

Game Book

Eco-Tense Grammar



Sri Ananda Pertiwi
Najdah T.

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LAW OF THE REPUBLIC OF INDONESIA

NUMBER 28 OF 2014 ON COPYRIGHT

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- b. All creations and related rights products of non-Indonesian citizens, non-residents of Indonesia, and non-Indonesian legal entities that are first announced in Indonesia;
- c. All creations and/or related rights products and users of creations and/or related rights products of non-Indonesian citizens, non-residents of Indonesia, and non-Indonesian legal entities, subject to the following provisions:
 1. their country has a bilateral agreement with the Republic of Indonesia regarding the protection of Copyright and Related Rights; or
 2. their country and the Republic of Indonesia are parties or participants in the same multilateral agreement regarding the protection of Copyright and Related Rights.

CHAPTER XVII CRIMINAL PROVISIONS

Article 112

Any person who, without authorization, commits the acts referred to in Article 7 paragraph (3) and/or Article 52 for commercial use shall be subject to a maximum imprisonment of 2 (two) years and/or a maximum fine of IDR 300,000,000 (three hundred million rupiahs).

Article 113

- (1) Any person who, without authorization, infringes economic rights as referred to in Article 9 paragraph (1) letter i for commercial use shall be subject to a maximum imprisonment of 1 (one) year and/or a maximum fine of IDR 100,000,000 (one hundred million rupiahs).
- (2) Any person who, without authorization and/or without the permission of the creator or copyright holder, infringes the economic rights of the creator as referred to in Article 9 paragraph (1) letters c, d, f, and/or h for commercial use shall be subject to a maximum imprisonment of 3 (three) years and/or a maximum fine of IDR 500,000,000 (five hundred million rupiahs).
- (3) Any person who, without authorization and/or without the permission of the creator or copyright holder, infringes the economic rights of the creator as referred to in Article 9 paragraph (1) letters a, b, e, and/or g for commercial use shall be subject to a maximum imprisonment of 4 (four) years and/or a maximum fine of IDR 1,000,000,000 (one billion rupiahs).

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Best Regards,

The Authors

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CHAPTER 1

PRESENT SIMPLE



Before we play the game, let us recall the simple present tense. This tense is very important in economics because we use it to express facts, general truths, and routines. For example, we can say, “Banks lend money” or “Markets determine prices.” A clear understanding of this tense will help you identify correct and incorrect sentences during the game activities.

1. Use

We use the simple present tense to talk about:

- Facts and truths, for example “Markets determine prices”.
- Habits or routines, for example “The government collects tax every year”.
- General situations, for example “Banks lend money”.

2. Form

The form of simple present as follow:

Subject + Verb 1 (-s or -es for she/he/it) + Object/Complement

Note: If the verb ends in -ch, -sh, -s, -x, or -z, -y add -es.

a. With most subjects (I, you, we, they)

Base verb → They **work** in finance.

b. With he, she, it (third person singular)

Add -s or -es → She **works** in finance. He studies economics.

Examples of the changes:

(study → studies)

(lend → lends)

c. Common Mistakes to Avoid

✗ He pay tax every month. → ✓ He **pay**s tax every month.

✗ Markets determines prices. → ✓ Markets **determine** prices.

✗ The bank lend loans. → ✓ The bank **lend**s loans.

3. Concept Quiz

Answer these:

- Mention when we use the simple present tense.
- Mention the formula of the simple present tense.
- Mention the rule for subjects He/She/It in the simple present tense.
- Mention when to add -s or -es to verbs in the simple present tense.
 - She ___ (teach) economics at university.
 - He ___ (wash) his car every Sunday.
 - The market ___ (push) prices higher.
 - The company ___ (fix) problems quickly.
 - The student ___ (quiz) his friends before the test.

LET'S PLAY

A. Economic Truth Bingo

Set Up	How to Play
<p>Bingo cards with a mix of correct and incorrect economic sentences in the simple present tense. Provide students with the bingo card and a pen. Provide Sentence Caller for the teacher.</p>	<p>A caller calls out an economic truth sentence in the prepared sentence caller. Others look for the sentence on their bingo card: If they have it, they must circle it (whether correct or incorrect), rewrite the corrected version in the margin. Students run to the front of the class to answer it. To win, a student must complete a row (horizontal, vertical, or diagonal). When a student shouts "Bingo!", they must read aloud their line of sentences, giving both: The circled original sentence. If all corrections are right, the win is valid.</p>

🔗 Sentence Caller Sheet

Sentence Caller Check
<p>BINGO 1</p> <ol style="list-style-type: none"> 1. Banks lend money. <input checked="" type="checkbox"/> 2. People pays taxes. ✗ → People pay taxes. 3. The government regulate trade. ✗ → The government regulates trade. 4. Consumers buy goods. <input checked="" type="checkbox"/> 5. He study economics. ✗ → He studies economics. 6. Markets determine prices. <input checked="" type="checkbox"/> 7. Inflation increase costs. ✗ → Inflation increases costs. 8. She analyze data. ✗ → She analyzes data. 9. Companies employ workers. <input checked="" type="checkbox"/> 10. A firm makes profit. <input checked="" type="checkbox"/> 11. They invests in stocks. ✗ → They invest in stocks. 12. Economists research trends. <input checked="" type="checkbox"/>

Sentence Caller Check

13. Demand affects supply.
14. Students reads reports. → Students read reports.
15. We export coffee.

16. Prices rise quickly.
17. He teach accounting. → He teaches accounting.
18. Trade creates growth.
19. The bank lend loans. → The bank lends loans.
20. Farmers sell crops.
21. Workers strike for rights.
22. She manage a company. → She manages a company.
23. Taxes support services.
24. Investors trusts markets. → Investors trust markets.
25. Firms compete globally.

BINGO 2

26. An economist writes reports.
27. Consumers saves money. → Consumers save money.
28. Students writes homework. → Students write homework.
29. She calculates numbers.
30. She pay attention. → She pays attention.
31. He makes predictions.
32. Prices fall sometimes.
33. Economists teaches lessons. → Economists teach lessons.
34. They develop models.
35. He earns salary. → He earns a salary.
36. They works in offices. → They work in offices.
37. The factory produce cars. → The factory produces cars.
38. Workers demand higher wages.
39. He compare prices. → He compares prices.
40. The government spends money.
41. Data show patterns.
42. He explains theory. → He explains a theory.
43. A company invests in new tools.
44. Businesses succeed globally.
45. Banks offers credit. → Banks offer credit.
46. She conducts interviews.
47. We analyze graphs.
48. Markets grows slowly. → Markets grow slowly.
49. People need jobs.
50. Consumers shop online.

BINGO 3

51. A student read articles. → A student reads articles.
52. Firms create jobs.
53. She publishes articles.
54. Investors buy stocks.
55. A teacher teaches economics.

Sentence Caller Check

56. We work together.
57. He provide statistics. ✗ → He provides statistics.
58. We conducts research. ✗ → We conduct research.
59. The bank opens daily.
60. She work in finance. ✗ → She works in finance.
61. Economists collects data. ✗ → Economists collect data.
62. They attend meetings.
63. Workers builds houses. ✗ → Workers build houses.
64. He checks accounts.
65. Prices stay stable.
66. The chart shows results.
67. Demand rises fast.
68. The student writes clearly.
69. They saves documents. ✗ → They save documents.
70. The government provide aid. ✗ → The government provides aid.
71. People understands economics. ✗ → People understand economics.
72. The market fall suddenly. ✗ → The market falls suddenly.
73. Economists shares opinions. ✗ → Economists share opinions.
74. She calculate the total cost. ✗ → She calculates the total cost.
75. Firms makes decisions. ✗ → Firms make decisions.

BINGO Sheets

BINGO 1				
Banks lend money. <input checked="" type="checkbox"/> ✗	People pays taxes. <input checked="" type="checkbox"/> ✗	The government regulate trade. <input checked="" type="checkbox"/> ✗	Consumers buy goods. <input checked="" type="checkbox"/> ✗	He study economics. <input checked="" type="checkbox"/> ✗
Markets determine prices. <input checked="" type="checkbox"/> ✗	Inflation increase costs. <input checked="" type="checkbox"/> ✗	She analyze data. <input checked="" type="checkbox"/> ✗	Companies employ workers. <input checked="" type="checkbox"/> ✗	A firm makes profit. <input checked="" type="checkbox"/> ✗
They invests in stocks. <input checked="" type="checkbox"/> ✗	Economists research trends. <input checked="" type="checkbox"/> ✗	Demand affects supply. <input checked="" type="checkbox"/> ✗	Students reads reports. <input checked="" type="checkbox"/> ✗	We export coffee. <input checked="" type="checkbox"/> ✗
Prices rise quickly. <input checked="" type="checkbox"/> ✗	He teach accounting. <input checked="" type="checkbox"/> ✗	Trade creates growth. <input checked="" type="checkbox"/> ✗	The bank lend loans. <input checked="" type="checkbox"/> ✗	Farmers sell crops. <input checked="" type="checkbox"/> ✗
Workers strike for rights. <input checked="" type="checkbox"/> ✗	She manage a company <input checked="" type="checkbox"/> ✗	Taxes support services. <input checked="" type="checkbox"/> ✗	Investors trusts markets. <input checked="" type="checkbox"/> ✗	Firms compete globally. <input checked="" type="checkbox"/> ✗

BINGO 2

An economist writes reports. <input checked="" type="checkbox"/> <input type="checkbox"/>	Consumers saves money. <input checked="" type="checkbox"/> <input type="checkbox"/>	Students writes homework. <input checked="" type="checkbox"/> <input type="checkbox"/>	She calculates numbers. <input checked="" type="checkbox"/> <input type="checkbox"/>	She pay attention. <input checked="" type="checkbox"/> <input type="checkbox"/>
He makes predictions. <input checked="" type="checkbox"/> <input type="checkbox"/>	Prices fall sometimes. <input checked="" type="checkbox"/> <input type="checkbox"/>	Economists teaches lessons. <input checked="" type="checkbox"/> <input type="checkbox"/>	They develop models. <input checked="" type="checkbox"/> <input type="checkbox"/>	He earns salary. <input checked="" type="checkbox"/> <input type="checkbox"/>
They works in offices. <input checked="" type="checkbox"/> <input type="checkbox"/>	The factory produce cars. <input checked="" type="checkbox"/> <input type="checkbox"/>	Workers demand higher wages. <input checked="" type="checkbox"/> <input type="checkbox"/>	He compare prices. <input checked="" type="checkbox"/> <input type="checkbox"/>	The government spends money. <input checked="" type="checkbox"/> <input type="checkbox"/>
Data show patterns. <input checked="" type="checkbox"/> <input type="checkbox"/>	He explains theory. <input checked="" type="checkbox"/> <input type="checkbox"/>	A company invests in new tools. <input checked="" type="checkbox"/> <input type="checkbox"/>	Businesses succeed globally. <input checked="" type="checkbox"/> <input type="checkbox"/>	Banks offers credit. <input checked="" type="checkbox"/> <input type="checkbox"/>
She conducts interviews. <input checked="" type="checkbox"/> <input type="checkbox"/>	We analyze graphs. <input checked="" type="checkbox"/> <input type="checkbox"/>	Markets grows slowly. <input checked="" type="checkbox"/> <input type="checkbox"/>	People need jobs. <input checked="" type="checkbox"/> <input type="checkbox"/>	Consumers shop online. <input checked="" type="checkbox"/> <input type="checkbox"/>

BINGO 3

A student read articles. <input checked="" type="checkbox"/> <input type="checkbox"/>	Firms create jobs. <input checked="" type="checkbox"/> <input type="checkbox"/>	She publishes articles. <input checked="" type="checkbox"/> <input type="checkbox"/>	Investors buy stocks. <input checked="" type="checkbox"/> <input type="checkbox"/>	A teacher teaches economics. <input checked="" type="checkbox"/> <input type="checkbox"/>
We work together. <input checked="" type="checkbox"/> <input type="checkbox"/>	He provide statistics. <input checked="" type="checkbox"/> <input type="checkbox"/>	We conducts research. <input checked="" type="checkbox"/> <input type="checkbox"/>	The bank opens daily. <input checked="" type="checkbox"/> <input type="checkbox"/>	She work in finance. <input checked="" type="checkbox"/> <input type="checkbox"/>
Economists collects data. <input checked="" type="checkbox"/> <input type="checkbox"/>	They attend meetings. <input checked="" type="checkbox"/> <input type="checkbox"/>	Workers builds houses. <input checked="" type="checkbox"/> <input type="checkbox"/>	He checks accounts. <input checked="" type="checkbox"/> <input type="checkbox"/>	Prices stay stable. <input checked="" type="checkbox"/> <input type="checkbox"/>
The chart shows results. <input checked="" type="checkbox"/> <input type="checkbox"/>	Demand rises fast. <input checked="" type="checkbox"/> <input type="checkbox"/>	The student writes clearly. <input checked="" type="checkbox"/> <input type="checkbox"/>	They saves documents. <input checked="" type="checkbox"/> <input type="checkbox"/>	The government provide aid. <input checked="" type="checkbox"/> <input type="checkbox"/>
People understands economics. <input checked="" type="checkbox"/> <input type="checkbox"/>	The market fall suddenly. <input checked="" type="checkbox"/> <input type="checkbox"/>	Economists shares opinions. <input checked="" type="checkbox"/> <input type="checkbox"/>	She calculate the total cost. <input checked="" type="checkbox"/> <input type="checkbox"/>	Firms makes decisions. <input checked="" type="checkbox"/> <input type="checkbox"/>

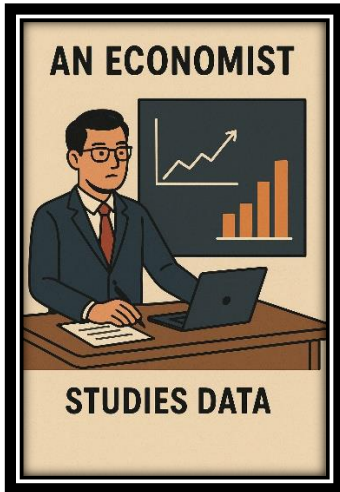
B. Habits of an Economist

Set Up	How to Play
<p>Prepare a list of common economist habits simple present tense (drawing cards).</p>	<p>Students shuffles the cards and places them face down. Students take turns drawing a card, reading the sentence aloud, and deciding if it is correct or incorrect. If incorrect, they must correct it aloud before keeping the card. If the answer is correct, the group gives the student 1 point. If not, the card goes back into the pile. Play continues until all cards are used. The student with the most points wins.</p>

Drawing Cards



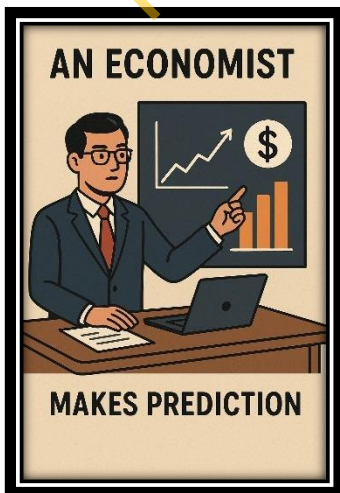
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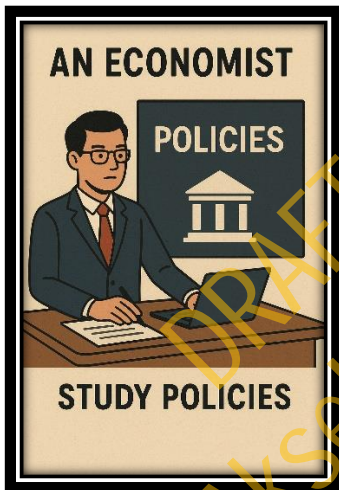


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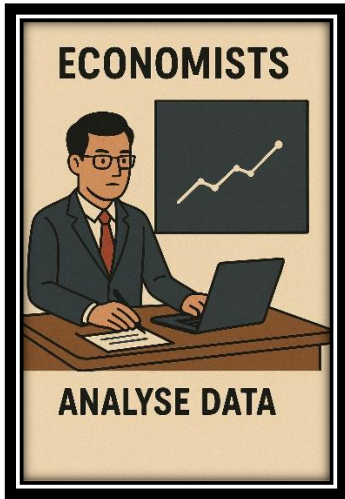


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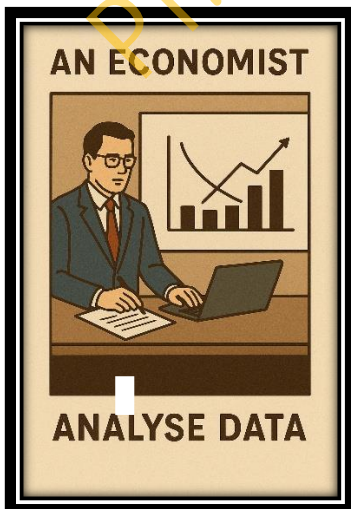
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C. Economic Shuffle

Set Up	How to Play
<p>Provide shuffled words (each line is a jumbled sentence). Pencil/pen. Stopwatch (optional).</p>	<p>Divide the class into teams. Give each team a worksheet with shuffled words. Example: data – collect – Economists bank – opens – the – weekday.</p> <p>At the teacher's signal, teams race to rearrange the words into correct sentences. ✓ Example Answer: Economists collect data.</p> <p>After finishing one sentence, one member must run to the board, write the arranged sentence, and run back before the next team member continues. Teacher checks answers after the time ends (e.g., 5 minutes).</p>

Shuffle Words Worksheet

Sets	Shuffle Words	Answer (Present Simple)
1	<ul style="list-style-type: none"> • Data • Economists • Collect 	♥
2	<ul style="list-style-type: none"> • Rice • Grows • Farmer • A 	♥
3	<ul style="list-style-type: none"> • Sell • Shops • Food 	♥
4	<ul style="list-style-type: none"> • Teacher • Teaches • Economics • A 	♥

5	<ul style="list-style-type: none"> • Pay • Workers • Taxes 	♥
6	<ul style="list-style-type: none"> • Companies • Goods • Produce 	♥
7	<ul style="list-style-type: none"> • Money • Lend • Banks 	♥
8	<ul style="list-style-type: none"> • Save • People • Money 	♥
9	<ul style="list-style-type: none"> • Government • Roads • The • Builds 	♥
10	<ul style="list-style-type: none"> • Shops • Open • Early 	♥
11	<ul style="list-style-type: none"> • Set • Markets • Prices 	♥
12	<ul style="list-style-type: none"> • Farmers • Crops • Sell 	♥
13	<ul style="list-style-type: none"> • Schools • Finance • Teach 	♥
14	<ul style="list-style-type: none"> • Investors • Invest • Capital 	♥
15	<ul style="list-style-type: none"> • Open • Daily • Bank • The 	♥

D. Booms and Crashes: The Economy in Actions

Set Up	How to Play
<p>Each player chooses one token. Put all tokens on Square 1. Take one dice. The goal is to reach Square 100.</p>	<ol style="list-style-type: none"> 1. Roll the dice On your turn, roll the dice. Move your token forward. 2. Follow the arrows Green arrow (UP): Move up meanwhile Red arrow (DOWN): Move down. 3. Follow the icons <ul style="list-style-type: none"> 💰 Money: Move forward 1 space. 🏠 ATM: Roll again. 📄 Taxes: Move back 1 space. 🚨 Crisis: Skip your next turn. 📑 Fine: Move back 2 spaces. 4. Present Simple Sentence When you land on any icon, say one Present Simple sentence. Example: <ul style="list-style-type: none"> “People pay taxes.” “The price goes down.” “The bank gives a fine.” If you cannot make a sentence → move back 1 space. 5. Exact 100 You must land exactly on Square 100 to win.

BOOMS AND CRASHES: THE ECONOMY IN ACTIONS





Independent Practice

A. Complete the sentences with the correct verb.

1. Economists _____ data. (study)
2. Company _____ products. (produce)
3. Shops _____ on Sundays. (open)
4. Banks _____ loans. (give)
5. Teachers _____ lessons. (explain)
6. Investors _____ stocks. (buy)
7. The market _____ daily. (change)
8. Companies _____ products. (produce)
9. Customers _____ goods. (buy)
10. Economists _____ policies. (discuss)

B. Choose the best answer (a-e).

1. The government _____ taxes every year.
 - a. collect
 - b. collecting
 - c. collects
 - d. is collect
 - e. collected
2. Markets _____ prices based on demand and supply.
 - a. determines
 - b. determine
 - c. determining
 - d. is determining

- e. determined
3. She _____ economics at university.
- teach
 - teaches
 - teaching
 - is teaching
 - taught
4. Banks _____ money to people and businesses.
- lend
 - lends
 - lending
 - has lend
 - is lend
5. The company _____ new workers every month.
- hire
 - hiring
 - hires
 - is hire
 - hired
6. Inflation _____ the cost of living.
- increase
 - increases
 - increasing
 - is increase
 - increased
7. Economists _____ data to understand market behavior.
- analyze
 - analyzes
 - is analyze
 - analyzed
 - analyzing
8. He _____ his salary into savings every month.
- deposit

- b. depositing
- c. deposits
- d. has deposit
- e. is deposits

9. Farmers _____ crops to local markets.
- a. sells
 - b. sell
 - c. is sell
 - d. selling
 - e. has sold

10. We _____ coffee to many countries.
- a. exports
 - b. are export
 - c. exporting
 - d. export
 - e. exported

C. Correction Task

Each sentence contains a possible error. Correct it if needed.

1. The market rise quickly. → _____
2. He study economics. → _____
3. They works in offices. → _____
4. She manage a company. → _____
5. The government regulate trade. → _____
6. Banks offers credit. → _____
7. Economists collects data. → _____
8. A student read articles. → _____
9. People understands economics. → _____
10. The firm makes profits. → _____

CHAPTER 2

PRESENT CONTINUOUS



When we want to talk about things that are happening right now, we use the Present Continuous tense. This tense helps us describe actions that are in progress at the moment of speaking. In economics or daily life, we often see people doing something — for example, a shopkeeper selling fruits, a banker counting money, or a customer paying at the cashier. To describe these actions, we need the Present Continuous tense.

1. Use

We use Present Continuous to talk about:

👉 Actions happening right now, “The shopkeeper is selling bananas.”

☞ Actions happening around now (not finished), “The banker is checking the money.”

☞ Signal Words (now, at the moment, today, ect.)

2. Form

Subject + am/is/are + verb(-ing)

Examples:

She is buying fruit.

They are selling vegetables.

The customer is paying with coins.

The teacher is explaining the price of rice.

3. Concept Quiz

Answer these:

- a. Mention three uses of the Present Continuous tense.
- b. Mention the pattern (form) of the Present Continuous tense.
- c. Mention three signal words often used with the Present Continuous tense.
- d. Mention two differences between Present Continuous and Simple Present.

LET'S PLAY

A. Economic Scrabble

Set Up	How to Play
<p>Prepare a blank scrabble board A pencil and piece of paper.</p>	<p>The first player starts by placing an economic word on the board (e.g., "TRADE") across or down, passing through the center square.</p> <p>The next player connects a new word to existing ones, forming a network of economic terms.</p> <p>After placing a word, the player: Makes a short sentence using that word (present continuous tense).</p>

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Eco-Glossary

A

- account(s) /ə'kaʊnt(s)/ = akun
- absolute advantage /,æbsə'lu:t əd'væntɪdʒ/ = keunggulan absolut
- accountant /ə'kaʊntənt/ = akuntan
- accounting /ə'kaʊntɪŋ/ = akuntansi
- achievement(s) /ə'tʃi:vmənt(s)/ = pencapaian
- act(s) /ækt(s)/ = bertindak
- action(s) /'ækʃən(s)/ = tindakan, aksi
- activity /æk'tɪvəti/ = aktivitas
- add /æd/ = menambahkan
- administered prices /əd'mɪnɪstərd 'praɪsɪz/ = harga yang ditetapkan regulator
- administration /əd'mɪnɪ'streɪʃən/ = administrasi
- adverse selection /əd'vɜ:rs sɪ'leɪʃən/ = seleksi merugikan
- advertisement /,ædvər'taɪzmənt/ = iklan
- affect(s) /ə'fekt(s)/ = memengaruhi
- aggregate demand /'ægrɪgət dɪ'mænd/ = permintaan agregat
- aggregate supply /'ægrɪgət sə'plai/ = penawaran agregat
- agree /ə'gri:/ = setuju
- agreement /ə'gri:mənt/ = perjanjian / kesepakatan
- aid /eɪd/ = bantuan
- allocation /,ælə'keɪʃən/ = alokasi / pembagian sumber daya
- allowance /ə'lauəns/ = tunjangan
- already /ɔ:l'reɪdi/ = sudah
- am / is / are /æm/ /ɪz/ /ɑ:r/ = kata kerja bantu to be (adalah/sedang)
- amortization /ə,mɔ:r.tɪ'zeɪʃən/ = amortisasi
- amount /ə'maʊnt/ = jumlah
- an /æn/ = seorang/satu
- analysis /ə'næləsɪs/ = analisis
- analyze /'ænəlaɪz/ = menganalisis
- annual report /'ænjuəl rɪ'pɔ:rt/ = laporan tahunan
- annuity /ə'nu:ɪti/ = anuitas
- answer(s) /'ænsər(s)/ = jawaban
- application /,æplɪ'keɪʃən/ = aplikasi / permohonan
- appreciation /ə,pri:ʃi'eɪʃən/ = apresiasi (kenaikan nilai)
- approval /ə'pru:vəl/ = persetujuan
- approve /ə'pru:v/ = menyetujui
- arbitrage /'ɑ:r.bɪ.trɑ:ʒ/ = arbitrase
- arrive /ə'raɪv/ = tiba

- article(s) /'ɑrtɪkəl(s)/ = artikel
- asset /'æset/ = aset
- association /ə,souʃi'eɪʃən/ = asosiasi / perhimpunan
- asymmetric information /,eɪsə'metrɪk ,ɪnfər'meɪʃən/ = informasi asimetris
- attend /ə'tend/ = menghadiri
- autarky /'ɔ:tɑ:rki/ = autarki / swasembada
- average cost /'ævərɪdʒ kɒst/ = biaya rata-rata

B

- balance of payments /'bæləns əv 'peɪmənts/ = neraca pembayaran
- balance of trade /'bæləns əv treɪd/ = neraca perdagangan
- banana(s) /bə'nænə(s)/ = pisang
- bank /bæŋk/ = bank
- bank(s) /bæŋk(s)/ = bank
- bankruptcy /'bæŋkrəptsi/ = kebangkrutan
- barter /'bɑ:rtər/ = barter / tukar barang
- base /beɪs/ = dasar
- base currency /beɪs 'kɜ:rənʃi/ = mata uang dasar
- before /brɪ'fɔ:/ = sebelum
- benefit /'benɪfɪt/ = manfaat / keuntungan
- bid price /bɪd praɪs/ = harga penawaran
- bingo /'bɪŋɡoʊ/ = bingo (permainan)
- blockchain /blɒk'tʃeɪn/ = teknologi pencatatatan digital
- bond /bɒnd/ = obligasi
- book(s) /bʊk(s)/ = buku
- borrow /'bɒrəʊ/ = meminjam
- box /bɒks/ or /bɒks/ = kotak
- briefcase /'brɪ:fkets/ = tas kerja
- budget /'bʌdʒɪt/ = anggaran
- build /bɪld/ = membangun
- business(es) /'bɪznəs(ɪz)/ = bisnis
- buy /baɪ/ = membeli
- by the time /baɪ ðə taɪm/ = pada saat

C

- calculate (calculates/calculating) /'kælkjə,leɪt/ (calculates /'kælkjə,leɪts/, calculating /'kælkjə,leɪtɪŋ/) = menghitung
- call (calls/calling) /kɔl/ (calls /kɔlz/, calling /'kɔlɪŋ/) = menelepon / memanggil

- capital /'kæpɪtəl/ = modal
- capitalism /'kæpɪtəlɪzəm/ = kapitalisme
- car(s) /kɑːr(s)/ = mobil
- card(s) /kɑːd(s)/ = kartu
- case study /keɪs 'stʌdi/ = studi kasus
- cash flow /'kæʃ fləʊ/ = arus kas
- cash(ier) /kæʃ/ (cashier /kæ'ʃɪr/) = kasir
- cause /kɔːz/ = penyebab
- challenge(s) /'tʃælɪndʒ(ɪz)/ = tantangan
- change(s) /tʃeɪndʒ(ɪz)/ = perubahan
- chart /tʃɑːt/ = bagan, grafik
- circle (v) /'sɜːrkəl/ = melingkari
- citizen(s) /'sɪtɪzən(s)/ = warga negara
- clean energy /kliːn 'enərʒi/ = energi bersih
- clear /klɪr/ = jelas
- coin(s) /kɔɪn(s)/ = koin
- collapse /kə'leɪps/ = runtuh/gagal
- collect (collects/collecting) /kə'lekt/ (collects /kə'lektz/, collecting /kə'lektɪŋ/) = mengumpulkan
- commodity /kə'mɔːdɪti/ = komoditas
- company/companies /'kʌmpəni/ /'kʌmpəniz/ = perusahaan
- compare (compares/comparing) /kəm'peɪr/ (compares /kəm'peɪrz/, comparing /kəm'peɪrɪŋ/) = membandingkan
- compete (competes/competing) /kəm'piːt/ (competes /kəm'piːtɪz/, competing /kəm'piːtɪŋ/) = bersaing
- competition /,kʌmpə'tɪʃən/ = persaingan
- complete (completed/completing) /kəm'pliːt/ (completed /kəm'pliːtɪd/, completing /kəm'pliːtɪŋ/) = menyelesaikan
- computer /kəm'pjʊtər/ = komputer
- conduct (conducts/conducting) /kən'dʌkt/ (conducts /kən'dʌktz/, conducting /kən'dʌktɪŋ/) = melakukan/melaksanakan
- conference(s) /'kɒnfərəns(ɪz)/ = konferensi
- consumer /kən'suːməɹ/ = konsumen
- consumer(s) /kən'suːməɹ(s)/ = konsumen
- continuous /kən'tɪnjuəs/ = berkelanjutan / berlangsung
- cost (costs/costing) /kɒst/ (costs /kɒstz/, costing /'kɒstɪŋ/) = biaya
- create (creates/creating) /kri'eɪt/ (creates /kri'eɪtɪz/, creating /kri'eɪtɪŋ/) = menciptakan
- credit /'kredɪt/ = kredit
- crop(s) /krɒp(s)/ = tanaman hasil panen
- currency /'kɜːrənsi/ = mata uang
- customer(s) /'kʌstəmər(s)/ = pelanggan
- customs /'kʌstəmz/ = bea cukai

D

- daily /'deɪli/ = harian / sehari-hari
- data /'deɪtə/ = data
- deadline /'dedlaɪn/ = batas waktu
- debt /dɛt/ = utang
- debt(s) /dɛts/ = utang
- decide /dɪ'saɪd/ = memutuskan / keputusan
- decision /dɪ'sɪʒən/ = keputusan
- deficit /'defɪsɪt/ = defisit
- deliver /dɪ'lvər/ = menyampaikan
- demand(s) /dɪ'mænd(s)/ = permintaan
- dependence /dɪ'pɛndəns/ = ketergantungan
- deposit /dɪ'pɒzɪt/ = simpanan / deposit
- describe /dɪ'skraɪb/ = menggambarkan
- design /dɪ'zɑɪn/ = merancang
- determine(s) /dɪ'tɜrmin(s)/ = menentukan
- develop (develops/developing/developed) /dɪ'veləp/ (develops /dɪ'veləps/, developing /dɪ'veləpɪŋ/, developed /dɪ'veləpt/) = mengembangkan
- development /dɪ'veləpmənt/ = pembangunan
- digital /'dɪdʒɪtəl/ = digital
- discover (discovered) /dɪ'skʌvər/ (discovered /dɪ'skʌvərd/) = menemukan
- discuss (discusses/discussing) /dɪ'skʌs/ (discusses /dɪ'skʌsɪz/, discussing /dɪ'skʌsɪŋ/) = mendiskusikan
- dividend /'dɪvɪdend/ = dividen
- do/does/did/doing /du:/ /dʌz/ /dɪd/ /'duɪŋ/ = melakukan
- document(s) /'dɒkjəmənt(s)/ = dokumen
- dollar /'dɒləər/ = dolar
- don't/doesn't /doʊnt/ /'dʌzənt/ = tidak (auxiliary negative)
- draw (drawing) /drɔ/ (drawing /'drɔɪŋ/) = menggambar
- duration /dʒʊ'reɪʃən/ = durasi
- duty /'du:ti/ or /'dʒu:ti/ = bea / tugas

E

- earn(s) /ɜrn(s)/ = memperoleh
- economic goal(s) /,ɛkə'namɪk goʊl(s)/ = tujuan ekonomi
- economic trend(s) /,ɛkə'namɪk trɛnd(s)/ = tren ekonomi
- economics /,ɛkə'namɪks/ = ilmu ekonomi
- economist /r'kanəmɪst/ = ekonom

- economist(s) /ɪ'kænəməst(s)/ = ekonom
- economy /ɪ'kænəmi/ = ekonomi / perekonomian
- education /ˌɛdʒə'keɪʃən/ = pendidikan
- effect(s) /ɪ'fekt(s)/ = dampak
- efficiency /ɪ'fɪʃənsi/ = efisiensi
- employ (employs/employed) /ɪm'plɔɪ/ (employs /ɪm'plɔɪz/, employed /ɪm'plɔɪd/) = mempekerjakan
- employment /ɪm'plɔɪmənt/ = pekerjaan
- energy /'enədʒi/ = energi
- enough money /ɪ'nʌf'mʌni/ = cukup uang
- enterprise /'entəprɑɪz/ = perusahaan
- environment /ɪn'vaɪrənmənt/ = lingkungan
- equilibrium /ɪ'kwə'libriəm/ = keseimbangan
- equity /'ɛkwəti/ = ekuitas / modal saham
- evaluate /ɪ'væljueɪt/ = mengevaluasi
- ever /'ɛvər/ = pernah
- exam /ɪg'zæm/ = ujian
- example /ɪg'zæmpəl/ = contoh
- exchange rate /ɪks'tʃeɪndʒ reɪt/ = nilai tukar
- expand (expands/expanding) /ɪk'spænd/ (expands /ɪk'spændz/, expanding /ɪk'spændɪŋ/) = memperluas
- expenditure /ɪk'spɛndɪtʃər/ = pengeluaran
- explain(s) /ɪk'spleɪn(s)/ = menjelaskan
- export (exports/exporting/exported) /'ɛkspɔrt/ (exports /'ɛkspɔrts/, exporting /ɪk'spɔrtɪŋ/) = mengekspor

F

- factory (factories) /'fæktəri/ (factories /'fæktərɪz/) = pabrik
- fair trade /fɛr treɪd/ = perdagangan adil
- fall (falls/fell/falling) /fɔl/ (falls /fɔlz/, fell /fɛl/, falling /'fɔlɪŋ/) = jatuh, turun
- family (families) /'fæməli/ (families /'fæməlɪz/) = keluarga
- fast /fæst/ = cepat
- finance /faɪ'næns/ = keuangan
- financial crisis /fə'nænfəl 'kraɪsɪs/ = krisis keuangan
- financial statement /fə'nænfəl 'steɪtmənt/ = laporan keuangan
- finish (finished/finishing) /'fɪnɪʃ/ (finished /'fɪnɪʃt/, finishing /'fɪnɪʃɪŋ/) = menyelesaikan
- firm /fɜrm/ = perusahaan
- firm(s) /fɜrm(s)/ = perusahaan
- fiscal policy /'fɪskəl 'pɒləsi/ = kebijakan fiskal
- for (time) /fɔr/ = selama
- for [x] years /fɔr [x] jɪrz/ = selama [x] tahun
- forecast (forecasts/forecasting) /'fɔrkæst/ (forecasts /'fɔrkæsts/, forecasting

/'fɔrkæstɪŋ/) = meramalkan / ramalan

- foreign exchange (forex) */'fɔrən ɪks'tʃeɪndʒ/* (forex */'fɔrɛks/*) = valuta asing
- form(s) */fɔrm(s)/* = bentuk
- franchise */'fræntʃaɪz/* = waralaba
- free market */fri 'mɑrkɪt/* = pasar bebas
- frequently */'fri:kwəntli/* = sering
- fruit(s) */fru:t(s)/* = buah
- full */fʊl/* = penuh
- fund */fʌnd/* = dana
- future */'fju:tʃər/* = masa depan

G

- GDP (Gross Domestic Products) */,dʒi:.di:'pi:/* = Produk Domestik Bruto
- general */'dʒenərəl/* = umum
- give (gives/giving/gave) */gɪv/* (gives */gɪvz/*, giving */'gɪvɪŋ/*, gave */geɪv/*) = memberi
- global(ly) */'glɔʊbəl(ɪ)/* = global / secara global
- globalization */,glɔʊbəlaɪ'zeɪʃən/* = globalisasi
- GNP (gross national product) */,dʒi:.ɛn'pi:/* = produk nasional bruto (PNB)
- goal(s) */gəʊl(s)/* = tujuan
- goods */gʊdz/* = barang
- government */'gʌvənmənt/* = pemerintah
- government(s) */'gʌvənmənt(s)/* = pemerintah
- graduate (graduated) */'grædʒueɪt/* (graduated */'grædʒueɪtɪd/*) = lulus
- grant */grænt/* = hibah
- graph(s) */græf(s)/* = grafik
- Great Depression */greɪt dɪ'preʃən/* = Depresi Besar
- gross profit */grɔʊs 'prɒfɪt/* = laba kotor
- group project */gru:p 'prɒdʒekt/* = proyek kelompok
- grow (grows/grew/growing) */grəʊ/* (grows */grəʊz/*, grew */gru:/*, growing */'grəʊɪŋ/*) = tumbuh
- growth */grəʊθ/* = pertumbuhan
- guarantee */,gærən'ti:/* = jaminan
- guess */ges/* = menebak

H

- habit(s) */'hæbɪt(s)/* = kebiasaan
- happen (happens/happened/happening) */'hæpən/* (happens */'hæpənz/*, happened */'hæpənd/*, happening */'hæpənɪŋ/*) = terjadi

- have/has/had /hæv/ /hæz/ /hæd/ = memiliki
- he /hi:/ = dia (laki-laki)
- hedge fund /hɛdʒ fʌnd/ = reksa dana lindung nilai
- help(s) /hɛlp(s)/ = membantu
- hierarchy /'haɪərərki/ = hierarki
- high demand /haɪ dɪ'mænd/ = permintaan tinggi
- higher /'haɪər/ = lebih tinggi
- hire (hired/hiring) /haɪr/ (hired /haɪərd/, hiring /'haɪərɪŋ/) = mempekerjakan
- hire purchase /haɪr 'pɜːtʃəs/ = cicilan beli
- history /'hɪstəri/ = sejarah
- hold (holding/held) /hoʊld/ (holding /'hoʊldɪŋ/, held /hɛld/) = mengadakan / memegang
- holding company /'hoʊldɪŋ 'kʌmpəni/ = perusahaan induk
- holiday /'hɒlɪdeɪ/ = liburan
- home(s)/house(s) /hoʊm(s)/ /haʊs(ɪz)/ = rumah
- homework /'hoʊmwɜːrk/ = pekerjaan rumah
- household /'haʊs,hoʊld/ = rumah tangga
- housing bubble /'haʊzɪŋ 'bʌbəl/ = gelembung perumahan
- how long /haʊ lɒŋ/ = berapa lama
- human capital /'hju:mən 'kæpɪtəl/ = modal manusia
- human resource(s) /'hju:mən rɪ'sɔːs(ɪz)/ = sumber daya manusia
- human resources /'hju:mən rɪ'sɔːsɪz/ = sumber daya manusia (sdm)
- hyperinflation /,haɪpərɪn'fleɪʃən/ = hiperinflasi
- hypothesis /haɪ'pɒθəsɪs/ = hipotesis

I

- identify /aɪ'dentɪfaɪ/ = mengidentifikasi
- import (imports/importing/imported) /ɪm'pɔːrt/ (imports /ɪm'pɔːrts/, importing /ɪm'pɔːrtɪŋ/, imported /ɪm'pɔːrtɪd/) = mengimpor / impor
- important /ɪm'pɔːtənt/ = penting
- improve (improved/improving) /ɪm'pruːv/ (improved /ɪm'pruːvd/, improving /ɪm'pruːvɪŋ/) = meningkatkan
- incentive /ɪn'sentɪv/ = insentif
- income /'ɪnkʌm/ = pendapatan
- income tax /'ɪnkʌm tæks/ = pajak penghasilan
- increase (increases/increased/increasing) /ɪn'kriːs/ (increases /ɪn'kriːsɪz/, increased /ɪn'kriːst/, increasing /ɪn'kriːsɪŋ/) = menaikkan / meningkat
- inflation /ɪn'fleɪʃən/ = inflasi
- infrastructure /'ɪnfɹəstrʌktʃər/ = infrastruktur
- innovation /,ɪnə'veɪʃən/ = inovasi
- input /'ɪnpʊt/ = masukan
- insurance /ɪn'ʃʊərəns/ = asuransi
- interest /'ɪntrəst/ = bunga (pinjaman/tabungan)

- interest rate(s) /'ɪnrəst reɪt(s)/ = suku bunga
- interview(s) /'ɪntərvju:(,z)/ = wawancara
- introduce (introduced/introducing) /,ɪnrə'dus/ (introduced /,ɪnrə'dʌst/, introducing /,ɪnrə'dʌsɪŋ/) = memperkenalkan
- invest (invests/investing/invested) /ɪn'vest/ (invests /ɪn'vests/, investing /ɪn'vestɪŋ/) = berinvestasi
- investment /ɪn'vestmənt/ = investasi
- investment(s) /ɪn'vestmənt(s)/ = investasi
- investor(s) /ɪn'vestər(s)/ = investor

J

- jar /dʒɑr/ = toples
- job /dʒɑb/ = pekerjaan
- job market /dʒɑb 'mɑrkɪt/ = pasar kerja
- job(s) /dʒɑb(s)/ = pekerjaan
- joint venture /dʒɔɪnt 'ventʃər/ = usaha patungan
- joint-stock company /dʒɔɪnt stɑk 'kʌmpəni/ = perseroan terbatas (PT)
- journal /'dʒɜrnəl/ = jurnal
- journal article(s) /'dʒɜrnəl 'ɑrtɪkəl(s)/ = artikel jurnal
- journey /'dʒɜrni/ = perjalanan (bisnis/ekonomi)
- judgment /'dʒʌdʒmənt/ = putusan / penilaian
- jurisdiction /,dʒʊrɪs'dɪkʃən/ = yurisdiksi
- justice /'dʒʌstɪs/ = keadilan
- just-in-time (jit) /dʒʌst ɪn taɪm/ = tepat waktu (sistem produksi)

K

- keep /ki:p/ = menyimpan / memelihara
- kernel /'kɜrnəl/ = inti / pokok
- key account /ki ə'kaʊnt/ = akun utama
- key rate /ki reɪt/ = suku bunga acuan
- keynesian economics /,keɪn'zi:ən ,ekə'nəmɪks/ = ekonomi Keynesian
- kickback /'kɪkbæk/ = suap
- kilowatt-hour (kwh) /'kɪləʊ,wat 'aʊər/ = kilowatt jam
- kinship economy /'kɪnʃɪp ɪ'kanəmi/ = ekonomi berbasis kekerabatan
- kiosk /'ki:ɒsk/ or /'ki:ɑ:sk/ = kios
- knowledge economy /'nɒlɪdʒ ɪ'kanəmi/ = ekonomi berbasis pengetahuan

L

- labour /'leɪbər/ = tenaga kerja
- labour market /'leɪbər 'mɑːkɪt/ = pasar tenaga kerja
- land /lænd/ = tanah
- laptop /'læptɒp/ = laptop
- last year /læst jɪr/ = tahun lalu
- lately /'leɪtli/ = akhir-akhir ini
- launch (launched/launching) /lɒŋtʃ/ (launched /lɒŋtʃt/, launching /'lɒŋtʃɪŋ/) = meluncurkan
- law of demand /lɔː əv dɪ'mænd/ = hukum permintaan
- law of supply /lɔː əv sə'plaɪ/ = hukum penawaran
- learn(s) /lɜːn(s)/ = belajar
- lease /li:s/ = sewa
- lecture(s) /'lektʃər(s)/ = kuliah
- lend (lends/lending/lent) /lend/ (lends /lendz/, lending /'lendɪŋ/, lent /lent/) = meminjamkan
- letter /'letər/ = surat
- liability /,laɪə'bɪlɪti/ = kewajiban / utang
- library /'laɪbrəri/ = perpustakaan
- license /'laɪsəns/ = lisensi
- life experience(s) /laɪf ɪk'spɪəriəns(ɪz)/ = pengalaman hidup
- line /laɪn/ = baris
- live /lɪv/ = langsung
- loan /ləʊn/ = pinjaman
- loan(s) /ləʊn(s)/ = pinjaman
- look (looks/looking/for) /lʊk/ (looks /lʊks/, looking /'lʊkɪŋ/) = mencari / melihat
- lose (loses/lost/losing) /lu:z/ (loses /'lu:zɪz/, lost /lɒst/, losing /'lu:zɪŋ/) = kehilangan
- loss /lɒs/ = kerugian
- lower /'ləʊər/ = menurunkan

M

- machine(s) /mə'ʃiːn(s)/ = mesin
- make(s) /meɪk(s)/ = membuat
- manage (manages/managing/managed) /'mænɪdʒ/ (manages /'mænɪdʒɪz/, managing /'mænɪdʒɪŋ/) = mengelola
- manager(s) /'mænɪdʒər(s)/ = manajer
- margin /'mɑːdʒɪn/ = margin/tepi
- market(s) /'mɑːkɪt(s)/ = pasar

- meeting(s) /'mi:tɪŋ(s)/ = rapat / pertemuan
- micro(phones) /'maɪkrəʊ(fəʊnz)/ = mikrofon
- minimum wage /'mɪnɪməm weɪdʒ/ = upah minimum
- mistake(s) /mɪ'steɪk(s)/ = kesalahan
- model(s) /'mɒdəl(s)/ = model
- moment /'mɒmənt/ = momen
- money /'mʌni/ = uang

N

- need /ni:d/ = kebutuhan
- need(s) /ni:dz/ = membutuhkan
- negative /'negətɪv/ = negatif
- negotiation /nɪˌɡəʊʃi'eɪʃən/ = negosiasi
- net income /nɛt 'ɪnkʌm/ = pendapatan bersih
- network /'netwɜ:k/ = jaringan
- never /'nevə/ = tidak pernah
- new technology /nu: tek'nɒlədʒi/ = teknologi baru
- news /nu:z/ = berita
- newspaper(s) /'nu:zˌpeɪpə(r)s/ = koran
- next week/year /nɛkst wi:k/ /nɛkst jɪr/ = minggu depan / tahun depan
- nod /nɒd/ = mengangguk
- nominal value /'nɒmənəl 'vælju:/ = nilai nominal
- non-governmental organization (ngo) /nɒn ˌɡʌvərn'mentəl ˌɔ:rgənəɪ'zeɪʃən/ (NGO /,ɛn dʒi: 'ou/) = lembaga swadaya masyarakat (LSM)
- nonprofit organization /,nɒn'prɒfɪt ˌɔ:rgənəɪ'zeɪʃən/ = organisasi nirlaba
- normal goods /'nɔ:rməl ɡʊdz/ = barang normal
- norms /nɔ:rmz/ = norma
- not /nɒt/ = tidak
- notice /'nəʊtɪs/ = pemberitahuan
- number(s) /'nʌmbə(r)s/ = angka

O

- objective /əb'dʒɛktɪv/ = tujuan
- obligation /,ɒblɪ'geɪʃən/ = kewajiban
- observe /əb'zɜ:v/ = mengamati
- occupation /,ɒkjə'peɪʃən/ = pekerjaan
- offer /'ɔ:fə/ = penawaran
- offer(s) /'ɔ:fəz/ = menawarkan

- office /'ɒfɪs/ or /'ɔfɪs/ = kantor
- office(s) /'ɔfɪsɪz/ = kantor
- oil price /ɔɪl praɪs/ = harga minyak
- ongoing /'ɒn,ɡoʊɪŋ/ = sedang berlangsung
- open (opens/opening) /oʊpən/ (opens /oʊpənz/, opening /'oʊpənɪŋ/) = membuka
- open market /oʊpən 'mɑrkɪt/ = pasar terbuka
- opinion(s) /ə'pɪnjən(s)/ = pendapat
- opportunity cost /,ɑpər'tuɪnɪ kɔst/ = biaya peluang
- output /'aʊtpʊt/ = hasil produksi
- overtime /'oʊvər,tʌɪm/ = lembur

P

- panic (panicked/panicking) /'pæɪnɪk/ (panicked /'pæɪnɪkt/, panicking /'pæɪnɪkɪŋ/) = panik
- paper(s) /'peɪpər(s)/ = kertas
- partnership /'pɑ:tnərʃɪp/ = kemitraan
- patent /'peɪtənt/ = paten
- pattern(s) /'pætərn(s)/ = pola
- pay (pays/paid/paying) /peɪ/ (pays /peɪz/, paid /peɪd/, paying /'peɪɪŋ/) = membayar / melunasi
- pay off /peɪ ɔf/ = melunasi
- payroll /'peɪ,rəʊl/ = daftar gaji
- people /'pi:pəl/ = orang-orang
- plan(s) /plæn(s)/ = rencana / merencanakan
- policy/policies /'pɒləsi/ /'pɒləsɪz/ = kebijakan
- poverty /'pɒvərti/ = kemiskinan
- predict (predicts/predicted/predicting) /prɪ'dɪkt/ (predicts /prɪ'dɪkts/) = memprediksi
- prediction(s) /prɪ'dɪkʃən(s)/ = prediksi
- prepare (prepared/preparing) /prɪ'peə/ (prepared /prɪ'peəd/, preparing /prɪ'peɪɪŋ/) = menyiapkan
- price /praɪs/ = harga
- price(s) /praɪsɪz/ = harga
- produce (produces/produced/producing) /prə'dju:s/ (produces /prə'dju:sɪz/, produced /prə'dju:st/) = memproduksi (catatan: verb produce /prə'du:s/ vs noun /'prɒdʊ:s/ — bentuk di sini untuk kata kerja)
- producer /prə'du:sər/ = produsen
- product(s) /'prɒdʌkt(s)/ = produk
- production /prə'dʌkʃən/ = produksi
- profit /'prɒfɪt/ = laba
- profit(s) /'prɒfɪt(s)/ = keuntungan
- project(s) /'prɒdʒekt(s)/ = proyek
- promise(s) /'prɒmɪs(ɪz)/ = janji

- property /'prɒpərti/ = properti / kekayaan
- protest /'prəʊtɛst/ = memprotes
- provide (provides/provided) /prə'vaɪd/ (provides /prə'vaɪdz/, provided /prə'vaɪdɪd/) = menyediakan
- public spending /'pʌblɪk 'spɛndɪŋ/ = belanja publik
- publish (publishes/published) /'pʌblɪʃ/ (publishes /'pʌblɪʃɪz/) = menerbitkan
- purchasing power /'pɜːtʃəsɪŋ 'paʊər/ = daya beli
- put /pʊt/ = menaruh

Q

- qualification /,kwɒlɪfɪ'keɪʃən/ = kualifikasi
- quality /'kwɒlɪti/ = kualitas
- quantity /'kwɒntəti/ = kuantitas
- quarterly report /'kwɔːtərli rɪ'pɔːt/ = laporan triwulanan
- questionnaire /,kwɛstʃə'nɛr/ = kuesioner
- quick assets /kwɪk 'æsets/ = aset lancar cepat
- quorum /'kwɔːrəm/ = kuorum
- quota /'kwɒtə/ = kuota
- quota system /'kwɒtə 'sɪstəm/ = sistem kuota
- quotation /kwɒt'eɪʃən/ = kutipan / penawaran harga

R

- raise (raises/raised/raising) /reɪz/ (raises /'reɪzɪz/, raised /reɪzd/, raising /'reɪzɪŋ/) = menaikkan
- rate /reɪt/ = tarif / suku bunga
- raw material /rɔː 'mæteriəl/ = bahan mentah
- read (reads/reading/read) /ri:d/ (reads /ri:dz/, reading /'ri:dn/, read (past) /rɛd/) = membaca
- recall /rɪ'kɔːl/ = mengingat kembali
- receipt /rɪ'siːt/ = tanda terima
- receive (receives/receiving/received) /rɪ'si:v/ = menerima
- recent(ly) /'ri:sənt(li)/ = baru-baru ini
- recession /rɪ'seʃən/ = resesi
- record(s) /rɪ'kɔːd(s)/ = mencatat / catatan
- reduce (reduced/reducing) /rɪ'du:s/ = mengurangi
- regulate (regulates/regulating) /'rɛgjəleɪt/ = mengatur
- regulation /,rɛgju'leɪʃən/ = regulasi / aturan
- regulator(s) /'rɛgjəleɪtər(s)/ = regulator

- renewable energy /rɪ'nu:əbəl 'enərdʒi/ = energi terbarukan
- report(s) /rɪ'pɔrt(s)/ = laporan
- research (researches/researching) /rɪ'sɜrtʃ/ (researches /rɪ'sɜrtʃɪz/) = penelitian / meneliti
- resource /rɪ'sɔrs/ = sumber daya
- result(s) /rɪ'zʌlt(s)/ = hasil
- return /rɪ'tɜrn/ = kembali
- return on investment (roi) /rɪ'tɜrn ən ɪn'vestmənt/ (ROI /,ɑr.ou'aɪ/) = tingkat pengembalian investasi
- revenue /'revənu:/ = pendapatan
- right now /raɪt naʊ/ = sekarang juga
- risk /rɪsk/ = risiko
- risk(s) /rɪsk(s)/ = risiko
- role(s) /rəʊl(s)/ = peran
- rotate /'rəʊteɪt/ = bergiliran
- routine(s) /ru:'ti:n(s)/ = rutinitas

S

- salary /'sæləri/ = gaji
- sale /seɪl/ = penjualan
- save (saves/saved/saving) /seɪv/ = menabung / menyimpan
- saving /'seɪvɪŋ/ = tabungan
- scenario card(s) /sə'neəri.ou kɑrd(s)/ = kartu skenario
- scientist(s) /'saɪəntɪst(s)/ = ilmuwan
- secret /'si:kret/ = rahasia
- see (sees/seeing/saw) /si:/ (sees /si:z/, seeing /'si:ɪŋ/, saw /sɔ/) = melihat / memeriksa
- sell (sells/sold/selling) /sel/ (sells /selz/, sold /sould/, selling /'selɪŋ/) = menjual
- sentence(s) /'sentəns(ɪz)/ = kalimat
- service(s) /'sɜrvɪs(ɪz)/ = layanan
- set (up) /set/ = menyiapkan
- shake (hands) /ʃeɪk/ = berjabat tangan
- share (shares/sharing) /ʃɛr/ (shares /ʃɛrz/, sharing /'ʃɛrɪŋ/) = berbagi
- shareholder /'ʃɛrhəʊldər/ = pemegang saham
- shop (shops/shopping) /ʃɔp/ (shops /ʃɔps/, shopping /'ʃɔpɪŋ/) = toko / berbelanja
- shopkeeper /'ʃɔp,ki:pər/ = penjaga toko
- shortage /'ʃɔrtɪdʒ/ = kekurangan
- show (shows/showing) /ʃəʊ/ (shows /ʃəʊz/, showing /'ʃəʊɪŋ/) = menunjukkan
- signal(s) /'sɪgnəl(s)/ = penanda
- simple /'sɪmpəl/ = sederhana
- situation(s) /,sɪtʃu'eɪʃən(s)/ = situasi
- skill(s) /skɪl(s)/ = keterampilan
- smart city/cities /smart 'sɪti/ /'sɪtɪz/ = kota pintar

- smartphone(s) /'smɑ:t,fəʊn(s)/ = telepon pintar
- solar energy /'səʊlə'r 'enərdʒi/ = energi surya
- sometimes /'sʌmtaɪmz/ = kadang-kadang
- speak (speaks/speaking/spoke) /spi:k/ (speaks /spi:ks/, speaking /'spi:kɪŋ/, spoke /spəʊk/) = berbicara
- spend (spends/spent/spending) /spend/ (spends /spendz/, spent /spent/, spending /'spendɪŋ/) = menghabiskan / membelanjakan
- stable /'steɪbəl/ = stabil
- start (starts/started/starting) /start/ (starts /starts/, started /'stɑ:tɪd/, starting /'stɑ:tɪŋ/) = memulai
- statistic(s) /stə'tɪstɪk(s)/ = statistik
- stock exchange /stɒk ɪks'tʃeɪndʒ/ = bursa saham
- stock market /stɒk 'mɑ:kɪt/ = pasar saham
- stock(s) /stɒk(s)/ = saham
- strike /straɪk/ = mogok kerja
- student(s) /'stju:dənt(s)/ = siswa / mahasiswa
- study (studies/studying/studied) /'stʌdi/ (studies /'stʌdiz/, studying /'stʌdɪŋ/) = belajar / meneliti
- subsidy /'sʌbsədi/ = subsidi
- succeed /sək'si:d/ = berhasil
- suffer /'sʌfər/ = menderita
- supply /sə'plaɪ/ = penawaran
- support (supports/supporting) /sə'pɔ:t/ = mendukung
- survey /'sɜ:veɪ/ = survei
- system /'sɪstəm/ = sistem
- system(s) /'sɪstəm(s)/ = sistem

T

- tariff /'tærɪf/ = tarif / bea masuk
- tax /tæks/ = pajak
- tax(es) /tæksɪz/ = pajak
- teacher /'ti:tʃər/ = guru/dosen
- technology /tek'nɒ:lədʒi/ = teknologi
- term /tɜ:m/ = istilah / jangka waktu
- theory /'θi:əri/ = teori
- time marker(s) /taɪm 'mɑ:kə(r)s/ = penanda waktu
- timeline /'taɪm.laɪn/ = garis waktu
- today /tə'deɪ/ = hari ini
- together /tə'geðər/ = bersama
- tomorrow /tə'mɔ:rou/ = besok
- tool(s) /tu:l(s)/ = alat
- toy(s) /tɔɪ(s)/ = mainan
- trade (trades/trading/traded) /treɪd/ (trades /treɪdz/, trading /'treɪdɪŋ/) =

berdagang / perdagangan

- trade deal /treɪd di:l/ = perjanjian dagang
- trader(s) /'treɪdər(s)/ = pedagang
- transaction /træn'zækʃən/ = transaksi
- transfer /træns'fɜːr/ = transfer / pemindahan
- transportation /,træns'pɔːr'teɪʃən/ = transportasi
- trend /trɛnd/ = tren
- trend(s) /trɛnd(s)/ = tren
- trust /trʌst/ = kepercayaan
- truth(s) /truːθ(s)/ = kebenaran
- turnover /'tɜːn,ʊvər/ = perputaran (modal/penjualan)
- talk (talks/talking) /tɔːk/ (talks /tɔːks/, talking /'tɔːkɪŋ/) = berbicara

U

- unemployment /ˌʌnɪm'plɔɪmənt/ = pengangguran
- union /'juːnjən/ = serikat
- unit /'juːnɪt/ = unit
- university/universities /,juːnə'vɜːsɪti/ /,juːnə'vɜːsɪtɪz/ = universitas
- upswing /'ʌpswɪŋ/ = kenaikan (ekonomi)
- understand(s) /ˌʌndər'stænd(s)/ = memahami
- urbanization /ˌɜːrbənɪ'zeɪʃən/ = urbanisasi
- use (uses/using/used) /juːz/ (uses /'juːzɪz/, using /'juːzɪŋ/, used /juːzd/) = menggunakan
- use /juːs/ = menggunakan / pemakaian
- useful /'juːsfəl/ = bermanfaat
- user /'juːzər/ = pengguna
- usury /'juːzəri/ = riba
- utility /juː'tɪlɪti/ = utilitas / kegunaan

V

- valuation /ˌvælju'eɪʃən/ = penilaian
- value /'væljuː/ = nilai
- variable /'veriəbəl/ = variabel
- variable cost /'veriəbəl kɔːst/ = biaya variabel
- vendor /'vendər/ = penjual / vendor
- venture capital /'ventʃər 'kæpɪtəl/ = modal ventura
- vision /'vɪʒən/ = visi
- volatility /ˌvɒlə'tɪləti/ = volatilitas

- volume /'vɒljum/ = volume / jumlah
- vote /vəʊt/ = suara / pemungutan suara
- voucher /'vaʊtʃər/ = kupon / voucher

W

- wage /weɪdʒ/ = upah
- wage(s) /weɪdʒ(s)/ = upah
- waiting /'weɪtɪŋ/ = menunggu
- walk (walks/walking) /wɔːk/ (walks /wɔːks/, walking /'wɔːkɪŋ/) = berjalan
- wallet /'wɒlɪt/ = dompet
- watch (watches/watching) /wɒtʃ/ (watches /'wɒtʃɪz/, watching /'wɒtʃɪŋ/) = memperhatikan / menonton
- we /wi:/ = kami/kita
- wealth /welθ/ = kekayaan
- welfare /'wel,fɛr/ = kesejahteraan
- wholesale /'həʊlseɪl/ = grosir
- win (wins/won/winning) /wɪn/ (wins /wɪnz/, won /wɒn/, winning /'wɪnɪŋ/) = menang
- withdraw /wɪð'drɔː/ = menarik (uang)
- work (works/working/worked) /wɜːk/ (works /wɜːks/, working /'wɜːkɪŋ/) = bekerja
- worker /'wɜːkər/ = pekerja
- worker(s) /'wɜːkər(s)/ = pekerja
- workforce /'wɜːkfɔːrs/ = tenaga kerja
- worksheet /'wɜːkʃiːt/ = lembar kerja
- workshop /'wɜːkʃɒp/ = lokakarya
- world bank /wɜːld bæŋk/ = bank dunia
- write (writes/writing/wrote/written) /raɪt/ (writes /raɪts/, writing /'raɪtɪŋ/, wrote /rəʊt/, written /'rɪtən/) = menulis
- write-off /'raɪt.ɔːf/ = penghapusan (aset/utang)

X

- x-axis /'ɛks ,æksɪs/ = sumbu x (grafik)
- x-efficiency / ,ɛks rɪ'fɪʃənsi/ = efisiensi x (konsep ekonomi)
- xencurrency / ,zenəʊ'kʌrənsi/ or / ,zenə'kʌrənsi/ = mata uang asing
- xenophobia (economic impact) / ,zenə'fəʊbiə/ = xenofobia (dampak ekonomi)
- xerox copy /'zɪrəks 'kɒpi/ = fotokopi
- x-factor /'ɛks ,fæktər/ = faktor tambahan

- x-inefficiency /,ɛks ɪnɪ'fɪʃənsi/ = ketidakefisienan x
- x-linked trade /,ɛks lɪŋkt treɪd/ = perdagangan terkait x
- x-marketing /'ɛks 'mɑrkətɪŋ/ = pemasaran silang
- xml data /,ɛks ɛm 'el 'deɪtə/ = data xml

Y

- yardstick /'jɑrd,stɪk/ = tolok ukur
- yearly report /'jɪərli rɪ'pɔrt/ = laporan tahunan
- year-on-year (yoy) /jɪər ɒn jɪər/ (YOY /waɪ ɒn waɪ/) = tahun ke tahun
- yen /jɛn/ = yen (mata uang Jepang)
- yield /ji:ld/ = hasil (investasi/pertanian)
- yield curve /ji:ld kɜrv/ = kurva imbal hasil
- yield spread /ji:ld sprɛd/ = selisih imbal hasil
- young entrepreneur /jʌŋ ˌɒnrəprə'nɜr/ = wirausaha muda
- youth unemployment /ju:θ ˌɪnɪm'plɔɪmənt/ = pengangguran kaum muda
- yuan /jʊæn/ or /'ju:ən/ = yuan (mata uang Tiongkok)

Z

- zero growth /'ziərəʊ grəʊθ/ = pertumbuhan nol
- zero inflation /'ziərəʊ ɪn'fleɪʃən/ = inflasi nol
- zero interest rate /'ziərəʊ ɪntrəst reɪt/ = suku bunga nol
- zero-sum game /'ziərəʊ sʌm geɪm/ = permainan jumlah nol
- zipper clause /'zɪpər klɔz/ = klausul pengikat (kontrak)
- zloty /'zləʊti/ or /'zlouti/ = zloty (mata uang Polandia)
- zombie company /'zɒmbi 'kʌmpəni/ = perusahaan zombie
- zone /zəʊn/ = zona
- zoning /'zəʊnɪŋ/ = zonasi
- z-score /'zɛə,skɔ:r/ or /'zi: skɔ:r/ = skor z (statistik/keuangan)

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Sri Ananda Pertiwi, S.Pd., M.Pd. was born in Bulukumba, South Sulawesi. In 2010, she enrolled in the English Education Department at Universitas Muhammadiyah Makassar and graduated in 2014. The author then pursued her master's degree in English Education at the Graduate Program of Universitas Negeri Makassar in 2015 and completed it in 2017. The author has been actively engaged in the field of education since 2016, teaching at the elementary, junior high, and college levels before becoming a lecturer at Universitas Musamus. At Universitas Musamus, she serves as the Secretary of the Departmental Quality Assurance Unit at the Faculty of Teacher Training and Education and as an editor for the Language Journal of Universitas Musamus. Beyond campus, the author contributes as an editor for two academic journals, serves as the Chief Editor of a community service journal, and works as a marketing manager at a publishing company. Her research interests include language teaching and TEFL (Teaching English as a Foreign Language). The author can be reached via email at sriananda0105@unmus.ac.id.



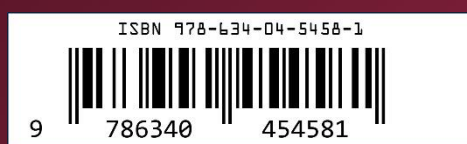
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Eco Tense Game Book is an innovative learning resource designed to help university students—especially those majoring in economics—understand English tenses through interactive and contextualized activities. Combining linguistic structure with economic vocabulary, this book bridges grammar learning and real-world communication skills.

Each section presents clear explanations, examples, and practice tasks focused on verb tenses commonly used in economic discussions. The highlight of the book is “The Traveling Economist” board game, which turns tense practice into a dynamic classroom experience. Students travel through past, present, and future time zones, completing grammar-based challenges related to economic terms such as inflation, AI, investment, and trade.

By playing, discussing, and competing, learners not only strengthen their mastery of English tenses but also build confidence using language in professional and academic contexts. This book serves as a fun, meaningful bridge between grammar accuracy and economic literacy—making tense learning both engaging and purposeful.

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