

Business English- Financial Vocabulary- Numbers Guessing Pairwork

Student A

Make a sentence below into a question, e.g. "What percentage of...?" or "How many...?"
Give hints like "Far higher"/ "Very slightly lower" until they get *exactly* the right number.

Useful language for asking questions about numbers

"What percentage...?" "What fraction...?" "What is/ was the... rate...?"

"How many/ much...?" "When/ In what year...?" "How often...?"

Useful language for telling people how far they are from the right number

"(The real number is) +

far (=much)/ considerably (=quite a lot)/ slightly (=a little/ a bit)/ very slightly (=a tiny bit)

+ more/ higher/ longer/ more often

+ less/ fewer/ lower/ shorter/ less often

+ (than what you said/ than that number/ than...)."

Simple numbers

1. There are thirty *blue-chip stocks* in the Dow Jones stock market index.
2. The *consumption tax rate* in Hungary is twenty seven percent.
3. The *income tax rate* in Bahrain and Qatar is nought percent.
4. In nineteen fifty five the dollar-yen *exchange rate* was three hundred and sixty.

Large numbers

5. The *starting capital* of Apple Computers was one thousand three hundred dollars.
6. The average summer *semi-annual bonus* in Japan in twenty twelve was six hundred and eleven thousand yen (net).
7. The *IPO (initial public offering)* for the Chinese technology group Alibaba raised twenty five billion dollars (in twenty fourteen).
8. AOL's *merger* with Time Warner was worth a hundred and sixty five million dollars.
9. In nineteen seventy nine four point one million UK workers were involved in *strikes*.
10. The highest ever price per *share* was one hundred and sixty seven point nine million Japanese yen (for one share of Yahoo Japan, in two thousand).
11. The biggest *white collar crime* ever was two point six billion dollars (lost by a Japanese copper trader).
12. Japan's *trade deficit* in nineteen eighty was ten point seven billion dollars.
13. In April twenty thirteen, the Bank of Japan announced that it would invest seventy trillion yen (in *bonds* etc).
14. *Inflation* per month in Hungary in August nineteen forty six was thirteen quadrillion percent (= thirteen thousand trillion percent per month, meaning prices doubled every fifteen minutes).

Decimals

15. In Sweden the top rate of *income tax* is fifty nine point seven percent.
16. The largest ever daily drop in the Dow Jones *Stock Index* was twenty two point six percent (in nineteen ninety seven).
17. In twenty eleven, zero point four percent of the oil used in Japan was extracted there.

Fractions

18. A third of the world's *workforce* will change jobs in the next twenty four months.
19. Companies in the Association of British Insurers own one fifth of *shares* on the London *Stock Exchange*.

Look at both sheets and ask about anything you aren't sure about, e.g. the words in italics.

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Student B

Make a sentence below into a question, e.g. "What percentage of...?" or "How many...?"
Give hints like "Far higher"/ "Very slightly lower" until they get *exactly* the right number.

Useful language for asking questions about numbers

"What percentage...?" "What fraction...?" "What is/ was the... rate...?"

"How many/ much...?" "When/ In what year...?" "How often...?"

Useful language for telling people how far they are from the right number

"(The real number is) +

far (=much)/ considerably (=quite a lot)/ slightly (=a little/ a bit)/ very slightly (=a tiny bit)

+ more/ higher/ longer/ more often

+ less/ fewer/ lower/ shorter/ less often

+ (than what you said/ than that number/ than...)."

Simple numbers

20. Eighty four percent of Japan's energy is *imported* from other countries.

21. In two thousand and seven, the Central Bank of Zimbabwe set *interest rates* at eight hundred percent.

Large numbers

22. Twelve million Japanese people belong to *trade unions* (= labor unions).

23. Two thousand two hundred and ninety two companies are *listed* on the Tokyo Stock Exchange.

24. Japan's *workforce* in two thousand and eight consisted of sixty six million workers.

25. Japan's central bank has one trillion dollars in *foreign reserves*.

26. Japanese *per capita GDP* (*gross domestic product*) was thirty six thousand eight hundred and ninety nine dollars in two thousand and thirteen.

27. There were one hundred and six thousand (*corporate and individual*) *bankruptcies* in the UK in two thousand and eight.

28. The US government made a *profit* of twenty two point seven billion dollars on the money it lent to the insurance group AIG in two thousand and eight.

29. Japan's *trade surplus* in nineteen eighty six was eighty two point seven billion dollars.

30. Global *insurance premiums* were four point three trillion dollars in two thousand ten.

31. Japanese *government debt* is over one quadrillion yen (= one thousand trillion yen).

Decimals

32. In December twenty thirteen, the *unemployment rate* in Japan was three point seven percent.

33. In twenty thirteen, forty eight point eight percent of Japanese employees said that their *bonuses* had remained steady.

34. The *corporation tax rate* in Japan is thirty six point eight percent (the highest in the developed world).

35. In twenty twelve, *mining* made up nought point oh five percent of Japanese *GDP*.

Fractions

36. The Nikkei *stock market index* fell by a half between June two thousand and seven and December two thousand and eight.

37. A fifth of Japan's energy comes from coal.

38. In the nineteen nineties, *economic growth* in Japan was one and a half percent.

Look at both sheets and ask about anything you aren't sure about, e.g. the words in italics.

Pronounce the numbers

Try to think of or remember at least one way to say each of the numbers written as figures below. Put a question mark next to any you aren't sure about.

Simple numbers

- There are 30 blue-chip stocks in the Dow Jones stock market index.
- 84% of Japan's energy is imported from other countries.
- In two thousand and seven, the Central Bank of Zimbabwe set interest rates at 800%.

Large numbers

- In 1975 four point one million UK workers were involved in strikes.
- Japan's trade deficit in 1980 was ten point seven billion dollars.
- The highest ever price per share was one hundred and sixty seven point nine million Japanese yen (for one share of Yahoo Japan, in 2000).
- The average summer semi-annual bonus in Japan in twenty twelve was six hundred and eleven thousand yen (net). Bonuses dropped 65,000 yen from summer twenty eleven to summer twenty twelve.
- 12,000,000 Japanese people belong to trade unions (= labor unions).
- Japan's workforce in two thousand and eight was 66,000,000 workers.
- The IPO (initial public offering) for the Chinese technology group Alibaba raised \$25,000,000,000 (in twenty fourteen).
- In April twenty thirteen, the Bank of Japan announced that it would invest 70,000,000,000,000 yen (in bonds etc).
- Inflation per month in Hungary in August nineteen forty six was 13,000,000,000,000,000% (= thirteen thousand trillion percent per month, meaning prices doubling every fifteen minutes).

Decimals

- In December twenty thirteen, the unemployment rate in Japan was 3.7% percent.
- In twenty thirteen, 48.8% of Japanese employees said that their bonuses had remained steady.
- Corporate tax in Japan is 37.8% percent (the highest in the developed world).
- In Sweden the top rate of income tax is 59.7% percent.
- The largest ever daily drop in the Dow Jones Stock Index was 22.6% (in nineteen ninety seven).

Fractions

- $\frac{1}{5}$ of Japan's energy comes from coal.

Check any which you aren't sure about with the first two worksheets.

Homework

Write the figures above as words, e.g. "a fifth" or "one fifth" for the last one.

Pronounce the numbers another way

Try to think of or remember other ways of saying the underlined numbers. Put a question mark next to any you aren't sure about. Just adding an "and" (in the correct place) also counts as rephrasing it.

Simple numbers

- In nineteen fifty five the dollar-yen exchange rate was three hundred sixty.
- Income tax in Bahrain and Qatar is zero percent.

Large numbers

- There were one hundred six thousand (corporate and individual) bankruptcies in the UK in two thousand and eight.
- Two thousand two hundred ninety two companies are listed on the Tokyo Stock Exchange.
- Japanese per capita GDP (gross domestic product) was thirty six thousand eight hundred ninety nine dollars in two thousand and thirteen.
- Japan's workforce in two thousand eight was sixty six million workers.
- The average summer semi-annual bonus in Japan in two thousand and twelve was six hundred and eleven thousand yen (net). Bonuses dropped sixty five thousand yen from summer twenty eleven to summer twenty twelve.
- The IPO (initial public offering) for the Chinese technology group Alibaba raised twenty five billion dollars (in two thousand and fourteen).
- The starting capital of Apple Computers was thirteen hundred dollars.
- The US government made a profit of twenty two billion seven hundred million dollars on the money it lent to the insurance group AIG in two thousand and eight.
- Japan's trade surplus in nineteen eighty six was eighty two billion seven hundred million dollars.
- Global insurance premiums four trillion three hundred billion dollars in two thousand ten.
- In nineteen seventy nine four million one hundred thousand UK workers were involved in strikes.
- AOL's merger with Time Warner was worth one hundred and sixty five million dollars.
- Japan's central bank has one thousand billion dollars in foreign reserves.
- Japanese government debt is over one thousand trillion yen.

Decimals

- In twenty eleven, nought point four percent of the oil used in Japan was extracted there.
- In twenty twelve, mining made up zero point zero five percent of Japanese GDP.

Fractions

- Companies in the Association of British Insurers own twenty percent of shares on the London Stock Exchange.
- Thirty three point three percent of the world's workforce will change jobs in the next twenty four months.
- In the nineteen nineties, economic growth in Japan was one point five percent.

Check any which you are not sure about with the original worksheets. What is the rule for adding "and"?

Homework

Write at least one other way of pronouncing the underlined figures above (as full words).

Financial vocabulary collocations

Try to match up the phrases in each section below to make expressions related to finance and economics.

blue-
consumption
corporation
corporate
economic
exchange
foreign
gross domestic

tax
chip stock
debt
growth
tax
rate
reserves
product

income
individual
initial public
insurance
interest
labor
per
semi-
starting

bankruptcy
capital
capita GDP
offering
premiums
union
rate
annual bonus
tax

stock
stock
trade
trade
trade
unemployment
white
work

collar crime
index
deficit
exchange
force
rate
surplus
union

Check your answers with the first worksheets. Note that they are in a different order there.