



# ENGLISH FOR the Financial Area

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## O vocabulário que toda Área Financeira deve dominar:

### Orientação:

- 1º Imprima esse documento;
- 2º Destaque com caneta “marca-texto” apenas as palavras que você desconhece;
- 3º Leia a coluna *meaning* para descobrir o significado e evite usar tradutores;
- 4º Construa frases com aplicação das novas palavras que você está aprendendo. Se precisar de inspiração, use o [www.businessdictionary.com](http://www.businessdictionary.com). Faça isso por meio da escrita e não da digitação, pois isso potencializa o armazenamento do novo conhecimento na memória de longo prazo

Bons estudos!

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*Exemplos explicados na videoaula*

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### Português - Inglês

☒ **1 Responsabilidade Fiscal: Tax liability**

*“Getting expert advice can help to minimize tax liability.”*

*“Obter aconselhamento especializado pode ajudar a minimizar a responsabilidade fiscal.”*

☒ **2 Comissão de vendas: Sales charge**

*“Each share comes with a different mix of sales charges and expenses.”*

*“Cada ação vem com um mix diferente de comissão e despesas de vendas.”*

☒ **3 Evasão fiscal: Tax avoidance**

*"This may make your tax avoidance strategies much harder to employ."*

*"Isso pode tornar suas estratégias de evasão fiscal muito mais difíceis de empregar."*

☒ **4 Banco de varejo: Commercial bank**

*"Talks with the commercial banks have failed to produce concrete results."*

*"As conversas com os bancos comerciais falharam em produzir resultados concretos."*

☒ **5 Banco de investimento:**

*"If they are any good, why do they need an investment bank?"*

*"Se eles são bons, por que eles precisam de um banco de investimento?"*

☒ **6 Indivíduos com elevado patrimônio líquido: High-net-worth individuals**

*"The bank is seeking to cater to high net worth individuals."*

*"O banco está buscando atender indivíduos com alto patrimônio líquido."*

☒ **7 Transferência eletrônica de fundos: Electronic fund transfers**

*"The plan will reduce paperwork and make electronic fund transfers easier."*

*"O plano reduzirá a papelada e facilitará a transferência eletrônica de fundos."*

☒ **8 Cédula: Banknote**

*"I'm afraid this banknote is a forgery; it's just a worthless piece of paper."*

*"Receio que esta nota seja uma falsificação; é apenas um pedaço de papel sem valor."*

☒ **9 Títulos públicos: Government bond**

*"Government bonds began yielding less so we need an alternative."*

*"Os títulos públicos começaram a render menos, por isso precisamos de uma alternativa."*

☒ **10 Letras do Tesouro: Treasury note**

*"The money is invested in government Treasury notes and returns are guaranteed."*

*"O dinheiro está investido em letras do Tesouro e os retornos são garantidos."*

☒ **11 Comprovante de depósito: Deposit slip**

*"Ask for some sort of authentication as part of accepting a deposit slip."*

*"Peça algum tipo de autenticação como parte da aceitação de um comprovante de depósito."*

☒ **12 Demonstração de fluxo de caixa: Cash Flow Statement**

*"It is common practice for a cash flow statement to be provided in annual accounts."*

*"É prática comum que a demonstração do fluxo de caixa seja fornecida nas contas anuais."*

☒ **13 Contas a Receber: Accounts Receivable**

*"Our accounts receivables have been increasing during the last year."*

*"Nossas contas a receber têm aumentado durante o último ano."*

☒ **14 Depreciação: Depreciation**

*"We must provide for depreciation when calculating the costs."*

*"Devemos prever depreciação ao calcular os custos."*

☒ **15 Lucro líquido: Net income**

*"The shareholders have the right to receive the portion of 10% of net income determined by law."*

*"Os acionistas têm o direito de receber a parcela de 10% do lucro líquido determinado por lei."*

☒ **16 Poder de compra: Buying power**

*"They have a competitive edge in larger buying power."*

*"Eles têm uma vantagem competitiva em maior poder de compra."*

☒ **17 Inadimplente: Defaulter**

*"Defaulters had 30 days to make good on the loans."*

*"Os inadimplentes tiveram 30 dias para pagar os empréstimos."*

☒ **18 Juros de mora: Default interest**

*"Any debt not paid at the due date is subject to default interest."*

*"Qualquer dívida não paga na data de vencimento está sujeita a juros de mora."*

☒ **19 Liquidez: Liquidity**

*"The company maintains a high degree of liquidity."*

*"A empresa mantém um alto grau de liquidez."*

☒ **20 Risco de Mercado: Market risk**

*"It has huge market potential, little market risk and high added value of resources."*

*“Possui um enorme potencial de mercado, pouco risco de mercado e alto valor agregado de recursos.”*

☒ **21 Despesas operacionais: Operating expenses**

*“Please provide a breakdown of all major operating expenses by items.”*

*“Forneça um detalhamento de todas as principais despesas operacionais por itens.”*

☒ **22 Taxa de resgate: Redemption fee**

*“In the case of a redemption fee being applied, the prospectus shall be updated and the investors duly informed.”*

*“No caso de uma taxa de resgate ser aplicada, o prospecto deve ser atualizado e os investidores devidamente informados.”*

☒ **23 Receita operacional: Operating revenue**

*“That helped to boost operating revenue by 8. 2 percent.”*

*“Isso ajudou a aumentar a receita operacional em 8,2%.”*

☒ **24 Tolerância ao risco: Risk tolerance**

*“Risk tolerance should be adjusted according to changing circumstances.”*

*“A tolerância ao risco deve ser ajustada de acordo com as novas circunstâncias.”*

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*Conteúdo adicional*

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Agora confira um glossário bem completo com 103 palavras para a Área Financeira em Inglês.

**Account** - A record of financial transactions. Businesses that extend credit to their customers maintain an account of their transactions.

**Accounts Payable** - Amounts owed by a business that are payable within one year. These are listed in the current liabilities section of a balance sheet.

**Accounts Receivable** - Money owed to a business for goods and services the business has sold. These are listed in the current assets section of a balance sheet.

**Amortization** - A debt may be amortized with a specific schedule for paying back the principal and interest in equal payments by the end of the loan term.

**Annual Percentage Rate** - The APR is expressed as a percentage, indicating the interest and fees charged for a loan over a one-year period.

**Annuity** - An investment may pay annuities to an investor, which are equal payments occurring at regular intervals. Annuities include compounded interest, also.

**Appreciate** - An asset or investment may appreciate in value, which means that its worth increases.

**Appreciation** - A rise in value of your business's goods or services. Represented as a credit on your balance sheet.

**Asset** - An asset is something you own, such as property, structures, money, or investments like stocks or bonds.

**Assets** - Everything a business owns. These include cash, equipment, securities, accounts receivable, merchandise as well as intangible assets such as trademarks and patents.

**Audit** - An audit is an in-depth examination of an individual's or company's finances, performed by an auditor.

**Balance** - A balance may be the amount of money present in a checking or savings account. Balance can also indicate the amount of money remaining to be repaid on a loan.

**Balance Sheet** - A financial statement that shows what a business owns and what it owes at a certain date. Also called a statement of financial position.

**Bankruptcy** - When an individual or a company has insurmountable debt and cannot repay it, it's possible to declare bankruptcy to receive legal protection from the debts. Bankruptcy involves a legal process, possibly including the sale of assets to reduce the debt amount.

**Bond** - The government or a corporation may issue bonds to investors indicating a specific debt between the business entity and the investor. The government or corporation agrees to pay the investor the face value of the bond and interest for the term of the bond.

**Book Value** - The value of a business as presented by the excess of the total assets over the total liabilities. Factors such as depreciation will affect book value.

**Budget** - A budget is a written or electronic accounting plan to help you manage your finances and save money.

**Business Plan** - A plan detailing the setting up, operation and direction your business will take. A business plan is a management tool used to focus on objectives as well as a resource when looking for financing.

**Capital** - Money available for investment. The amount of money owners have invested in their business.

**Cash** - Money on hand and deposits in banks. Cash is a business asset.

**Cash Equivalents** - Short term, temporary securities that can be quickly converted to cash. Included in the assets of a business.

**Cash Flow** - The flow of cash in and out of a business. Positive cash flow means having enough cash to meet your operating needs and to pay your bills on time. It is an important sign of a healthy and stable business.

**Cash Reserve** - Money set aside for unexpected or unbudgeted expenses. Usually the equivalent of 3 to 6 months net income. Also called contingency.

**Certificate of Deposit** - A certificate of deposit (or CD) is an investment that involves the deposit of a specific amount of money into an account. You must keep your money in the account for a specified term to earn interest. Early withdrawal will result in a penalty.

**Charge** - Making a charge involves a purchase on a revolving credit account. The consumer borrows the money, which will result in interest charges unless the borrower pays the amount in full before the grace period ends.

**Collateral** - Some loans require property to assure repayment of the loan. This property is called collateral.

**Commodities** - Commodities are investment in tangible goods, such as gold or wheat. Investors hope prices of commodities will increase, resulting in a profit.

**Contract** - A legally binding agreement between parties (individuals, businesses, governments, organizations, etc.) for goods or services at a specified price.

**Corporation** - A form of business organization having a legal entity independent of its owners. The corporation's owners (shareholders) have no liability for its debts.

**Cosigner** - Some lenders require an additional party, or cosigner, to be added to the contract to guarantee payment if the borrower defaults.

**Credit** - Credit encompasses money borrowed that a borrower will need to repay.

**Credit History** - As consumers manage finances, borrowing and repaying money, they develop a credit history that details these transactions. Future loans depend on a solid credit history, because lenders check this information.

**Current Assets** - Assets a company can liquidate to cash within one year.

**Current Liabilities** - Obligations a company has to others, payable within one year.

**Debit** - To place an entry on the debit side of an account. A debit is a record of a sum owing.

**Debt** - Money a business has borrowed and must repay, usually with interest.

**Default** - A default occurs if a payment is not made according to the terms of an agreement.

**Deposit** - Placing money into an account is a deposit.

**Depreciation** - A decrease in value of an asset due to age or wear. Depreciation affects the book value of assets of a business. It is a non-cash expense.

**Diversification** - To expand your product line, services and/or your range of investments.

**Diversify** - An investor will typically spread out investment capital among various types of investments, known as diversification. This practice helps reduce investment risks.

**Dividend** - The portion of a company's profits paid to its shareholders. A stock selling for \$20 a share with an annual dividend of \$1 a share yields the investor 5%.

**Earned Income** - People who work for their wages receive earned income.

**Equity** - The part of a business's assets owned by the stockholders. In other words, the money left over if a company sold all of its assets and paid off its liabilities.

**Equity Capital** - Capital invested in a business.

**Expenses** - The operating costs of a business. These include rent, salaries and taxes, for example.

**Finance Charge** - Lenders charge borrowers finance charges as fees for lending money. Borrowers who pay off a balance within a grace period can avoid finance charges.

**Fixed Assets** - Property and equipment owned by a business and used for more than one year. These include anything businesses use to display, ship or store products.

**Fixed Expenses** - Some payments do not change from month to month, making them fixed expenses. An example of a fixed expense might be a car payment.

**Foreclosure** - If a borrower does not make payments on a secured debt, the lender may initiate legal foreclosure proceedings to seize the property associated with the debt. Default on a mortgage could result in foreclosure and auction of the property.

**Generally Accepted Accounting Principles (GAPP)** - A set of guidelines and rules for financial reporting. A company must follow these to prepare and present financial statements.

**Goodwill** - An intangible asset of a business. Examples are knowledge and reputation.

**Grace Period** - Revolving credit card lending involves grace periods, wherein borrowers do not have to pay finance charges or interest if they pay balances in full.

**Gross Income** - The total income of a company for a set period, before deductions and expenses. Also called gross profit.

**Insufficient Funds** - If an account holder makes a bookkeeping error and writes a check without having at least this much money in a checking account, the bank may return the check due to insufficient funds. Banks often charge penalty fees for insufficient funds.

**Interest** - Lenders charge a percentage of loan amounts as a fee for the loan, known as interest.

**Interest Rate** - The percentage charged in interest is known as the interest rate.

**Inventory** - Raw materials, items available for sale or in the process of being made ready for sale. Inventory can be individually valued by several different means, including cost or current market value.

**Invest** - People who wish to earn a profit from their money may make purchases or place their money into specific types of accounts, known as investing.

**Leverage** - The ratio by which debt exceeds equity. The use of debt instead of equity to support assets and growth.

**Lien** - A legal claim over an asset.

**Limited Partnership** - A type of business where owners assume responsibility for only up to the amount they invested.

**Line of Credit** - Money lent at interest. Discretionary money lent by a bank for operating expenses.

**Liquidate** - Convert an asset to cash or settle a debt.

**Loan** - A lender and a borrower can make a legal contract for the borrower to use money given by the lender. The borrower usually pays interest for use of the money and must agree to pay back the money within a specified time.

**Market Value** - The value of something in the marketplace, determined by an agreement between two disinterested parties.

**Marketing** - All activities involved in creating an interest or desire for your product or service.

**Minimum Payment** - A loan may specify the smallest payment amount due by the borrower, which would be the minimum payment. Borrowers can pay more than the minimum payment.

**Money Market Account** - Investors may deposit money into money market accounts to earn interest on the balance. Investors must maintain a minimum balance.

**Money Markets** - Part of stock markets in which short term financial obligations are bought and sold. These include treasury bills and other federal government debts of up to three years.

**Mortgage** - The loan involved for purchase of real estate is a mortgage.

**Mutual Fund** - A group of investors may hold a collection of different types of assets together. This type of investment provides investors with diversification, which can reduce risks.

**Net Earnings** - The total earnings of a company for a set period, minus deductions and expenses. Also called net profit or net income.

**Net Sales** - The total sales of a company minus returned merchandise and discounts.

**Operating Income** - The total sales of a company minus the cost of the sales and operating expenses.

**Operating Loans** - A loan to assist in coverage of current business expenses.

**Overdraw** - Attempting to withdraw money from an account, exceeding the account balance, is overdrawing the account.

**Partnership** - A business entity of two or more people who share the responsibilities, profits and liabilities of that entity.

**Patent** - The legal right to ownership of an invention issued, in Canada, under the Patent Act. To protect an invention, the maker should obtain patenting from the government patent office.

**Points** - Lenders may add points to the principal amount of a loan. Points are a percentage of the loan amount, due as a lump sum payment.

**Preferred Shares** - Preferred shares give investors a fixed dividend from the company's earnings. Preferred shareholders get paid before common shareholders.

**Principal** - The amount borrowed for a loan without interest is the principal. The amount of money invested by an investor is also the principal.

**Profit** - An investor may make a profit after subtracting the principal invested and any additional amount of money spent in connection with the investment.

**Profit & Loss Statement** - A list detailing the total amount of revenue and total liabilities for a set period of time. The difference between the two is either profit or loss.

**Profit Margin** - The difference between the price you charge for goods or services and the costs to produce these goods and services.

**Receivables** - Money owed to a business during the current year for goods and services the business has sold. These are listed in the current assets section of a balance sheet.

**Return** - The amount of money returned to an account holder is typically referred to as the return.

**Revenue** - The total income of a business.

**Risk** - The risk of an investment is the likelihood that the investor will lose money from the transaction.

**Secured Credit Card** - A young consumer trying to develop a positive credit history may use a secured credit card. With this type of account, the consumer deposits money to create a balance. The consumer can then make charges up to this balance to demonstrate responsible use of the account.

**Securities** - Securities may be paper or electronic instruments verifying ownership of stocks or bonds.

**Service Charges** - A financial institution may levy service charges to account holders for the upkeep and maintenance of bank accounts.

**Share** - Investors who own a piece of a corporation own a share of the company.

**Shares** - Certificates or book entries representing ownership in a corporation or similar entity.

**Sole Proprietor** - When one person owns a company, this person is the sole proprietor of the company.

**Stock** - A stock represents the ownership of a portion of a corporation's assets and earnings.

**Stockholder** - A person who owns stocks in a business; also called a shareholder.

**Tangible Asset** - Usually refers to something which can be seen and evaluated such as property.

**Taxes** - A government typically charges its citizens compulsory fees to help maintain the government.

**Terms of Sale** - The conditions concerning payment for a purchase.

**Unearned Income** - When people make money from interest, they are making unearned income.

**Variable Expenses** - Some expenses change from month to month, making them variable expenses. Examples of variable expenses include groceries or utility bills.

**Withdrawal** - Removing money from an account is known as withdrawing the money.

Gostou desse conteúdo? Talvez você queira se aprofundar ainda mais, participando de uma mentoria online e gratuita, onde eu ensino **os 3 elementos essenciais** para falar inglês com confiança e segurança:

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