

Money Talks

English for Finance and Banking

Structure

The Basics

Common Collocations,
Confusing Words and
Strange Conventions

The Stock Market

Going up and Going down

Real Estate

Vocabulary for the housing
market

Ka-Ching!

Shania Twain's thoughts on
Financial Issues

Savings & Other Investments

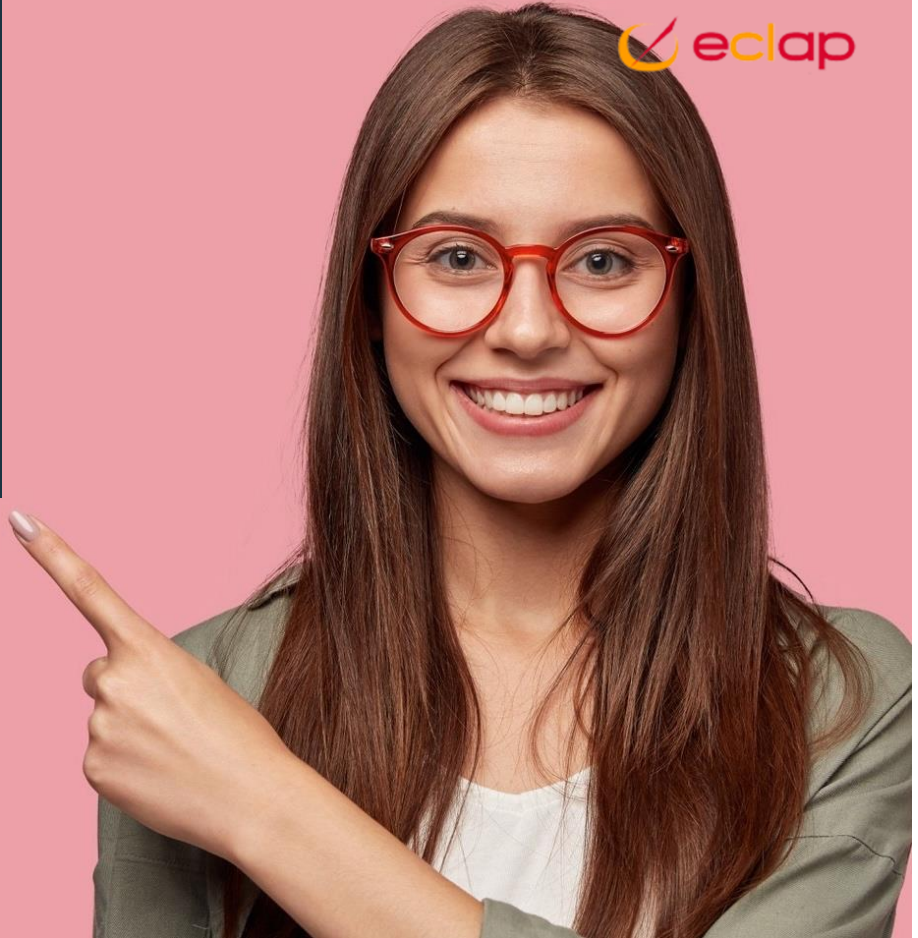
Risk Appetites, Liquidity,
Diversification & Hedging

Idioms & Expressions

Common Expressions from the
world of Finance and Banking

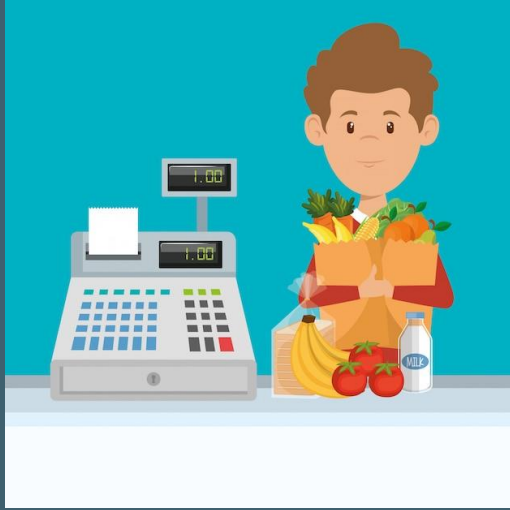
Basics

Common Mistakes when talking
(and writing) about Money &
Finance



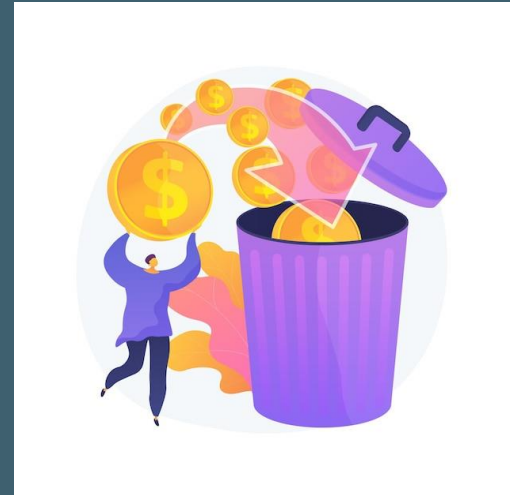
/money/

Funny Money



← **Spend Money**

Waste Money →



Earn Money →

Win Money →



Make Money →



Salary



USUALLY...

- €€ received per month / year
- Associated with white-collar jobs
- Can come as part of a salary package including benefits e.g. life insurance policies, private health care, grants



Wage



USUALLY...

- €€ received per hour / per day
- Associated with blue-collar jobs
- Does not include benefits

Salary Collocations

- Salary package
- Base salary
- Fixed salary / Variable salary
- Salary expectations

Wage Collocations

- Minimum wage
- Living wage
- Wage earner
- Wage gap

How much is one billion?

A person in a dark jacket stands with their back to the camera, looking up at a massive, conical pile of US dollar bills that fills a large indoor space. The bills are stacked high, reaching towards the ceiling, and the person is standing on the peak of this mountain of cash.

billón

Del fr. *billion*, de *bi-* 'bi-' y la t. de *million* 'millón'.

1. **m.** Un millón de millones, que se expresa por la unidad seguida de doce ceros.
2. **m.** *EE. UU.* Mil millones, que se expresa por la unidad seguida de nueve ceros.

How much is one billion?



billion noun

bil·lion 'bi(l)-yən

1 **US** : a number equal to 1,000 million

→ see [Table of Numbers](#)

also, **British** : a number equal to 1,000 milliard

→ see [Table of Numbers](#)

2 : a very large number

How much is one billion?



billion

in British English

('bɪljən  )

noun

Word forms: *plural -lions or -lion*

1. one thousand million: it is written as 1 000 000 000 or 10^9
2. (formerly, in Britain) one million million: it is written as
1 000 000 000 000 or 10^{12}
3. (often *plural*)
any exceptionally large number



La empresa registró ingresos de **27,98 mil millones** de euros en 2023.

The company posted revenues of **€27.98 bn** in 2023

(twenty-seven point nine eight billion dollars)

Trump otorgó a los estadounidenses un recorte de impuestos de **2 billones de dólares**

Trump gave Americans a **\$2 trillion** tax cut
(a two trillion dollar)

Spanish vs English Number & Currency Conventions



$\pi = 3.141593$

3,141593

€1,000

1000 €

€10,000

10.000 €

€100,000

100.000 €

1 MILLION ~~X~~ EUROS

€100,000,000

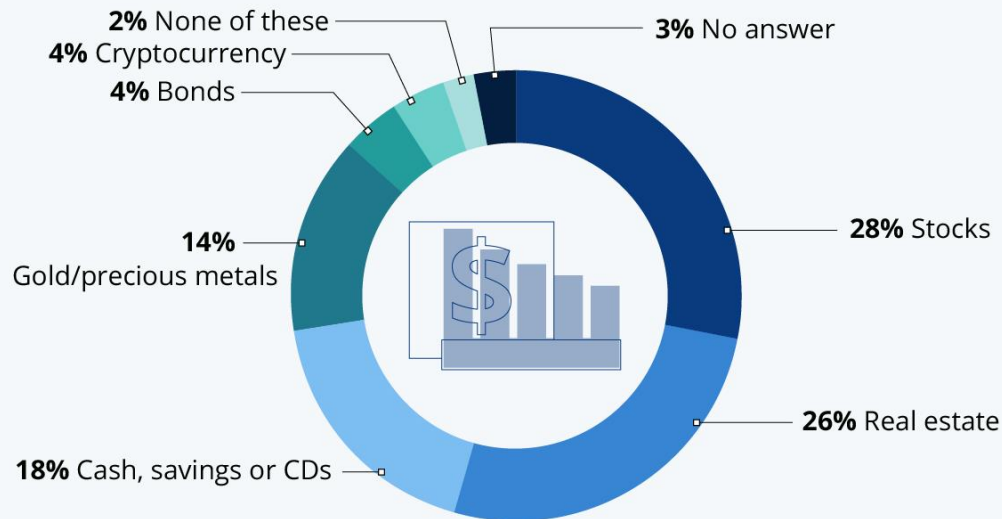
100.000.000 €

Where to Invest



Stock Market is America's Favorite Investment

Percentage of U.S. adults saying each of the following is the best long-term investment



Survey conducted June 29 - July 5; Long-term investment based on money not needed for more than 10 years

Source: Bankrate

Investing in...

Stocks



Stocks or Shares?



Investing in...

Stocks



I own **stocks** in several tech companies

Investing in **stocks** can be risky

Blue Chip **stocks** tend to be stable

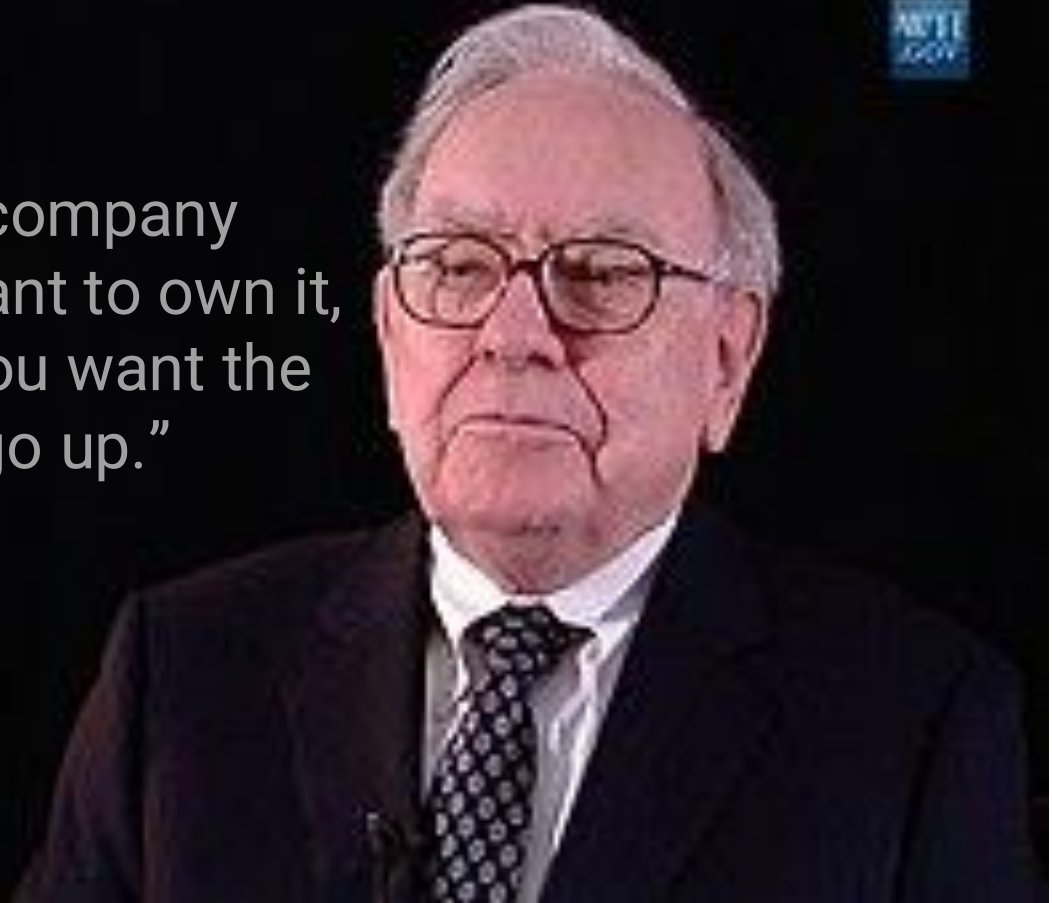
Stocks are bought and sold on **stock** exchanges

She bought 50 **shares** in Tesla

He sold all of his amazon **shares**



“Buy into a company
because you want to own it,
not because you want the
stock to go up.”





How to pick stocks

1. What are your goals?
2. Choose companies you understand
3. Competitive Advantage
4. Fair Price for Stock

How to buy & sell stocks



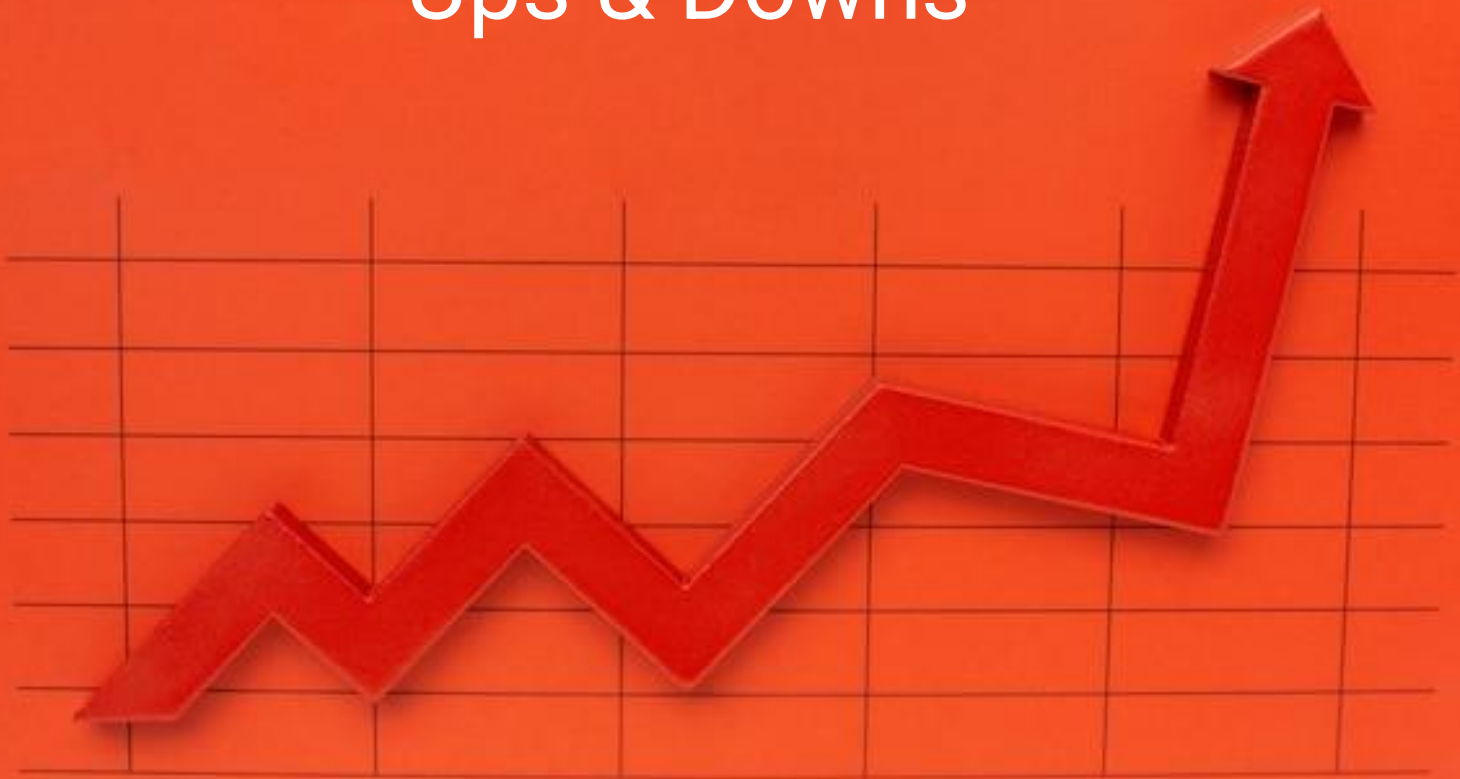
1. Brokers

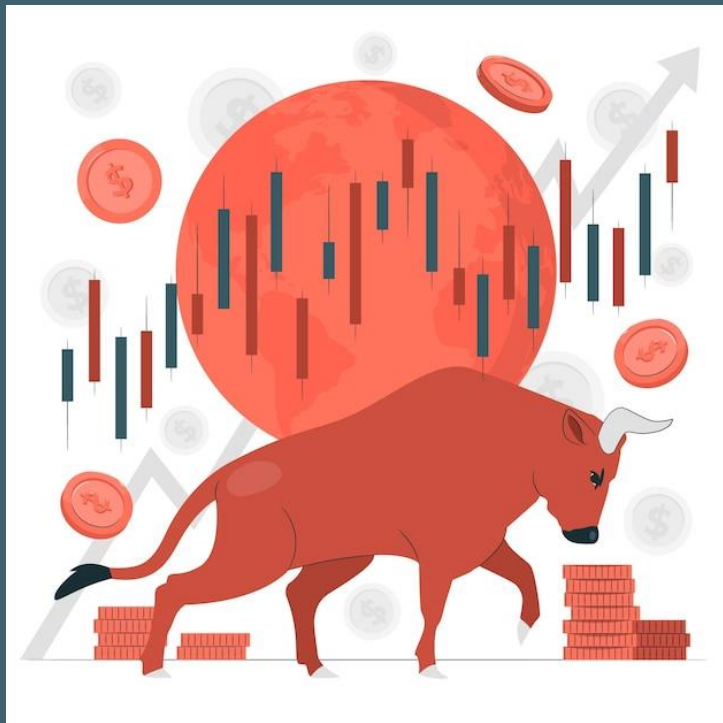
2. Online Platforms



INDEX FUNDS

Ups & Downs





Ups & Downs

Climb
Grow
Plummet
Stabilize

Decline
Increase
Plunge
Dip

Decrease
Level off
Reach a peak

Drop
Fall
Rise

Fluctuate
Recover
Rocket

Going Up ↑

Climb
Grow / Growth
Increase
Recover
Reach a peak
Rise
Rocket

Going Down ↓

Decline
Decrease
Drop
Fall
Plummet
Plunge
Dip

Other ↔

Fluctuate / Fluctuation

Level off
Stabilize

Nouns, Verbs and %%

Verbs

Apple's stock increased **(by)** 3%

Employment plunged **(by)** 15.4%

Interest rates went up **(by)** 0.5%

IBM's share price rose **(by)** 2%

Nouns

There was an increase **of** 3%

There was a drop **of** 15.4% in employment

There was **a** 0.5% increase in interest rates

There was a **2% rise** in IBM's share price

Nouns, Verbs and %%

Rewrite the Sentences

The NASDAQ saw a drop of 9% today.

Today, the NASDAQ .dropped by 9%

GDP has grown by 0.3% so far this year

So far this year GDP has seen a growth of 0.3%

Quantifiers of Movement

Dramatic

Sudden

Severe ↓

Rapid

Significant

Steady

Notable

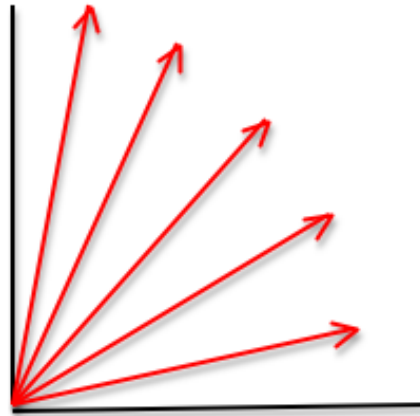
Gradual

Minor

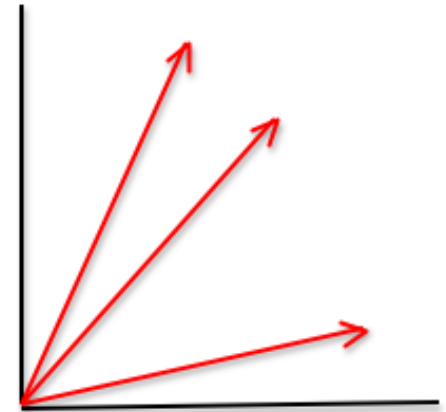
Slow

Slight

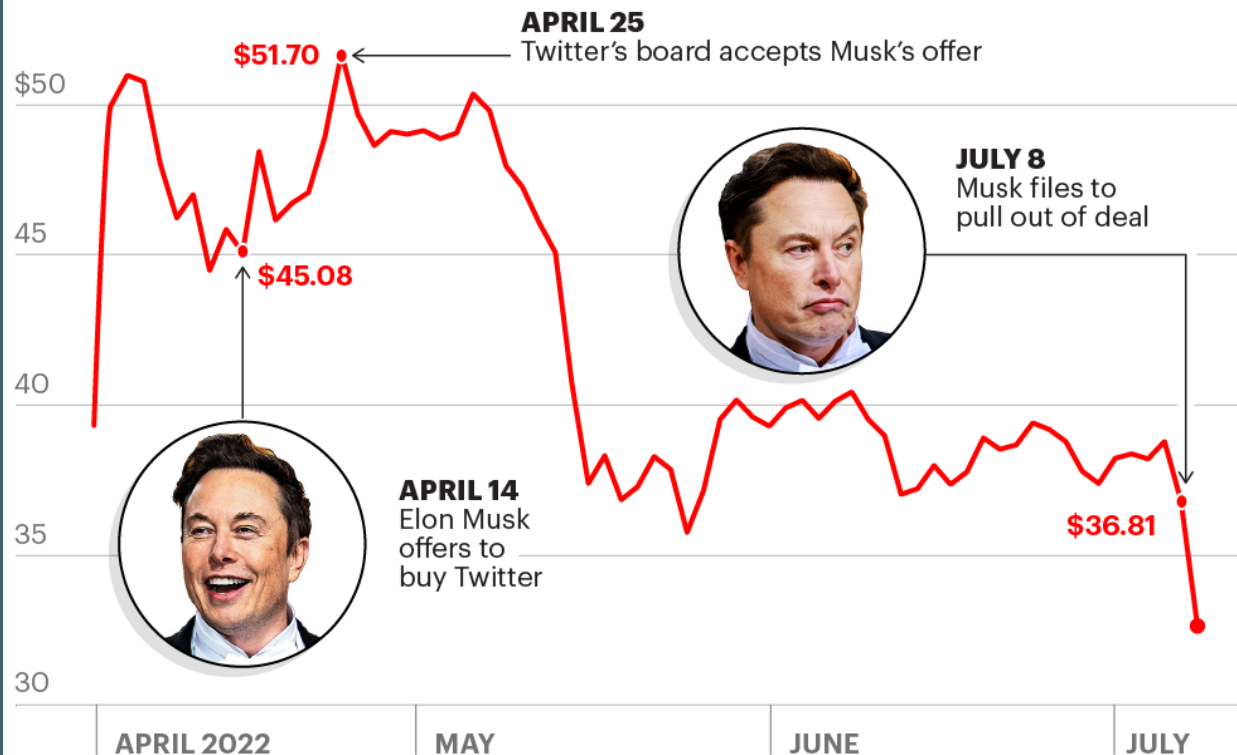
DEGREE



SPEED



TWITTER'S SHARE PRICE DURING MUSK ACQUISITION



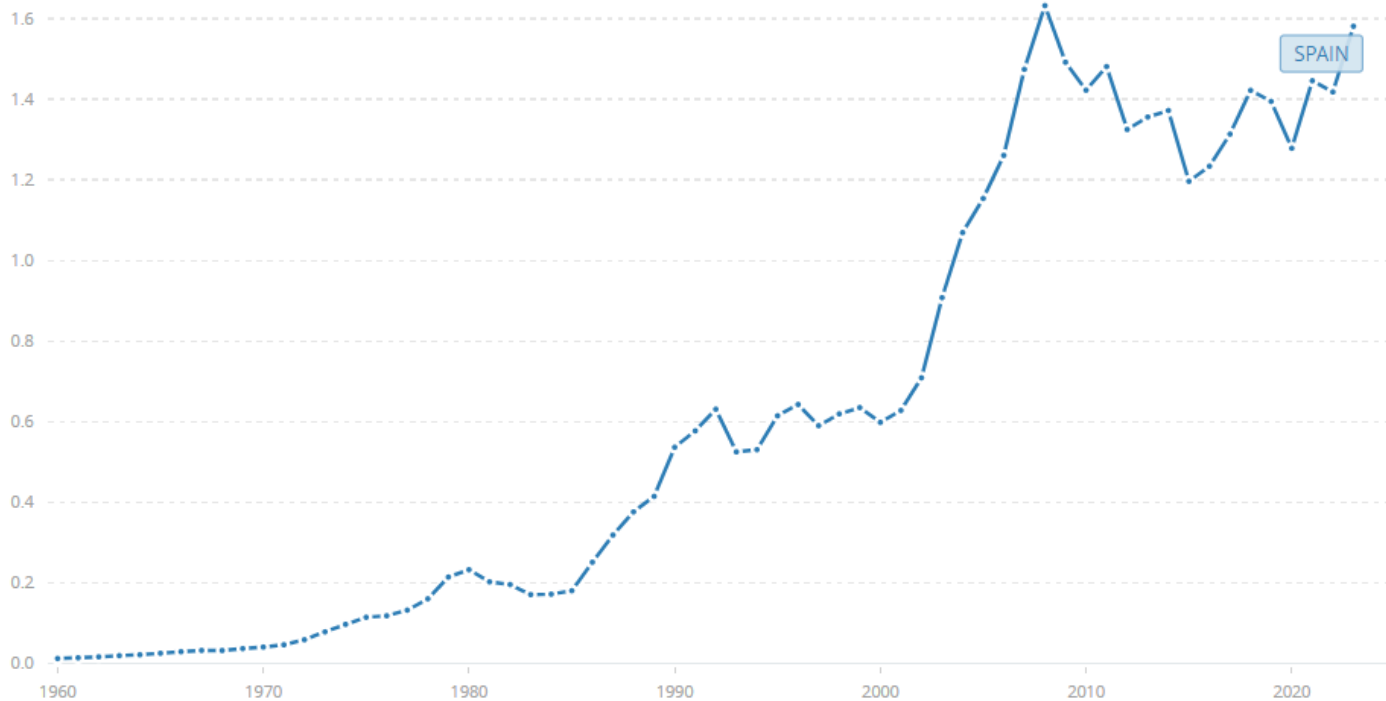
SOURCE: BLOOMBERG

PHOTOS: DIMITRIOS KAMBOURIS, GETTY IMAGES; THEO WARGO, WIREIMAGE/GETTY IMAGES

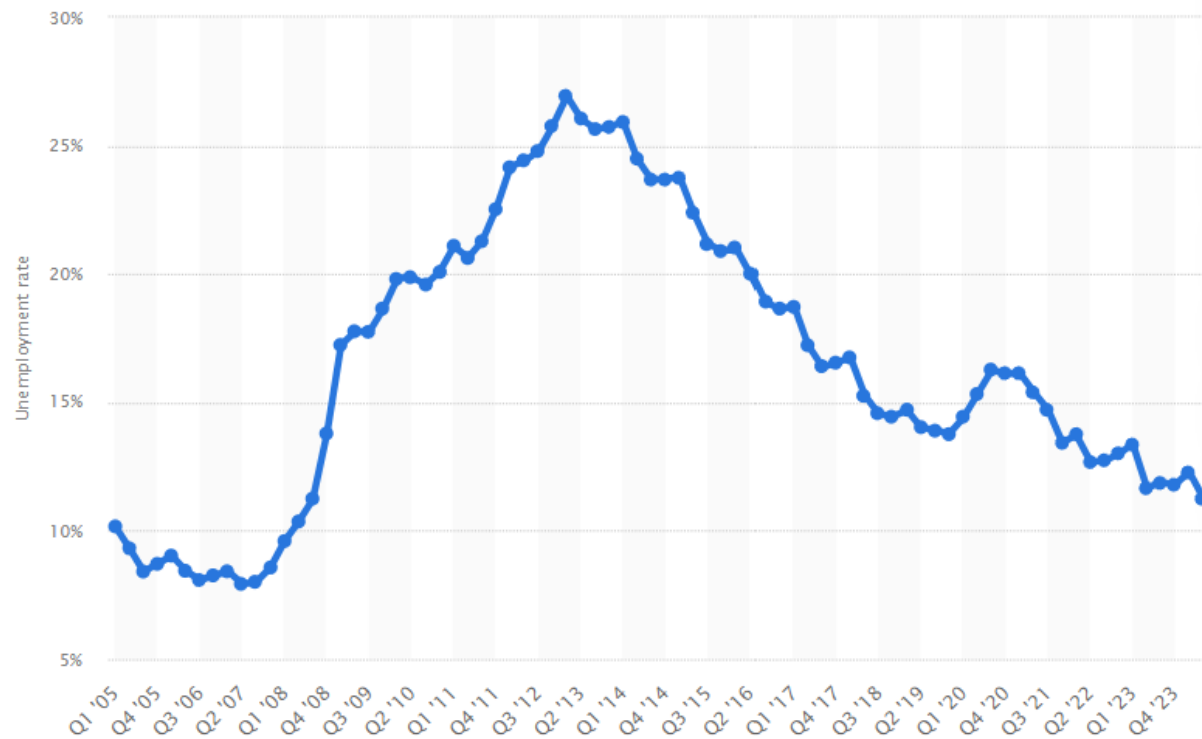
FORTUNE

Spain's GDP from 1960 - 2024

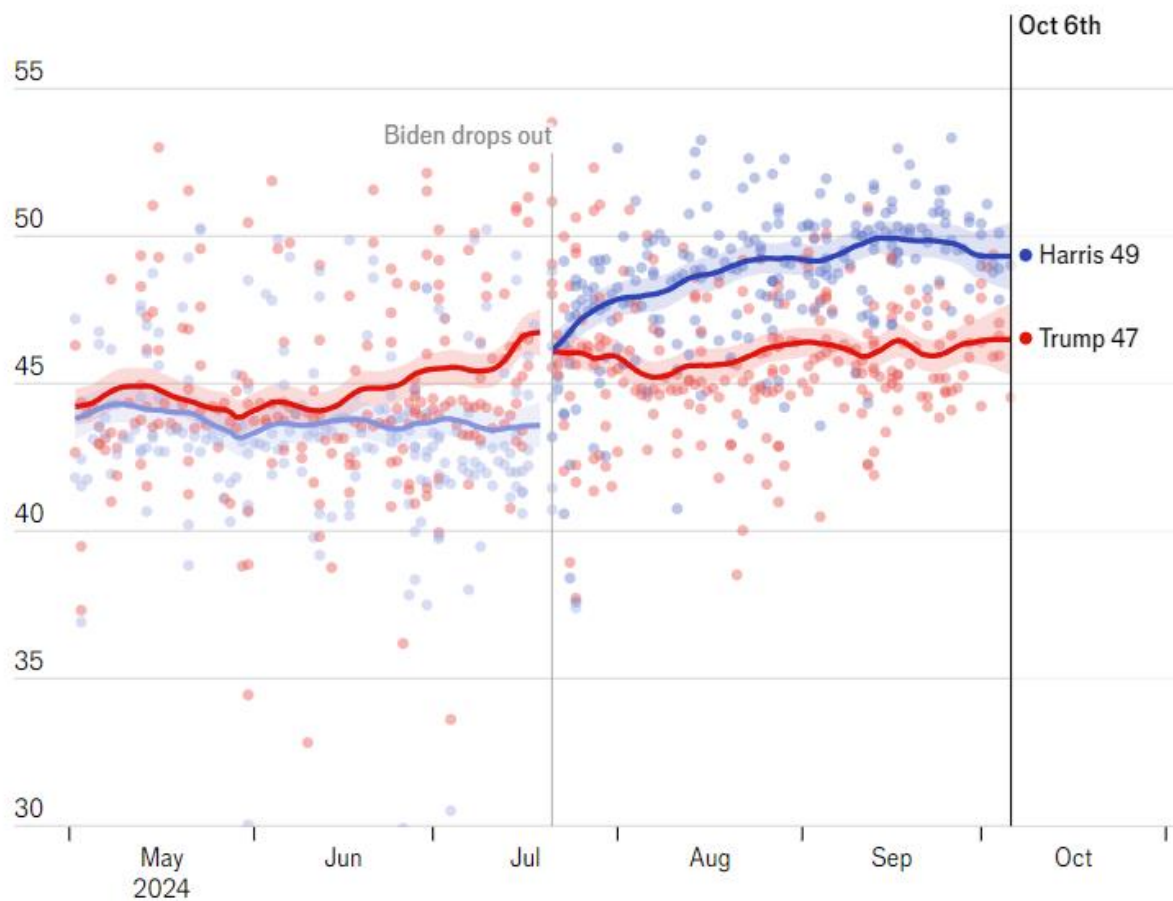
☒ LABEL



Unemployment rate in Spain from 1st quarter 2005 to 2nd quarter 2024

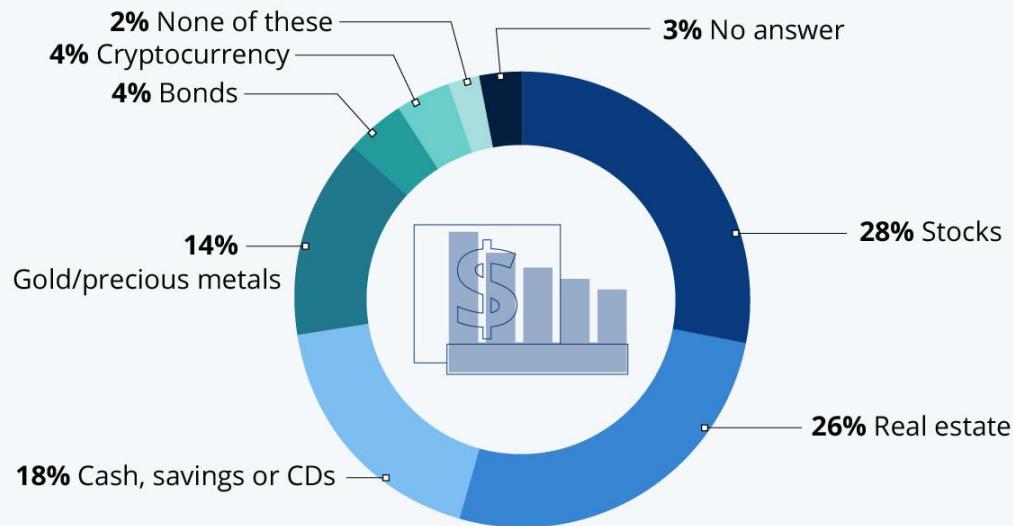


Voting intention, %



Stock Market is America's Favorite Investment

Percentage of U.S. adults saying each of the following is the best long-term investment



Survey conducted June 29 - July 5; Long-term investment based on money not needed for more than 10 years

Source: Bankrate



Investing in

Real Estate



Real Estate



Investing in

Real Estate



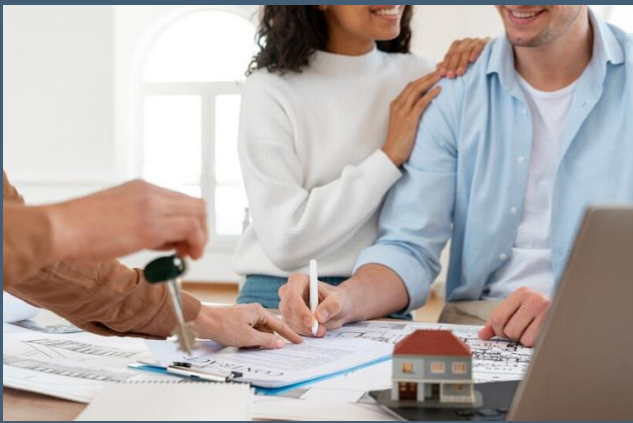
Imagine you find your dream home...

Real Estate Company

Estate Agent (UK)

Realtor (US)





Make an offer

Put down a deposit

Hacer una oferta

Poner un señal

Borrow (verb):

to TAKE money from a bank or financial organization and pay it back over a period of time.

I need to borrow some money from the bank

She borrowed 10k to start her business

They will put up some of their own money and borrow the rest

Lend (verb):

(when a bank or similar)
GIVES money to
someone who then
pays it back over a
period of time.

**His father leant him the
money**

**The bank refused to lend
us any more money**

**Do they lend money to
small businesses?**

Loan (noun):

Money that someone
has borrowed

I'm going to take out a
loan

When do you have to
repay the loan?

What's the interest rate
on the loan?

Mortgage (noun):

Money that you borrow
to buy a home

**She will have to take out a
mortgage**

**I have to pay my mortgage
every month**

**The bank gave him a
30-year mortgage**

**We will pay off our mortgage
in 2030**

Instalments

Interest rate

Fixed / Variable Interest rate

Property taxes, Transfer taxes (stamp duty), Capital gains tax, recording fees.

Cuotas

Tasa de interés

Tasa de interés fija / variable

Impuestos sobre la propiedad, impuestos de transferencia impuesto sobre las ganancias de capital, tasas de registro.



Landlord (m) Landlady (f)
(property owner)

Propietario / Arrendador

To rent out your property

Alquilar tu propiedad

Tennant

Inquilino / Arrendatario

Ka-Ching!

Shania Twain

Listen and decide which is the
correct option for each gap



Ka-Ching!

We live in a greedy/nasty little world
That teaches every little boy and girl
To earn/win as much as they can possibly
Then turn around and spend/waste it foolishly
We've created us a credit/debit card mess
We pay/spend the money that we don't possess
Our religion is to go and blow/throw it all
So we're shoppin' every Sunday at the mall/store

All we ever want is more
A lot more than we had before
So take me to the nearest mall/store

Can you hear it ring? (Ka-ching!)
It makes you wanna sing (Ka-ching!)
It's such a beautiful thing
Ka-ching! (Ka-ching!)
Lots of diamond rings (Ka-ching!)
The happiness it brings (Ka-ching!)
You'll live like a king
With lots of money and things

When you're broke/poor, go and get a card/loan
Get/Take out another loan/mortgage on your home
Consolidate so you can afford/pay
To go and spend/waste some more when you get
bored

Ka-Ching!

We live in a greedy little world
That teaches every little boy and girl
To earn as much as they can possibly
Then turn around and spend it foolishly
We've created us a credit card mess
We spend the money that we don't possess
Our religion is to go and blow it all
So we're shoppin' every Sunday at the mall

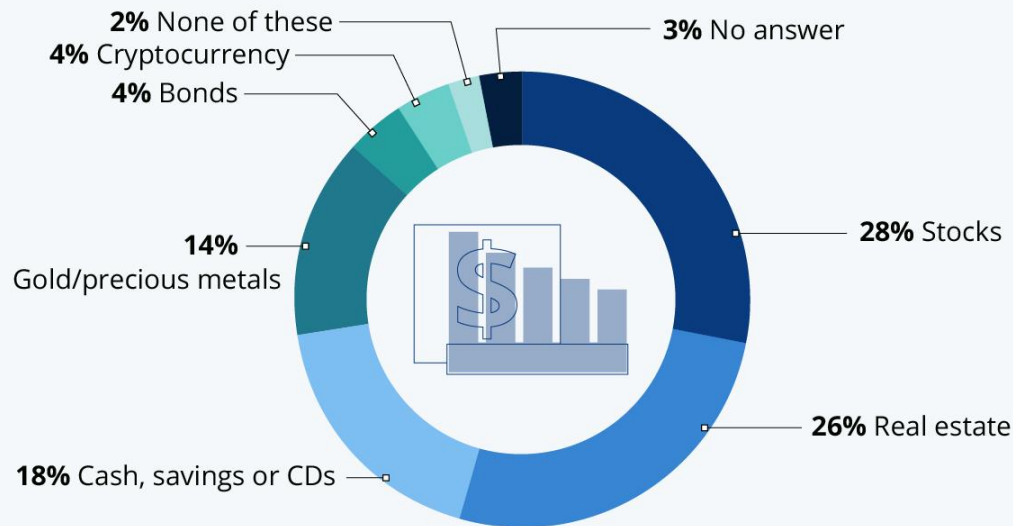
All we ever want is more
A lot more than we had before
So take me to the nearest store

Can you hear it ring? (Ka-ching!)
It makes you wanna sing (Ka-ching!)
It's such a beautiful thing
Ka-ching! (Ka-ching!)
Lots of diamond rings (Ka-ching!)
The happiness it brings (Ka-ching!)
You'll live like a king
With lots of money and things

When you're **broke**, go and get a loan
Take out another mortgage on your home
Consolidate so you can afford
To go and spend some more when you get bored

Stock Market is America's Favorite Investment

Percentage of U.S. adults saying each of the following is the best long-term investment



Survey conducted June 29 - July 5; Long-term investment based on money not needed for more than 10 years

Source: Bankrate





Cash, Savings & CDs

(Certificates of Deposit)

**Are you Risk Seeking?
Or
Risk Averse?**

**Do you want guaranteed ROI
(return on investment)**

How important is liquidity?



Why Gold?



Why Gold?

Hedge against inflation

Safe Haven Asset

Diversification

Accessibility

Idiomatic Expressions

- A. **BALLPARK FIGURE:** An approximate estimate or rough calculation of a value or cost, often used in financial or business contexts.
- B. **CASH COW:** A business or product that generates a steady, reliable source of income or profit, often with little ongoing investment
- C. **TIGHTEN ONE'S BELT:** To reduce spending due to financial constraints.
- D. **COST AN ARM AND A LEG:** To be very expensive or to require a large amount of money. _____

Idiomatic Expressions

- A. **TO CUT ONE'S LOSSES:** To stop investing time or money in a failing project or situation to minimize further losses.
- B. **THE BOTTOM LINE:** The final outcome or the most important point in a situation, often referring to the net income or profit of a business.
- C. **IN FOR A PENNY IN FOR A POUND:** This means that if you have already committed to a small risk, you might as well go all in and accept the larger risk that comes with it
- D. **IN THE RED / IN THE BLACK:** "In the red" means being in debt or having negative financial balance, while "in the black" refers to being financially solvent or having a positive balance.

Thanks!

Does anyone have any questions?