

Financial Vocabulary Trends- Mini-Presentations

Part One: Speaking

Choose one thing from below and describe what you believe to the **past, present and future** of that thing and see if your partner agrees with your description and predictions.

OR

Choose one of the things below and pretend you are giving a presentation on that topic, starting from greetings and personal 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.

Useful language

Sounding unsure

As far as I remember...

I imagine.../ I guess...

I'm no expert on this, but...

From what I've heard,...

Reactions

That's more or less correct./ I partially agree.

I think you're (a bit/ much) too optimistic/ pessimistic.

Actually, (I heard that)...

Financial trends to explain

- Balance of trade (= trade surplus or trade deficit)
- (Corporate/ Personal) bankruptcies
- Birth rate
- Blue-chip stocks
- (Annual/ End-of-year/ Semi-annual/ Xmas/ Performance-related) Bonuses
- Commodity prices (gold prices, crude oil prices, food prices, etc)
- (Business/ Consumer/ Market) confidence
- (Consumer/ Corporate/ Credit card/ Government/ Household) debt
- Dividends
- Economic growth (growth in GDP etc)
- Exchange rate
- Fraud/ White collar crime (insider trading etc)
- Giving to charities
- (Hedge/ Index-linked/ Sovereign capital) funds
- Household savings
- IPOs
- Imports and exports
- Income/ Turnover (= Revenue)
- Industrial action (strikes etc)
- Inflation (e.g. consumer price index)
- Insurance premiums
- (Bank/ Base/ Credit card) interest rates
- Investment
- Life expectancy
- M&A (= mergers and acquisitions)
- Market share
- New products/ services
- Population
- (Commercial/ Residential) property prices
- (Pre-tax/ Net) profits
- Profit margins
- (Commercial/ Residential) rents
- Sales
- Share prices (= Stock prices)
- Stock market index/ indices
- (Capital gains/ Corporate/ Income/ Sales) tax
- Trading volumes
- (Long term) unemployment
- Welfare payments (unemployment benefits etc)
- Workforce

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Part Two: Financial collocations

Without looking above for now, write as many different words as you can before and/ or after the words below to make financial English collocations. Some words below can also go together, but most go with words which aren't below. Collocations which weren't on the previous page are also fine, as long as they make sense.

+ bonuses +

+ bankruptcies +

+ confidence +

+ debt +

+ fund(s) +

+ growth +

+ household +

+ industrial +

+ insurance +

+ price(s) +

+ profit(s) +

+ rate(s) +

+ rent(s) +

+ share +

+ stock(s) +

+ trade/ trading +

Use the extra words below to help with the task above, writing the extra collocations on that page (not numbering, drawing lines, etc). All the words below can be used at least once, and some several times. Note that many more collocations are possible.

action (strikes etc)
annual
balance of
blue-chip
business
capital gains
commercial
commodity
consumer
corporate
credit card
deficit
economic
end-of-year
exchange
food
gold
government
hedge
income
index-linked
market index/ indices
insider
interest
margins
market
net
(crude) oil
performance-related
personal
pre-tax
premiums
property
residential
sales
savings
semi-annual
sovereign capital
surplus
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

- **bankruptcies** – Personal bankruptcies/ Corporate bankruptcies
- **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(s)** – Pre-tax profits/ Net profits/ Profit margins
- **rate(s)** – Interest rates/ Exchange rates
- **rent(s)** – Commercial rents/ Residential rents
- **share** – Market share/ Share prices
- **stock(s)** – Blue-chip stocks/ Stock market indices/ 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
- **bonuses** – Annual bonuses/ End-of-year bonuses/ Semi-annual bonuses/ Xmas bonuses/ Performance-related bonuses

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