

Saying and writing numbers

Most people working in finance, whether it is in accountancy, banking, investing, trading, etc., spend a lot of time dealing with numbers. Understanding and saying long numbers or figures in a foreign language can be difficult and generally requires practice.

1 Hundreds, thousands, millions, etc.

100	a hundred <i>or</i> one hundred
200	two hundred (not two hundreds)
1,000	a/one thousand
2,000	two thousand
1,100	a/one thousand one hundred <i>or</i> eleven hundred
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

(Alternatively, 1,000,000 is 10^6 – ten to the power six; 1,000,000,000 is 10^9 – ten to the power nine, etc.)

Notice that English uses a **comma** to separate large numbers into groups of three digits, counting from the right.

English does **not** use a raised comma (1'000'000).

2 A British / American difference

In British English, people say 'and' after the hundred, in American English they do not. (In fact the 'and' is very short, and usually sounds like an 'n', like in rock'n'roll or fish'n'chips.)

British English		American English	
123	a hundred and twenty-three	123	a hundred twenty-three
1,234	a/one thousand two hundred and thirty-four <i>or</i> twelve hundred and thirty-four	1,234	a/one thousand two hundred thirty-four <i>or</i> twelve hundred thirty-four
12,345	twelve thousand, three hundred and forty-five	12,345	twelve thousand, three hundred forty-five
12,345,678	twelve million, three hundred and forty-five thousand, six hundred and seventy-eight	12,345,678	twelve million, three hundred forty-five thousand, six hundred seventy-eight

3 Numbers and years

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

The **year** 1999 is said: nineteen ninety-nine.