University of Setif 1

Faculty of Economics, Commerce and Management Sciences. Common Trunk department

Business English (1st Year, 2nd Semester). Academic Year: 2022/2023

Lesson 03: saying numbers

As most people working in Accounting, finance, banking, commerce, etc. spend a lot of time dealing with numbers, it is important to train students practice in the foreign language. In this lesson students will learn how to say numbers correctly especially when dealing with amounts of money and they will know some main differences between American (AmE) English and British English (BrE) in saying and writing numbers.

A. Numbers & Years

A. 1. Zero!

0 zero (AmE), **nought**, **oh** (BrE).   (**note:** we say: **love**, **nil** or **zip** in sports scores).

In telephone numbers, room numbers, bus numbers, dates (years) etc. we say **oh** or sometimes **zero**. We also say these numbers separately **(see section B.3).**

Examples:

- Call him on 023 428 03 07 (oh two three, four two eight, oh three, oh seven); we can use zero instead of oh.

- The meeting will be held in room **507**. (five oh seven).

- You can take the bus number **102**. (one oh two).

- she was born in **1905**. (nineteen oh five).

For football scores, we say **nil**. **Example:** Algeria won three **nil**. (3-**0**).

AmE uses various words for sports scores. **Example:** the Yankees are winning four **nothing** _or_ four **zero** _or_ four **zip**. (4-**0**).

For tennis scores, we say **love**. **Example**: the score is thirty **love**. (30-**0**).

A.2. one to ninety-nine

1 one / **2** two / **3** three / **4** four / **5** five / **6** six / **7** seven / **8** Eight / **9** Nine. (**note:** numbers from 1 to 9 are usually written in letters not in digits.

Example: I have **two** cars (not **2** cars). **/** He ate **four** apples**.** (not **4** apples).

10 ten / **11** eleven / **12** twelve / **13** thirteen / **14** fourteen / **15** fifteen / **16** sixteen / **17** seventeen / **18** eighteen / **19** nineteen / **20** twenty / **21** twenty-one / **30** thirty / **32** thirty-two / **40** forty / **43** forty-three / **50** fifty / **54** fifty-four / **60** sixty / **65** sixty-five / **70** seventy / **76** seventy-six / **80** eighty / **87** eighty-seven / **90** ninety / **98** ninety- eight / **99** ninety-nine.

A.3. Larger numbers

100 a hundred _or_ one hundred.

120 one hundred (and) twenty. (**note:** In AmE, we don't use ~~'and'~~ after the hundred. It is used only in BrE), and usually sounds like **'n'**.

200 two hundred (not two ~~hundreds~~)

1,000 a (one) thousand (**note:** for 1,000 and above, we put **commas** to separate the figures into groups of three, starting from the right. We don't use spaces, full stops or any other punctuation).

1,250 one thousand two hundred (and) fifty *or* twelve hundred (and) fifty.

2,000 two thousand (not two ~~thousands~~)

10,000 ten thousand / **100,000** a (one) hundred thousand

1,000,000 a (one) million

1,000,000,000 a (one) billion

1,000,000,000,000 a (one) trillion

(**note:** alternatively, $1,000,000 = 10^6$ ten to the power six.

$1,000,000,000 = 10^9$ ten to the power nine.

$1,000,000,000,000 = 10^{12}$ ten to the power twelve)

Example: this project will cost more than **$1,000,000,000 (one billion dollars).**

A.4. Years, Decades, Centuries & Millennia

- **Years:** There are different ways to say years. But in general years are divided into two parts; the first two digits and the last two ones. (**Note:** we don't use commas or other punctuation in years).

Years before 2000:

1500 fifteen hundred / **1505** fifteen and (oh) five / **1700** seventeen hundred / **1718** seventeen eighteen.

1800 eighteen hundred /**1829** eighteen twenty-nine /**1930** nineteen thirty /**1999** nineteen ninety-nine.

Example: Apple was founded in **1976 (nineteen seventy-six).**

The year 2000: 'two thousand'

Years from 2001 to 2009: two thousand (and) one, two thousand (and) two...two thousand (and) nine.

Years from 2010 to 2019: two thousand and ten *or* twenty ten…two thousand (and) nineteen *or* twenty nineteen. (**note:** In AmE, we don't use ~~'and'~~ in years, it is used only in BrE)

Years 2020, 2021, 2022 and above: it's better to say: twenty-twenty / twenty twenty-one / twenty twenty-two…. But we can also say: two thousand and twenty / two thousand and twenty one….

See the difference: The **year 1999** nineteen ninety-nine.

The **number 1,999** one thousand nine hundred (and) ninety-nine.

Examples: the world economy had big problems in **2009 (two thousand (and) nine.**

The World Cup **2022 (twenty twenty-two)** will be organized from November 20 to December 18 in Qatar.

- **Decades:** a decade is a period of **10** years.

1900-1909 (**1900s**): **nineteen-hundreds /** 1910-1919 (**1910s** *or* **10s**): **nineteen-tens** *or* **tens**)

1920-1929 (**1920s** *or* **20s**): **twenties / 30s thirties / 40s forties … 90s nineties.**

2000-2009 (**2000s**): **two-thousands** *or* **aughts** (AmE); **noughties** (BrE).

2010-2019(**2010s** *or* **10s**): (**twenty-tens**) **/** 2020-2029 (**2020s** *or* **20s**: **twenty-twenties** *or* **twenties**).

2030s twenty-thirties / 2040s twenty-forties …/ 2090s twenty-nineties…

- **Centuries:** a century is a period of **100** years (**10** decades).

1701-1800 (18th): eighteenth century / 1801-1900 (19th): nineteenth century.

1901-2000 (20th): twentieth century / 2001-2100 (21st): twenty-first century…

- **Millennia:** a millennium is a period of **1000** years (**10** centuries or **100** decades).

The 1st millennium: the years from **1** to **1000** (**1st** to **10th** centuries).

The 2nd millennium: the years from **1001** to **2000** (**11th** to **20th** centuries).

The 3rd millennium: the years from **2001** to **3000** (**21st to 30th** centuries).

Example: We are in the **twenties** of the **twenty-first (21st) century** of the **3rd millennium.**

B. Ordinal numbers & Parts of numbers

B.1. Ordinal numbers

When we talk about the order of numbers, we use ordinal numbers:

1st (the) **first /** 2nd (the) **second /** 3rd (the) **third /** 4th (the) **fourth… /** 20th (the) **twentieth /** 21st (the) **twenty-first /** 22nd (the) **twenty-second /** 23rd (the) **twenty-third /** 30th (the) **thirtieth /** 40th (the) **fortieth… /** 90th (the) **ninetieth /** 100th (the) **hundredth /** 1,000th (the) **thousandth…etc.**

Note: first, **second** and **third** are not formed from the numbers **one**, **two** and **three**, and that they don't end in **'th'.**

Examples:

- This is my **second (2nd)** week in my **first (1st)** job.
-.The building is on **Fifth (5th)** Avenue.
- I work in an office on the **thirty-fourth (34th)** floor

B. 2. Parts of numbers

When we talk or write about parts of numbers, we can use decimals, fractions or percentages.

- **Decimals**

For decimals, we use a **point** not a **comma**. Notice that we call it a **decimal point** not a **dot** as in internet addresses. We only use commas in figures for writing thousands. The numbers before a decimal point are said normally. But the numbers after a decimal point are read **separately**.

0.001 zero (nought) point oh oh one **/ 0.05** zero(nought) point oh five **/ 0.3** zero (nought) point three

2.5 two point five **/ 8.142** eight point one four two **/ 67.39** sixty-seven point three nine.

See the difference: 123.456 a (one) hundred twenty-three **point four five six.**

123,456 a (one) hundred twenty-three **thousand four hundred (and) fifty-six.**

Note: in BrE, **zero** and **nought** are used before and after a decimal point. In AmE, we don't use **nought**, and **Oh** can be used after the decimal point.

- **Fractions**

Most fractions are similar to ordinal numbers. The fraction contains

¼ a (one) quarter (fourth) **/ 1/3** a (one) third **/** ½ a (one) half **/ 2/3** two thirds **/** ¾ three quarters

1¼ one and a quarter (a fourth) **/ 2^{1/3}** two and a third **/ 3½** three and a half **/ 4^{2/3}** four and two thirds

5¾ five and three quarters.

1/5 a (one) fifth **/ 1/8 an** (one) eighth **/ 3/5** three fifth**s / 5/8** five eighth**s / 9/16** nine sixteenths / **7/32** seven thirty-seconds…..

Example: A fifth (1/5) of the world's population lives in China.

Note: BrE: **¼** = a (one) quarter; AmE: **¼** = a (one) quarter _or_ a (one) fourth.

- **Percentages**

Percentages are said normally. If they are decimal numbers, we say them with the same way like decimals, then we add the word **'percent' (%).**

5% five percent **/ 40%** forty percent **/ 83%** eighty three percent **/ 99%** ninety nine percent …

0.5% zero (nought) point five percent **/ 17.3%** seventeen point three percent **/ 99.95%** ninety-nine point nine five percent…

B. 3. Sequence of numbers

For telephone and fax numbers, credit card numbers, passport numbers, bank account numbers, and so on, we usually say each digit separately, but in groups of two, three or four digits.

0202 456 0414 oh (zero) two oh (zero) two, four five six, oh (zero) four one four.

An exception is for double numbers, which can be said in two ways:

077 335 7722   oh seven seven, three three five, seven seven two two

　　　　_Or_: oh double seven, double three five, double seven double two

Example: my account number is **43858722** and the sort code is **24-16-04.**

Four three, eight five, eight seven, two two (double two)   twenty-four, sixteen, oh (zero) seven

C. Numbers & money

C. 1. Amounts of money

For the amounts (sums) of money, the number after the decimal point is read like **a normal number (we don't separate it)**, and the decimal point is generally read as the currency unit.

The larger unit (e.g. dollar, pound) does not have to be said; the smaller unit (e. g. cent, pence) is usually not said. The name of a currency **is said after** or **in the middle** of the number, but **is written before** the number.

$12.99　　　　twelve dollars (and) ninety-nine cents

　　　　　　　　twelve dollars ninety-nine

£211.53　　　　two hundred (and) eleven pounds (and) fifty-three pence

　　　　　　　　two hundred (and) eleven pounds fifty-three

€33,972.35　 thirty-three thousand nine hundred (and) seventy-two euros (and) thirty-five cents

　　　　　　　　thirty-three thousand nine hundred (and) seventy-two euros thirty-five

We can refer to large amounts of money like this:

£2,250,000 (**£2.25** million)　　　　　**two and a quarter** million Pounds.

€6,500,000,000 (**€6.5** billion)　　　　**six and a half** billion Euros.

¥9,750,000,000,000 (**¥9.75** trillion)　　**nine and three quarter** trillion Yen. (not **three** ~~quarters~~).

C. 2. Approximate amounts

When we don't give an exact amount, but we want to give an idea of the size of a figure which is large in our opinion, we use '**of**'.

(Hundreds /thousands /hundreds of thousands /millions /billions /trillions) **of** (dollars /pounds /euros /yen).

Example: This camera costs **hundreds of dollars.**

We can also use words like: **about, around, roughly, approximately.** These words show that the figure is not exact – it is near this amount, but may be higher or lower.

Example: The price of this house is **approximately** £2,500,000.

➢ **Language review:**

- **The Present Simple Tense**

Form:

➢ **Positive:** Infinitive + (s/'i'es) with **s/he, it. (I** work **/ it** work**s / we** teach **/ he** teach**es / she** stud**ies** /play**s).**

➢ **Negative: don't / doesn't** + Infinitive. **(I/you/we/they don't** work **/ s/he /it doesn't** work).

➢ **Question: do / does** + Infinitive. **(do I/you/we/they** work? **/ does s/he /it** work?).

<u>Uses:</u> **Habits** (he drinks tea at breakfast). **Repeated actions** (I play golf every week). **Permanent activity** (she works for an advertising company). **General truths** (the sun rises in the east). **Scientific facts** (water boils at 100° C). **Headlines in newspapers or TVs** (the president resigns!). **Instructions & directions** (you go to the market and buy everything on the list / open the book on page 28). **Scheduled events in the near future** (the train leaves at 6 pm). **Future constructions** (I will call you before I leave).

- **Time expressions with: "in, on, at"**

➢ **"At" for the exact time of day:** at five o'clock / at 11.45 / at midnight / at lunchtime / at sunset …etc.

➢ **"On" for days and dates:** on Friday(s) / on 16 May 2012 /on New Year's Day /on my birthday …etc.

➢ **"In" for longer periods (months/years/seasons etc):** in June / in 2012 / in winter **/** in the 1990s / in the 20th century / in the past …etc.

Exercise 1: Put the following statements in the right column to show the main differences in saying numbers between British English (BrE) and American English (AmE)?

➢ The number **'0'** is called **zero /** The number **'0'** is also called **nought** or **oh**

➢ We use **'and'** after the hundred **/** We don't use **'and'** after the hundred

➢ The fraction **'¼'** is said 'a (one) quarter' **/** The fraction **'¼'** is said 'a (one) quarter or a (one) fourth'

➢ The decade **(2000s)** can be called '**aughts' /** The decade **(2000s)** can be called '**noughties'**

BrE	AmE

Exercise 2: Write the numbers in figures or in words?

a. Write these numbers in figures?

Five point eight nine / one hundred (and) twenty-three thousand, four hundred (and) fifty-six / twelve billion / an eighth / twenty twenty-three / nineties / twenty-first / forty-two point three nine percent.

b. Write these numbers in words?

0.06 / 0.875 / 12,354,789 / 3,000,000,000,000 / 1/3 / 7¾ / 8/5 / 2020s / 24ᵗʰ / 78.43% / $120.55

Exercise 3: Complete the table below?

percentage	Fraction	Decimal
seventy-five percent	three quarters	
	(a/one) half	(nought/zero) point five
twenty-five percent		
		(nought/zero) point two
ten percent		

Exercise 4: Write the following groups of numbers in words?

16 :………………………………………………………………………………………..

60 :……………………………………………………………………………..………………

1/5 :…………………………………………………………………………………………….

5ᵗʰ :………………………………………………………………………………..…..……….

80s :…………………………………………………………………………………………..….

18ᵗʰ :……………………………………………………………………………..…………….

2003 :……………………………………………………………………………………………

2.003 :……………………………………………………………………………………………

2,003 :……………………………………………………………………………………………

18.95 :…………………………………………………………………………………………….

18.95% :……………………………………………………………………………………………

$18.95 :………………………………………………………………………………………………..

17-23-05 :…………………………………………………………………………………………...

172,305 :…………………………………………………………………………………………….

172.305 :…………………………………………………………………………………………….

23456780 :…………………………………………………………………………………………..

23,456,780 :…………………………………………………………………………………………

Homework: Answer the following questions with writing numbers in figures and in words?

1. **What is your favorite number?**
2. **What is your order in your family?**
3. **When were you born? (the year & the decade).**
4. **When did you start studying at the elementary school? (the year).**
5. **When did you go to study at the university? (the year).**
6. **Which floor of the building where you live and/or work?**
7. **What is the amount of money (salary) you want to get from your job in the future?**