

الملف عبارة عن كل ما يخص مقرر اللغة الإنجليزية للعلوم
الاقتصادية (Finance) من مراجعة المصطلحات و
اختبارات تجريبية.

تم تجميعها في ملف واحد لسهولة البحث، وتوفير الجهد.

Book 1 + Book 2

قسم مراجعة المصطلحات

دليل مصطلحات اللغة الانجليزية للعلوم الاقتصادية 1 Finance Terminology Guidance Book 1

Unit: 1 Office Supplies

Words	Key words
1/ Binder (noun) غلاف	A plastic cover with rings for holding sheets.
2/ Envelope (noun) ظرف	A paper sleeve, send mail or letters.
3/ Legal Pad (noun) دفتر نوت	A tablet of ruled paper.
4/ Highlighter (noun) قلم تحديد	A fluorescent colored marker.
5/ Marker (noun) قلم خط	A spongy pen, filled with ink.
6/ Pen (noun) قلم	A utensil, an instrument filled with ink.
7/ Pencil (noun) مرسمه	A utensil filled with a graphite core.
8/ Stapler (noun) دباسة	A tool used for attaching sheets.
9/ Staples (noun) دبابيس	Small u-shaped strips of metal.
10/ Tape (noun) شريط لاصق	Adhesive material for attaching things.

Unit:2 Office Furniture

Words	Key words
1/ Swiveling (adjective) دوار	Turns or spins around.
2/ Adjustable (adjective) قابل للتعديل	Can be put in various positions or settings.
3/ Bookcase (noun) خزانه الكتب	Shelves for holding books.
4/ Desk (noun) مكتب	A furniture with a writing surface to complete tasks.
5/ Desk lamp (noun) مصباح مكتب	An electric lighting
6/ Ergonomic (adjective) مريح	Minimize discomfort
7/ File cabinet (noun) حافظه ملفات	A rectangular box with drawers.
8/ Office chair (noun) كرسي مكتب	A seat, back, wheels a person sits before a desk
9/ Sectional (noun) كنب خاص بقسم	Several matching pieces of soft setting.
10/ Store (verb) يخزن / يحتفظ	To keep/ save something for later use

Unit:3 Office Machines

Words	Key words
1/ Computer (noun) كمبيوتر	Electronic device for organizing, transmitting and displaying
2/ Shredder (noun) آلة تقطيع الاوراق	Destroys paper by cutting them
3/ Fax machine (noun) الفاكس	Converts images into electronic data.
4/ Keyboard (noun) لوحة مفاتيح	Buttons used for typing.
5/ Monitor (noun) شاشة	Display information on a screen.

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6/ Mouse (noun) فاره	Control a computer by rolling.
7/ old (adjective) قديم	not new , used many times before.
8/ printer (noun) طابعة	prints computer data on to paper
9/ Copier (noun) آلة نسخ	Duplicates of paper.
10/ Scanner (noun) آلة المسح الضوئي	Converts images into computer data.
11/ Toner (noun) حبر الطابعة	A chemical substance used in copiers and printers.
12/ Wireless (adjective) اتصال لاسلكي	Internet connection without wires.
13/ Share (verb) يشارك في الاستخدام	All people use the same item.

Unit:4 Financial Documents

Words	Key words
1/ Application (noun) استمارة طلب	Form to request employment.
2/ Business plan (noun) خطة عمل	Official written statement of a business's goals.
3/ Contract (noun) عقد عمل	A written agreement.
4/ File (noun) ملف	A collection of documents.
5/ Finance (noun) تدبير الموارد المالية	Deciding how money should be spent or invested.
6/ Insurance policy (noun) وثيقة تأمين	Dates, time, liabilities.
7/ Legal tender (noun) العملة القانونية	Legitimate currency of the payment.
8/ Record (noun) سجلات	Written transaction or event.
9/ Review (verb) يراجع, يدقق	To look , find errors.
10/ Statement (noun) بيان, افادة, تقرير	Updated information.

Unit:5 Cash

Words	Key words
1/ Cash (noun) عمله ورقية	Paper money.
2/ Coin (noun) عمله معدنية	Metal money.
3/ Change (noun) صرف, الباقي من المبلغ	Amount of money usually coins.
4/ Cash advance (noun) قرض	Loan, taking & returning money.
5/ Deposit (noun) ايداع مبلغ مالي	Money put into.
6/ Expenditure (noun) المصروفات لما تم شرائه	Spending money on something.
7/ Withdrawal (noun) عملية السحب المالي	Taking money out.
8/ Flow (noun) التدفق المالي	Continues motion of money.
9/ petty cash صندوق للمصروفات يستخدم من قبل الموظفين	Small amount money for expenditures.

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Unit:6 Numbers

Words	Key words
1/ add (verb) يضيف, يجمع	Combine numbers.
2/ and (conjunction) و تستخدم للجمع مثال 1 و 5 = 6	Combining or adding numbers.
3/ plus (adjective) زائد	Operation of addition.
4/ come to (verb) يساوي	Add up amount or number.
5/ is (verb) يساوي	Equals number.
6/ equal (verb) يساوي	Correct answer to a math problem.
7/ divided by (verb) يقسم على	Number, Split into.
8/ over (preposition) على	Used for dividing a number.
9/ less (preposition) رقم يطرح من رقم	Taking a number away.
10/ minus (preposition) ناقص	Subtracting a number.
11/ subtract (verb) ينقص	To take a number away.
12/ multiplied by (verb) رقم يضرب ب رقم	Added onto itself.
13/ times (preposition) رقم مضروب برقم	Multiplying numbers.

Unit:7 Changes in value

Words	Key words
1/ bottom out (verb) يهبط / ينزل / يسقط للقاع	Reach lowest point.
2/ decline (verb) ينحدر يصل لاسوء الحالات	Lose value become in worse condition.
3/ decrease (verb) ينقص / ينخفض / يقل	Smaller / lesser in value.
4/ shrink (verb) ينقص / يقل	Become smaller.
5/ fluctuate (verb) يتغير / غير ثابت	Change frequently.
6/ steady (verb) لا يتغير / ثابت / مستقر	Doesn't change.
7/ expand (verb) توسع / تمدد / تضاعف	Become larger.
8/ grow (verb) يزيد / ينمو	Become larger or greater.
9/ increase (verb) يزيد / ينمو	Become larger or greater.
10/ peak (verb) يصل الى القمة	Reach a highest point.

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Unit: 8 Balance Sheets

Words	Key words
1/ Accounts payable / حسابات دائنة / حسابات دفع	Debt money a company owes.
2/ Accounts receivable / حسابات مدينة / حسابات قبض	Money owed to a company
3/ Assets (noun) أصل / شيء ثمين يتم استثماره لتحقيق الربح	Anything of value / invested to gain profit.
4/ Fixed assets (noun) اصول ثابتة ملموسة تستخدم لغرض اقتصادي في المنشأة كالاراضي والعقارات والالات	Physical things used for production not easily converted to cash.
5/ Intangible assets (noun) اصول ثابتة غير ملموسة مثل الشهرة وحقوق الاختراع والعلامة التجارية	Things not physical such as copyrights, customer lists.
6/ Balance sheet / الميزانية العمومية / كشف الميزانية	Document shows an analysis of a business.
7/ Inventory (noun) بضاعة بالمخزن / مخزون البضاعة	Supply of goods held in stock.
8/ liabilities (noun) التزامات الجانِب الذي يمثل ديون الشركة لعملائها او للبنوك المتعامل معها	Business's debts and expenses.
9/ Total liabilities (noun) اجمالي مجموع الديون والالتزامات	Sum of a company's debts and expenses.
10/ owner's equity (noun) حقوق صاحب رأس المال حقوق المالك	Portion / owned by the owner of a company.
11/ property and equipment (P & E) (noun) ملكيات و معدات	Factories, machinery / physical things.

Unit: 9 Using money

Words	Key words
1/ Charge (noun) رسوم خدمات	Services price.
2/ Credit card (noun) بطاقة الإنتمان	Draw money from a bank.
3/ debit card (noun) بطاقة خصم	Draw money from the user's account.
4/ Credit limit (noun) الحد الائتماني	Maximum of money allowed to borrow.
5/ Direct deposit (noun) ايداع مباشر	Immediate transfer of money.
6/ purchase (noun) / مشتريات مقتنيات	An item for money.
7/ invest (verb) يستثمر	Money / profitable return.
8/ monitor (verb) / يراقب يتابع	Observe something.
9/ save (verb) يحتفظ بالمال	Keep money.
10/ spend (verb) ينفق المال	Use money to pay.
11/ track (verb) تتبع مسار العمليات الحسابية	Observe financial transactions.

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Unit: 10 Bank accounts

Words	Key words
1/ accrue (verb) ينمو	Increase.
2/ Check (noun) الشيك	Written document money payment.
3/ checking account (noun) حساب مصرفي	Bank account money easily accessed.
4/ Commercial bank (noun) بنك تجاري	Banking services to the public.
5/ credit (verb) يضيف ل	Give and add to something.
6/ inquire (verb) يستفسر / يستعلم / يتحرى	Ask or question.
7/ interest (noun) نسبة الفوائد للمال المقترض	Percentage price / Borrowed money.
8/ overdraft (noun) سحب المال فيما يزيد عن حساب الشخص	Withdraw more money than you have.
9/ provide (verb) يوفر	To make something available.
10/ qualifying (adjective) مؤهل يلبي المعايير المطلوبة	Meets the standards required.
11/ rate (noun) معدل	Speed or amount at which something Increases or decreases.
12/ retail bank (noun) بنك افراد ومؤسسات صغيرة	Services to individual and small companies.
13/ savings account (noun) حساب ادخار / حساب توفير	Higher interest than a checking withdrawal restriction.

Unit:11 Bank services and costs

Words	Key words
1/ access (noun) امكانية الوصول / الدخول	The ability to withdraw.
2/ ATM (noun) جهاز الصراف الالي	Computerized machine / dispenses cash.
3/ bill pay (noun) تسديد قيمة فاتورة بالنت	Online paying.
4 / Cashier's check (noun) شيك مصرفي	Check from the bank itself.
5/ fee (non) رسوم للخدمات المهنية	Price for professional services.
6/ letter of credit (noun) خطاب اعتماد يتعهد به البنك بسداد قيمة الصقفة	A bank promising to pay.
7/ online banking (noun) التعامل المصرفي عبر الانترنت	Banking transaction from website.
8/ returned (adjective) أرجع / مرتجع	Refuses to pay not enough money.
9/ service (noun) خدمة	Performance to benefit a customer.
10/ transfer (verb) تحويل مبلغ نقدي	Money move.

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Unit: 12 Loans

Words	Key words
1/ apply for a loan (verb) طلب اقتراض المال من البنك	loan application to borrow money.
2/ auto loan (noun) قرض السيارات	Loan to buy a car.
3 / closing costs (noun) تكاليف اقفال رسوم الاقتراض من البنوك	Fees charged by banks.
4/ Collateral (noun) اصول مرهونه لتأمين تسديد القرض	Asset pledged to secure a loan.
5/ early payoff penalty (noun) غرامة السداد المبكر	Paying off a loan before the term ends.
6/ interest rate (noun) معدل الفائدة سعر الفائدة الذي يتقاضاه البنك مقابل اقتراض المال	Annual percentage charged by a bank for borrowing money.
7/ mortgage (noun) رهن عقاري	Borrower's house used as collateral.
8/ personal loan (noun) قرض شخصي	Loan / personal reasons.
9/ points (noun) قرض عقاري يخفض سعر الفائدة	A real estate loan that lower interest rate.
10/ term (noun) الفترة التي يتم فيها دفع القرض	Period payments loan.

Unit:13 Types of businesses

Words	Key words
1/ C Corporation (noun) شركة / منشأة مساهمة	Public company shares traded.
2/ corporation (noun) شركة تجارية كبيرة لديها حقوق ومسؤوليات قانونية	Large business /Legal rights and responsibilities.
3/ co - operative (noun) تعاون	people work in business and use its service.
4/ incorporated (adjective) شركة مرخص بها مدرجة بسجل الشركات	Legal corporation.
5/ LLC (non) شركه ذات مسئوليه محدوده Limited Liability Company	Limited / certain rights.
6/ non – profit organization (noun) منظمة غير تجارية منظمة غير ربحية	Uses surplus funds rather than pay.
7/ owner (noun) المالك	Person who possesses something.
8/ partnership (noun) شراكة	Owned by two or more people.
9/ private (adjective) شركة خاصه	Not open market.
10/ public (adjective) شركة عامة	Open market.
11/ sole proprietor (noun) المالك الوحيد / الفردي / المدير	Owner / only person responsible.
12/ shareholder (noun) صاحب حصه في ملكية الشركة مساهم / صاحب اسهم في الشركة	A person owns stock in company.

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Unit:14 Types of cost

Words	Key words
1/ administrative (adjective) اداري	Operation / management.
2/ advertising (noun) الاعلان / الدعاية التجارية	Publication of advertisements.
3/ Business performance (non) مقياس اداء العمل	Activity of business how good or bad.
4/ cost (noun) التكلفة	Money required to pay.
5/ distribution (noun) توزيع السلع تسليم السلعة او توزيعها	Delivering or spreading something.
6/ labor (noun) يد عاملة	Work in exchange for pay.
7/ production (noun) انتاج	Creating something for sale.
8/ storage (noun) التخزين	being kept in a place.
9/ total costs (noun) التكلفة الاجمالية	All expenses of a business.
10/ variable costs (noun) التكاليف المتغيرة	Expenses that change.
11/ fixed costs (noun) تكاليف ثابتة للانتاج غير متغيرة	Expenses don't change.

Unit:15 Budget

Words	Key words
1/ budget (noun) الميزانية	money available for particular purpose.
2/ Cash budget (noun) تقدير السيولة النقدية	estimate cash payments.
3/ debt (noun) دين	money someone owes to others.
4 / income (noun) الدخل	money receives from work.
5/ master budget (noun) موازنة شاملة	detailed plan for reaching goals.
6/ operating budget (noun) موازنة العمليات الجارية	estimate income and expenses.
7/ overheads (noun) مصروفات اضافية	costs of not related product or service
8/ plan (noun) تخطيط	actions intend to complete.
9/ profit (noun) الربح	money earned after expenses are paid.
10/ staff (noun) طاقم الموظفين / فريق العمل	group of employees who work.
11/ sufficient (adjective) واف / كاف	enough of something.

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Unit: 1 Types of Investments

Words	Key words
1/ Bonds (noun) هي استثمارات يقوم فيها المصدر بإفراض الأموال إلى المقترض الذي يوافق على دفع الفائدة على الأموال المقترضة	Investments wherein the issuer lends funds to a borrower who agrees to pay interest on the money borrowed
2/ certificate of deposit (noun) شهادة إيداع	A deposit of money at a bank.
3/ equity (noun) حقوق الملكية	A monetary value of ownership in a business.
4/ investment (noun) استثمار	an expense with the intention of gaining profit
5/ money market account (noun) حساب لدى أحد البنوك حيث يتم استثمار الأموال المودعة من قبل البنك في أنواع مختلفة من الأوراق المالية	Is an account with a bank wherein the money deposited is invested.
6/ mutual fund (noun) صندوق استثمار تعاوني / مشترك	A collective investment scheme.
7/ Pool (noun) تجمع مستثمرين / اتحاد احتكاري بين المستثمرين	Money to be invested, bring it from several different sources.
8/ purchase (verb) يشتري	Buy it / pay money to own it.
9/ real estate (noun) عقارات	Is property in the form land.
10/ securities (noun) عقود حقوق ملكية	Contracts regarding ownership.
11/ stocks (noun) اسهم	Shares of stocks, portions of ownership
12/ sell (verb) يبيع	

Unit: 2 Types of Investments

Words	Key words
1/ aggressive (adj) استثمار هجومي	If an investment aggressive, it involves higher risks.
2/ comfort zone (noun) منطقة الأمان	Level of risk is accustomed / comfortable.
3/ goal (noun) هدف	Success / achievement
4/ conservative (noun) تقدير تحفظي تخميني	Less risk / predictable investments
5/ moderate (adjective) معتدل / متحفظ	Medium level of risk
6/ personal investment (noun) استثمار شخصي	A purchase made by an individual.
7/ retirement (noun) تقاعد	Stop working
8/ risk aversion (noun) تجنب المخاطر	Level of reluctance to ace the chance of loss
9/ risk tolerance (noun) القدرة على تحمل المخاطر	Deal with the chance of loss
10/ risk – free (noun) خالي من الخاطر	No chance of loss

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Unit: 3 Personal investments and retirement

Words	Key words
1/ cash in (verb)	an investment is to redeem it for its monetary value
2/ contribution (noun)	money deposited into a retirement account
3/ match (verb)	Deposit / contribution is to make an equal contribution as another party
4/ IRA individual retirement account (noun)	Plan for saving retirement money
5/ rollover (noun) انتقال استثمار	The transfer of funds
6/ pension (noun) راتب تقاعد	Receive income when no longer employed / retirement
7/ retirement age (noun) سن التقاعد	The age at which a person is legally allowed to receive the pension.
8/ portfolio (noun) محفظة استثمارية	A person's / company's collection of investments
9/ profit sharing (noun) المشاركة في الارباح	is an incentive plan wherein employees of a company receive payments to their or salary that depends on the level or profits earned by the company.
10/ Roth IRA (noun) خطة مدخرات التقاعد	Is a retirement savings plan.
11/ tax (noun) رسوم ماليه / ضرائب	A financial charge placed on something by a government.
12/ trust (noun)	Arrangement wherein one person's property

Unit: 4 The stock market

Words	Key words
1/ dividends (noun) أرباح موزعه / مقسومه	Payments made to shareholders of a company
2/ going concern (noun) منشأه قائمه مستمره	A company that has the ability to continue operating as a business
3/ high (adj) عالي	Something is high, it is above average or above what it was previously in value
4/ IPO Initial Public Offering (noun) عرض مبدني للاكتتاب العام	When a company makes its stock available to the for the first time
5/ low (adjective) منخفض	Below average
6/ profit (noun) أرباح , عوائد	The money left after selling something and paying any costs.
7/ sock market (noun) سوق الأسهم المالية	An electronic or physical location
8/ trade (verb) يتاجر	To exchange it for something else

Bonds are investments wherein the issuer lends funds to a borrower who agrees to pay

هي استثمارات يقوم فيها المصدر بإقراض الأموال إلى المقترض الذي يوافق على الدفع

certificate of deposit	<p>1-is a deposit of money at a bank or other financial institution for a specific amount of time , after which a fixed rate of interest is collected</p> <p>و إيداع نقدي في بنك أو مؤسسة مالية أخرى لفترة زمنية محددة ، وبعد ذلك يتم تحصيل سعر فائدة ثابت</p> <p>2- an interest earning account with a fixed time period</p> <p>حساب كسب الفائدة مع فترة زمنية محددة</p>
Equity	<p>is a monetary value of ownership in a business which includes investments of stock in the business.</p> <p>هي قيمة نقدية للملكية في نشاط تجاري يتضمن استثمارات الأسهم في النشاط التجاري</p> <p>2- Joe has the highest _____ of all the shareholders.</p>
investment	<p>An ... is something acquired at an expense with the intention of gaining pror from it in the future. Investment is also the act of acquiring such things.</p> <p>هو شيء يتم اكتسابه على حساب بهدف الحصول على مقابل منه في المستقبل. الاستثمار هو أيضا فعل الحصول على هذه الأشياء.</p> <p>2- Buying a house is a good investment</p> <p>شراء منزل هو استثمار جيد</p>
Pool	<p>To gather something, such as money to be invested, is to bring it from several different sources and use it as one collective amount.</p> <p>لجمع شيء ما ، مثل المال المراد استثماره ، هو جلبه من عدة مصادر مختلفة واستخدامه كمبلغ جماعي</p> <p>2- to gather from several sources</p> <p>لجمع من عدة مصادر</p>
Purchase	<p>To receive something is to buy it, or pay an amount of money to own it.</p> <p>لتلقي شيء ما هو شراؤه ، أو دفع مبلغ من المال لامتلاكه</p> <p>2- to receive something for a cost</p> <p>شيء ما هو لشراؤه ، أو دفع مبلغ من المال لامتلاكه.</p>

Real estate	<p>is property in the form of land and its improvements.</p> <p>هو خاصية في شكل الأرض وتحسيناتها</p> <p>2- land and buildings</p> <p>الأرض والمباني</p>
Securities	<p>are contracts regarding ownership, or debt agreements such as stocks and bonds, that can be bought, sold, or traded.</p> <p>العقود المتعلقة بالملكية أو اتفاقيات الديون مثل الأسهم والسندات التي يمكن شراؤها أو بيعها أو المتاجرة بها</p> <p>2- Stock and bonds are Securities Real estate is not.</p> <p>الأسهم والسندات والأوراق المالية العقارات ليست كذلك.</p>
Sell	<p>To give something is to surrender ownership of it to another in exchange for an amount of money.</p> <p>إعطاء شيء ما هو التنازل عن ملكيته لآخر مقابل مبلغ من المال..</p> <p>2- to give something to someone for money</p> <p>إعطاء شيء لشخص ما مقابل المال</p>
Bond	<p>Dan purchased a government Bond</p> <p>دان اشترى سند حكومي</p>
Stock	<p>partial ownership in a company</p> <p>ملكية جزئية في شركة</p>
Mutual fund	<p>The manager pooled money from several investors into _____</p> <p>جمع المدير المال من عدة مستثمرين في</p>
money market account	<p>Sue opened a money market account at the bank.</p> <p>سو فتح حساب سوق المال في البنك</p>

Risk tolerance is how well a person deals with the chance of loss.

هو مدى تعامل الشخص مع فرصة الخسارة

Risk aversion	<p>is a person's level of reluctance to face the chance of loss.</p> <p>هو مستوى إحجام الشخص عن مواجهة فرصة الخسارة</p>
risk-free	<p>If something is risk-free, it involves no chance of loss.</p> <p>إذا كان هناك شيء خالي من المخاطر ، فإنه لا ينطوي على فرصة للخسارة</p>
Retirement	<p>is the point in life at which a person stops working for a living.</p> <p>هي النقطة في الحياة التي يتوقف فيها الشخص عن العمل من أجل لقمة العيش</p>
medium	<p>If an investment style is moderate. it involves a medium level of risk in investing</p> <p>ذا كان نمط الاستثمار معتدلاً. ينطوي على مستوى متوسط من المخاطر في الاستثمار</p>
Moderate	<p>Most people are comfortable with a medium level of risk.</p> <p>معظم الناس مرتاحون بمستوى متوسط من المخاطر</p> <p>2-If an investment style is moderate. it involves a medium level of risk in investing</p>
personal investment	<p>A personal investment is a purchase made by an individual with the expectation of financial gain.</p> <p>الاستثمار الشخصي هو عملية شراء يقوم بها فرد مع توقع تحقيق مكاسب مالية</p>
Conservative	<p>Candice is a cautious investor.</p> <p>كانديس هو مستثمر حذر.</p>

goal	<p>Jon worked hard to meet his planned level of achievement</p> <p>عمل جون بجد لتحقيق مستوى إنجازته المخطط</p> <p>2- A goal is a planned level of success or achievement towards which a person works.</p>
risk aversion	<p>His high reluctance to face the chance of loss keeps him from making most investments.</p> <p>ن إجمامه الشديد عن مواجهة فرصة الخسارة يجعله لا يفعل الكثير من الاستثمارات</p>
aggressive	<p>If an investment style is aggressive, it involves higher risks for potentially higher reward</p> <p>إذا كان نمط الاستثمار مكافح، فهو يشتمل على نقاط أعلى للمكافأة المحتملة</p>
comfort zone	<p>A comfort zone is a level of risk to which someone is accustomed, and in which he (or) she is comfortable.</p>
conservative	<p>If an investment style is conservative, it involves less risk in order to make predictable investments</p> <p>إذا كان أسلوب الاستثمار محافظًا، فإنه ينطوي على مخاطر أقل من أجل القيام باستثمارات يمكن التنبؤ بها</p>

U3

cash in an investment is to redeem it for its monetary value thereby collecting accrued capital gains

لاستثمار هو استبدالها بقيمتها النقدية وبالتالي جمع رأس المال المستحق

2- to redeem an account for its monetary value

لاسترداد حساب لقيمتها المالية

<p>commission</p>	<p>IS money deposited to a professional for selling a product or service</p> <p>هو الأموال المودعة لموظف محترف لبيع منتج أو خدمة</p>
<p>match</p>	<p>To match a deposit or contribution is to make an equal contribution as another party, such as an employee or employer.</p> <p>لمطابقة الإيداع أو المساهمة هو تقديم مساهمة متساوية كطرف آخر ، مثل الموظف أو صاحب العمل</p> <p>2- to make equal contributions</p> <p>لتقديم مساهمات متساوية</p>
<p>pension</p>	<p>A pension is an arrangement with an employer, insurance company or trade union for a</p> <p>المعاش هو ترتيب مع صاحب العمل أو شركة التأمين أو نقابة العمال</p> <p>2-richard's ----- is arranged through the worker's union</p> <p>يتم ترتيب ريتشارد ----- من خلال اتحاد العمال</p>
<p>portfolio</p>	<p>A portfolio is a person's or company's collection of investments.</p> <p>المحفظة هي مجموعة الاستثمارات الخاصة بالشخص أو الشركة.</p> <p>2-Anne's investment _ _ _ is strong enough to retire on</p> <p>استثمار آن _ _ _ قوي بما يكفي للتقاعد</p>
<p>profit sharing</p>	<p>Profit sharing is an incentive plan wherein employees of a company receive</p> <p>تقاسم الأرباح هو خطة حوافز يحصل عليها موظفو الشركة</p> <p>2- The company offers _ _ _ to all employees so they all want it to earn money</p> <p>تقدم الشركة _ _ _ لجميع الموظفين ، لذلك كلهم يريدون أن يكسبوا المال</p>

<p>Retirement age</p>	<p>Retirement age is the age at which a person is legally allowed to receive the tax and pension benefits of retired persons in a particular nation or state.</p> <p>سن التقاعد هو السن المسموح فيه للشخص قانوناً باستلام الضرائب ومعاشات التقاعد للمتقاعدين في دولة أو دولة معينة</p> <p>2- the age at which a person stops employment</p> <p>السن الذي يتوقف فيه الشخص عن العمل</p>
<p>Roth IRA</p>	<p>Is a retirement savings plan wherein tax reductions occur when the money is removed from the fund upon retirement.</p> <p>هي خطة مدخرات التقاعد حيث تحدث التخفيضات الضريبية عندما يتم إزالة الأموال من الصندوق عند التقاعد</p> <p>2- a retirement savings account</p> <p>حساب توفير التقاعد</p> <p>3-Tax breaks come when a _____ is accessed</p> <p>الإعفاءات الضريبية تأتي عندما</p>
<p>rollover</p>	<p>A rollover is the transfer of funds from a retirement account into an IRA, not directly,</p> <p>but by way of a check written to the account holder, who then deposits the money into the new IRA.</p> <p>لتمديد هو تحويل الأموال من حساب التقاعد إلى حساب IRA ، وليس بشكل مباشر ، ولكن عن طريق شيك مكتوب إلى صاحب الحساب ، الذي يقوم بإيداع الأموال في حساب IRA الجديد</p> <p>2- indirectly transferring money into an IRA with a check</p> <p>تحويل الأموال بشكل غير مباشر إلى حساب IRA مع شيك</p>
<p>tax</p>	<p>A tax is a financial charge placed on something by a government in order to collect payment for the service of governing.</p> <p>الضريبة هي رسم مالي يتم فرضه على شيء ما من قبل الحكومة من أجل تحصيل المدفوعات مقابل خدمة الحكم</p>
<p>trust</p>	<p>A trust is an arrangement wherein one person's property, assets, or investments are managed by another.</p> <p>الثقة هي ترتيب يتم فيه إدارة ممتلكات شخص ما أو أصوله أو استثماراته بواسطة شخص آخر</p> <p>2- the ___ agreement does not let access the money until 2012</p> <p>اتفاق لا يسمح بالوصول إلى المال حتى عام ٢٠١٢</p>

U4

going concern

A going concern is a company that has the ability to continue operating as a business

الشغل هو الشركة التي لديها القدرة على مواصلة العمل كعمل تجاري

2- The business remained a going concern throughout the recession.

ظلت الأعمال مستمرة في جميع أنحاء الركود

<p>high</p>	<p>If something is high, it is above average or above what it was previously in value</p> <p>إذا كان هناك شيء مرتفع ، فهو أعلى من المتوسط أو أعلى مما كان في السابق من حيث القيمة .</p> <p>2- It is best to sell stocks when their value is high.</p> <p>من الأفضل بيع الأسهم عندما تكون قيمتها مرتفعة</p>
<p>low</p>	<p>If something is low, it is below average or below what it was previously in value</p> <p>إذا كان هناك شيء منخفض ، فهو أقل من المتوسط أو أقل من القيمة السابقة</p>
<p>profit</p>	<p>Profit is the money left after selling something and paying any costs.</p> <p>الربح هو المال المتبقي بعد بيع شيء ودفع أي تكاليف</p> <p>2- Shareholders make dividends on their stock.</p> <p>يحقق المساهمون أرباحاً على أسهمهم</p>
<p>public</p>	<p>I</p> <p>f something is public, it is available to the general population and not exclusive to only certain people</p> <p>إذا كان هناك شيء عام ، فهو متاح لعامة السكان وليس حصرياً لأشخاص معينين فقط</p>

share	<p>A share is one unit which a public company is divided into. Each share provides partial ownership of the company.</p> <p>الحصة هي وحدة واحدة تنقسم إلى شركة عامة. كل سهم يوفر ملكية جزئية للشرك</p> <p>2- joe bought 700 stock markets / shares in the new company.</p> <p>اشترى جو ٧٠٠ أسواق الأسهم أنا سهم في الشركة الجديدة</p> <p>3- Stock is ownership in a company divided into ____</p> <p>الأسهم هي ملكية في شركة مقسمة إلى</p>
stock market	<p>A stock market is an electronic or physical location IQ(the buying, selling, and trading of stocks, bonds, and other securities.</p> <p>سوق الأسهم هو موقع الذكاء الإلكتروني أو المادي (شراء وبيع وتداول الأسهم والسندات والأوراق المالية الأخرى</p> <p>2- Sam makes 60% of his income on the stock market</p> <p>سام يجعل ٦٠٪ من دخله في سوق الأوراق المالية</p>
trade	<p>To trade something, such as stocks, is to exchange it for something else.</p> <p>لتداول شيء ما ، مثل الأسهم ، هو استبداله بشيء آخر.</p>
dividends	<p>Mr .Patton collected \$1,200 in dividends last month.</p> <p>جمعت السيد باتون ١٢٠٠ دولار في توزيعات الأرباح في الشهر الماضي</p>
trading	<p>Stock markets are public locations for 1_ _ _ _ stock.</p> <p>أسواق الأسهم هي مواقع عامة لسهم</p>

U5

bear market A bear market is a time when the worth of stocks is decreasing.

سوق الهبوط هو الوقت الذي تنخفض فيه قيمة الأسهم

bull market	<p>A bull market is a time when the worth of shares is increasing and people are purchasing them, a rising market.</p> <p>السوق الصاعد هو الوقت الذي تتزايد فيه قيمة الأسهم ويشتره الناس ، وهو سوق صاعد</p>
climb	<p>To climb is to increase in amount or value.</p> <p>لتسلق هو زيادة في المبلغ أو القيمة</p>
close at	<p>To close at is to be worth a certain value at the close of a day's trading.</p> <p>لإغلاقه هو أن تكون قيمة معينة في نهاية يوم التداول</p>
open at	<p>To open at is for a stock to have a certain value at the beginning of a day's trading</p> <p>لفتحته هو أن يكون للسهم قيمة معينة في بداية تداول يوم واحد</p>
gain	<p>To gain is to rise in value or number.</p> <p>لكسب هو الارتفاع في القيمة أو الرقم</p>
Lose	<p>To lose value is to decrease in worth or number.</p> <p>لفقدان القيمة هو انخفاض في قيمتها أو رقم</p>
point	<p>A point is a measurement equivalent to one U.S. dollar in the stock market .</p> <p>النقطة هي قياس يعادل دولارًا أمريكيًا واحدًا في سوق الأسهم</p>
skyrocket	<p>To skyrocket is to increase rapidly</p> <p>إلى الارتفاع السريع هو زيادة بسرعة</p>
trend	<p>A trend is a general repetition or tendency to do the same thing for a period of time</p> <p>الاتجاه هو التكرار أو الميل العام للقيام بنفس الأمر لفترة من الزمن</p>
value	<p>The value of something is the amount or quantity of the thing</p> <p>قيمة شيء ما هو مقدار أو كمية الشيء</p>

acquisition

An acquisition is when one company buys another company.

الاستحواذ هو عندما تشتري شركة واحدة شركة أخرى.

2- the purchase of one company by another

شراء شركة من قبل شركة أخرى

Equity	Equity capital is the money invested into a business via stockholders. رأس المال السهمي هو المال المستثمر في الأعمال التجارية عبر المساهمين
industry coverage group	An industry coverage group is the part of an investment bank front office that builds business relationships in a certain industry in order to bring in new business. مجموعة التغطية الصناعية هي جزء من مكتب بنك الاستثمار الأمامي الذي يبني علاقات العمل في صناعة معينة من أجل جلب أعمال جديدة
front office	The front office is the part of an investment bank that offers services to customers such as making sales and trades, raising funds, and providing research. المكتب الأمامي هو جزء من بنك استثماري يقدم خدمات للعملاء مثل إجراء المبيعات والحرف ، وجمع الأموال ، وتوفير البحوث 2- the part of an investment bank concerned with raising funds for customers جزء من بنك استثماري معني بجمع الأموال للعملاء
product coverage	2- State Bank's ____ group offers several methods of raising funds. تقدم مجموعة ____ بنك الدولة عدة طرق لجمع الأموال.
investment bank	An investment bank is a bank that mainly specializes in buying and selling securities. المصرف الاستثماري هو بنك متخصص بشكل رئيسي في شراء وبيع الأوراق المالية
Investment banking	Investment banking is the practice of raising capital for businesses or individuals through investments. الاستثمار المصرفي هو ممارسة لزيادة رأس المال للشركات أو الأفراد من خلال الاستثمارات 2- he practice of raising capital ممارسة رفع رأس المال
industry coverage	A good ____ group will find strong companies and open accounts with them

	<p>سوف تجد مجموعة good _____ شركات قوية وحسابات مفتوحة معها</p>
<p>launch</p>	<p>To launch is to make a product or service available that was previously unavailable.</p> <p>لبدء التشغيل هو جعل منتج أو خدمة متوفرة غير متوفرة في السابق</p> <p>2-Heteo will_____ a new product line next month.</p> <p>___ خط إنتاج جديد الشهر المقبل</p>
<p>merger</p>	<p>A merger is when two or more companies combine into one.</p> <p>الاندماج هو عندما تجمع شركتين أو أكثر في واحدة</p> <p>2- the joining together of two companies or more to form a lager one</p> <p>الانضمام معا لشركتين أو أكثر لتشكيل واحد أكبر</p>
<p>pitch book</p>	<p>A pitch book is an analysis of investment opportunities used by investment banks to market their services to potential clients.</p> <p>كتاب الملعب عبارة عن تحليل للفرص الاستثمارية التي تستخدمها البنوك الاستثمارية لتسويق خدماتها للعملاء المحتملين</p> <p>2- a description of investments used to attract clients</p> <p>وصف للاستثمارات المستخدمة لجذب العملاء</p>
<p>product coverage group</p>	<p>A product coverage group is the part of an investment bank front office that provides financial products to customers.</p> <p>تعتبر مجموعة تغطية المنتجات جزءاً من المكتب الأمامي لمصرف الاستثمار الذي يوفر المنتجات المالية للعملاء.</p>
<p>Proprietary trading</p>	<p>Proprietary trading is trading done by an investment bank for its own profit rather than for its customers.</p> <p>يتم تداول المتاجرة الخاصة من قبل بنك استثماري لتحقيق ربحه الخاص بدلاً من لعملائها</p> <p>2- trading done by a bank for its own profit</p> <p>التداول الذي يقوم به أحد البنوك لتحقيق أرباحه الخاصة</p>

<p>raise</p>	<p>To raise is to increase the quantity of something such as money for an investment.</p> <p>لرفع هو زيادة كمية شيء مثل المال للاستثمار.</p> <p>2-James Construction needs to ___ \$1.2 million for its next project.</p> <p>جيمس البناء يحتاج إلى ___ ١.٢ مليون دولار لمشروعه المقبل</p>
<p>up-and-coming</p>	<p>If a company or person is up-and-coming, that company or person shows signs of becoming very successful soon</p> <p>إذا كانت شركة أو شخص ما مستيقظًا ، تظهر تلك الشركة أو الشخص علامات النجاح في وقت قريب جدًا</p> <p>2- expected to become- successful</p> <p>يتوقع أن تصبح ناجحة</p>
<p>equity capital</p>	<p>Businesses earn _____ by selling stock</p> <p>الشركات كسب _____ by بيع الأسهم</p>
<p>debt capital</p>	<p>Banks raise _____ by selling bonds</p> <p>البنوك ترفع _____ عن طريق بيع السندات</p>

U8

back office

The back office is the part of an investment bank that is responsible for administrative. e support.

المكتب الخلفي هو جزء من بنك استثماري مسؤول عن الإدارة. الدعم الإلكتروني

2-Administrative section of bank

القسم الإداري للبنك

<p>clear</p>	<p>To clear a trade is to ensure that the trade follows regulations</p> <p>لتوضيح الصفقة هو التأكد من أن التجارة تتبع اللوائح</p> <p>2- Back office employees must _____ every trade</p> <p>يجب على موظفي المكتب الخلفي _____ every التجارة</p>
<p>Data-checking</p>	<p>Data-checking is the process of making sure information is valid and correct.</p> <p>فحص البيانات هو عملية التأكد من صحة المعلومات وصحتها</p> <p>2-the process of ensuring information is correct</p> <p>عملية ضمان المعلومات صحيحة</p>
<p>Information technology</p>	<p>Information technology is a field that deals with computers used for storing and retrieving information.</p> <p>تكنولوجيا Information هو مجال يتعامل مع أجهزة الكمبيوتر المستخدمة لتخزين واسترجاع المعلومات</p>
<p>Operations</p>	<p>Operations are the financial transactions at an investment bank which include trades and customer records.</p> <p>العمليات هي المعاملات المالية في أحد البنوك الاستثمارية التي تشمل التجارة وسجلات العملاء</p> <p>Back office _____ include data checking maintaining computers.</p> <p>المكتب الخلفي _ يتضمن بيانات الفحص صيانة أجهزة الكمبيوتر.</p>
<p>Software</p>	<p>Software is a program that tells a computer what to do</p> <p>البرنامج عبارة عن برنامج يخبر الكمبيوتر بما يجب القيام به</p> <p>2- Don't use the computer until the new is installed</p>

	لا تستخدم الكمبيوتر حتى يتم تثبيت الجديد
state-of-the-art	<p>If a machine is state-of-the-art, it uses the best and most recently developed technology.</p> <p>إذا كانت الماكينة حديثة ، فإنها تستخدم أفضل التقنيات وأكثرها تطوراً</p> <p>2- being the most modern</p> <p>كونها الأكثر حداثة</p>
Tech support	<p>Tech support is a service that provides assistance for using or solving problems with technology.</p> <p>الدعم الفني هي خدمة تقدم المساعدة لاستخدام أو حل المشكلات المتعلقة بالتكنولوجيا</p> <p>2- assistance with technology</p> <p>المساعدة في التكنولوجيا</p>
trade	<p>A trade is a financial transaction that involves selling and buying a security.</p> <p>التجارة هي صفقة مالية تتضمن بيع وشراء تأمين</p> <p>2-the act of making an exchange</p> <p>فعل إجراء التبادل</p>
trader	<p>A trader is someone who buys and sells financial products for a living</p> <p>المتداول هو الشخص الذي يشتري ويبيع المنتجات المالية لقمة العيش</p>
IT	<p>The ____ department maintains computers.</p> <p>يحافظ القسم على أجهزة الكمبيوتر</p>
Trade confirmation	<p>A trade is not final until the ____ is finished.</p> <p>التجارة ليست نهائية حتى الانتهاء من</p>
trade	<p>A trade confirmation is a statement verifying that a trade took place.</p> <p>تأكيد التجارة هو عبارة عن بيان يتحقق من حدوث التجارة.</p>

breach A breach is the act of breaking or rupturing something.

الخرق هو فعل كسر أو تمزيق شيء ما .

2- the act of breaking something

فعل كسر شيء ما

corporation	<p>A corporation is a big company or group of companies which act as one</p> <p>الشركة عبارة عن شركة كبيرة أو مجموعة شركات تعمل كواحدة</p>
fiduciary	<p>A fiduciary is a person that possesses belongings in trust as a beneficiary</p> <p>والائتمان هو الشخص الذي يمتلك ممتلكات في الثقة كمستفيد</p> <p>2-a person who controls items in a trust</p> <p>الشخص الذي يتحكم في العناصر في الثقة</p>
confidence	<p>if something is given in confidence, it is to be kept secret.</p> <p>إذا تم إعطاء شيء ما في سرية ، فإنه يجب أن يبقى سرا</p> <p>2-the state of expected privacy</p> <p>حالة الخصوصية المتوقعة</p>
Insider information	<p>Insider information is valuable information about a corporation's plans or financial standing that remain unknown to the public.</p> <p>معلومات من الداخل هي معلومات قيمة about خطط الشركة أو المركز المالي التي لا تزال غير معروفة للجمهور</p> <p>2-Never share لاتشارك أبداً</p>
Insider trading	<p>Insider trading is the illegal act of using insider information to buy or sell a corporation's securities 10 make a profit or avoid a loss.</p> <p>تداول Insider هو فعل غير قانوني باستخدام معلومات من الداخل لشراء أو بيع الأوراق المالية للشركة ١٠ تحقيق ربح أو تجنب الخسارة</p>
investigation	<p>An investigation is a process of searching for facts in order to prove something.</p> <p>التحقيق هو عملية البحث عن الحقائق لإثبات شيء ما</p> <p>What ___did she break?</p> <p>هل كسرت؟</p>

<p>material</p>	<p>If evidence is material, it is an essential component to the subject being discussed</p> <p>إذا كان الدليل ماديًا ، فهو مكون أساسي للموضوع الذي تتم مناقشته</p> <p>2-being essential to a topic or idea</p> <p>ضرورة لموضوع أو فكرة</p>
<p>non-public</p>	<p>If something is non-public, it is for private use only.</p> <p>إذا كان هناك شيء غير عام ، فهو للاستخدام الخاص فقط</p> <p>2-the information is _____ and must not be told to anyone outside the company</p> <p>المعلومات _____ ويجب عدم إخبارها لأي شخص خارج الشركة</p>
<p>regulation</p>	<p>A regulation is an official rule or law that controls conduct.</p> <p>التنظيم هو قاعدة رسمية أو law تتحكم في السلوك</p> <p>2-the ____ found the man was innocent.</p> <p>وجدت أن الرجل بريء</p>
<p>violate</p>	<p>To violate is to break or oppose a law, agreement, or principle.</p> <p>لانتهاك هو كسر أو معارضة قانون أو اتفاق أو مبدأ</p> <p>2- to break a rule or law</p> <p>لكسر قاعدة أو قانون</p>
<p>insider trading</p>	<p>The man was arrested for ____</p> <p>تم القبض على الرجل لـ ____</p>
<p>Quid pro quo</p>	<p>In _-a deal, both parties benefit.</p> <p>في صفقة _ ، يستفيد كلا الطرفين.</p>

Branch	A branch is one of a bank's local offices.	الفرع هو أحد المكاتب المحلية للبنك
	2-one of a bank's local offices	واحد من المكاتب المحلية للبنك
Expand	1- To expand something is to cause something to increase	لتوسيع شيء ما هو التسبب في زيادة شيء ما
	2- to make something increase	لجعل شيء ما يزيد
Motivate	To motivate someone is to inspire someone to do something.	لتحفيز شخص ما هو إلهام شخص ما للقيام بشيء م
	2- to inspire someone to do something	لإلهام شخص ما للقيام بشيء ما
Organization	Organization is the way that people or things are arranged or distributed.	المنظمة هي الطريقة التي يتم بها ترتيب الأشخاص أو الأشياء أو توزيعها
	2-Paula wrote a memo about the inefficient ___ of the staff scheduling.	كتبت بولا مذكرة حول عدم كفاءة ___ من جدولة الموظفين
Oversee	To oversee something is to observe something to ensure it is done correctly.	للإشراف على شيء ما هو مراقبة شيء ما لضمان القيام به بشكل صحيح
	2- The bank hired Judy to ___ the accounting department	قام البنك بتعيين جودي في قسم المحاسبة

Relationship

A relationship is the way two people interact with each other.

العلاقة هي الطريقة التي يتفاعل بها شخصان مع بعضهما البعض

2- the way people interact with each other

طريقة تفاعل الناس مع بعضهم البعض

3-he new employee hoped to develop a good ____ with the customers.

كان الموظف الجديد يأمل في تطوير ____ جيد مع العملاء

Supervise

To supervise something is to monitor and direct the process of something.

لإشراف على شيء ما هو مراقبة وتوجيه عملية شيء ما

2- to monitor and direct something

لمراقبة وتوجيه شيء ما

Work ethic

a belief in working hard

اعتقاد في العمل الجاد

clientele

people who visit a particular business

الناس الذين يزورون شركة معينة

solve

The manager brought in a specialist to __ __ the overstaffing problem,

جلب المدير اختصاصيًا إلى مشكلة

goals

Boris was afraid of being fired because he did not meet his monthly_____

كان بوريس خائفًا من إطلاق النار لأنه لم يلتق شهريًا

bank manager

Phil's years of experience made him an excellent _____

جعلت سنوات فيل من الخبرة له ممتازة

U12

Advice

Advice is help and guidance in understanding tax rules and preparing the tax return

المشورة هي المساعدة والتوجيه في فهم القواعد الضريبية وإعداد الإقرار الضريبي

help or guidance

assist	<p>To assist is to help or support someone with a task.</p> <p style="text-align: right;">للمساعدة هي مساعدة أو دعم شخص ما لديه مهمة</p> <p>I need some one to ____me with my tax return</p>
audit	<p>An audit is an inspection of records or financial accounts to check their accuracy.</p> <p style="text-align: right;">التدقيق هو فحص للسجلات أو الحسابات المالية للتحقق من دقتها.</p> <p>an inspection of financial records</p>
taxes	<p>Carl did not pay his ____ last year and now he owes the government money</p>
Back taxes	<p>Back taxes is money owed to the government that was not paid on time.</p> <p style="text-align: right;">الضرائب المستحقة هي أموال مستحقة للحكومة لم يتم دفعها في الوقت المحدد</p> <p>unpaid taxes from years before</p>
deduction	<p>A deduction is an expense or circumstance that a person lists on a tax return which reduces the amount of tax he or she owes.</p> <p style="text-align: right;">لخصم هو عبارة عن نفقة أو ظرف يسرده الشخص على الإقرار الضريبي يقلل من مقدار الضريبة التي يدين بها</p> <p>an expense that reduces a person's taxes</p>
file a tax	<p>To file a tax return is to send the taxpayer's information about income and tax liability to the government using a tax return form.</p> <p style="text-align: right;">لتقديم الإقرار الضريبي هو إرسال معلومات دافع الضرائب عن الدخل والمسؤولية الضريبية إلى الحكومة باستخدام نموذج الإقرار الضريبي</p>

refund	<p>A refund is money returned from the government when a person has paid too much tax or much tax was taken out of his or her salary.</p> <p>استرداد الأموال هو المبلغ الذي يتم رده من الحكومة عندما يقوم شخص ما بدفع مبلغ ضئيل من الضرائب أو تم سحب الكثير من الضرائب من راتبه</p> <p>The man deposited his_ _ _ _in the bank</p>
tax prepare	<p>Hire a_ _ _ _ to avoid errors on year return</p>
Tax debt	<p>Tax debt is money owed to the government for unpaid taxes.</p> <p>الدين الضريبي هو المال المستحق للحكومة مقابل الضرائب غير المدفوعة</p> <p>Failure to complete a return can lead to a large _____</p>
Tax consultant	<p>a person who helps people organize their taxes</p>
circumstances	<p>the general conditions of something</p>
tax return	<p>a form that states how much taxes they have paid or owe</p>
Fil	<p>You must your return by the 22nd</p>

Asset allocation Asset allocation is the division of investments into stocks, bonds and other investment products.

توزيع الأصول هو تقسيم الاستثمارات إلى الأسهم والسندات والمنتجات الاستثمارية الأخرى

Dividing money between stocks and bonds is called _____

يسمى تقسيم الأموال بين الأسهم والسندات

Best interests	<p>Best interests means that the professional acts in a way that guards the client from harm or loss.</p> <p>تعني المصالح الفضلى أن الأعمال المهنية بطريقة تحمي العميل من الأذى أو الخسارة.</p> <p>A good financial planner works in his client's _____</p> <p>مخطط مالي جيد يعمل في موكله</p>
commission	<p>A commission is money paid to a professional for selling a product or service</p> <p>العمولة هي الأموال المدفوعة لموظف محترف لبيع منتج أو خدمة</p> <p>Mary earns _____ when she advises her client</p> <p>عندما تنصح موكلها</p>
conflict of interest	<p>A conflict of interest is a situation where an individual allows private interests to improperly affect professional decisions.</p> <p>تضارب المصالح هو موقف يسمح فيه الفرد للمصالح الخاصة بالتأثير بشكل غير لائق على القرارات المهنية</p> <p>2-A professional that allows personal interests to affect professional decisions has a _____</p> <p>المهنية التي تسمح المصالح الشخصية للتأثير على القرارات المهنية لديها</p>
Fee-only	<p>Fee-only means that the advisor is paid directly by the client instead of earning a commission</p> <p>الرسوم تعني فقط أن المستشار يقوم بالدفع مباشرة من العميل بدلاً من الحصول على عمولة</p> <p>A(n) _____ financial advisor charges by the hour.</p> <p>المستشار المالي بالساعة</p>

financial advisor	<p>A financial advisor is a professional who is paid to help individuals and corporations to manage their money through investments, insurance and retirement plans.</p> <p>المستشار المالي هو محترف يتم دفعه لمساعدة الأفراد والشركات على إدارة أموالهم من خلال خطط الاستثمار والتأمين والتقاعد</p> <p>John asked his _____ for investment recommendations</p> <p>لتوصيات الاستثمار</p>
Financial planning	<p>Financial planning is a process where a financial advisor guides a person or corporation in making decisions about how their money will be invested for the future.</p> <p>التخطيط المالي هو عملية يقوم فيها المستشار المالي بتوجيه شخص أو شركة في اتخاذ القرارات حول كيفية استثمار أموالهم في المستقبل</p> <p>People purchase a(n) _____ to protect themselves against losses.</p> <p>يشترى الناس (ن) _____ لحماية أنفسهم من الخسائر</p>
Insurance products	<p>Insurance products are financial contracts between an insurance company and a customer in which the customer pays premiums and the company agrees to payout a certain sum of</p> <p>منتجات Insurance هي عقود مالية بين شركة تأمين وعميل يسدد فيه العميل أقساط التأمين وتوافق الشركة على دفع مبلغ معين من</p> <p>_____ helps people raise money for retirement.</p> <p>يساعد الناس على جمع الأموال للتقاعد</p>
investor profile	<p>An investor profile is a summary of an investor's investing style and investments</p> <p>الملف الشخصي للمستثمر هو ملخص لأسلوب الاستثمار والاستثمار للمستثمر</p> <p>A summary of a client's investments and investments _____</p> <p>ملخص لاستثمارات العميل واستثماراته</p>
risk assessment	<p>A risk assessment is an examination of an individual or company's willingness to make risky investments.</p> <p>تقييم المخاطر هو فحص لاستعداد فرد أو شركة للقيام باستثمارات محفوفة بالمخاطر</p> <p>_____ tests how willing a client is to lose money.</p> <p>اختبارات مدى استعداد العميل لخسارة المال</p>

U14

exchange a place where stocks are bought and sold

مكان يتم فيه شراء وبيع الأسهم

on one's behalf	to serve as someone's representative ليكون بمثابة ممثل لشخص ما
Client	someone who buys goods and services شخص يشتري السلع والخدمات 2- A client is someone who buys goods and services. العميل هو الشخص الذي يشتري السلع والخدمات
Service	an action that a professional is paid to do for a client إجراء يتم دفعه لعمل احترافي للعميل 2- A service is an action that a professional is paid to do for a client. الخدمة عبارة عن إجراء يتم دفعه لعمل احترافي للعميل.
advise	to guide or give information needed to make a decision لتوجيه أو إعطاء المعلومات اللازمة لاتخاذ قرار
services	A broker provides services to his client. الوسيط يوفر الخدمات لعميله.
exchange	Stocks are sold on the exchange تباع الأسهم في البورصة
execution-only	Larry chooses his own stocks, so he hired a(n) execution-only broker. يختار لاري أسهمه الخاصة ، لذا قام بتعيين سمسار تنفيذ فقط. 2- If something is execute-only, it is a type of service where the broker only buys and sells a stock or bond for a client and provides no other services or advice. إذا كان هناك شيء يتم تنفيذه فقط ، فهو نوع من الخدمة حيث يقوم الوسيط بشراء وبيع الأسهم أو السندات للعميل فقط ولا يقدم أي خدمات أو مشورة أخرى
carry out	Some brokers just carry out clients' orders while others help make decisions. يقوم بعض السماسرة بتنفيذ طلبات العملاء بينما يساعد آخرون في اتخاذ القرارات 2- To carry out an order is to follow through with the client's order to buy or sell a stock or bone. لتنفيذ أمر هو متابعة أمر العميل لشراء أو بيع الأسهم أو العظام

advise	<p>John didn't know what to invest in, so he asked a broker to advise him.</p> <p>لم يكن جون يعرف ما الذي يستثمر فيه ، لذا طلب من الوسيط أن ينصحه</p>
Advisory dealing	<p>Advisory dealing is a service in which the broker only gives advice on whitY stocks to buy or sell.</p> <p>التعامل الاستشاري هو خدمة يقدم فيها السمسار فقط المشورة على أسهم بيضاء للشراء أو البيع</p>
Brokerage	<p>A brokerage is a firm that is licensed to sell or buy stocks, bonds, commodities and options.</p> <p>الوساطة هي شركة مرخصة لبيع أو شراء الأسهم والسندات والسلع والخيارات</p>
Discretionary dealing	<p>Discretionary dealing is a service in which a broker makes all trading decisions based on the client's financial goals</p> <p>التعامل التقليدي هو خدمة يقوم السمسار بجميع قرارات التداول بناءً على الأهداف المالية للعميل</p>
sales agent	<p>A sales agent is a professional who sells banking and investment products and services</p> <p>وكيل المبيعات هو محترف يبيع المنتجات والخدمات المصرفية والاستثمارية</p>
stock broker	<p>A stock broker is a professional who is paid by a client to buy or sell stocks, bonds, commodities and options.</p> <p>وسيط الأوراق المالية هو محترف يتم دفعه من قبل العميل لشراء أو بيع الأسهم والسندات والسلع والخيارات</p>
stock exchange	<p>A stock exchange is a place where stocks and securities are bought and sold.</p> <p>البورصة هي مكان يتم فيه بيع الأسهم والأوراق المالية وبيعها</p>

المراجعة من الدرس (1) إلى الدرس (5)

أكتب المصطلح المناسب:

- 1- a fluorescent colored marker.
- 2- a tablet of ruled paper.
- 3- a paper sleeve in which to place letters.
- 4- Sue put the finance report in a
- 5- Jon bound the documents with a
- 6- a writing utensil filled with ink.
- 7- The new office chairs
- 8- Extra pens in the supply room.
- 9- It's dark. Turn on that
- 10- Sam made duplicates of the memo with the
- 11- The client sent the letter via
- 12- Buy some paper for the
- 13- Connie destroyed the documents using the
- 14- a computer accessory that moves the cursor
- 15- a computer accessory used for typing
- 16- the part of a computer that displays images
- 17- Both parties signed a document defining the terms of agreement.
.....

- 18- Our advisor has a(n) organized collection of all our important financial documents.
- 19- Don't turn in that report until it's been checked for errors.
- 20- The bank sends a monthly
- 21- Pesos are not in the U.S.
- 22- To open the account, Jon filled out a(n)
- 23- The act of putting money into an account.
- 24- Motion or movement.
- 25- money in the form of banknotes or coins.
- 26- money in the form of a metal disc.
- 27- This machine only accepts
- 28- This store does not accept foreign
- 29- The fund is only for business related expenditures.
- 30- New light bulbs were a worthwhile

المراجعة من الدرس (6) إلى الدرس (10)

- 1- One eight is nine.
- 2- Twelve Three equals thirty-six.
- 3- Three times eight twenty-four
- 4- Ten Three is thirteen.
- 5- Two plus seven nine.
- 6- Nine three equals three.
- 7- Six three is eighteen.
- 8- not changing.
- 9- to become larger or bigger.
- 10- to change frequently.
- 11- things of value that do not exist physically.
- 12- a document showing a company's finances.
- 13- things of value not easily converted to cash.
- 14- anything of value.
- 15- to keep money so that you can use it later.
- 16- to watch or monitor something.
- 17- to give money in exchange for something.
- 18- a payment card that draws on a bank's money.
- 19- Only use a credit card for large.
- 20- Research a business before you

- 21- Pay all bills on time to increase your.....
- 22- Your spending to eliminate waste.
- 23- a bank account that offers interest and limits withdrawals.
- 24- to increase or gain.
- 25- a percentage paid when money is loaned.
- 26- a slip of paper that provides payment.
- 27- a private institution that provides banking services to the public.
.....
- 28- Dose this bank financial advice?.
- 29- about Brookline Bank accounts at the customer service desk.
- 30- Savings accounts pay interest at a higher..... Than checking accounts.

المراجعة من الدرس (11) إلى الدرس (15)

- 1- a bank document guaranteeing payment of a large amount.
- 2- a service that allows customers to pay bills from one website.
- 3- an amount of money for a particular service.
- 4- an electronic cash machine.
- 5- sent back to a bank due to insufficient funds.
- 6- This bank offers a bill pay service at no extra cost.
- 7- Use a bank check for large purchases.
- 9- ATMs provide 24 hour ability to get money.
- 10- real estate loan charges that lower interest rates.
- 11- fees charged when a loan is signed.
- 12- to submit a loan application.
- 13- an asset pledged by a borrower to secure an asset.
- 14- A(n) For a used car is much less than one for a new car.
- 15- The loan has a six year
- 16- If you pay points, you can get a lower On your mortgage.
- 17- Bank customers can use a(n) To make any type of purchase.
- 18- The people who own stock in the company are meeting to discuss the new financial plan.
- 19- Wetzel's Foods became a legal corporation last year.

20- The board made the company available for purchase on the open market.

21- A(n) Has most of the same rights as an individual person.

22- A(n)..... invests all extra income in itself.

23- Angelo was the of the firm until he sold it to a larger company.

24- involving the management of something.

25- work in exchange for pay.

26- all the expenses of running a business.

27- the act of delivering something.

28- The manager doubled spending on to attract more customers.

29- The extra products we made are being kept in

30- we decided to stop until our sales improved.

31- The accounting manager prepared a new for the quarterly meeting.

32- Sally will lose her business unless she can pay off a large

33- Thurmond wants a new desk, but the for office furniture is too small.

34- Businesses with the rights of corporations but fewer restrictions are popular for their tax benefits.

قسم الاختبارات التجريبية

Finance Practice test (1439-40)

Listen to the recording. You will hear it twice. Choose the best option A, B, C, or D. (Track29- U14)

<p>1. The lady asks about her company.....</p> <ul style="list-style-type: none"> <input type="checkbox"/> making good profit <input type="checkbox"/> earning a lot of money <input type="checkbox"/> checking records <input type="checkbox"/> not making good profit 	<p>2. The lady has already reducedcosts.</p> <ul style="list-style-type: none"> <input type="checkbox"/> storage <input type="checkbox"/> production <input type="checkbox"/> labor <input type="checkbox"/> advertising
<p>3. The man recommends reducing</p> <ul style="list-style-type: none"> <input type="checkbox"/> labor <input type="checkbox"/> production <input type="checkbox"/> distribution <input type="checkbox"/> advertising 	<p>4. The woman says that some packages are stored for</p> <ul style="list-style-type: none"> <input type="checkbox"/> days <input type="checkbox"/> hours <input type="checkbox"/> months <input type="checkbox"/> years
<p>5. The ladythe advice the man gives.</p> <ul style="list-style-type: none"> <input type="checkbox"/> does not like <input type="checkbox"/> doesn't agree with <input type="checkbox"/> agrees with <input type="checkbox"/> will not follow 	

(Vocabulary) Read the questions and choose the best option A, B, C, or D.

<p>6. You should..... your spending to eliminate waste.</p> <ul style="list-style-type: none"> <input type="checkbox"/> invest <input type="checkbox"/> save <input type="checkbox"/> monitor <input type="checkbox"/> inquire 	<p>7. I need a..... to save this image into my computer.</p> <ul style="list-style-type: none"> <input type="checkbox"/> fax machine <input type="checkbox"/> printer <input type="checkbox"/> monitor <input type="checkbox"/> scanner
<p>8. "The sales of the company is <u>growing</u>." The underlined word means</p> <ul style="list-style-type: none"> <input type="checkbox"/> fluctuating <input type="checkbox"/> increasing <input type="checkbox"/> bottom out <input type="checkbox"/> peak 	<p>9. The act of taking money out of an account is</p> <ul style="list-style-type: none"> <input type="checkbox"/> withdrawal <input type="checkbox"/> deposit <input type="checkbox"/> overflow <input type="checkbox"/> cash
<p>10. The bank sends a monthly</p> <ul style="list-style-type: none"> <input type="checkbox"/> record <input type="checkbox"/> application <input type="checkbox"/> statement <input type="checkbox"/> insurance policy 	<p>11. Fifty..... five is fifty five.</p> <ul style="list-style-type: none"> <input type="checkbox"/> over <input type="checkbox"/> plus <input type="checkbox"/> subtract <input type="checkbox"/> divide

<p>12. Anything of value either in cash or profit is.....</p> <ul style="list-style-type: none"> <input type="checkbox"/> assets <input type="checkbox"/> liabilities <input type="checkbox"/> owner's equity <input type="checkbox"/> total liabilities 	<p>13. If you pay off your loan before the stated terms, you will have to pay a/an...</p> <ul style="list-style-type: none"> <input type="checkbox"/> interest rate <input type="checkbox"/> closing cost <input type="checkbox"/> payoff penalty <input type="checkbox"/> mortgage
<p>14. Credit card is used for large</p> <ul style="list-style-type: none"> <input type="checkbox"/> assets <input type="checkbox"/> interests <input type="checkbox"/> deposits <input type="checkbox"/> purchases 	<p>15. I am confused about a <u>withdrawal</u> of 500\$. The underlined word is.....</p> <ul style="list-style-type: none"> <input type="checkbox"/> noun <input type="checkbox"/> verb <input type="checkbox"/> adjective <input type="checkbox"/> adverb
<p>16. ATMs provide 24 hours..... to get money.</p> <ul style="list-style-type: none"> <input type="checkbox"/> accure <input type="checkbox"/> access <input type="checkbox"/> change <input type="checkbox"/> transfer 	<p>17. I would like to an appointment with an advisor.</p> <ul style="list-style-type: none"> <input type="checkbox"/> take <input type="checkbox"/> revise <input type="checkbox"/> have <input type="checkbox"/> make
<p>18. Expenses that don't usually change are....</p> <ul style="list-style-type: none"> <input type="checkbox"/> fixed costs <input type="checkbox"/> variable costs <input type="checkbox"/> total costs <input type="checkbox"/> costs 	<p>19. New coffee maker is a worthwhile.....</p> <ul style="list-style-type: none"> <input type="checkbox"/> change <input type="checkbox"/> petty cash <input type="checkbox"/> expenditure <input type="checkbox"/> cash
<p>20. is an estimate of future cash payments and receipts over the course of a particular period.</p> <ul style="list-style-type: none"> <input type="checkbox"/> Master budget <input type="checkbox"/> Operating budget <input type="checkbox"/> Cash budget <input type="checkbox"/> Existing budget 	<p>21. He took \$50.000 to buy a house.</p> <ul style="list-style-type: none"> <input type="checkbox"/> inventory <input type="checkbox"/> mortgage <input type="checkbox"/> equipment <input type="checkbox"/> auto loan
<p>20. The height of the office chair is...</p> <ul style="list-style-type: none"> <input type="checkbox"/> shared <input type="checkbox"/> sectional <input type="checkbox"/> adjustable <input type="checkbox"/> swiveling 	<p>23. She drew a diagram with an orange</p> <ul style="list-style-type: none"> <input type="checkbox"/> stapler <input type="checkbox"/> marker <input type="checkbox"/> tape <input type="checkbox"/> binder
<p>24. A service that allows customers to pay bills online is called</p> <ul style="list-style-type: none"> <input type="checkbox"/> business plan <input type="checkbox"/> bill pay <input type="checkbox"/> cashier check <input type="checkbox"/> transfer 	<p>25. Choose the odd one out.</p> <ul style="list-style-type: none"> <input type="checkbox"/> bottom out <input type="checkbox"/> decline <input type="checkbox"/> shrink <input type="checkbox"/> expand

<p>Read the passage below and choose the best answer to the question.</p> <p>Choosing a type of Business Which structure is right for your business?</p> <p>You are the sole proprietor if you are the only owner of your business. You make all decisions about the business. A business with multiple owners is a partnership. Partners share responsibilities and profits. You can also form cooperative. In <u>this</u> structure, all employees share profits.</p> <p>Larger businesses are often incorporated, and no particular person is responsible for the entire business. A common mid-sized corporation is an LLC. This type of private corporation is popular for its tax benefits. Much larger corporations, (C corporation) are usually public. This means that anyone can buy stock and become a shareholder. A non-profit organization is appropriate for charitable and community services. All profits go towards advancing the goals of your business.</p>	<p>26. The purpose of this passage is to describe</p> <ul style="list-style-type: none"> <input type="checkbox"/> different business structures. <input type="checkbox"/> different types of loans <input type="checkbox"/> risks of corporations <input type="checkbox"/> steps towards business ownership
	<p>27. You make all decisions about your business if you are.....</p> <ul style="list-style-type: none"> <input type="checkbox"/> partners <input type="checkbox"/> sole proprietor <input type="checkbox"/> multiple owners <input type="checkbox"/> two owners
	<p>28. The underlined word '<u>this</u>' in Paragraph 1 refers to</p> <ul style="list-style-type: none"> <input type="checkbox"/> partnership <input type="checkbox"/> profits <input type="checkbox"/> cooperative <input type="checkbox"/> responsibilities
	<p>29. You can buy shares in a</p> <ul style="list-style-type: none"> <input type="checkbox"/> private company <input type="checkbox"/> public company <input type="checkbox"/> personal company <input type="checkbox"/> sole proprietorship
<p>30. An advantage of a is its tax benefits.</p> <ul style="list-style-type: none"> <input type="checkbox"/> LLC <input type="checkbox"/> C corporation <input type="checkbox"/> small business <input type="checkbox"/> non- profit business 	

Finance ESP (Career Path) My training test Book 2

(DON'T WRITE ON OR MARK THIS QUESTIONS BOOKLET)

Time: 50 Min

A) Listen to the recording. You will hear it twice. Choose the best option A, B, C, or D.

1. How many years Armstrong spent in the payroll department?

- (A) Five years and half
- (B) Five years
- (C) Four years
- (D) Four years and half

2. What did Armstrong do in the previous company?

- (A) Analysis of employment trends
- (B) Preparing reports on total wages
- (C) A&B
- (D) Money financier

3. Text between :

- (A) The teacher and the accountant
- (B) Director and employee
- (C) The accountant and the employer
- (D) employer and funded

4. Armstrong previously worked in

- (A) Small retail company
- (B) Large retail company
- (C) Global Foundation
- (D) Bank

5. The new company needs an employee

- (A) Accountants to manage the company
- (B) Funded by banks
- (C) Knock managers
- (D) Accountants to manage cash payments

(Vocabulary) Read the questions and choose the best option A, B, C, or D.

6. ... Will be sent to all the shareholders.

- (A) Portfolios
- (B) Dividends
- (C) Shares
- (D) Cash

7. They are thinking of buying a piece of _____

- (A) Real estate
- (B) Mutual fund
- (C) Zones
- (D) Investment

8. After ... , his taxable income is \$ 40,000.

- (A) Refunds
- (B) Deductions
- (C) Back taxes
- (D) Gross

9. The _____ found the man was innocent.

- (A) non - public
- (B) Investigation
- (C) Regulation
- (D) Insider trading

10. Bring your _____ to the interview.

- (A) L L C
- (B) IPO
- (C) CFO
- (D) CV

<p>11. The bank hired Judy to ____ the accounting department.</p> <p>(A) Solve (B) Oversee (C) Organization (D) Clientele</p>	<p>12. A ____ is a point that cannot be passed.</p> <p>(A) Launch (B) Limit (C) Fee - only (D) Lose</p>
<p>13. To ____ on something means to provide information on it.</p> <p>(A) Refund (B) Sell (C) Risk - free (D) Report</p>	<p>14. To ____ is to increase rapidly.</p> <p>(A) Open at (B) Real estate (C) Skyrocket (D) Tax</p>
<p>15. BinCo stock opened at 104, ____ ten points, and closed at 94.</p> <p>(A) Lost (B) Gained (C) Climb (D) Crash</p>	<p>16. <u>Wages before deduction of expenses</u></p> <p>(A) Reporting (B) Payroll (C) Gross wages (D) Checking accounts</p>
<p>17. He managed to make a lot of money in a ... market.</p> <p>(A) Bear (B) Bull (C) Value (D) Concern</p>	<p>18. To ____ is to be worth less for a brief amount of time.</p> <p>(A) Equity (B) Dip (C) Advice (D) Bear market</p>
<p>19. Sam makes 60% of his income on the ____</p> <p>(A) Shareholder (B) Capital (C) Going concern (D) Stock market</p>	<p>20. It's best to buy the stocks at a minimal cost.</p> <p>(A) Low (B) High (C) IPO (D) BBU</p>
<p>21. ____ being confident even in risky situations.</p> <p>(A) Capital (B) Commensurate (C) Bold (D) Middle office</p>	<p>22. ____ assistance with technology.</p> <p>(A) Tech support (B) Trade (C) Settle (D) Data - checking</p>
<p>23. ____ to break a rule or law.</p> <p>(A) Confidence (B) Breach (C) Material (D) Violate</p>	<p>24. ____ help or guidance.</p> <p>(A) Back taxes (B) Audit (C) Advice (D) Tax consultant</p>
<p>25. A(n) ____ financial advisor charges by the hour.</p> <p>(A) Commission (B) Best interests (C) Conflict of interest (D) Fee - only</p>	

Read the passage below and then choose the best answer to the question.

Excel Investments Financial Controller

Excel Investments is a leader in investment banking for both corporations and wealthy individuals. We are currently seeking a senior **financial controller** for our **middle office**.

The financial controller supervises a team of eight accounting professionals and manages the middle office's day-to-day operations.

The position reports directly to Excel Investments' **CFO**. The financial controller oversees all **risk management**. The ideal candidate will have demonstrated success in quickly analyzing **market risk** and **credit risk** undertaken by front office traders. Of course, Excel Investments is not a **conservative** firm. We are known for our aggressive approach to investing. As such, **limits** on **capital** set by the financial controller should manage **operational risk** without restricting **bold** action. The controller is also responsible for meeting with back office representatives regularly. These meetings will ensure that front office trades are in **compliance** with internal and government regulations. Salary is **commensurate** with experience. Interested parties should send a **CV**, references, and cover letter to hrharris@excelinvestments.com

26. Meetings will ensure that the front office deals with and ...

- Ⓐ Money
- Ⓑ Government regulations
- Ⓒ Instruments
- Ⓓ Cover letter

27. Which of the following is NOT a responsibility of the controller?

- Ⓐ Limiting capital
- Ⓑ Analyzing credit risk
- Ⓒ Managing operational
- Ⓓ Ensuring back office compliance

28. What is true of the financial controller position?

- Ⓐ It creates internal regulations
- Ⓑ It directs the actions of the CFO
- Ⓒ It involves supervising others
- Ⓓ It meets with government representatives

29. The Financial controller supervises a team of ...

- Ⓐ Six accounting specialists
- Ⓑ Seven accounting specialists
- Ⓒ Eight accounting specialists
- Ⓓ Nine accounting specialists

30. Who oversees all risk management is

- Ⓐ Financial auditor
- Ⓑ Financial Director
- Ⓒ Financial analyst
- Ⓓ Employees

Choose the correct answer.

1 Use a ... to hold those sheets of paper together.

- A paperclip B binder C pen

2 If you draw or write in pencil you can easily rub out any mistakes you make with a(n) ...

- A marker B eraser C stapler

3 Use the ... to attach all those papers together.

- A envelope B tape C stapler

4 You should use the ... to underline all the important parts in your document.

- A paperclip B highlighter C staple

5 The height of this office chair is ...

- A adjustable B ergonomic C swivelling

6 She had a pile of papers on her ...

- A keyboard B desk C desk lamp

7 She stores all her paper documents in the ...

- A leather sectional B bookcase C file cabinet

8 When you want to get rid of a document, destroy it by putting it through the ...

- A printer B scanner C shredder

9 Use the ... to make photocopies of your documents quickly and cheaply.

- A keyboard B shredder C copier

10 .. networking removes the risk of tripping over loose computer cables.

- A Shared B Wireless C Unlimited

11 If the copies come out too dark, have a look at the ...

- A toner B mouse C monitor

12 They can take legal action against you if you break the terms of the ...

- A statement B contract C business plan

13 Have you filled in the ... form for your account yet?

- A record B insurance certificate C application

14 I keep all my financial documents on ...

- A file B credit C contract

15 A financial advisor can help you organize and ... all your important documents.

- A review B apply C plan

16 The bank became suspicious after several large ... were made from his account last month.

- A cash advances B expenditures C withdrawals

17 Would you like to pay by credit card or in ... ?

- A cash B coins C change

18 To open an account, you need to make a minimum ... of 100 dollars.

- A deposit B flow C withdrawal

19 Have you got ... for a ten dollar bill?

- A coins B petty cash C change

20 What is eighty ... seven?

- A comes to B equals C minus

21 Six ... four is twenty-four.

- A times B plus C minus

22 Four plus six ... ten.

- A adds B equals C divided

23 Vegetable prices tend to ... according to the season.

- A expand B fluctuate C bottom out

24 Fortunately, these product sales have ... dramatically since the beginning of the year.

- A increased B decreased C expanded

25 Our figures show that microphone sales ... in December which was very encouraging.

- A declined B peaked C bottomed out

26 Most rental prices have remained ... this year due to the economic crisis.

- A peak B expansion C steady

27 A company's ... can consist of cash, investments, buildings, and machinery.

- A equity B balance sheets C assets

28 The business has ... of 3 million dollars.

- A inventory B liabilities C equipment

29 At the end of the fiscal year, the company had 76 thousand dollars in ... , which had to be collected.

- A accounts receivable B property and equipment C intangible assets

30 How would you like to pay for all your ... ?

- A deposits B charges C purchases

31 I'm ... up for a new car.

- A monitoring B investing C saving

32 I don't know how I managed to ... so much at the mall.

- A track B spend C invest

33 The bank offers ... facilities for qualifying customers.

- A credit B overdraft C rate

34 Interest will ... on your account at a rate of 4%.

- A inquire B accrue C provide

35 The bank plans to raise the ... rates.

- A accounts B interest C checking

36 You have to be careful when writing checks as many banks charge extra fees for ... checks.

- A transferred B returned C online

37 I wonder if there is a(n) ... on this street, as I need to get some money out.

- A cashier's check B ATM C bill pay service

38 The advantage of ... is that you don't have to wait in long queues to pay your bills.

- A letters of credit B returned checks C online banking

39 He took out a 60,000 dollar ... to buy the house.

- A mortgage B term C loan

40 He used his house as ... to get the loan from the bank.

- A points B auto loan C collateral

41 I took out a personal ... to go on my dream vacation to the Caribbean.

- A mortgage B rate C loan

42 Mr. Smith is one of our regular ... as he shops here nearly every day.

- A employees B customers C proprietors

43 Are you the ... of this shop?

- A shareholder B customer C owner

44 .. will be voting on the proposed merger of the company this week.

- A Partners B Corporations C Shareholders

45 Our latest model will finally be going into ... at the end of this year.

- A storage B distribution C production

46 A good way to attract more customers is by ... the product.

- A advertising B storing C performing

47 The parts of the machine themselves are not so expensive, it's the ... that costs so much money.

- A administration B labor C business performance

48 She managed to pay off her ... in three years.

- A debts B budget C staff

49 Many companies are moving out of New York as the ... there is very high.

- A master budget B overhead C income

50 You shouldn't expect to make much ... within the first couple of years of setting up a business.

- A profit B debt C cash budgets



نموذج إجابة "اختبار المراجعة" - مادة اللغة الانجليزية للاقتصاديين Book 1

(Finance)

25 24 23 22 21 20 19 18 17 16 15 14 13 12 11 10 9 8 7 6 5 4 3 2 1

B A B B A C C A A C A A C B A B C C C B A B C B A

50 49 48 47 46 45 44 43 42 41 40 39 38 37 36 35 34 33 32 31 30 29 28 27 26

A B A B A C C C B C C A C B B B B B C C A B C C

Choose the correct answer.

1 He invested some money in savings

- A stocks B certificates C bonds

2 They are thinking of buying a piece of

- A real estate B mutual fund C investment

3 Mr. Thomson sold his ... in the company last month.

- A security B equity C purchases

4 He used his shares in the business as ... against a 10 million bank loan.

- A stocks B bonds C security

5 If you work really hard, then you will definitely achieve your

- A zones B goals C investments

6 Many workers over the age of 55 are taking early

- A risk tolerance B risk aversion C retirement

7 He has many ... investments such as real estates and diamonds.

- A conservative B personal C risk-free

8 Some people over the age of 65 are finding it difficult to live on their state

- A pension B trust C contribution

9 Contributions to individual retirement account are ... deductible according to some guidelines.

- A cash B profit C tax

10 What is the normal ... age in your country?

- A pension B retirement C sharing

11 She is trying to build up a strong investment ... for her to retire on one day.

- A stock B profit C portfolio

12 ... will be sent to all the shareholders.

- A Portfolios B Dividends C Shares

13 The value of my ... in the company has increased by 4% the last three months.

- A dividends B shares C profits

14 They will get a better price if they decide to sell the shop as a going ... rather than just closing it down.

- A market B concern C profit

15 The stock market moved quite ahead in active ... today.

- A sharing B holding C trading

16 He managed to make a lot of money in a ... market.

- A bear B bull C value

17 Stocks ... within the first ten minutes of the opening of the Stock Market.

- A lost B gained C skyrocketed

18 He is devastated as he lost a lot of money in the Stock Market

- A trend B dip C crash

19 The ... of these two companies will undoubtedly create one of the biggest finance companies worldwide.

- A capital B acquisition C merger

20 Most companies enjoy greater flexibility in raising new

- A debt capital B proprietary trading C equity capital

21 In order for someone to work in a(n) ... coverage group they should be organized and be able to pay attention to detail.

- A product B trading C industry

22 The company said that it had always acted in ... with the regulations.

- A compliance B management C commensurate

23 They put \$10,000 ... into the establishment of their new business.

- A capital B limit C commensurate

24 Applicants interested in applying for the position must submit their ... before April 23rd.

- A IPOs B CVs C CFOs

25 As ... he was responsible for the financial situation of the company.

- A CCV B CFO C IPO

26 One of our qualified staff in ... support will be able to help you.

- A back B tech C trade

27 The ... office plays a vital role in the settlement of deals.

- A trade B back C tech

28 Our company has installed ... computers, which has helped improve working in the office.

- A update B data-checking C state-of-the-art

29 A(n) ... has been under way for several days now for insider trading.

- A investigation B regulation C corporation

30 If you have any information whatsoever that is ... to the investigation, now's the time to come forward.

- A confidential B material C non-public

31 The company sued him for ... of contract.

- A violation B fiduciary C breach

32 Nobody can know what stock prices will do short-term, unless they are acting on illegal insider

- A trading B information C quid pro quo

33 My brother works in the local ... of a large bank.

- A team B branch C clientele

34 The bank manager is very friendly and tries to maintain a good ... with both customers and staff.

- A relationship B organization C motivation

35 He is a truly positive person and is ... by a desire to help his colleagues.

- A overseen B advised C motivated

36 His company is growing fast, adding another 50 employees to its ... over the last six months.

- A payroll B deposit C inventory

37 My brother is an accountant for Smiths Enterprise and his job involves calculating the employees' ... wages.

- A cash B purchase C gross

38 When I started working as an accountant my job involved managing cash ... and purchase orders.

- A accounts B property C disbursements

39 Our company has a(n) ... at the end of each financial year.

- A audit B tax return C refund

40 After ... , his taxable income is \$40,000.

- A refunds B deductions C back taxes

41 My sister hasn't been paying her taxes for the last three years so now she has a big tax

- A return B debt C preparer

42 Tom gets a 10% ... on every client he advises.

- A commission B assessment C interest

43 The reason for conducting a risk ..., is to find the strengths and weaknesses of your client's finances and portfolio.

- A allocation B profile C assessment

44 Acme Advisors covers all aspects of ... including creating a budget, saving money, planning for college, and even retirement.

- A financial planning B asset allocations C insurance products

45 He decided to buy some shares on the London stock

- A service B exchange C execution

46 Many ... compete to match buyers and sellers of a particular stock.

- A brokerages B sales agents C execute-only services

47 If you want your personal broker to invest your money, it is better to choose ... dealing.

- A discretionary B sales C advisory

48 On the ... market the dollar recorded a slight decline against the euro.

- A currency B capital C derivatives

49 I received an extra ... on my salary last month for all my hard work.

- A price B bonus C investment

50 Being a stock trader is a very stressful job because if you make a purchase or sale at the wrong ... you might even end up losing millions of dollars.

- A price B direction C market

نموذج إجابة اختبار المراجعة - اللغة الانجليزية للاقتصاديين - Book 2

Revision Test 2

25	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	9	8	7	6	5	4	3	2	1
B	B	A	A	A	C	C	C	C	B	C	B	B	B	C	B	C	A	B	C	B	C	B	A	C

50	49	48	47	46	45	44	43	42	41	40	39	38	37	36	35	34	33	32	31	30	29	28	27	26
A	B	A	A	A	B	A	C	A	B	B	A	C	C	A	C	A	B	B	C	B	A	C	B	B