** – Business confidence/ Consumer confidence/ Market confidence
- **debt** – Consumer debt/ Corporate debt/ Credit card debt/ Government debt/ Household debt
- **fund** – Hedge fund/ Index-linked fund/ Sovereign capital fund
- **growth** – Economic growth
- **household** – Household debt/ Household savings
- **industrial** – Industrial action
- **insurance** – Insurance premiums
- **price(s)** – Commodity prices/ Gold prices/ Oil prices/ Food prices/ Property prices
- **profit** – Pre-tax profits/ Net profits/ Profit margins
- **rate** – Interest rates
- **rent** – Commercial rents/ Residential rents
- **share** – Market share/ Share prices
- **stock** – Blue-chip stocks/ Stock market indices/ Stock market volatility/ Stock prices
- **tax** – Capital gains tax/ Corporation tax/ Income tax/ Sales tax/ Pre-tax profit
- **trade** – Balance of trade/ Trade surplus/ Trade deficit/ Insider trading/ Trading volumes