

Financial English minimal pairs with financial vocabulary word formation practice

Listen to your teacher or partner say something from one box below, think about how they pronounced it, and decide if they are saying the thing in column A or the thing in column B. If you aren't sure, you can ask which row below, ask for the word in context and/ or ask how the other word on the same line is pronounced.

When your teacher tells you to, test other people in the same way. If your partner asks for example sentences, your teacher will tell you if you can use the example contexts below, or if you should make up your own contexts.

When your teacher stops you, ask about any words below which you are not sure of the meaning of, can't pronounce differently, can't imagine contexts for, etc, working together to show how they are pronounced differently and to think of other suitable example sentences each time.

Underline the example or examples on each line that are most connected to finance.

Without example contexts version

	A	B
1	banker	bunker
2	bay	buy
3	bear	beer
4	boat	bought
5	bond	boned
6	bonus	bonuses
7	boom	boon
8	branch	brunch
9	business	busyness
10	canes	gains
11	cash	catch
12	cents	sense
13	chairs	shares
14	cheap	sheep
15	climb	crime
16	co-	core
17	cooperation	corporation
18	crash	crush
19	credit	creditor
20	crises	crisis
21	cut	cat
22	data	date
23	debit	debt
24	doll	dollar
25	fanned	fund

26	fee	he
27	fifth	fifths
28	file	vile
29	fire	hire
30	fiscal	physical
31	force	fourth
32	flawed	fraud
33	folding	holding
34	grant	grunt
35	gross	grows
36	gross	growth
37	half	halve
38	hair	heir
39	late	rate
40	law	low
41	lawn	loan
42	lends	lens
43	loose	lose
44	merge	merger
45	par	per
46	pay	payee
47	peak	pick
48	pray	pre-
49	price	prize
50	quarter	quota
51	race	raise
52	raid	rate
53	ray	re-
54	rice	rise
55	sale	sell
56	scam	scum
57	seat	seed
58	six	sixth
59	slash	slush
60	soar	sew
61	sport	support
62	stalk	stock
63	stats	status
64	tax	tux
65	third	thirds
66	trade	tread
67	travel	trouble
68	Won	won

With example contexts version

	A	B
1	(merchant) banker	(nuclear) bunker
2	bay (cruise)	buy (and sell)
3	bear (market)	(pint of) beer
4	(a sinking) boat	bought (from a department store)
5	bond (trader)	(big) boned
6	(winter) bonus	(staff) bonuses
7	boom (in demand)	boon (for homeowners)
8	(bank) branch	(Sunday) brunch
9	business (meeting)	busyness (at the weekend)
10	(walking) canes	(capital) gains
11	cash (and carry)	catch (up with)
12	(twenty five) cents	(sixth) sense
13	chairs (the meeting)	shares (in Microsoft)
14	cheap (prices)	(black) sheep
15	(a steep) climb	(a serious) crime
16	co-(owner)	core (business)
17	cooperation (between departments)	corporation (tax)
18	(market) crash	crush (the can before recycling)
19	credit (card)	(leading) creditor
20	(some debt) crises	(a debt) crisis
21	cut (costs)	cat (or dog)
22	data (gathering)	date (when you are free)
23	debit (card)	(government) debt
24	(baby) doll	dollar (trade)
25	fanned (with folded paper)	(investment) fund
26	(fixed) fee	he (or she)
27	fifth (out of ten)	(four) fifths
28	file (for bankruptcy)	vile (character)
29	fire (wrongdoers)	hire (car)
30	fiscal (year)	physical (exercise)
31	force (to be reckoned with)	fourth (quarter)
32	flawed (plan)	fraud (prevention)
33	folding (paper)	holding (company)
34	(government) grant	grunt (of effort)
35	gross (profit)	grows (exponentially)
36	gross (or net)	(organic) growth
37	half (of the year)	halve (the headcount)
38	(blonde) hair	heir (to the fortune)
39	late (payment)	(exchange) rate
40	law (and order)	(all-time) low
41	(green) lawn	(home) loan
42	lends (to SMEs)	(camera) lens

43	loose (regulations)	lose (half of your investment)
44	merge (with a competitor)	merger(s and acquisitions)
45	(on) par	per (share)
46	pay (for)	payee (and payer)
47	(reach a) peak	pick (the best supplier)
48	pray (at a shrine)	pre(-tax)
49	price (rises)	prize (for sales rep of the year)
50	(third) quarter	(import) quota
51	race (to the top)	(pay) raise
52	(police) raid	(inflation) rate
53	ray (of sunlight)	re-(structuring)
54	(fried) rice	rise (in value)
55	(summer) sale	sell (for a discount)
56	(tax) scam	scum (on the pond)
57	(comfortable) seat	seed (funding)
58	six (billion)	sixth (of September)
59	slash (taxes)	slush (on the street)
60	(share prices) soar	sew (on a button)
61	(aerobic) sport	(government) support
62	(long) stalk	stock (picking)
63	(real-time) stats	(current) status
64	(corporation) tax	tux (and bowtie)
65	third (from the top)	(two) thirds
66	(international) trade	tread (gently)
67	(leisure) travel	(financial) trouble
68	(Korean) Won	won (the race)

Test each other on the words:

- say both things on one line and see if your partner can repeat back the one which is more connected to finance (with the right pronunciation)
- say both thing on one line and see if your partner can explain how their pronunciations are different
- show your partner one line and see if they can pronounce both words, with a clear difference between them
- say the words on one line, in either order, and see if your partner can spell them in the same order
- say the words on one line, in either order, and see if your partner can repeat them back in the same order (with the right pronunciations)
- say just one word and see if your partner can spell it
- say just one word and see if your partner can repeat it back in a suitable context

Financial vocabulary word formation

Write as many different forms of the words below as you can.

bank	
buy	
unbearable	
bondholder	
shareholder	
climber	
corporate	
credit	
crisis	
debt	
five	
statistical	
fiscally	
four	
fraudster	
grow	
halve	
heirloom	
lawyer	
lender	
lost	
merge	
payment	
risen	
sale	
scammer	
six	
stockholder	
taxable	
three	
trader	

Look above for ideas, brainstorm more, then compare your extra ideas as a class.