



Financial English

– Conversation –

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Speak
with
Confidence



Listen



Clear
Pronunciation



Repeat

PHONETIC SOUNDS

/i:/ /ɪ/ /e/ /æ/ /ʌ/
/ɑ:/ /ɔ:/ /u:/ /ʊ/ /ə/
/p/ /t/ /k/ /b/ /d/ /g/
/f/ /θ/ /s/ /ʃ/ /h/ /m/
/n/ /ŋ/ /l/ /r/ /j/ /w/

SYLLABLES

in-ves-ti-ga-tion

WORD STRESS

in'vestriˌgeɪʃən

VOWELS



PRONUNCIATION CHECKLIST

- ☒ Listen Carefully
- ☒ Identify Sounds
- ☒ Practice Regularly
- ☒ Speak Clearly

Practice
Makes
Progress!

- Listen
- Repeat
- Focus
- Improve

finance
/'faɪnæns/

analysis

market
/'mɑːkɪt/

manage
/'mænɪdʒ/

invest
/'ɪn'vest/

SOUND IT OUT!

- ☒ Hear it
- ☒ Break it
- ☒ Say it
- ☒ Own it

Speak
Learn
Grow

Pronunciation Practice

Vowel Sounds and Stress in Deposit

de - pos - it

/dɪ/

/pɑːz/

/ɪt/

↑
Primary Stress

/dɪ'pɑː.zɪt/

Vowel Sounds

- /ɪ/ in “de”
- /ɑː/ in “pos”
- /ɪ/ in “it”

Syllables

- 1 de
- 2 pos (stressed)
- 3 it

I made a deposit at the bank.

Vowel Sounds and Stress in Withdrawal

with

/wɪ̯/

draw

/drɔː/

↑
Primary Stress

al

/əl/

Vowel Sounds

- /ɪ̯/ in "with"
- /ɔː/ in "draw"
- /ə/ in "al"

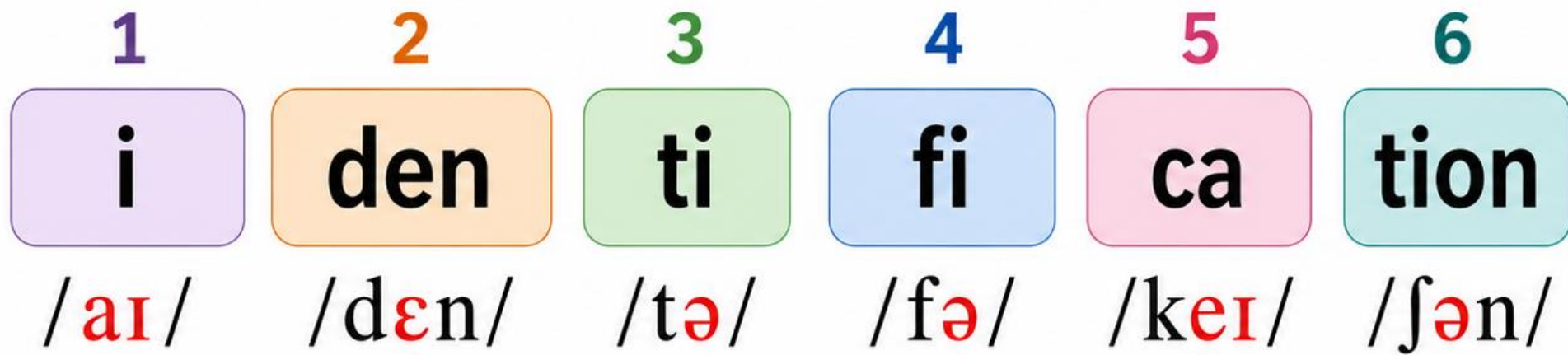
Syllables

- 1 with
- 2 draw (stressed)
- 3 al

/wɪ̯drɔː.əl/

I made a **with****draw****al** from the bank.

Vowel Sounds and Stress in Identification



SECONDARY STRESS

PRIMARY STRESS

Vowel Sounds

- /aɪ/ in "i"
- /ɛ/ in "den"
- /ə/ in "ti"
- /ə/ in "fi"
- /eɪ/ in "ca"
- /ə/ in "tion"

Syllables

- 1 i
- 2 den (secondary stress)
- 3 ti
- 4 fi
- 5 ca (primary stress)
- 6 tion

/aɪ, dɛn.tə.fə'keɪ.ʃən/

, = secondary stress

' = primary stress

Please show your i den ti fi ca tion .

Vowel Sounds and Stress in Application

ap

/æp/

Secondary Stress

pli

/plɪ/

ca

/keɪ/

Primary Stress

tion

/ʃən/

/,æp.lɪ'keɪ.ʃən/

Vowel Sounds

ap /æ/ in "ap"

pli /ɪ/ in "pli"

ca /eɪ/ in "ca"

tion /ə/ in "tion"

Syllables

1 ap (secondary stress)

2 pli

3 ca (primary stress)

4 tion

Please complete the application form.

Vowel Sounds and Stress in Suggestion

sug

/səg/

ges

/dʒɛs/

Primary Stress

tion

/tʃən/

/səg' dʒɛs. tʃən/

Vowel Sounds

● /ə/ in “sug”

● /ɛ/ in “ges”

● /ə/ in “tion”

Syllables

1 sug

2 ges (stressed)

3 tion

Thank you for your **sug** **ges** **tion**.

Vowel Sounds and Stress in Interest

in

ter

est

Vowel Sounds

- /ɪ/ in “in”
- /ɪ/ in “-ist”

/ɪn/

/tr/

/ɪst/

↑
Primary Stress

/'ɪn.trɪst/

Syllables

- 1 in (stressed)
- 2 ter
- 3 est

Interest rates are important in finance.

Vowel Sounds and Stress in Transfer

trans - **fer**

/træns/

/fɜ:/

↑
Primary Stress

/'træns.fɜ:/



Vowel Sounds

- /æ/ in “trans”
- /ɜ:/ in “fer”



Syllables

- 1 trans
- 2 fer (stressed)

Please transfer the money today.

Vowel Sounds and Stress in Driver's License

dri

/draɪ/



Primary Stress

ver's

/vəz/

li

/laɪ/



Primary Stress

cense

/səns/

Vowel Sounds

- /aɪ/ in "dri"
- /ə/ in "ver's"
- /aɪ/ in "li"
- /ə/ in "cense"

/ 'draɪ.vəz 'laɪ.səns/

Syllables

- 1 dri (stressed)
- 2 ver's
- 3 li (stressed)
- 4 cense

Please show your **dri** **ver's** **li** **cense**.

Vowel Sounds and Stress in Signature

sig

na

ture

Vowel Sounds

- /ɪ/ in "sig"
- /ə/ in "na"
- /ə/ in "ture"

↑
/sɪg/

Primary Stress

/nə/

/tʃə/

Syllables

- 1 sig (stressed)
- 2 na
- 3 ture

/'sɪg.nə.tʃə/

Your signature is required.

Vowel Sounds and Stress in Automatic

au

to

mat

ic

/ɔ/

/tə/

/mæt/

/ɪk/



Secondary Stress



Primary Stress

/, ɔ . tə 'mæt . ɪk/

Vowel Sounds

- /ɔ/ in "au"
- /ə/ in "to"
- /æ/ in "mat"
- /ɪ/ in "ic"

Syllables

- 1 au (secondary stressed)
- 2 to
- 3 mat (primary stressed)
- 4 ic

The machine works in automatic mode.

Vowel Sounds and Stress in Certificate

cer - **tif** - **i** - **cate**

/sə/

/tɪf/

/ɪ/

/kət/

↑
Primary Stress

/sə'tɪfɪkət/

Vowel Sounds

- /ə/ in "cer"
- /ɪ/ in "tif"
- /ɪ/ in "i"
- /ə/ in "cate"

Syllables

- 1 cer
- 2 tif (stressed)
- 3 i
- 4 cate

Please show your certificate.

Vowel Sounds and Stress in Association

a **so** **ci** **a** **tion**

/ə/

/sou/

/si/

/eɪ/

/ʃən/

Secondary Stress

Primary Stress

/ə, sousi'eɪʃən/

Vowel Sounds

- /ə/ in “a”
- /ou/ in “so”
- /i/ in “ci”
- /eɪ/ in “a”
- /ə/ in “tion”

Syllables

- 1 a
- 2 so (secondary stressed)
- 3 ci
- 4 a (primary stressed)
- 5 tion

The **a so ci ation** supports local businesses.

Vowel Sounds and Stress in Balance

bal

ance

/bæ l/

/ə ns/



Primary Stress

/ ' b æ l . ə ns /

Vowel Sounds

- /æ/ in "bal"
- /ə/ in "ance"

Syllables

- 1 bal (stressed)
- 2 ance

Please check your **balance**.

Vowel Sounds and Stress in Appraisal

a

/ə/

prais

/preɪz/



Primary Stress

al

/əl/

Vowel Sounds

- /ə/ in "a"
- /eɪ/ in "prais"
- /ə/ in "al"

Syllables

- | | |
|---|------------------|
| 1 | a |
| 2 | prais (stressed) |
| 3 | al |

/ə'preɪ.zəl/

We need a property **a** **prais** **al** .