

English for Banking and Finance M2-S3



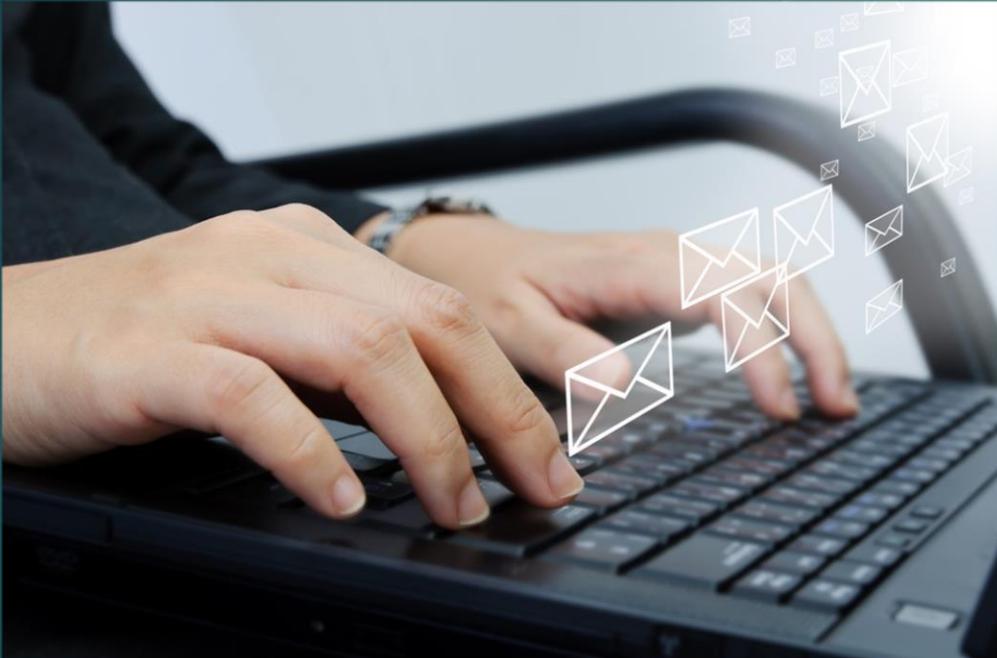
WELCOME!

Introductory Slides: Assessment, etc.

Université Paris 1 – Panthéon-Sorbonne

Contact info / Email address:

Cyril.Selzner@univ-paris1.fr



**In English (preferred)
or in French...**

**NB: I usually reply within 48
hours, in the same language
as the original message**

Specific Course EPI:

NAME: English for Banking and Finance 2 - M2 S3 2025-2026 C. Selzner

Basically, all the information you need to know will be posted there:

- Basic course info and announcements*
- research articles we cover in class in pdf format*
- oral presentation and 'breaking news' schedule*
- various documents, teaching materials and links.*

Please check access as soon as possible

Main topic:

Ethics and Finance (and friends)



Friends:

religion, women and gender, cryptocurrencies, common sense morality, business ethics, video games, environmentalism, AI of course and so much more

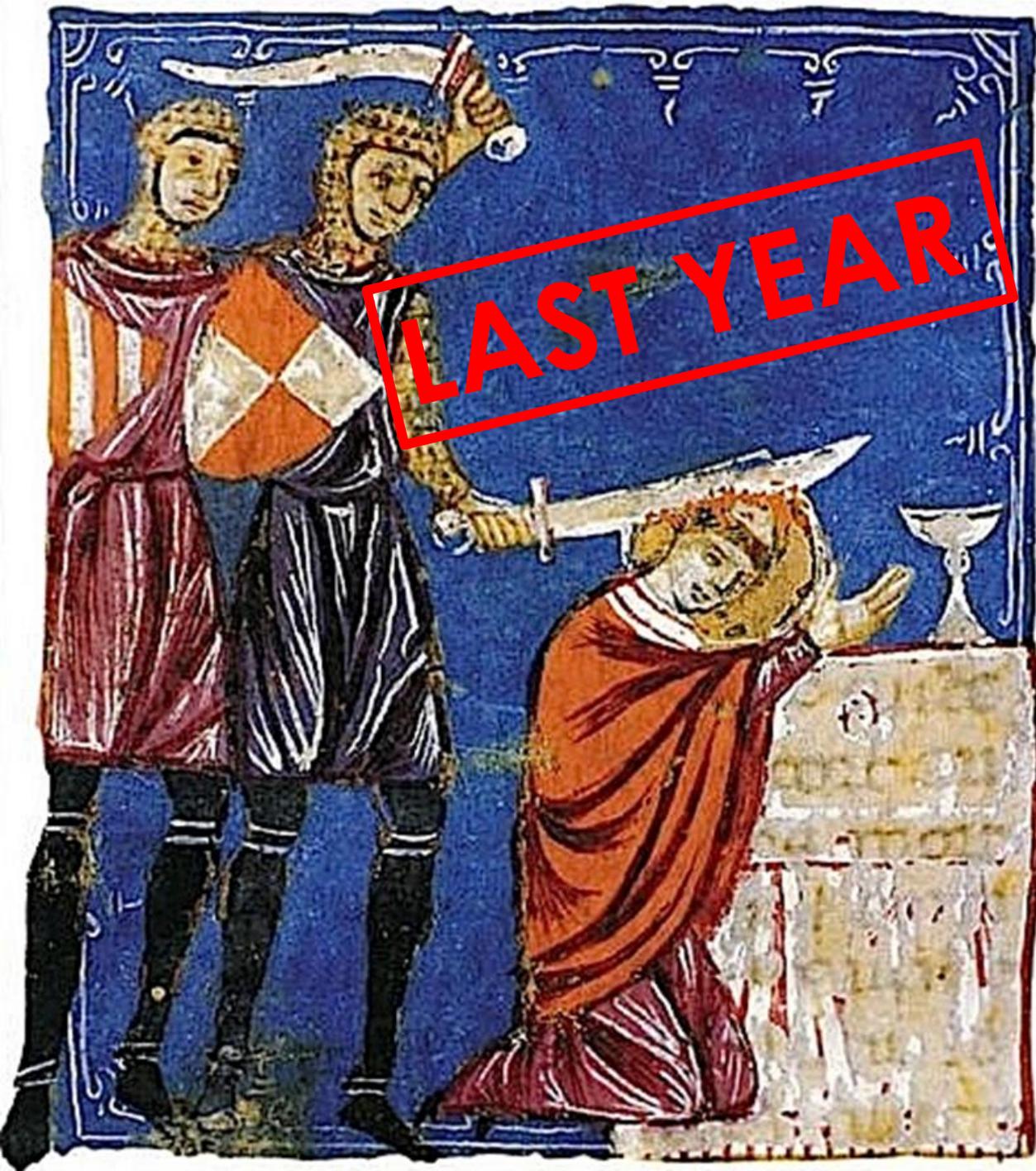






Assessment:

- 40% Oral Presentation
- 20% Participation, attendance record and 'Breaking news'
- 40% Final Exam [scheduled on 18 November 2025 3pm-5pm]



FINAL EXAM:

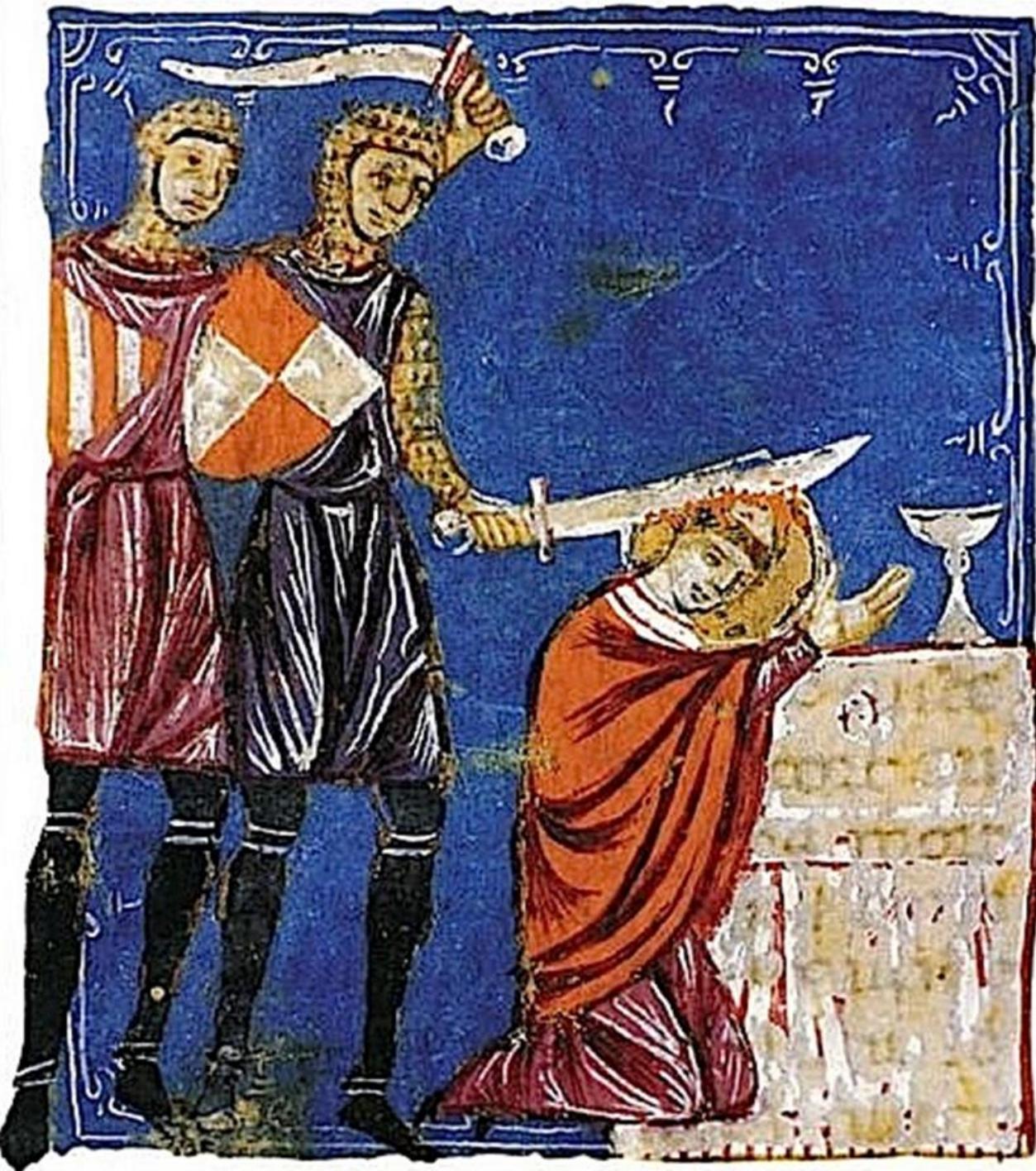
Four sections:

A. **Vocabulary** (3 pts):
define/explain and use in a sentence six words or expressions we've seen in class.

B. **Grammar** (3 pts): rewrite sentences containing mistakes

C. **Comprehension** (6 pts): one text (4-5 pages), three questions

D. **Essay Question** on Ethics and Finance (8 pts) – 500 words +/- 10%



More about
the FINAL EXAM
in due time

What a great oral presentation!
I can't believe they are still only M2 Students

Me neither, they're soooo bright and compelling!

**ORAL PRESENTATION:
what, when and how**

Oral presentation:

- ▶ Groups of three (two only if you insist)
 - singles or crowd NOT acceptable -
- ▶ 5/6 min max. each, followed by questions from the audience (teacher included)
- ▶ Notes allowed but no reading please
Continuous reading will be penalised
(as will plagiarism of course)

- 
- ▶ **WHEN?** During sessions 5 and 6 (21 October and 4 November).
 - ▶ **Commitment to give the presentation on a date and topic agreed in advance and stick to your word. If absent/not ready and no justification = 0. If properly justified with medical certificate, final exam grade will be duplicated. Last-minute postponing **NEVER** allowed, for whatever reason**
 - ▶ **Registration deadline for groups: Next week!**

- 
- ▶ **WHAT?** any topic/issue/subject matter related to ethics and finance, even remotely (please notify me about your chosen topic at least two weeks in advance)

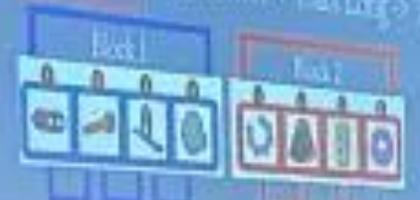
Oral presentation format:

- ▶ HOW? Any format you wish to opt for. Standard, debate, talk show, short fictional piece/roleplay, etc. I am open to any suggestion from you but will have final say in the matter.

The Experiment

Task: Learn object order through pairwise comparisons

Phases: Train Short → Test Short → Train Long → Test Long



Available:
Plain,
Regular,
Old-
fashioned
OP!



Or: Choose a setting / background story

E.G.: “you are setting up your own financial company/firm and are addressing business angels and presenting your business plan with an ethical dimension”

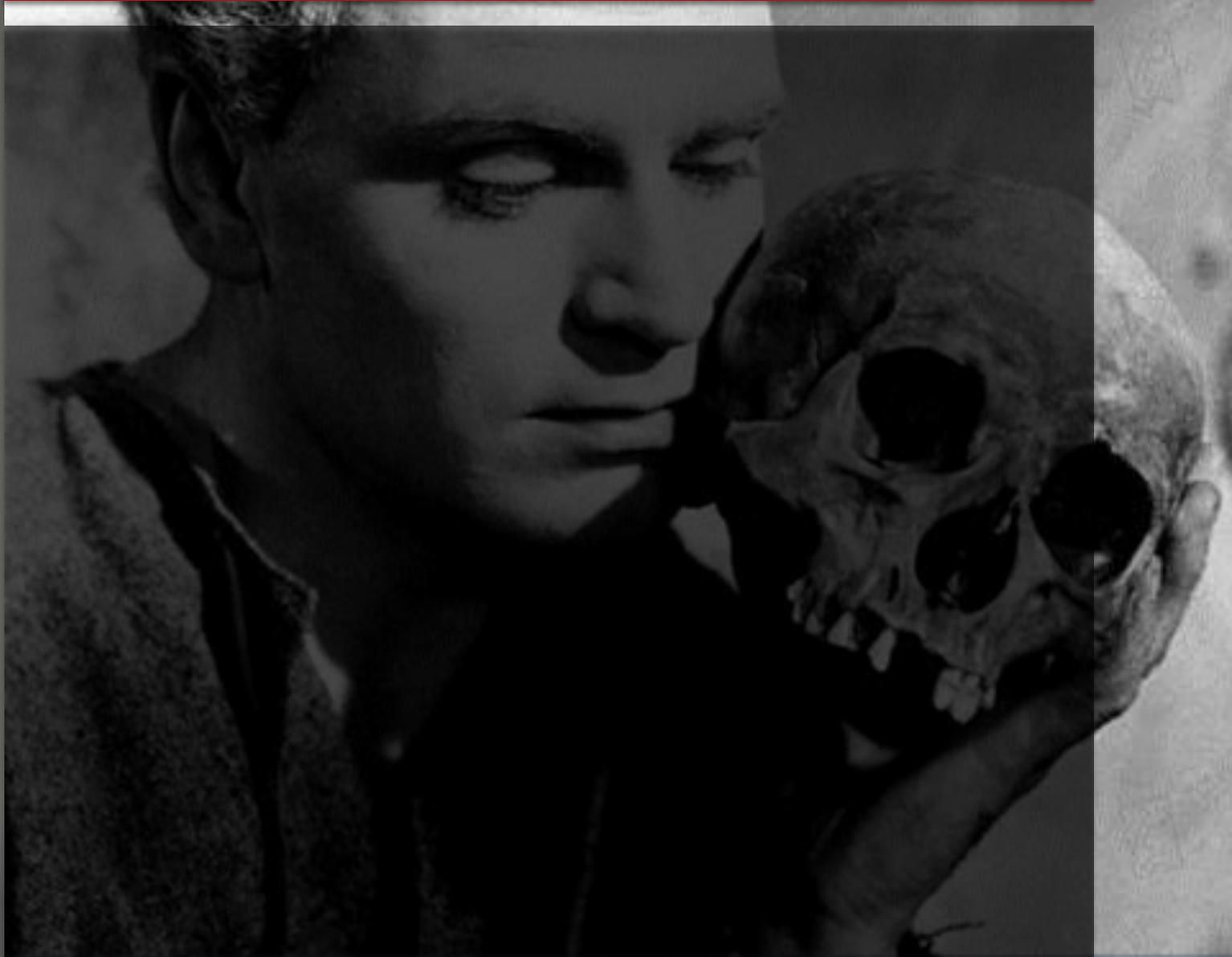
OR: “you are reporting the results of an internal survey you’ve just conducted about your company’s new policy on ethical behaviour”

ETC.



Or: Talk show (TV, Radio show), American style, with host and guests for example

Fiction/Roleplay welcome



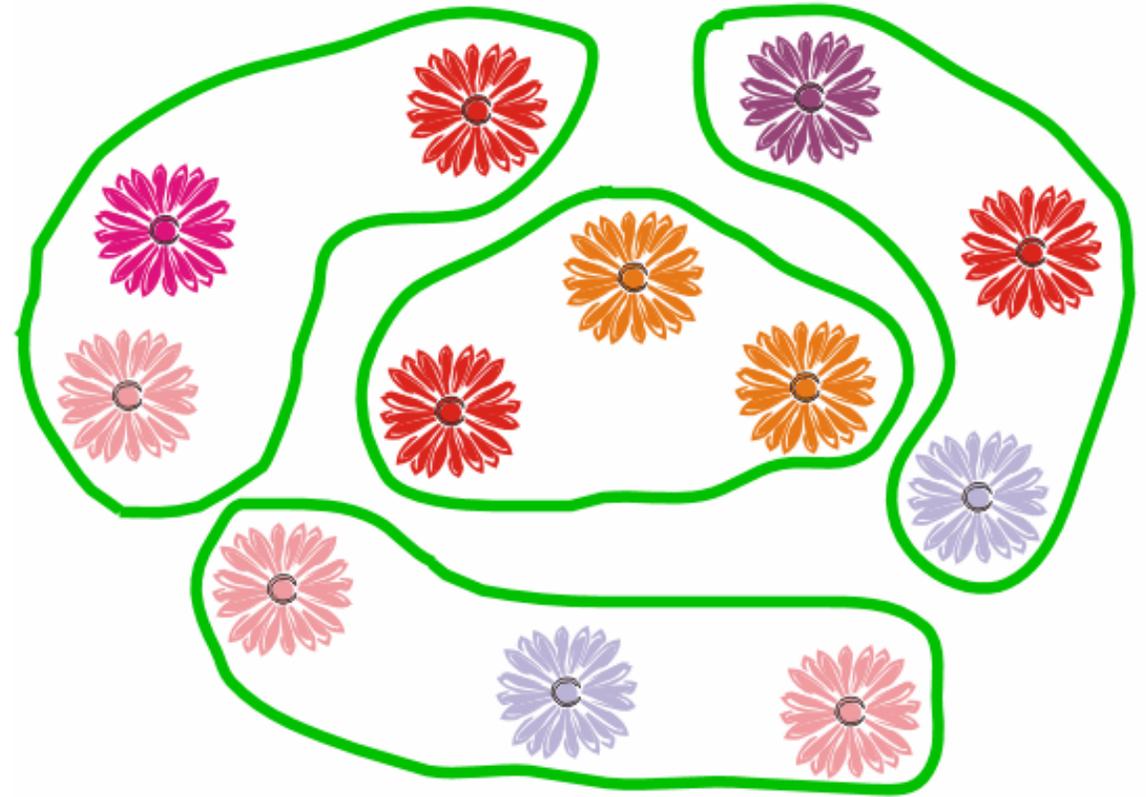


An oral presentation doesn't have to be deadly dull.

Oral presentation format:

- ▶ **TECHNICAL REQUIREMENT/constraint:** No flash drives (pleeeeeease), no attached files sent to me (esp. last minute!) : if you want to present a slideshow, please provide your own computer with standard HdMi (not micro Hdmi) or VGA port (or an adapter that works)

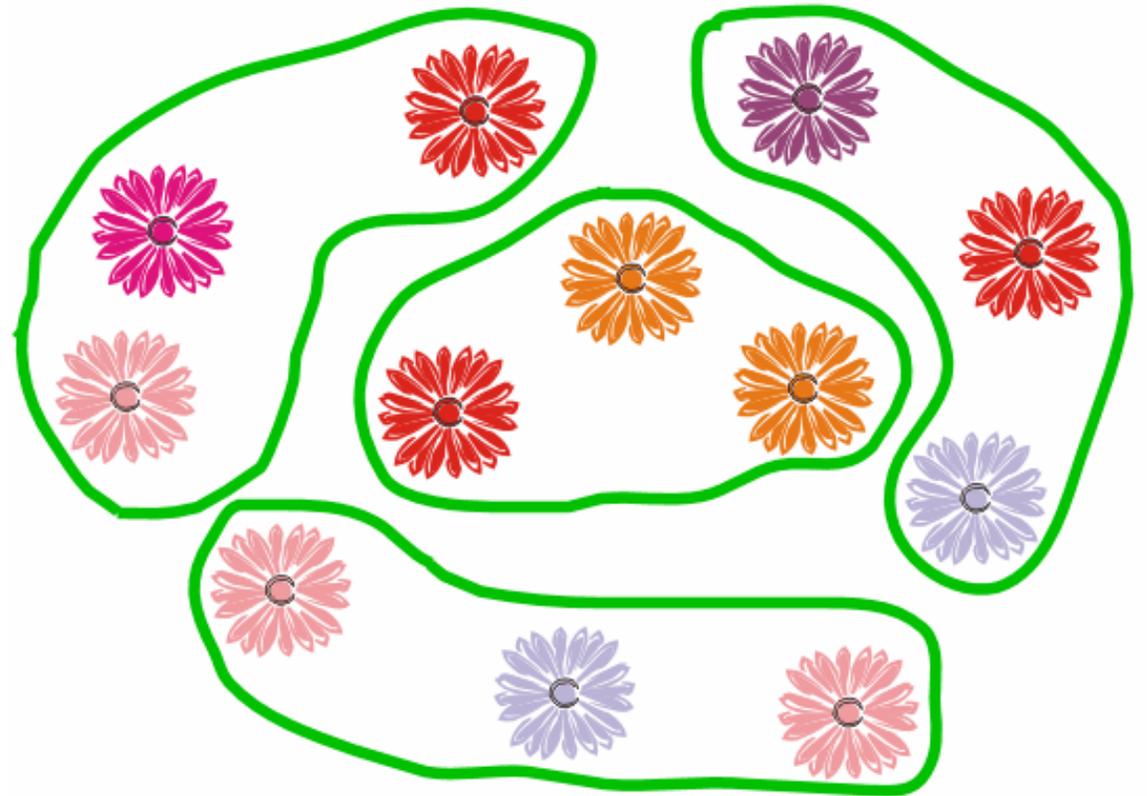
FORMING GROUPS of THREE
(Two only if it can't be helped)



MAKING GROUPS of THREE (Two if it can't be helped)

Oral presentations (two dates):

- ▶ 21 October (Week 5)
- ▶ 4 November (Week 6)





Why Finance?

Why Finance?

You have 15-20 minutes and as many lines to tell me (in writing and in English) about why you have chosen a career in banking and finance, which specific type of career/position you consider (if you already know), and (possibly) about your work as an intern/trainee if you feel like it and depending on the case.

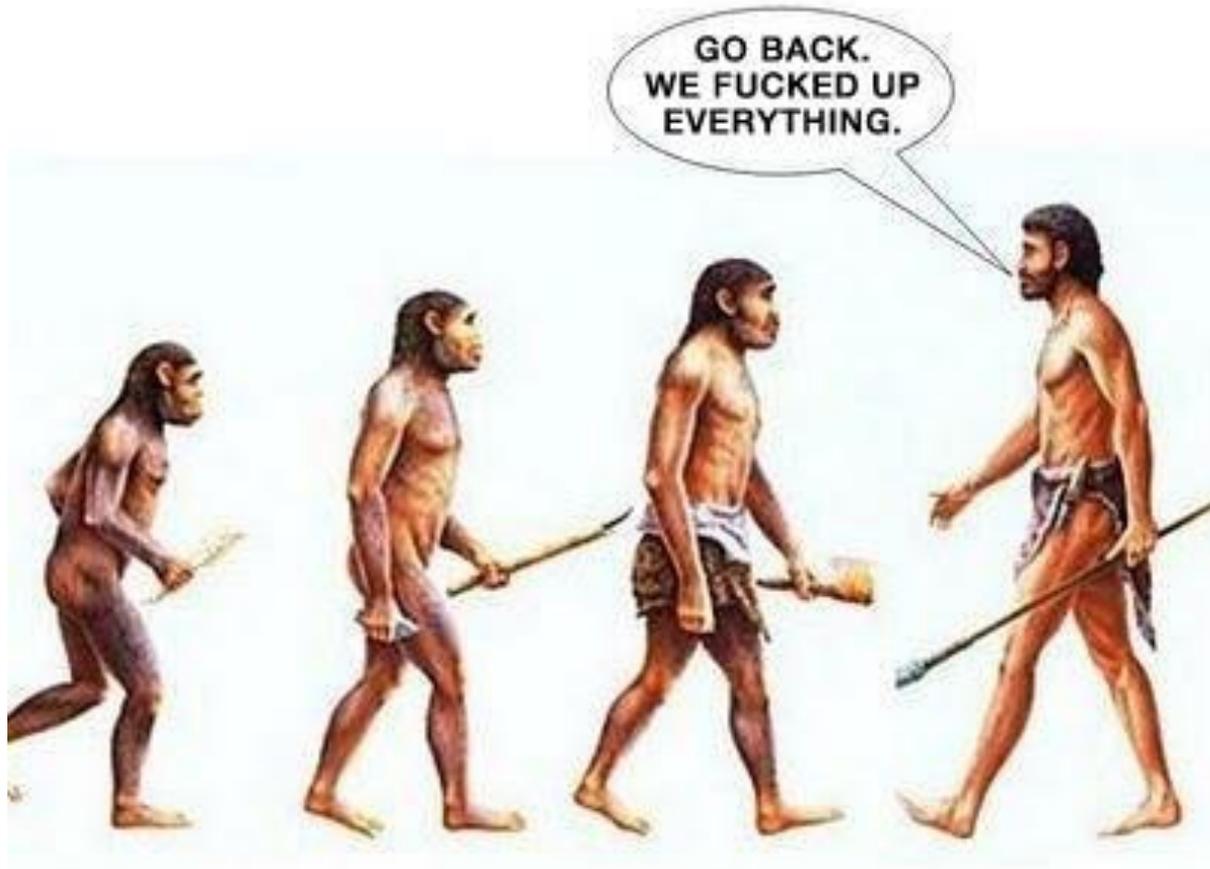
20 years ago we had Johnny Cash,
Bob Hope, and Steve Jobs.

Now we have No Cash, No Hope
and No Jobs.

PLEASE

Don't let Kevin BACON die.

Picture
of the
Day



Cartoon of the day



“I choose a lazy person to do a hard job. Because a lazy person will find an easy way to do it.”

Quote of the day

Breaking News?



Breaking news / In the news

- ▶ **When?** At the beginning of each session
- ▶ **Who?** The students scheduled for the day (about 1 or 2 minutes each) + any volunteers
- ▶ **What?** = anything newsmaking that's happened during the past week

Related in any way to banking and finance, or to the economy or to business in general: corporate news, world finance, economic policies and so on

NB: Preferably, but by no means exclusively, news concerning the English-speaking world

EXAMPLES

| #53453175



?

!



Ben & Jerry's co-founder **quits** over social activism row [source: BBC]

“Ben & Jerry's co-founder Jerry Greenfield has left the ice cream maker after almost half a century at the firm, deepening a **dispute** with **parent company** Unilever.

His exit marks the latest episode in a row that started in 2021 when Ben & Jerry's said it would stop selling its ice cream in Israeli settlements in the occupied West Bank and East Jerusalem.”



“Ben & Jerry's has long been known for **taking a public stance** on social and political issues since it was founded in 1978, often backing campaigns on issues like LGBTQ+ rights and climate change.

[There was] an agreement that protected the **brand's social mission** when it merged with the consumer goods giant Unilever 25 years ago. But in recent years, Unilever may have attempted **to rein in** the company's activism, particularly with regard to Israel and Gaza.”

[source: BBC]





???????





Believe in something.
Even if it means sacrificing everything.

 Just do it.

War in Ukraine: Economic Issues





GAS TROUBLE BREWING FOR EUROPE?





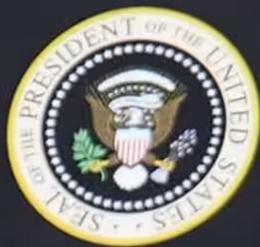
GAS TROUBLE BREWING FOR EUROPE?







**TRADE WAR
NEWS FROM THE FRONT**



Reciprocal Tariffs

Country	Tariffs Charged to the U.S.A. Including Currency Manipulation and Trade Barriers	U.S.A. Discounted Reciprocal Tariffs
China	67%	34%
European Union	39%	20%
Vietnam	90%	46%
Taiwan	64%	32%
Japan	46%	24%
India	52%	26%
South Korea	50%	25%
Thailand	72%	36%
Switzerland	61%	31%
Indonesia	64%	32%



Trump announces sweeping new tariffs, **upending** decades of US trade policy

Trump tariffs see stocks **dive** and investors scramble to bonds, gold and yen

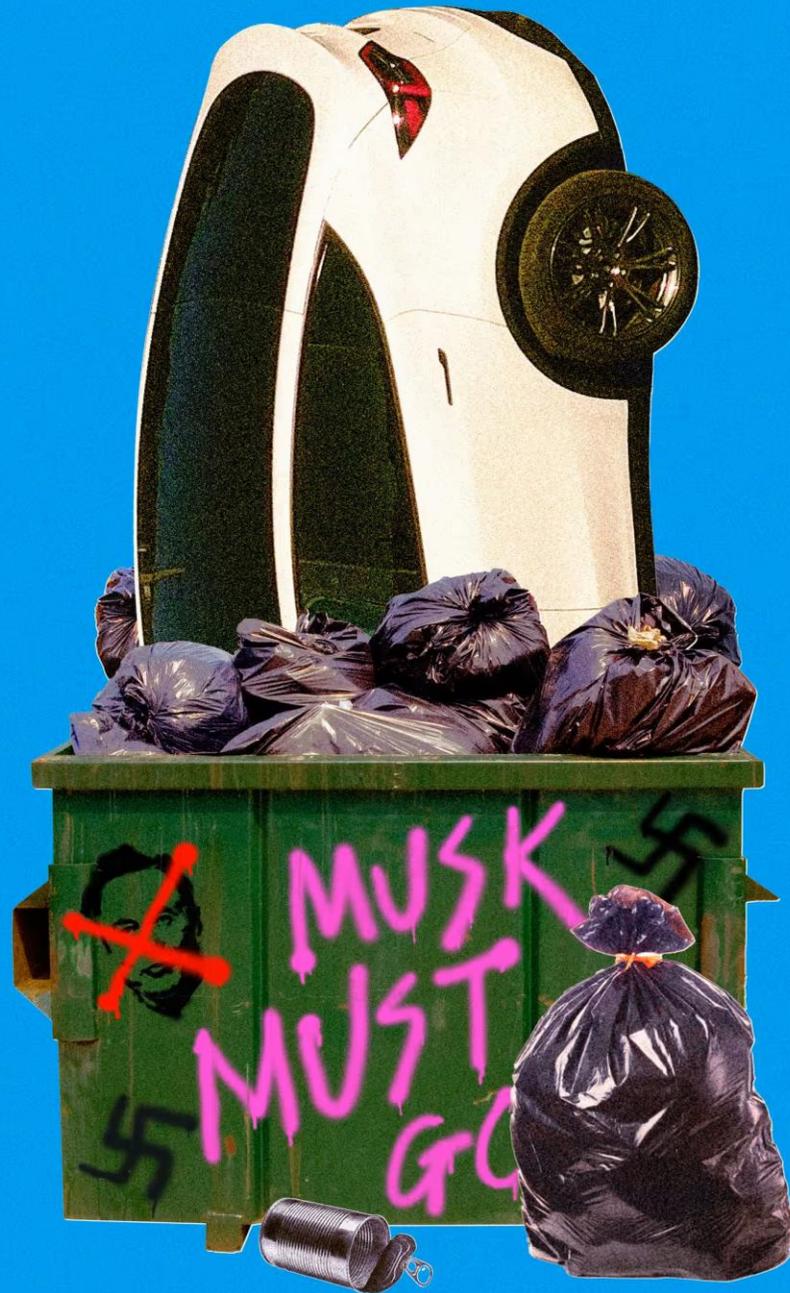


‘Nowhere on earth is safe’: Trump imposes tariffs on uninhabited islands near Antarctica

Norfolk Island, which has a population of 2,188 people and lies 1,600km (1,000 miles) north-east of Sydney, was slugged with a tariff of 29% – 19 percentage points higher than the rest of Australia.

The Australian prime minister, Anthony Albanese, said on Thursday: “Nowhere on earth is safe.”

[Source: *The Guardian*]



'I'm selling the Nazi mobile': Tesla owners offload cars after Musk's fascist-style salutes

[Source: *The Guardian*]





Female broker, 50, is handed £2MILLION compensation in gender discrimination claim against French bank BNP Paribas after colleagues left a witch's hat on her desk and kept telling her 'not now, Stacey' (Daily Mail)

Stacey Macken, was suing the London branch of the bank for 4 million pounds (\$4.9 million).

“Leaving a witches’ hat on a female employee’s desk, in a predominantly male working environment, was an inherently sexist act that potentially reflects on the nature of working environment for the claimant and the approach that was taken to women,” the London Central employment tribunal ruled.





(Sir) Chris Hohn

b. 1966 (55 y.o)

UK citizen of Jamaican descent

\$5bn net worth

now divorced



- Hedge fund manager and founder (The Children's Investment Fund Management)
- Activist (aggressive?) investor
- Philanthropist: ethical motivations (charity + climate: largest contributor to XR)



Jamie Cooper-Hohn

- ▶ American (Chicago), met at Harvard
- ▶ Four kids
- ▶ High profile, conflictual divorce

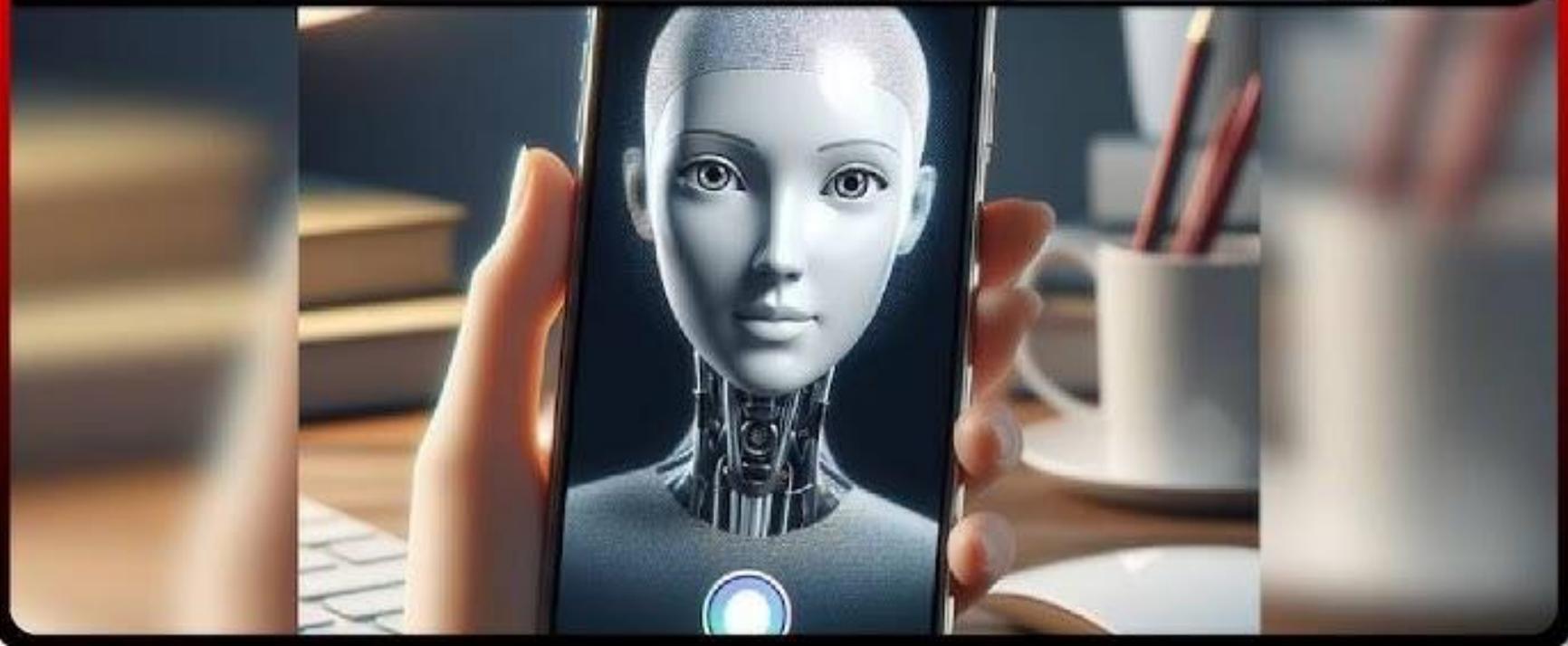


(Lantian)
Jay
GRABER

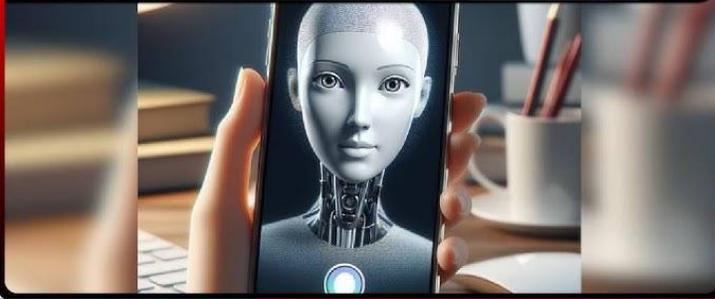




TEEN DIED BY SUICIDE AFTER FALLING IN LOVE WITH AI



TEEN DIED BY SUICIDE AFTER
FALLING IN LOVE WITH AI



JOAQUIN PHOENIX AMY ADAMS ROONEY MARA
OLIVIA WILDE AND SCARLETT JOHANSSON

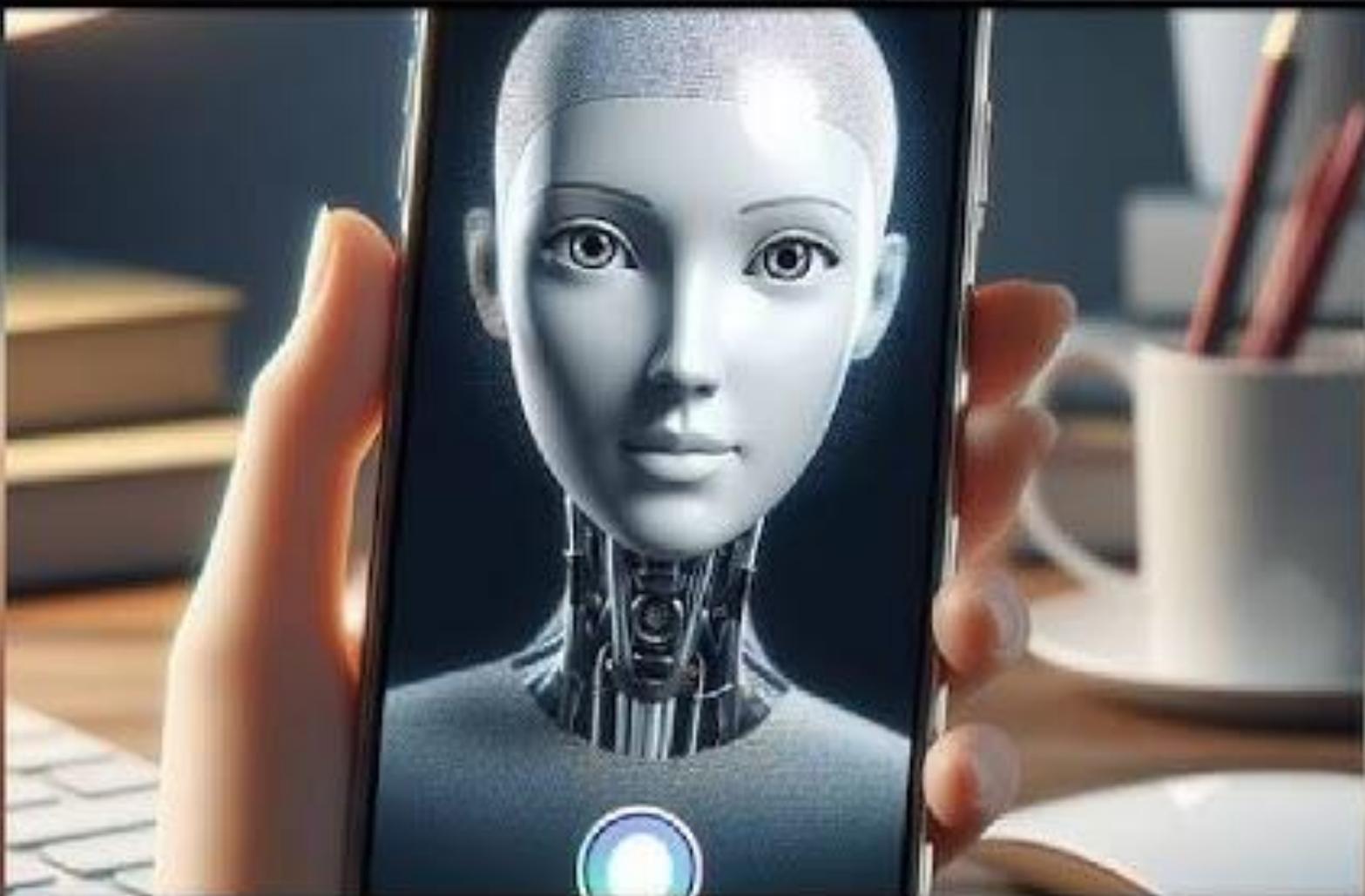
her

A SPIKE JONZE LOVE STORY



TEEN DIED BY SUICIDE AFTER FALLING IN LOVE WITH AI

7
HORROR
NOW
HORRORNOW.IN





If AI can provide a better diagnosis than a doctor, what's the prognosis for medics?

- ▶ an intriguing US study published in October in the Journal of the American Medical Association, which reported a randomised clinical trial on whether ChatGPT could improve the diagnostic capabilities of 50 practising physicians.
- ▶ The ho-hum conclusion was that “the availability of an LLM (AI) to physicians as a diagnostic aid did not significantly improve clinical reasoning compared with conventional resources”. But there was a surprising kicker: ChatGPT on its own demonstrated higher performance than both physician groups (those with and without access to the machine).
- ▶ [Source: The Guardian]





華寶樓

天祐樓

山海奇妙生机勃发
万物美好不负韶华

FILA





山海奇妙
万物美好



新年快乐
HAPPY CHINESE
NEW YEAR
2025
YEAR OF THE SNAKE





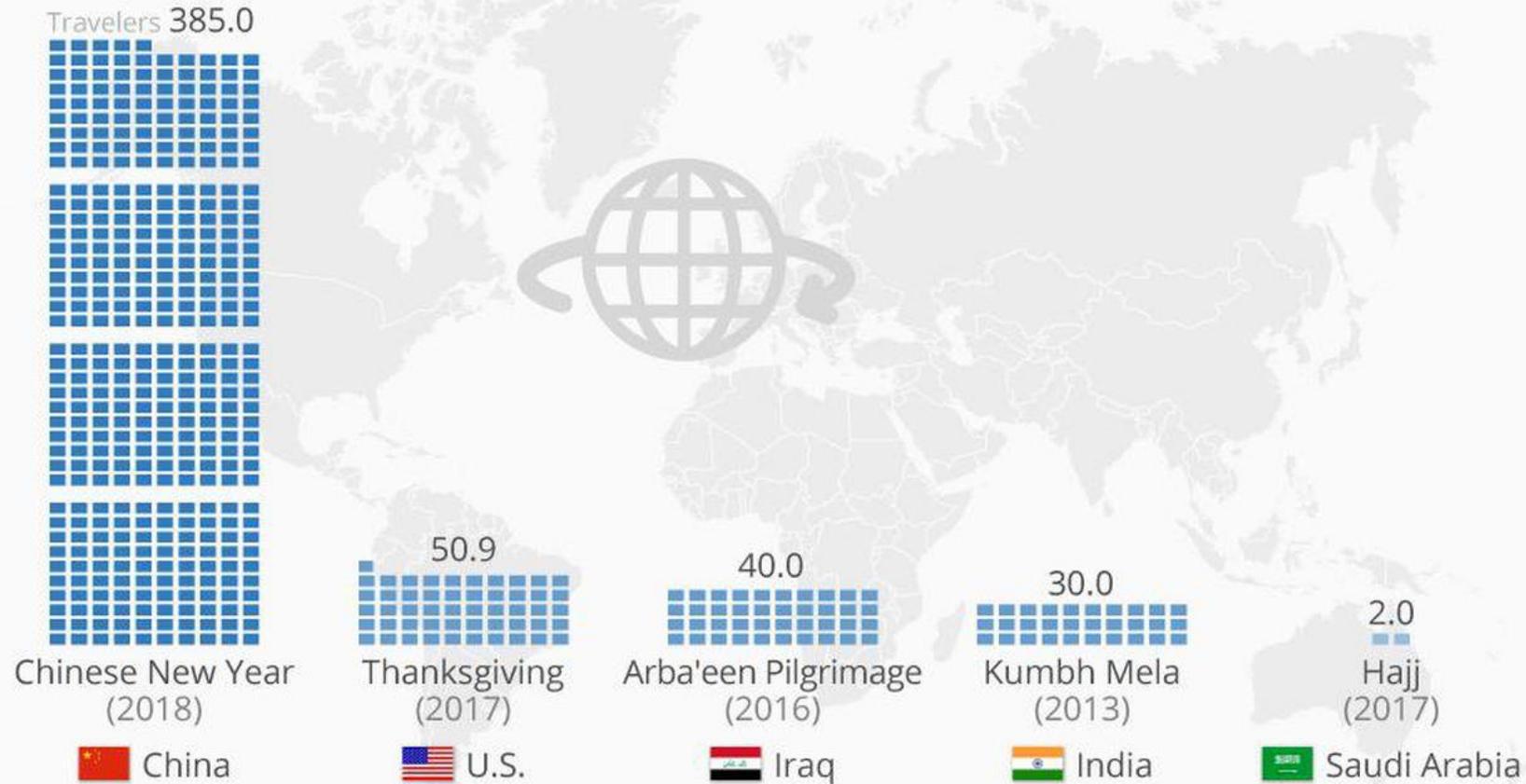


▶ Chun yun in 2024
("heat map")

▶ 2.8 Bn trips expected
within PRC's borders
alone

The World's Largest Migration Is About To Begin

Estimated number of people traveling to the following events (millions)*



* Chinese New Year figure is the forecast for 2018. The Kumbh Mela is based on the Hindu calendar and occurs every 12 years.



@StatistaCharts

Source: News reports