

# Professional English in Use

## Finance

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# Introduction

## Who is this book for?

*Professional English in Use Finance* is designed to help intermediate and upper-intermediate learners of business English improve their financial vocabulary – and perhaps their knowledge of finance. It is for people studying English before they start work as well as for those already working who need English in their job.

You can use the book on your own for self-study, or with a teacher in the classroom, one-to-one, or in groups.

## How is the book organized?

The book has 50 two-page thematic units, in four areas of finance: **accounting**, **banking**, **corporate finance**, and **economics and trade**.

The left-hand page of each unit explains new words and expressions, and the right-hand page allows you to check and develop your understanding of them and how they are used, through a series of exercises.

There is **cross-referencing** between units to show connections between the same word or similar words used in different contexts.

There is also a **Language reference** section, giving examples of idioms used to describe changes in the price of financial assets; showing how to say and write numbers and how to stress English words; and listing differences between British and American financial vocabulary.

There is an **answer key** at the back of the book. Most of the exercises have questions with only one correct answer. But some of the exercises, including the **Over to you** activities at the end of each section (see opposite), are designed for writing and/or discussion about yourself and your own organization, or one you would like to work for.

There is also an **index**. This lists all the new words and expressions introduced in the book, and gives the unit numbers in which they appear. The index also tells you how the words and expressions are pronounced.

## The left-hand page

This page introduces new vocabulary for each thematic area. The presentation is divided into sections indicated by letters – usually A, B and C – with simple, clear titles.

As well as explanations of vocabulary, there is information about typical word combinations and the grammar associated with particular vocabulary, for example the verbs that are typically used with certain nouns.

There are also notes on language points, including differences between British and American English.

## The right-hand page

The exercises on the right-hand page give practice in using the new vocabulary presented on the left-hand page. Sometimes the exercises concentrate on using the words and expressions presented on the left-hand page in context. Other exercises test your understanding of the concepts on the left-hand page. Some units contain diagrams or tables to complete, or crosswords.

## 'Over to you' sections

An important feature of *Professional English in Use Finance* is the **Over to you** section at the end of each unit. The **Over to you** sections give you the chance to put into practice the words and expressions in the unit in relation to your own professional situation, studies or opinions. For some of them you will need to find information on the internet or in newspapers.

Self-study learners can do this section as a written activity.

In the classroom, the **Over to you** sections can be used as the basis for discussion with the whole class, or in small groups with a spokesperson for each group summarizing the discussion and its outcome for the class. The teacher can then get learners to look again at the exercises relating to points that have caused difficulty. Learners can follow up by using the **Over to you** section as a written activity, for example as homework.

## How to use the book for self-study

Find the topic you are looking for by referring to the contents page or the index. Read through the explanations on the left-hand page of the unit. Do the exercises on the right-hand page. Check your answers in the key. If you have made some mistakes, go back and look at the explanations and exercise again. Note down important words and expressions in your notebook.

## How to use the book in the classroom

Teachers can choose units that relate to learners' particular needs and interests, for example areas they have covered in course books, or that have come up in other activities. Alternatively, lessons can contain a regular vocabulary slot, where learners look systematically at the vocabulary of particular thematic areas.

Learners can work on the units in pairs, with the teacher going round the class assisting and advising. Teachers should get learners to think about the logical process of the exercises, pointing out why one answer is possible and others are not.

## Cambridge International Certificate in Financial English (ICFE)

*Professional English in Use Finance* is an ideal self-study or classroom companion for students who are preparing for the Cambridge International Certificate in Financial English (ICFE). Cambridge ICFE is set at levels B2 and C1 of the Council of Europe's Common European Framework of Reference for Languages (CEF). The exam is designed to determine whether candidates whose first language is not English have an adequate level of English to function efficiently, in terms of language ability, within the international finance community.

Cambridge ICFE is for finance students and those already employed in or seeking employment in any finance setting. It is also intended to help employers in international finance with the hiring and training of personnel, and to assist finance faculties and course providers with selection, placement and graduation of students.

We hope you enjoy using this book.