

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
/'ænælɪsɪs/

market
/'mɑːkɪt/

manage
/'mænɪdʒ/

invest
/'ɪn'vest/

SOUND IT OUT!

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

Speak
Learn
Grow

Pronunciation Practice



explanation



Syllables & Stress



1 2 3 4
ex - pla - na - tion

Primary Stress

/ ɪk / - / splə / - / 'neɪ / - / ʃən /

Vowels (母音)

ɪ (in) ex

ə (schwa) pla

eɪ (ay) na

ə (schwa) tion



He gave a clear explanation of the situation.

Syllables

1 ex

2 pla

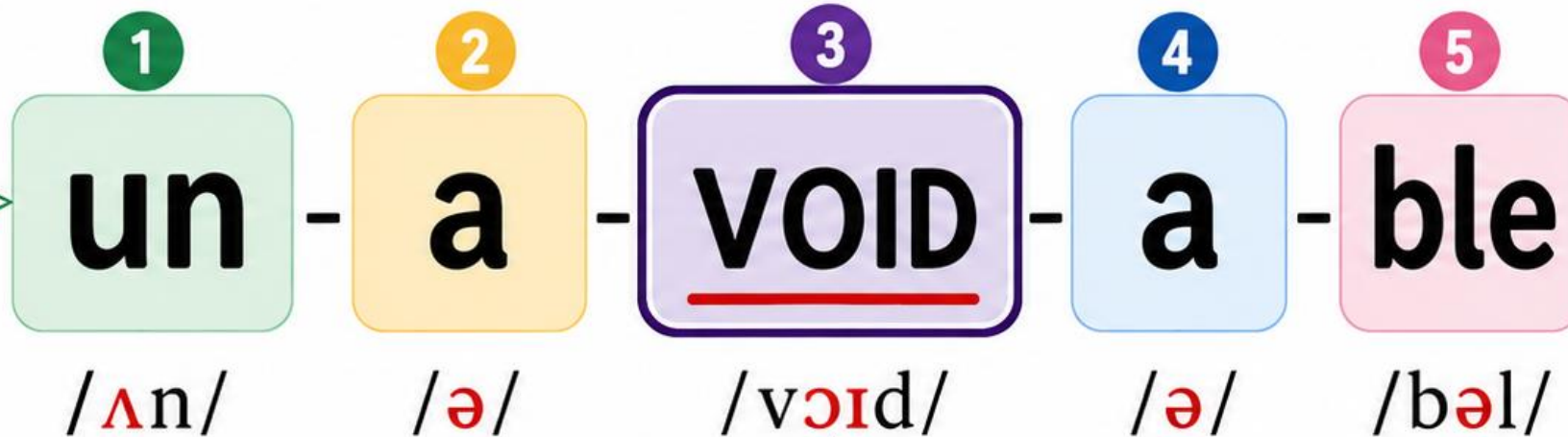
3 na (stressed)

4 tion





Vowel Sounds and Stress in Unavoidable



Primary Stress

Secondary Stress

/,ʌn.ə'vɔɪ.də.bəl/

Primary Stress

Vowel Sounds

- /ʌ/ in "un"
- /ə/ in the first "a"
- /ɔɪ/ in "void"
- /ə/ in the second "a"
- /ə/ in "ble"

Syllables

- 1 un
- 2 a
- 3 void (stressed)
- 4 a
- 5 ble

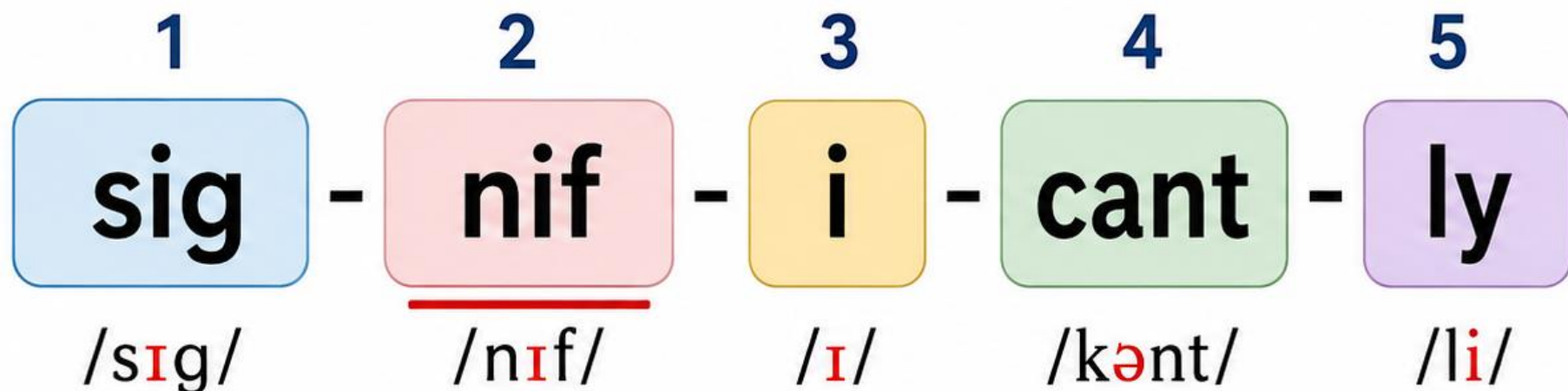


The delay was un a void a ble.





Vowel Sounds and Stress in Significantly



↑
Primary Stress

/sɪg'nɪfɪkəntli/

Vowel Sounds

-  /ɪ/ in "sig"
-  /ɪ/ in "nif"
-  /ɪ/ in "i"
-  /ə/ in "cant"
-  /i/ in "ly"

Syllables

- 1 sig
- 2 nif (stressed)
- 3 i
- 4 cant
- 5 ly



Sales increased

sig

- **nif**

- **i**

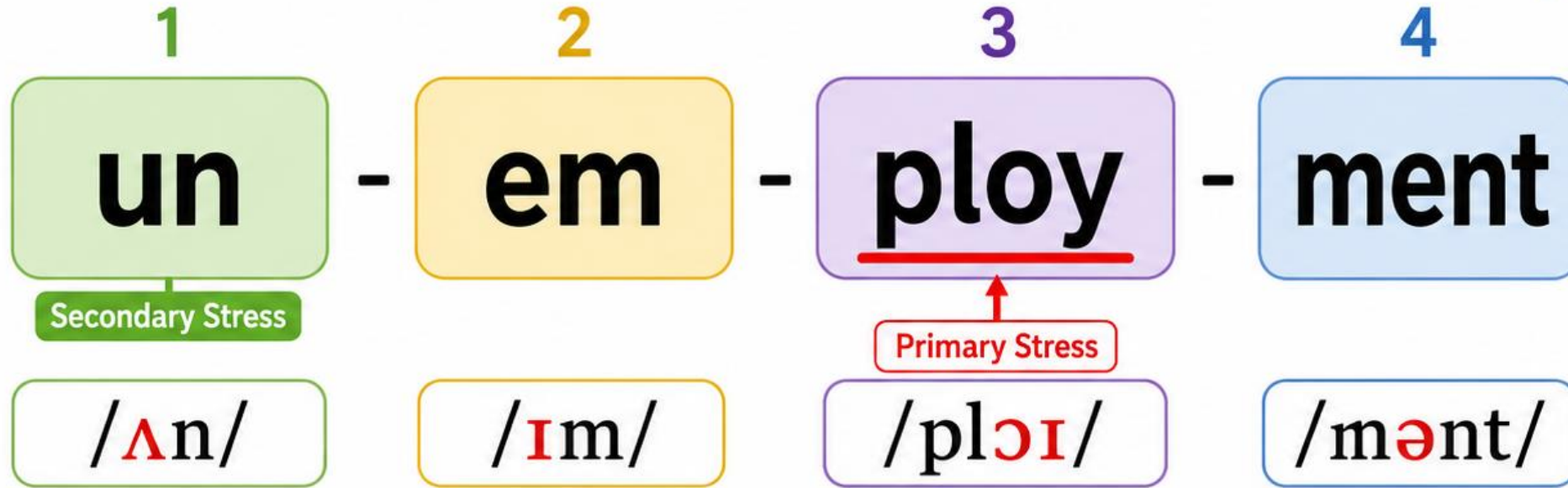
- **cant**

- **ly**

this year.



Vowel Sounds and Stress in Unemployment



Vowel Sounds

- /ʌ/ in “un”
- /ɪ/ in “em”
- /ɔɪ/ in “ploy”
- /ə/ in “ment”

Syllables

- 1 un
- 2 em
- 3 ploy (stressed)
- 4 ment

/,ʌn.ɪm'plɔɪ.mənt/

Secondary Stress Mark (,) Primary Stress Mark (')



Unemployment is a serious issue.

Vowel Sounds and Stress in Ex-dividend

ex

/e^{ks}/



Secondary Stress

div

/d^ɪv/



Primary Stress

i

/ə/

dend

/dɛnd/

Vowel Sounds

- /e/ in “ex”
- /ɪ/ in “div”
- /ə/ in “i”
- /ɛ/ in “dend”

/,e^{ks} 'dɪvə^dɛnd/

, = Secondary Stress

' = Primary Stress

Syllables

- 1 ex
- 2 div (stressed)
- 3 i
- 4 dend

The stock is now ex-dividend.

Vowel Sounds and Stress in Preference

1

pref

/prɛf/



Primary Stress

2

er

/ər/

3

ence

/əns/

Vowel Sounds

- /ɛ/ in “pref”
- /ə/ in “er”
- /ə/ in “ence”

Syllables

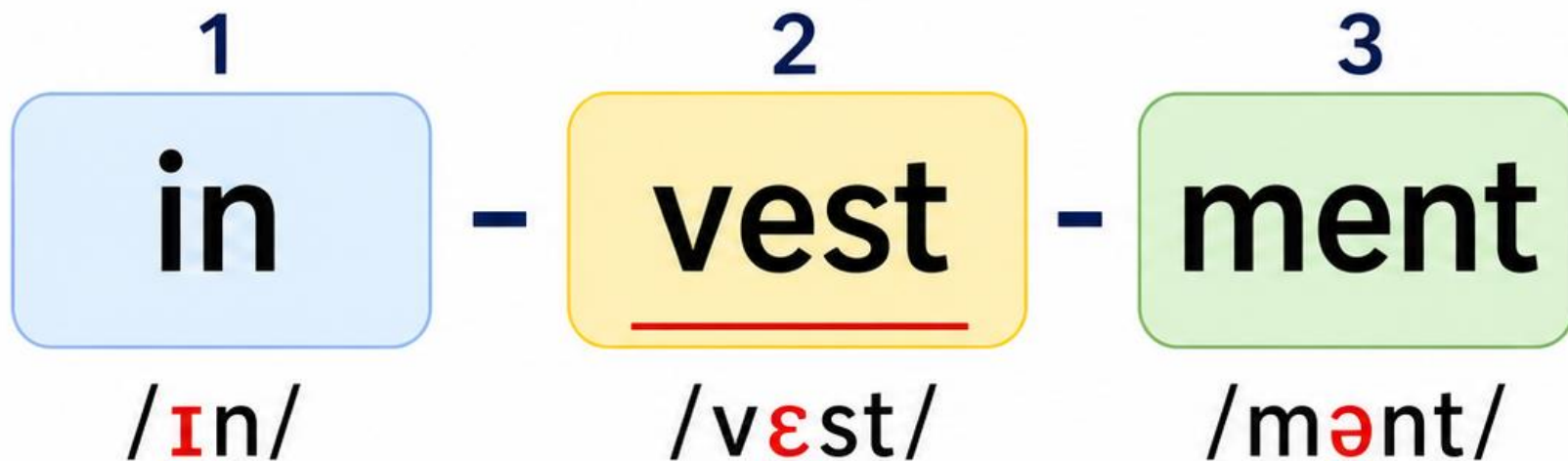
- 1 pref (stressed)
- 2 er
- 3 ence

/ˈprɛfərəns/

Personal **pref****er****ence** plays an important role.



Vowel Sounds and Stress in Investment



↑
Primary Stress

/ɪn'vɛstmənt/



Vowel Sounds

- /ɪ/ in “in”
- /ɛ/ in “vest”
- /ə/ in “ment”

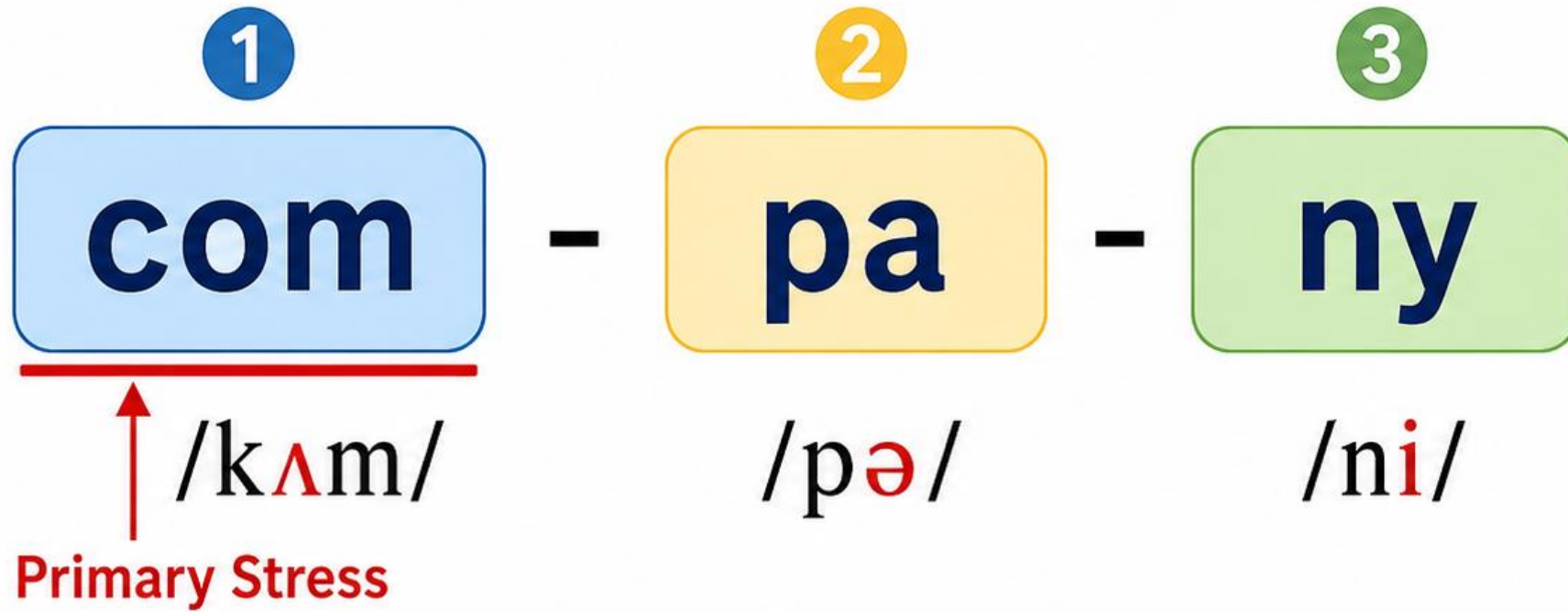


Syllables

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

In **vest** **ment** is important for long-term financial planning.

Vowel Sounds and Stress in Company



/ˈkΛm.pə.ni/

Vowel Sounds

- /Λ/ in "com"
- /ə/ in "pa"
- /i/ in "ny"

Syllables

- 1 com (stressed)
- 2 pa
- 3 ny

The company is growing fast.

Vowel Sounds and Stress in Frequently

fre

-

quent

-

ly

/friː/



Primary Stress

/kwənt/

/li/

/'friː.kwənt.li/

Vowel Sounds

- /iː/ in “fre”
- /ə/ in “quent”
- /i/ in “ly”

Syllables

- 1 fre (stressed)
- 2 quent
- 3 ly

She fre quent ly checks the market news.

Vowel Sounds and Stress in *Magazine*

mag

-

a

-

zine

/mæg/



Secondary Stress

/ə/

/zi:n/



Primary Stress

/,mæg.ə'zi:n/

Vowel Sounds

● /æ/ in "mag"

● /ə/ in "a"

● /i:/ in "zine"

Syllables

① mag

② a

③ zine (stressed)

I bought a fashion magazine yesterday.

Vowel Sounds and Stress in Announce

1

an

/ə**n**/

2

nounce

/n**aʊ**ns/

↑
Primary Stress

/ə'**n****aʊ**ns/

Vowel Sounds

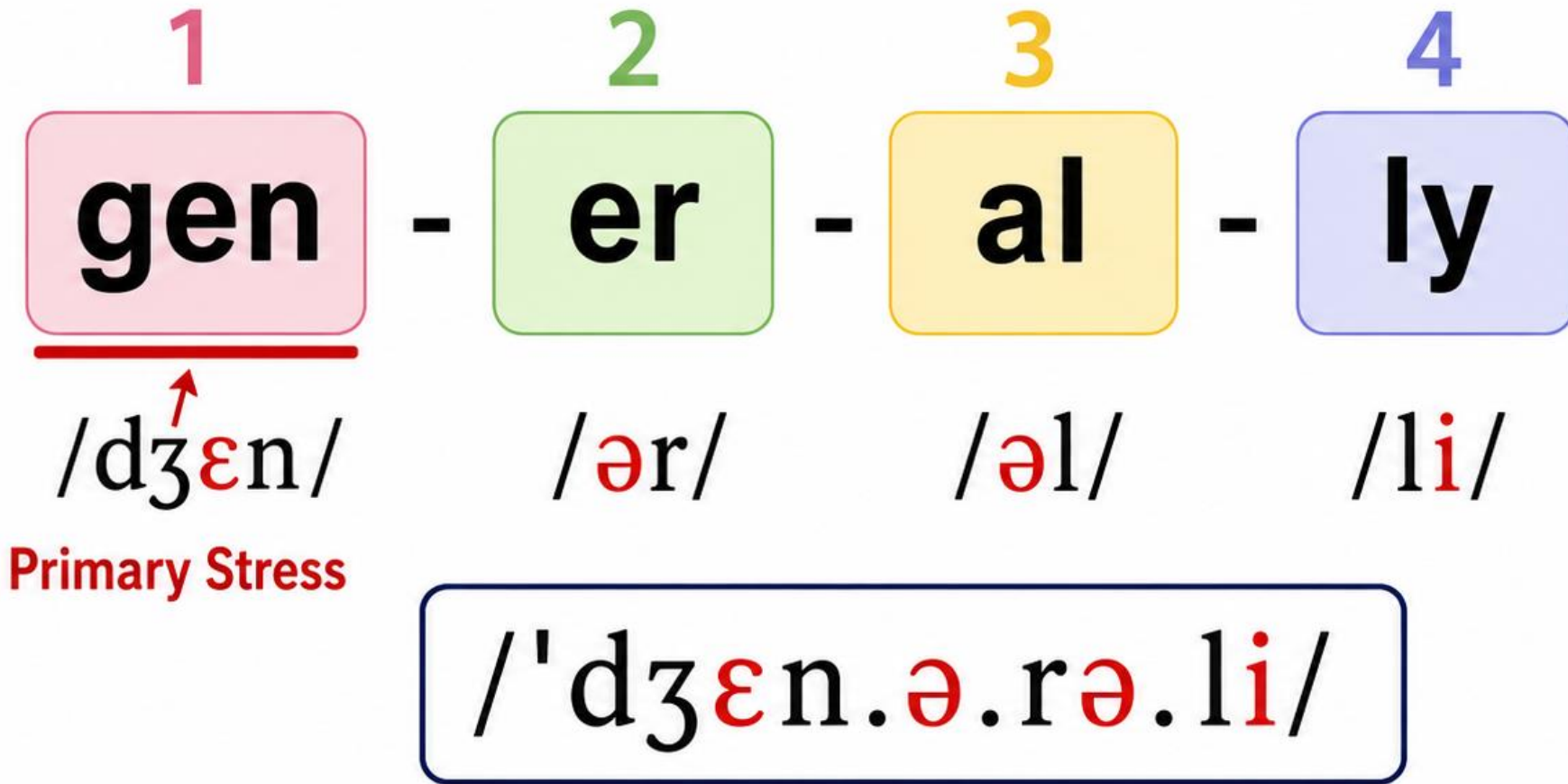
- /ə/ in "an"
- /aʊ/ in "nounce"

Syllables

- 1 an
- 2 nounce (stressed)

The company will **an****nounce** the results tomorrow.

Vowel Sounds and Stress in Generally



Vowel Sounds

- /ɛ/ in "gen"
- /ə/ in "er"
- /ə/ in "al"
- /i/ in "ly"

Syllables

- 1 gen (stressed)
- 2 er
- 3 al
- 4 ly

She **gen** | **er** | **al** | **ly** arrives early.

Vowel Sounds and Stress in Additional

ad - **di** - **tion** - **al**

/ə/

/dɪ/

/ʃə/

/əl/

Primary Stress

/ə' dɪ ʃə n ə l/

Vowel Sounds

- /ə/ in "ad"
- /ɪ/ in "di"
- /ə/ in "tion"
- /ə/ in "al"

Syllables

- 1 ad
- 2 di (stressed)
- 3 tion
- 4 al

Ad**di****tion****al** costs may apply.

Vowel Sounds and Stress in Italian

i - **tal** - **ian**

/ɪ/

/tæ/

/jən/

Primary Stress

/ɪ'tæljən/

Vowel Sounds

- /ɪ/ in “i”
- /æ/ in “tal”
- /ə/ in “ian”

i “ian” begins with the glide /j/.

Syllables

- 1 i
- 2 tal (stressed)
- 3 ian

i tal ian food is popular around the world.

Vowel Sounds and Stress in Approve

ap

/ə/

- prove

/pru:v/

↑
Primary Stress

/ə'pru:v/

Vowel Sounds

- /ə/ in “ap”
- /u:/ in “prove”

Syllables

- 1 ap
- 2 prove (stressed)

The manager will ap prove the proposal.

Vowel Sounds and Stress in Director

di - rec - tor

/də/

/rɛk/

/tə/

↑
Primary Stress

/də'rek.tə/

Vowel Sounds

- /ə/ in “di”
- /ɛ/ in “rec”
- /ə/ in “tor”

Syllables

- 1 di
- 2 rec (stressed)
- 3 tor

The **di****re****cto****r** approved the new project.

Vowel Sounds and Stress in Government

gov

ern

ment

/gʌv/

/ən/

/mənt/

↑
Primary Stress

/'gʌv.ən.mənt/

Vowel Sounds

- /ʌ/ in “gov”
- /ə/ in “ern”
- /ə/ in “ment”

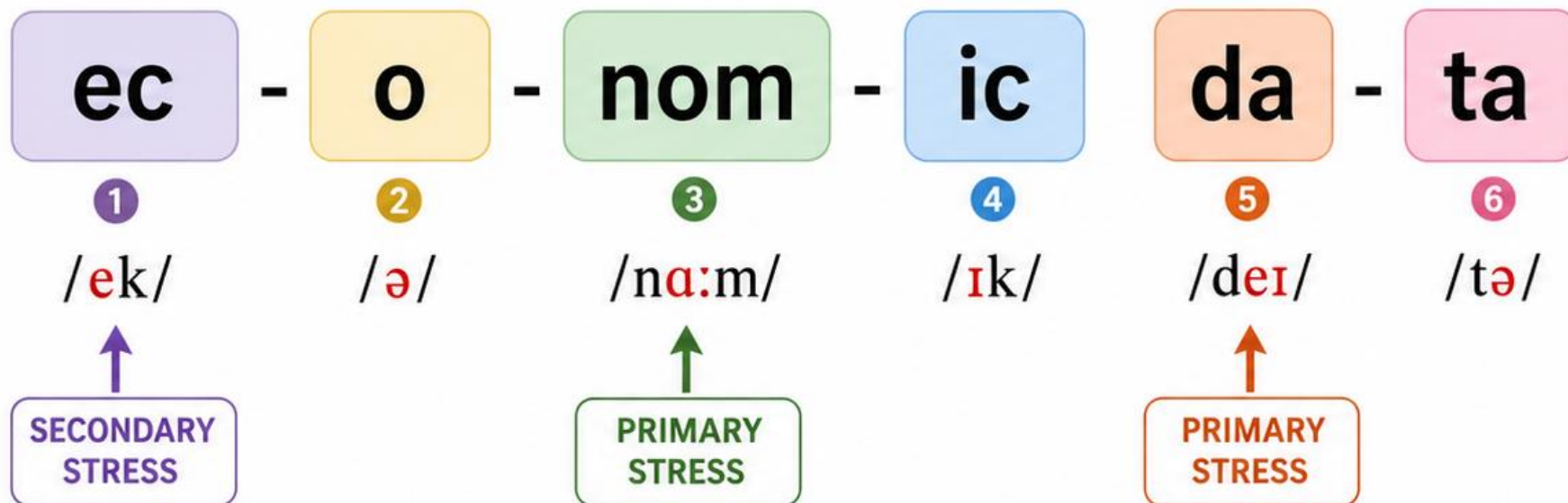
Syllables

- 1 gov (stressed)
- 2 ern
- 3 ment

The **gov****ern****ment** announced a new policy.

Vowel Sounds and Stress in Economic Data

Syllable Breakdown of “economic data” (American English)



Vowel Sounds

- | | | | |
|---|----------|-------|---------------|
| 1 | in “ec” | | / e / |
| 2 | in “o” | | /ə/ |
| 3 | in “nom” | | / a :/ |
| 4 | in “ic” | | / ɪ / |
| 5 | in “da” | | / eɪ / |
| 6 | in “ta” | | /ə/ |

Syllables

- | | | |
|---|-----|----------------------------|
| 1 | ec | (secondary stress) |
| 2 | o | |
| 3 | nom | (primary stress) |
| 4 | ic | |
| 5 | da | (primary stress in “data”) |
| 6 | ta | |

/, **e**k.ə' **n**a:..m**ɪ**k 'd**eɪ**.tə/



EXAMPLE
SENTENCE

Ec

o

nom

ic

da

ta

affects market expectations.

Vowel Sounds and Stress in Record High

rec

ord

high

Vowel Sounds

- /ɛ/ in “rec”
- /ə/ in “ord”
- /aɪ/ in “high”

/rɛk/

/əd/

/haɪ/

↑
Primary Stress

↑
Stressed word

Syllables

- 1 rec (stressed)
- 2 ord
- 3 high

/'rɛk.əd haɪ/

The stock reached a record high today.