



Universidad  
de Alcalá

FACULTAD DE CIENCIAS  
ECONÓMICAS Y EMPRESARIALES

# GUÍA DOCENTE

**INGLÉS APLICADO A LAS FINANZAS**  
(Programme Guide)

**Grado en Finanzas**

Tercer Curso – Segundo Cuatrimestre

**Grado en Economía**

Optativa – Segundo Cuatrimestre

**Grado en ADE**

Optativa – Segundo Cuatrimestre

**Universidad de Alcalá**

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**Academic Year 2024/2025**

## PROGRAMME GUIDE

<b>Name of Subject:</b>	<b>ENGLISH FOR FINANCE</b>
<b>Code:</b>	<b>341003</b>
<b>Career title:</b>	<b>GRADO EN FINANZAS (Obligatoria), GRADO EN ECONOMÍA, GRADO EN ADE (Optativa).</b>
<b>Department and Knowledge Area:</b>	<b>ECONOMÍA Y DIRECCIÓN DE EMPRESAS (ECONOMÍA FINANCIERA Y CONTABILIDAD)</b>
<b>Character:</b>	<b>Obligatory</b>
<b>ECTS (Credits):</b>	<b>6</b>
<b>Course and term:</b>	<b>3rd Year. Second Term</b>
<b>Lecturer:</b>	<b>Dra. Anne Marie GARVEY (Programme leader) Dr. Fabrizio DI MEO</b>
<b>Tutorials:</b>	<b>Tutorials at convenient times for student and Professors and at set fixed times: <a href="mailto:anne.garvey@uah.es">anne.garvey@uah.es</a> <a href="mailto:fabrizio.dimeo@uah.es">fabrizio.dimeo@uah.es</a></b>
<b>Language:</b>	<b>English (Optional for other studies)</b>

### 1. PRESENTATION

This subject is aimed at students in the third year of Grado en Contabilidad y Finanzas, and is programmed for the second term.

The English language is fundamental for business students today and more particularly for those students who will focus on International Business. It is therefore very important for students not only to control the English language but also to have knowledge of business terms and to be able to work comfortably using them.

The course is designed to facilitate the use and improvement of English during the assistance at the corresponding sessions but also to expand that vocabulary by incorporating English vocabulary specifically used in International business. The areas covered in the course will include terminology relating to Accounting, Banking, Corporate Finance, Economics and Trade among others.

The course will be focused in a practical way to help students to learn business language in “real life” situations. The vocabulary will be backed up by the examination of different business situations highlighting areas where specific business language is used.

#### Indications and Recommendations

The Virtual Classroom “Blackboard” will be used as a communication tool between Professors and students in order to include course material, exercises to be solved and other related work included as part of the overall evaluation. Each student will attach an up to date passport sized photograph in the section “lista” to facilitate identification.

Students are recommended to follow a continuous study process of the subject given the accumulative character of the material included in the course. A student who is not up to date with the material will find it difficult to obtain the knowledge at a later stage. Students who follow this system have a high success rate in this subject.

This guide includes the teaching activities to be carried out in person, as well as exams, presentations, and other activities. In addition, it contemplates the realization of other activities in a virtual way - synchronous or asynchronous - such as virtual classes, knowledge transmission, the delivery of activities via platform, peer learning activities (blogs or WIKI), self-assessment exercises or exams.

If, due to exceptional circumstances, face-to-face activities provided in this teaching guide cannot be carried out, they will be carried out through the Virtual Classroom, guaranteeing that the competences and skills are acquired by the student body using the tools available on the University's teaching-learning platform.

The objectives, agenda, practical activities, calendar, qualification criteria, etc., are not affected in this subject with the passing of activities from presential classes to online and telematic methods.

The participation of the student must be guaranteed both in the both the physical and virtual activities and, therefore, sufficient technological means must be available for its correct development. In the case of students, they must be able to access the teaching and learning platforms provided by the University with an adequate authentication system, and participate in synchronous activities of their devices (a smartphone is enough). If you do not have them, you must inform the teacher at the beginning of the course.

In the programmed evaluations, the necessary mechanisms will be arbitrated to guarantee the realization of the tests individually and individual oral tests may be carried out on the students (both personally and electronically) to be able to prove the acquisition of certain skills. In any case, these requirements will be made known to the students with sufficient notification.

Students should attend the examinations with a formal identification document (university card, passport or national identity card). In the case of virtual tests, it will be necessary to have an accrediting document which includes the student's signature.

## 2. KNOWLEDGE ACQUIREMENT

The knowledge acquired is a combination of theoretical and practical skills useful to a professional to confront problem solving successfully or to intervene in an issue in an academic, professional or social context.

The knowledge to be acquired in this subject is divided into two categories: Basic and general skills:

### Basic skills

CB1. That students have demonstrated to have acquired sufficient knowledge in an area of study which usually starts from the base obtained from general secondary school education,

knowledge which is generally supported by advanced textbooks but also includes some aspects incorporating knowledge from the forefront of your field of study.

CB2. That students have the ability to apply their knowledge to their work in a professional way and possess the skills necessary to defend questions which arise and to solve problems within their study area.

CB3. That students have the ability to gather and interpret relevant data (usually within their area of study) to make judgments that include reflecting on relevant issues of a social, scientific or ethical nature.

CB4. That students can transmit information, ideas, problems and solutions to both specialized and non-specialized audiences.

CB5. That students have developed those learning skills necessary to undertake further studies with a high level of autonomy.

### General skills

CG1. Acquire the negotiation skills used in international institutions and companies.

CG2. Ability to analyse data and reports specifically from international sources (companies, international institutions such as the IMF, the WTO or the Bank for International Settlements).

CG3. Interest in updating the permanent requirements of organization and planning techniques for international business and public activities.

CG4. Ability to assess the multiplicity of social, political, technical, etc. factors that converge in international business and institutional decisions.

CG5. Acquire current ethical criteria subject to continuous updating in different countries through anti-corruption codes, international charters of economic rights, etc.

CG6. Ability to join interdisciplinary teams made up of people from very different countries and backgrounds.

CG7. Scientific and professional curiosity for the continuous use of analytical and conceptual instruments typically used in international economic relations.

CG8. Motivation to achieve quality in professional practice and in its development.

CG9. Curiosity for learning new techniques and instruments that are continually being introduced in the international world.

CG10. Written and oral expression skills that can be used in different settings.

CG11. Ability to use the English language to search for information and use resources in that language, and in the preparation and presentation of academic activities.

CG12. Ability to keep the confidentiality of the information acquired or executed by virtue of the work performed.

CG13. Ability to use the English language to find information and use tools in this language, and in the elaboration and presentation of academic activities.

## Transversal skills

CT1. Acquire techniques and skills related to professional practice, including the application of the appropriate deontological regulations.

CT2. Knowledge of the resources available to access information and to use them effectively.

CT3. Acquire oral and written communication skills in modern languages both in professional settings and in other contexts.

CT4. Understand the ideas and arguments that are expressed in a foreign language, both written and orally, in everyday situations and in professional and specialized contexts.

CT5. Manage proficiently the digital tools most frequently used in a professional environment (word processor, databases and spreadsheets) and an advanced level of use in electronic communication, navigation and data search programs (email and Internet).

CT6. Design presentations using computer programs and the ability to structure information appropriately and transmit it clearly and efficiently, with a basic understanding of operating data transmission networks.

CT7. Knowledge of the main management techniques, conflict resolution, job selection and team motivation in a working environment with the use of effective strategies in time management.

CT8. Plan and develop research in a specific field of study, in accordance with its own academic and scientific requirements.

CT9. Knowledge of the history of the University of Alcalá, the functioning of European institutions and the historical, social, economic and cultural reality of European and Iberian American countries.

## Specific skills:

CE12. Describe and understand the basic concepts of the economic-financial information of the company and the variables on which the financial valuation is based, defining the financial operations and typologies according to their different components.

CE13. Identify and understand the set of elements that define and differentiate operations. Detail the useful tools for the study of financial operations.

CE14. Acquire the basic knowledge of accounting and knowledge of legal regulations that define and configure national and international accounting.

CE15.Understand technical accounting and finance texts in English, using a specialized language: banking, insurance and business accounting.

### Learning Results:

English is a fundamental language for today’s business students, and more particularly for those students who will focus on international business. Therefore, it is very important for students not only to control the English language, but also to have knowledge of the English terms of business and thus be able to work comfortably using them.

The knowledge acquired is a combination of theoretical and practical skills useful to a professional to deal with different business situations in English.

The course is designed not only to facilitate the use and improvement of English during attendance at the corresponding sessions, but also to expand that vocabulary, incorporating knowledge of English specifically used in international business.

The areas covered in the course include terminology related to accounting, banking, corporate finance, economics and commerce, among others. The course will focus on practical ways to help students learn business language in “real life” situations.

## 3. CONTENTS

Topics	Total class hours
<b>Theme 1. Basic Terms</b> 1.1. Money and income 1.2. Business Finance	3
<b>Theme 2. Accounting</b> 2.1. Accounting and accountancy 2.2. Bookkeeping 2.3. Company Law 1 2.4. Company Law 2 2.5. Accounting policies and standards 2.6. Accounting assumptions and principles. 2.7. Depreciation and amortization. 2.8. Auditing. 2.9. The balance sheet 1 2.10. The balance sheet 2: assets 2.11. The balance sheet 3: liabilities. 2.12. The other financial statements. 2.13. Financial ratios 1. 2.14. Financial ratios 2. 2.15. Cost accounting. 2.16. Pricing.	12

<b>Theme 3. Banking</b> 3.1. Personal banking. 3.2. Commercial and retail banking. 3.3. Financial institutions. 3.4. Investment banking. 3.5. Central banking. 3.6. Interest rates. 3.7. Money markets. 3.8. Islamic banking. 3.9. Money supply and control.	9
<b>Theme 4. Corporate Finance</b> 4.1. Venture capital. 4.2. Stocks and shares 1 4.3. Stocks and shares 2 4.4. Shareholders 4.5. Share prices 4.6. Bonds 4.7. Futures 4.8. Derivatives 4.9. Asset management 4.10. Hedge funds and structured products 4.11. Describing charts and graphs 4.12. Mergers and takeovers 4.13. Leveraged buyouts 4.14. Financial planning 4.15. Financial regulation and supervision	9
<b>Theme 5. Economics and Trade</b> 5.1. International trade 5.2. Exchange rates 5.3. Financing international trade. 5.4. Incoterms 5.5. Insurance 5.6. The business cycle 5.7. Taxation 5.8. Business plans	9

Contents	Total hours
Themes 1 to 2	• 15
Themes 3 to 4	• 18
Theme 5	• 9

## Chronogram

Week / Session	Contents
01 <sup>a</sup>	• Theme 1
02 <sup>a</sup>	• Theme 2
03 <sup>a</sup>	• Theme 2
04 <sup>a</sup>	• Theme 2
05 <sup>a</sup>	• Theme 2
06 <sup>a</sup>	• Theme 3
07 <sup>a</sup>	• Theme 3
08 <sup>a</sup>	• Theme 3
09 <sup>a</sup>	• Theme 4
10 <sup>a</sup>	• Theme 4
11 <sup>a</sup>	• Theme 4
12 <sup>a</sup>	• Theme 5
13 <sup>a</sup>	• Theme 5
14 <sup>a</sup>	• Theme 5

## 4. TEACHING-LEARNING METHODOLOGY. PRACTICAL ACTIVITIES

### 4.1. Credit distribution

Number of class assistance hours: 50	<ul style="list-style-type: none"> <li>• Theory classes: 21 hours</li> <li>• Practical classes: 21 hours</li> <li>• Evaluations, tutorials and seminars: 8 hours</li> </ul>
Number of personal study hours by student: 100	<ul style="list-style-type: none"> <li>• Preparation of practical examples: 52 hours</li> <li>• Self study: 48 hours</li> </ul>
Total hours	<ul style="list-style-type: none"> <li>• 150</li> </ul>

### 4.2. Strategic methodology, materials and educational resources.

Assistance at classes	<ul style="list-style-type: none"> <li>• Theory and practical sessions in small or large groups.</li> </ul>
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	<ul style="list-style-type: none"> <li>• Presentation of projects in class.</li> <li>• Classes aimed at developing and applying the concepts learned through practical examples.</li> <li>• Continuous assessment tests during the term in order to examine the acquisition of concepts by students.</li> </ul>
Self study	<ul style="list-style-type: none"> <li>• Reading.</li> <li>• Researching information.</li> <li>• Preparation of activities: exercises and projects.</li> <li>• Consultation with the professor on the virtual classroom.</li> </ul>
Tutorials	<ul style="list-style-type: none"> <li>• Individual and Group attention will be given to students through tutorials in order to provide an adequate follow up process on students.</li> </ul>
Exam	<ul style="list-style-type: none"> <li>• At the end of the course there will be a theory and practical examination whereby students will have to inter relate all concepts and procedures learnt during the course of their study.</li> </ul>
Materials and educational resources	<ul style="list-style-type: none"> <li>• A course manual will be used for this course together with additional information included on the virtual classroom "Blackboard".</li> <li>• Students should use the library to consult other reference books and manuals for self study and preparation of projects.</li> <li>• Practical accounting exercises should be resolved giving special attention to the presentation and using Excel where appropriate.</li> <li>• We will collaborate with the CRAI-Library professionals so that the students carry out an activity that develops the informational competences in the use and management of the information.</li> </ul>

Lectures to present a topic, introduce students to a complex topic and how to draw conclusions.	<ul style="list-style-type: none"> <li>• Theory and practical sessions in small or large groups.</li> <li>• Continuous assessment tests during the term to examine the acquisition of concepts by students.</li> <li>• Study materials to prepare both face-to-face sessions and individual work can be found on the Blackboard platform of the Virtual Classroom. This platform will also be a means of continuous communication between the students and the</li> </ul>
Practical classes for solving exercises and to examine the practical application of the theoretical contents.	
Carrying out projects,	

presentations and exercises.	<p>teacher.</p> <ul style="list-style-type: none"> <li>• In the Library, students should consult the bibliographic reference manuals for self-study (theoretical and practical).</li> <li>• The teacher will give references to web pages of interest for self-study.</li> <li>• The practical accounting cases must be solved by taking care of the presentation and by the means provided for this purpose in the virtual classroom (Excel, Pdf, Word).</li> </ul>
Reading, analysis and interpretation of articles, books and different documents.	
Discussions on a topic proposed by the teacher.	
Information search and use of electronic resources (web pages, online dictionaries, etc.)	
Attention to students individually or collectively for the celebration of tutorials, in order to carry out an adequate follow-up of them	
Consultations to the lecturer via the Virtual Platform	

More information on strategic methodology:

### **Tutorials:**

Tutorials will be available to students by the Professors of the subject either in the lecture hall or by appointment in the Professor's office. In certain cases, a Professor may call an obligatory tutorial session for a student where the results of continuous assessment indicate this necessity. The Professor may indicate to the student the themes to be dealt with at that tutorial etc.

We will collaborate with the CRAI-Library professionals so that the students carry out an activity that develops the informational competences in the use and management of the information. As agreed at the last Faculty Meeting on March 11, 2019, it is important that a university student has the necessary information skills and it is appropriate that this training is provided by the Library.

## **5. EVALUATION: Procedure, evaluation criteria and marking**

### **Evaluation procedures**

The usual process of evaluation will be focused on the continuous assessment of the student. Students who do not wish to follow this method of evaluation must inform the Dean's office in the first two weeks of the course explaining the reasons why they are unable to follow this study procedure.

If the student doesn't participate in the process of teaching-learning according to that established in this programme, they will be considered as absent in the ordinary sitting.

### **CONTINUOUS ASSESSMENT**

1. Attendance at classes, interest and participation: The Professors will control the attitude, interest and participation of students.

2. Exams and non-programmed tests: After each theme at the discretion of the Professor a non programmed test may be given to students. Partial tests may be given covering sections of the course.

## FINAL ASSESSMENT

Those students, who opt for the final examination evaluation, must undergo a practical and theory exam as the only means of passing the subject in order to clarify if the individual learning procedure was sufficient to obtain the required knowledge. In order to pass the subject, the student must show that they have satisfactorily obtained the knowledge in all areas of the course.

## EXCEPTIONAL ASSESSMENT

In exceptional exams, as it is not possible to carry out additional continuous assessment tests, the conditions for all students will be the same as the conditions for those students who rejected the continuous assessment during the course. Exceptionally the lecturer can take into account some of the results obtained during the course if this would benefit the student.

### Evaluation procedures

The evaluation procedure will be used to examine the acquired knowledge.

For the conceptual content, students must show during the course that they:

- Understand the concepts and the main ideas of each theme.
- Can relate contents to practical examples.
- Develop ideas coherently.
- Are capable of solving problems adequately.
- Are careful with the presentation of their work.

For the practical content, students must show that they:

- Can interpret the information and problems.
- Present work in the correct format.
- Present exercises in the designated time.
- Know how to work in groups.
- Present original project work.

### Marking procedures

According to R.D 1125/2003 results must include both a numerical and qualitative result.

0,0 - 4,9	FAIL (SS)
5,0 - 6,9	PASS (AP)
7,0 - 8,9	SECOND CLASS HONOURS (NT)
9,0 - 10	FIRST CLASS HONOURS (SB)
9,0 – 10	DISTINCTION limited to 5%

In order to pass the subject, the student must satisfactorily obtain knowledge in all areas of the course, understanding that all the tests as a whole evaluate the acquisition of the course contents.

1. Class attendance, interest, participation or/and tests on material indicated: 20%
2. Partial tests. 80%

The evaluation system is determined by the educational resources actually available and for the numbers of students in the group and will be disclosed by the teacher in due course at the beginning of the academic year.

"During the evaluation tests and examinations, the guidelines established by the University of Alcalá in the Regulations on Conduct must be followed, including the possible implications of irregularities committed during those tests, which also include the consequences of committing academic fraud according to the Regulations of the University of Alcalá relating to the Students Disciplinary Regime."

## 6. BIBLIOGRAPHY

### Bibliography

Professional English in Use – Finance. Cambridge University Press.

Business English Manuel: to be communicated at beginning of the course.

## 7. INFORMATIVE NOTE

The University of Alcalá guarantees its students that, if due to health requirements, the competent authorities prevent the total or partial attendance to the teaching activity, the academic programmes would achieve their objectives through a teaching and evaluation methodology online, returning to presential methods as soon as possible.



### Respecting SDG

In teaching this subject, the Sustainable Development Goals contained in the United Nations 2030 Agenda will be followed. Special emphasis will be placed on reducing inequalities, climate action and the protection of life in both terrestrial and marine ecosystems. Regarding business management, there will be an impact on the supply of decent work, the achievement of responsible production and consumption goals and the use of renewable and non-polluting energy.