

## Financial vocabulary numbers guessing pairwork game

### 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 two point two 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.

## Financial vocabulary numbers guessing pairwork game

### 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. Ninety 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. Ten million Japanese people belong to *trade unions* (= labor unions).

23. In twenty seventeen, two thousand two hundred and ninety two companies were *listed* on the Tokyo Stock Exchange.

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

25. In twenty seventeen, Japan's central bank had 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. In twenty seventeen, the *corporation tax rate* in Japan was 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. In twenty seventeen, a fifth of Japan's energy came 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.
- 94% 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.
- 10,000,000 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%.

### 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.
- In twenty seventeen, corporate tax in Japan was 37.8% percent (the highest in the developed world).
- In Sweden the top rate of income tax is 52.2% percent.
- The largest ever daily drop in the Dow Jones Stock Index was 22.6% (in nineteen ninety seven).

### Fractions

- In twenty seventeen,  $\frac{1}{5}$  of Japan's energy came 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.
- In twenty seventeen, two thousand two hundred ninety two companies were 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 were 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.
- In twenty seventeen, Japan's central bank had 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 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, then try to work out the rule for adding "and".

#### Homework

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

## Financial vocabulary collocations

*Match up the beginnings and endings of 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 with the first worksheets.*