



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 Default

de

-

fault

/dɪ/

/fɔlt/

↑
Primary Stress

/dɪ'fɔlt/

Vowel Sounds

- /ɪ/ in "de"
- /ɔ/ in "fault"

Syllables

- 1 de
- 2 fault (stressed)

The borrower is in default.

Vowel Sounds and Stress in Principal

prin

/prɪn/



Primary Stress

ci

/sə/

pal

/pəl/

/ˈprɪn.sə.pəl/

Vowel Sounds

- /ɪ/ in “prin”
- /ə/ in “ci”
- /ə/ in “pal”

Syllables

- 1 prin (stressed)
- 2 ci
- 3 pal

You must repay the **prin** **ci** **pal** and interest.

Vowel Sounds and Stress in Mortgage

mort - **gage**

/mɔr/

↑
Primary Stress

/gɪdʒ/

/'mɔr.gɪdʒ/

Vowel Sounds

- /ɔ/ in "mort"
- /ɪ/ in "gage"

Syllables

- 1 mort (stressed)
- 2 gage

They applied for a **mort** **gage** yesterday.

Vowel Sounds and Stress in impose

im

•

pose

/ɪm/

/poʊz/



Primary Stress

/ɪm'poʊz/

Vowel Sounds

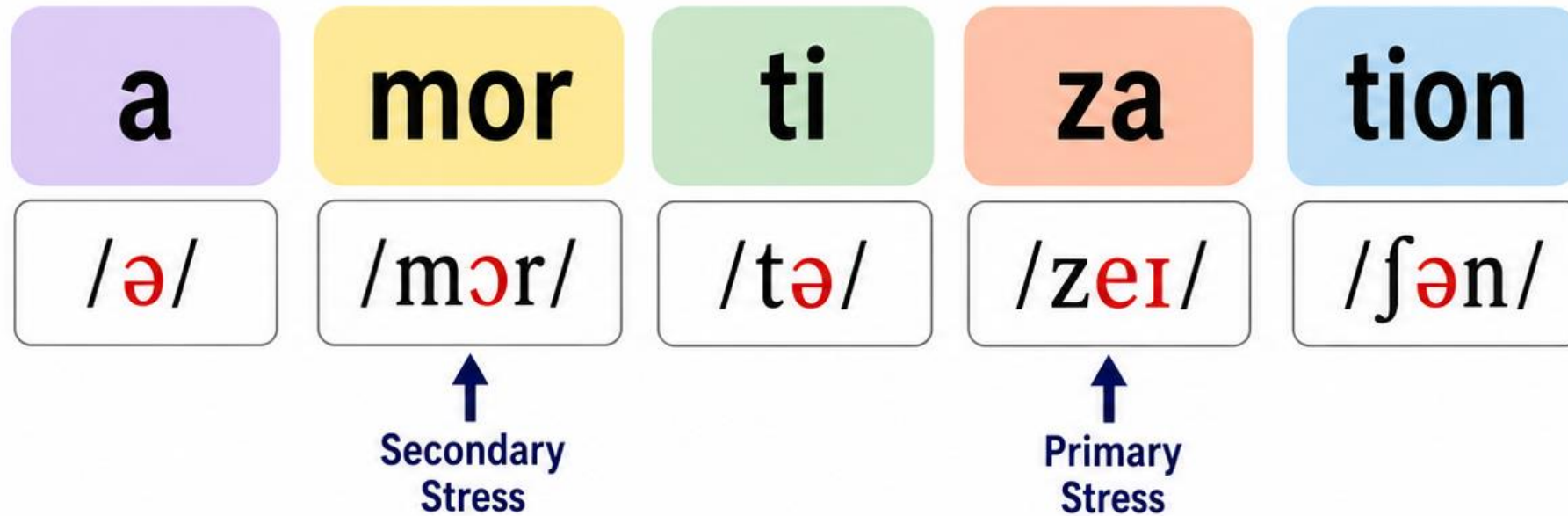
- /ɪ/ in "im"
- /oʊ/ in "pose"

Syllables

- 1 im
- 2 pose (stressed)

They tried to **im** **pose** new rules.

Vowel Sounds and Stress in Amortization



/ə, mɔr.tə'zeɪ.ʃən/

Vowel Sounds

- /ə/ in "a"
- /ɔr/ in "mor"
- /ə/ in "ti"
- /eɪ/ in "za"
- /ə/ in "tion"

Syllables

- 1 a
- 2 mor (secondary stressed)
- 3 ti
- 4 za (primary stressed)
- 5 tion

The loan **a mor ti za tion** schedule is easy to follow.

Vowel Sounds and Stress in syndicated

syn

di

ca

ted

/sɪn/

/dɪ/

/keɪ/

/tɪd/

↑
Primary Stress

/ˈsɪndɪkeɪtɪd/

Vowel Sounds

- /ɪ/ in "syn"
- /ɪ/ in "di"
- /eɪ/ in "ca"
- /ɪ/ in "ted"

Syllables

- 1 syn (stressed)
- 2 di
- 3 ca
- 4 ted

The bank arranged a **syn** **di** **ca** **ted** loan.

Vowel Sounds and Stress in Penalty

pen

/pɛn/

↑
Primary Stress

al

/əl/

ty

/ti/

/'pɛn.əl.ti/

Vowel Sounds

- /ɛ/ in "pen"
- /ə/ in "al"
- /i/ in "ty"

Syllables

- 1 pen (stressed)
- 2 al
- 3 ty

The bank charged a penalty fee.

Vowel Sounds and Stress in prepayment

pre

/pri:/

pay

/peɪ/

↑
Primary Stress

ment

/mənt/

Vowel Sounds

- /i:/ in "pre"
- /eɪ/ in "pay"
- /ə/ in "ment"

Syllables

- 1 pre
- 2 pay (stressed)
- 3 ment

/,pri: 'peɪmənt/

There is no **pre** **pay** **ment** penalty.

Vowel Sounds and Stress in requirement

re • quire • ment

/rɪ/ /kwaɪr/ /mənt/

↑
Primary Stress

/rɪ'kwairmənt/

Vowel Sounds

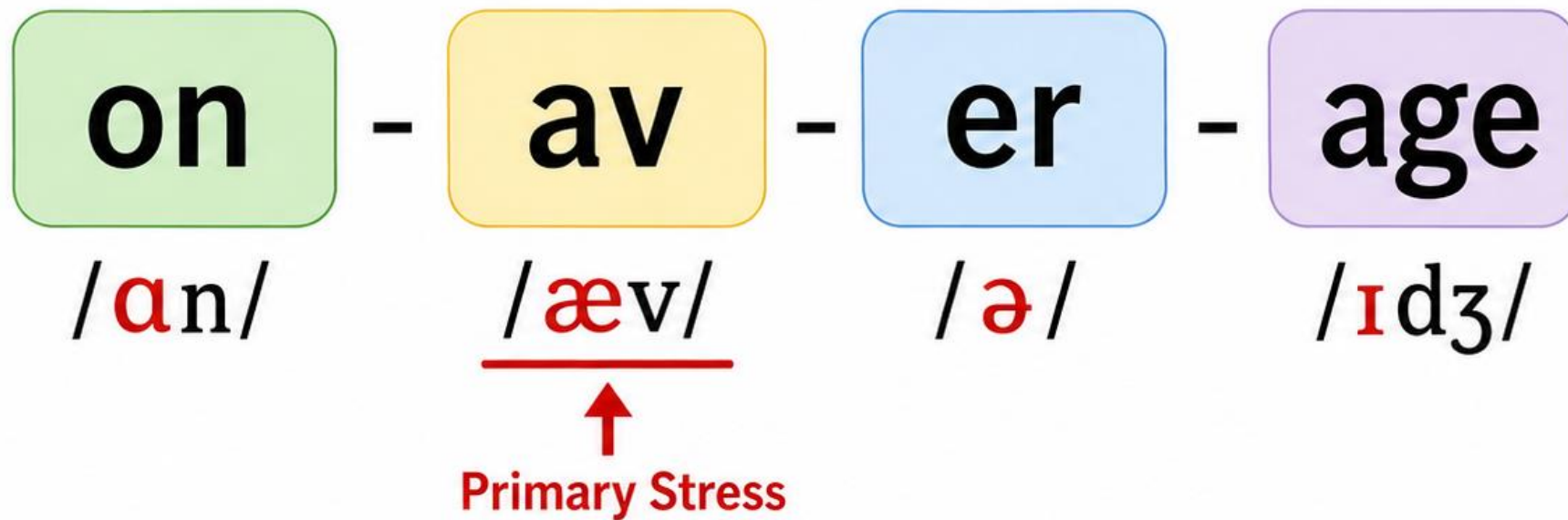
- /ɪ/ in "re"
- /aɪ/ in "quire"
- /ə/ in "ment"

Syllables

- 1 re
- 2 quire (stressed)
- 3 ment

Meeting the re quire ment is essential.

Vowel Sounds and Stress in On Average



Vowel Sounds

- $/\text{a}/$ in “on”
- $/\text{æ}/$ in “av”
- $/\text{ə}/$ in “er”
- $/\text{ɪ}/$ in “age”

Syllables

- 1 on
- 2 av (stressed)
- 3 er
- 4 age

$/\text{a}n \text{ 'æ}v. \text{ə}. \text{ɪ}dʒ/$

On av er age, home prices increase over time.

Vowel Sounds and Stress in Contact

con


/kan/
Primary Stress

-

tact

/tækt/

/'kən.tækt/

Vowel Sounds

- **/ɑ/** in “con”
- **/æ/** in “tact”

Syllables

- 1 con (stressed)
- 2 tact

Please update your **contact** information.

Vowel Sounds and Stress in annual fee

an • nu • al • fee

/æn/



Primary Stress

/ju:/

/əl/

/fi:/

/'æn.ju.əl fi:/

This card has an an nu al fee .

Vowel Sounds

- /æ/ in "an"
- /u:/ in "nu"
- /ə/ in "al"
- /i:/ in "fee"

Syllables

- 1 an (stressed)
- 2 nu
- 3 al
- 4 fee

Vowel Sounds and Stress in Outstanding

Secondary Stress

(,)

;

Primary Stress

(')

!

No Primary Stress

(unstressed)

out

/aʊt/

stand

/stænd/

ing

/ɪŋ/

/,aʊt 'stændɪŋ/



Vowel Sounds

- /aʊ/ in “out”
- /æ/ in “stand”
- /ɪ/ in “ing”



Syllables

- 1 **out** (secondary stressed)
- 2 **stand** (primary stressed)
- 3 **ing** (unstressed)

She has an **outstanding** record in finance.

Vowel Sounds and Stress in bankrupt

bank

rupt

/bæŋk/

/rʌpt/

↑
Primary Stress

/'bæŋk.rʌpt/

Vowel Sounds

- /æ/ in "bank"
- /ʌ/ in "rupt"

Syllables

- 1 bank (stressed)
- 2 rupt

The company went **bankrupt**.

Vowel Sounds and Stress in consume

con

•

sume

/kən/

/su:m/



Primary Stress

/kən'su:m/

Vowel Sounds

- /ə/ in "con"
- /u:/ in "sume"

Syllables

- 1 con
- 2 sume (stressed)

People **con** **sume** a lot of media.

Vowel Sounds and Stress in consumption

con

/kən/

sump

/sʌmp/

↑
Primary Stress

tion

/ʃən/

Vowel Sounds

- /ə/ in "con"
- /ʌ/ in "sump"
- /ə/ in "tion"

Syllables

- 1 con
- 2 sump (stressed)
- 3 tion

/kən'sʌmpʃən/

Energy **con** **sump** **tion** is rising.

Vowel Sounds and Stress in Card Slave

Primary Stress



card

/kɑrd/

Primary Stress



slave

/sleɪv/



Vowel Sounds

- /ɑ/ in “card”
- /eɪ/ in “slave”



Syllables

- 1 **card** (stressed)
- 2 **slave** (stressed)

/'kɑrd 'sleɪv/

He became a **card** **slave** because of debt.

Vowel Sounds and Stress in realize

re · a · lize

/rɪ:/

/ə/

/laɪz/

↑
Primary Stress

/'rɪ: . ə . laɪz/

Vowel Sounds

- /ɪ:/ in "re"
- /ə/ in "a"
- /aɪ/ in "lize"

Syllables

- 1 re (stressed)
- 2 a
- 3 lize

They didn't re a lize the problem.

Vowel Sounds and Stress in Instrument



in

/ɪn/

Primary Stress

stru

/strə/

ment

/mənt/

Vowel Sounds

- /ɪ/ in "in"
- /ə/ in "stru"
- /ə/ in "ment"

Syllables

- 1 in (stressed)
- 2 stru
- 3 ment

/ 'ɪn.strə.mənt /

This **instrument** is used to measure interest rates.

Vowel Sounds and Stress in revolving

re

/rɪ/

vol

/vɑl/

↑
Primary Stress

ving

/vɪŋ/

Vowel Sounds

- /ɪ/ in "re"
- /ɑ/ in "vol"
- /ɪ/ in "ving"

Syllables

- 1 re
- 2 vol (stressed)
- 3 ving

/rɪ'vɑlvɪŋ/

The bank offers revolving credit.

Vowel Sounds and Stress in luxury

lux

/lʌks/



Primary Stress

u

/ʃə/

ry

/ri/

/ˈlʌkʃəri/

Vowel Sounds

- /ʌ/ in "lux"
- /ə/ in "u"
- /i/ in "ry"

Syllables

- 1 lux (stressed)
- 2 u
- 3 ry

They enjoy a **lux** **u** **ry** lifestyle.

Vowel Sounds and Stress in luxurious

lux

ur

i

ous

/lʌg/

/ʒʊr/

/i/

/əs/

↑
Primary Stress

/lʌg'ʒʊriəs/

Vowel Sounds

- /ʌ/ in "lux"
- /ʊ/ in "ur"
- /i/ in "i"
- /ə/ in "ous"

Syllables

- 1 lux
- 2 ur (stressed)
- 3 i
- 4 ous

They stayed at a lux ur i ous hotel.

Vowel Sounds and Stress in Munich

Mu

nich

/mju:/

/nɪk/

↑
Primary Stress

/ 'mju: . nɪk /

Vowel Sounds

- /ju:/ in "Mu"
- /ɪ/ in "nich"

Syllables

- 1 Mu (stressed)
- 2 nich

Mu **nich** is a major city in Germany.

Vowel Sounds and Stress in remittance

re

mit

tance

/rɪ/

/mɪt/

/təns/

↑
Primary Stress

/rɪ'mɪtəns/

Vowel Sounds

- /ɪ/ in "re"
- /ɪ/ in "mit"
- /ə/ in "tance"

Syllables

- 1 re
- 2 mit (stressed)
- 3 tance

The bank processed the re mit tance .

Vowel Sounds and Stress in Laundering

! ← Primary Stress

1

laun

/lɔn/

2

der

/də/

3

ing

/ɪŋ/

Vowel Sounds

- /ɔ/ in "laun"
- /ə/ in "der"
- /ɪ/ in "ing"

Syllables

- 1 laun (stressed)
- 2 der
- 3 ing

/'lɔn.də.ɪŋ/

Money laun der ing is a serious financial crime.