

## **Acquiring Competencies in Financial Translation: From the Classroom to the Marketplace**

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### ABSTRACT

Translating financial texts is a difficult and complex work. The labour market in this specialized area demands much of the translator, not only from the point of view of the translation subject matter itself, but also from the perspective of the translator's professionalism and preparedness. Our contribution here concerns applied research for teaching specialized translation, particularly for the teaching-learning process regarding financial translation for the language pair English-Spanish. This article will discuss the different translation sub-competencies that we propose students should master, offering a series of teaching-learning objectives and suggesting the use of certain pedagogical material. With respect to professional sub-competencies, and in order to make translation learning experiences in the classroom as close as possible to the actual practice of translation in the real world, i.e. in a professional working environment, we will discuss certain characteristics of the professional labour market in the area of financial translation, as well as some of the professional skills that the student translators should develop in order to survive in this specialized domain of translation.

*Translator trainers would surely agree that translator competence should be the primary goal of our translator education programmes. It goes without saying that our institutional programmes should be producing graduates that the community of professional translators as well as the clients of translators' services would judge to be competent language mediators. (Kiraly, 2000: 26)*

## **1. The Purpose of this Article**

As we have pointed out in previous studies (Román Mínguez, 2010a, 2010b and 2012), although numerous research studies have been published on teaching English and Spanish for business purposes, few have focused on financial translation, and even fewer have specifically addressed the teaching-learning process in this area of specialty.

At the same time, we find a serious absence of research studies on teaching financial translation that refers to the professional translation market place, as well as to the professional competencies that student translators must acquire in order to work in this specialized area of translation.

Therefore, there is clearly a need for more research on translation from a practical point of view, a view capable of uniting the teaching of this discipline with the demands of the professional translation market (Román Mínguez, 2010b). In our opinion, teaching, research, and professional practice should support each other, be in tune with each other, share common interests, and strive to improve constantly. In the light of this statement, our teaching practice stands upon the following pillars:

1. The use of authentic translation texts in the teaching-learning process. We will only be able to reproduce real-life situations from professional practice if teachers maintain a close up-to-date working relationship with the world of professional translation. In this way we will be able to adapt our plans of study to the labour market and to students' needs.

2. The use of simulated translation assignments, not only as a classroom exercise, but also as a means for self-instruction, in which the students, who respond to an e-mail from a prospective client, will confront a series of circumstances, or factors, which will serve as a context for their efforts and condition the results of their translation. We will attempt to make the students aware that categorical solutions in translation are not always possible.

3. Evaluation of classroom translations using quality standards similar to those applied in the professional translation marketplace.

We agree with Nord in the following: "Professional training, particularly at university level, should enable trainees to acquire insights and regularities (not rules!) derived from the translation of certain sample texts and translation tasks, and then to apply those insights to any other text or translation task they may be confronted with in professional life." (Nord, 1997: 68)

## **2. Framework of our Study and Area of Specialty**

Our study is limited to what Borja Albí (2004) refers to as applied and directed research, which serves, as this author points out, to improve the practice of translation. This contribution is eminently practical in nature, and involves the teaching-learning of specialized translation (the latter understood as translation that deals with specialized lexicon employed by experts in a precise field of knowledge), specifically, in the

teaching-learning process for the so-called economic-financial translation for the language pair English-Spanish. Judging by our professional experience in the field of translation, the texts from the field of knowledge for finance make up a great proportion of practical professional translation. In addition, the number of hybrid texts, in which there is an overlap between different specialized languages, such as legal and financial languages is even greater (Román Mínguez, 2012). Let us consider, for example, the minutes of a board of directors' meeting of a corporation or a public limited company at which directors approve the issue of convertible bonds as a way to obtain financing for the company.

### **3. Educational Context**

The ultimate goal of translation studies is for students to achieve such translation competence as will permit them to satisfactorily carry out translation tasks, and to prepare them to meet the demands of the translation labour market. Our educational context is fourth-year undergraduate students in Translation and Interpreting at the Autonomous University of Madrid, where the author of this article teaches the subject Economic and Financial, and Commercial Translation (English-Spanish).

At Autonomous University of Madrid, in accordance with the Bologna Declaration on the European space for higher education of June 1999, during the 2009-10 academic year, a new degree (*grado*) in Translation and Interpreting was established. During the academic year 2011-12, the subject called Economic Translation English B, a 3rd year course, was taught for the first time.

Speaking of acquiring sub-competencies in translation, we will limit our discussion to Bachelor's Degree (*licenciatura*) students, because these are the students that we have been working with for the last seven years that this subject has been taught. As far as linguistic knowledge, these students demonstrate a high degree of competence in the source language, English, and a high level of competence in general translation. Judging by our teaching experience, however, students come to class at the beginning of the new course with an impressive lack of preparation in terms of thematic, textual, documental, and terminological knowledge. In our opinion, we, lecturers, should design a teaching plan *ad hoc* for the acquisition of such competencies within a very well defined educational context as for any specialty language as distinct as financial language.

### **4. Designing Objectives and Teaching-Learning Materials to Achieve the Various Sub-competencies in Economic-Financial Translation: Textual, Documental, Thematic or Encyclopaedic, Terminological and Phraseological, and Professional**

For Kelly (2002) translation competence is the macrocompetence that comprises the different capacities, skills, knowledge and even attitudes that professional translators possess and which are involved in translation as an expert activity.

As the research group PACTE of the Department of Translation and Interpreting of the Autonomous University of Barcelona notes (PACTE, 2001) translation competence is made up of a set of sub-competencies, among which are relationships, hierarchies, and variations. From our point of view, all sub-competencies are fundamental and the acquisition of any one of them reinforces translation competence in general.

### **Textual Sub-Competence**

Our starting point is genre analysis as a pedagogically effective and convenient tool for the design of language teaching programmes (Bathia, 2002). The teaching-learning objective we set for ourselves throughout the course is for the students to be capable of recognizing and identifying the types of texts that are found in the areas of economics and finance (in this paper we shall focus on the professional genre of the financial world) as two different professional genres with a wide range of subgenres. As Way (2000:5) puts it: “The ability to recognize and define text types in a given field”. In words of Montalt Ressurrecció, Ezpeleta Piorno and García Izquierdo (2008): comprehension of different types of texts from different fields”. In order to achieve this objective, we give the students a sample, more or less representative of the professional textual reality, so that they can see up close what professional practice in this speciality is like. In addition, before translation, we ask the students to think about dynamic equivalents for translating some of the most common financial textual types in professional practice. Below is an example of an exercise that we hand out to students at the beginning of the course:

*Practical exercise for acquiring basic textual competence*

*Below, you will find some of the most common financial textual types in professional practice. Give the equivalent term in Spanish:*

*Financial Report*

*Tax Report*

*Corporate Governance Report*

*Directors' Report*

*Minutes of the Board of Directors or General Shareholders' Meeting on financial issues, i.e. an issue of bonds*

*Project Finance*

*Initial Public Offering*

*Take-over Bid*

*Investment Strategy Brochure*

*Investment Funds Fact Sheets and Brochure*

*Shareholders' Agreement (UK)/Stockholders' Agreement (US)*

*Sale of Shares Agreement (UK)/Sale of Stocks Agreement (US)*

*Top Executive Labour Agreement/Senior Management Agreement*

*Share Option Plan (UK)/Stock Option Plan (US)*

*Letter from the Chairman*

*Letter from the CEO*

*Business Plan*  
*Quarter Results*  
*Auditing Report*  
*Internal Audit Report*  
*Annual Accounts*  
*Consolidated Annual Accounts*  
*Financial Statements*  
*Profit and Loss Account*  
*Balance Sheet*  
*Annual Report*

The texts we choose for teaching purposes must be:

- a) Short texts or extracts from longer texts in order to be able to provide students with a broad sampling of texts.
- b) Frequently used as translation texts in the labour market for translation jobs.
- c) Simple. A text that is too difficult has no use from a pedagogical point of view.

To show what we mean, one of the texts for translation in the classroom deals with an extract from a Share *Option Plan* (the complete source text was the object of an authentic 50,000 word translation assignment). The simplest part of the source text was selected, i.e. the *Plan Summary*, and the most complicated terms were eliminated for the sake of using the extract for didactic purposes.

*THE XXX 1999 SHARE OPTION PLAN*  
*PLAN SUMMARY*

*The XXX 1999 Share Option Plan is an employees' share scheme within the meaning of section 743 of the Companies Act 1985. It has been set up to encourage or facilitate the holding of shares in the Company by or for the benefit of bona fide employees and former employees of the Company and its subsidiaries.*

*The Plan is administered by the Remuneration Committee. Participation in the Plan is discretionary.*

*Under the Plan, eligible executives will be granted options to buy shares in the Company. Such options may be options to subscribe for new shares or options to purchase existing shares. Each option will be subject to a performance target which must, in normal circumstances, be met before the option may be exercised.*

*Subject to the performance target being met, options will be exercisable between three and 10 years after grant. Special rules apply on termination of employment or change of control.*

*The Plan is divided into two sub-plans. Part I sets out the rules of The XXX 1999 Share Option Plan (International). Part II sets out the rules of The XXX 1999 Share Option Plan (UK) which is approved by the UK Revenue. Further sub-plans may be created.*

*This summary of the Plan does not form part of the rules of the Plan which apply in the event of inconsistency.*

Our goal is for the students to recognize each source text and be capable of showing:

- a) to which subject area the text pertains;
- b) the main idea of the text;
- c) the purpose of the text;
- d) the final receiver of the text (this may or may not coincide with the client who assigned the translation).

The source text marks the beginning of the search for documentation with two primordial objectives:

1. The search for parallel texts (in the source language and in the target language) taken from reliable sources from which the students may find dynamic equivalences, thematic knowledge as well as inspiration to help them write their target text. Some of the sources we recommend to students are the websites of the economic and financial institutions, such as the FED (US Federal Reserve System), the SEC (US Securities and Exchange Commission), the FSA (UK Financial Services Authority), the Spanish CNMV (*Comisión Nacional del Mercado de Valores*), regulatory body of the Spanish Stock Market or the *Banco de España*. Likewise, the information of interest to shareholders and investors on IBEX 35 companies' websites (the 35 most liquid stocks traded on the Spanish Continuous Market) is a valuable source of documentation for students and future professional translators. For instance, texts such as Annual Reports, Corporate Governance Reports, Annual General Meetings, Stock Data and Charts, Quarter Results or Financial Data allow the students to collect, for their own use, a file of textual type documents.
2. The acquisition of extra-linguistic or encyclopaedic knowledge. Working with texts marks the beginning of documentary search on the part of the students as they seek to acquire basic knowledge in the field of study that sets the stage for the translation in question.

### **Documental or Instrumental Sub-Competence**

Our goal is to provide students with documentary resources before they start to translate, so that they may become familiar with these resources and begin to elaborate their own documentary sources. To this end, at the beginning of the course we provide students with the following list of what we call "first necessity sources":

- specialized monolingual and bilingual dictionaries in paper form and online;
- consultation of the web of the client who assigned the translation;

- blocks of information for shareholders and investors on the company's website for IBEX 35 companies;
- glossaries, thesauruses, and other information from entities, be they national, international or belonging to the English-speaking world, such as the *Comisión Nacional del Mercado de Valores*, *Banco de España*, European Central Bank, International Monetary Fund, UK Financial Services Authority or the US Securities and Exchange Commission;
- monolingual and bilingual glossaries on the economics and finances of the major Spanish companies;
- professional economic-financial translator blogs, such as those of translators Elena Alcalde Peñalber or Roser Bosch, in which they clarify new concepts in the world of finance or address specific terminological problems facing translators, and the process that each one goes through to solve a problem;
- consultation of investment portals or economic-financial journals to gain thematic knowledge;
- mercantile, financial, economic, accounting norms, such as the Spanish Code of Commerce, the Spanish Stock Exchange Act, the General Accounting Plan, UK or US Companies Acts, etc.;
- models for documents taken from reliable links on the Internet, etc.

These sources may be considered as a starting off point for acquiring textual, thematic and terminological knowledge within the environment of the specialty. Thus, we feel that students should not commence to translate, i.e., to write target language texts, until they have acquired a certain textual and documental competence. To that end, before translating any of the source text:

1) We ask students to carry out certain practical exercises to acquire textual and documentary knowledge before doing the translation. For example, we give them a Letter from the Chairman of a corporation, a common type of text in the professional practice of translation, in which the president talks to stock holders or employees about the company's achievements, results, objectives, etc., and we prompt students to ask themselves the following questions:

What type of text is this?

Who might be the hypothetical client of a translation assignment requiring this type of source text to be translated?

What documentary work would you carry out if you had to translate this text in your professional practice?

When responding to the first question, the students recognize and locate the source text in the sub-environment of the corresponding specialty. Thinking about the second question, they become aware of what sort of client might require a translation of a text of this type. With the third question, it is our goal that the students bear in mind the need to consult the client's website, a source where they may find parallel texts and

solutions to specific doubts concerning dynamic equivalents, or become conscious of the client's preferences in terms of terminology.

2) In the classroom, we project parallel texts in the source language as well as in the target language. Example: before translating accounting texts, such as balance sheets, profit and loss accounts or financial reports with auditing jargon, we project translations of auditing reports (source text-target text) so that the students may acquire basic knowledge of terms and phraseology for accounting.

### **Terminological or Phraseological Sub-Competence**

Our teaching-learning goal in this case, is for the students to acquire knowledge about financial discussion such as they may find in susceptible translation texts. In order to achieve this objective, we provide them with certain obligatory readings on the characteristics of the language of their specialty in which they may locate the types of texts that we wish to study.

Mateo Martínez (2010) distinguishes between English for Economics, more theoretical and technical, and English for Business, with a semi-technical character. He distinguishes two different branches of English for Business: English for Commerce, which is the language used in the exchange of goods and commodities and English for Finances, which describes the use of money in a number of different fields-e.g. currency, securities, loans, credits, insurances, etc.

Bellow we present a table which summarizes some of the knowledge that we find interesting for students to acquire before they attempt translation (English-Spanish) of financial texts.

<p>Characteristics of economic language</p>	<ul style="list-style-type: none"> <li>▪ Use of Latinisms</li> <li>▪ High academic register</li> <li>▪ Use of metaphors</li> <li>▪ Use of acronyms and abbreviations</li> <li>▪ Terms with Latin roots: greater risk of false friends</li> </ul>
<p>Characteristics of the language of finance</p>	<ul style="list-style-type: none"> <li>▪ Use of acronyms and abbreviations</li> <li>▪ Tendency to employ popular and colloquial language</li> <li>▪ Use of metaphors</li> <li>▪ Expressivity and use of plays on words</li> <li>▪ Use of expressions referring to animals</li> <li>▪ Communicative clarity and expressivity</li> <li>▪ Anglo-Saxon roots for terms: less risk of false friends</li> </ul>

Once again, before attempting to translate texts, we believe that the students should complete a series of exercises in order to acquire specific prior and basic terminology. To that end, and as an example, we present two of these exercises:



*Practical exercise to be completed prior to English-Spanish financial translation: acquisition of basic terminology.*

*Suggest a dynamic equivalent for translating the following terms into Spanish:*

- *Agenda*
- *Business*
- *Company*
- *Corporate*
- *Corporation*
- *Manager*
- *Director*
- *Call*
- *Share*
- *Stock*
- *Bond*
- *Shareholder (UK)/Stockholder (US)*
- *Board of Directors*
- *Hedge funds*
- *IPO*
- *EBITDA*

*Practical Exercise on Words Borrowed from English*

*In business discussion, there are numerous borrowings from the English language. Analyse the following terms and explain the meaning of each one. Are they accepted by the DRAE (Dictionary of the Royal Academy of Spanish)? Are these terms always used in English? Give the translation equivalents that you consider most adequate for each one.*

- Leasing*
- Rating*
- Renting*
- Factoring*
- Benchmarking*
- Outsourcing*
- Broker*
- Dealer*
- Marketing*
- Downsizing*
- Holding*
- Wholesale*
- Retail*
- Default*
- Subprime*
- Trading*
- Stock Options*
- Cash flow*
- Bonus*
- EBITDA*
- EBIT*

### **Thematic or Encyclopaedic Sub-Competence**

The teaching-learning objective that we propose is that students acquire basic knowledge in the area in which translation texts are to be inserted. In this case, we are talking about texts that pertain to the areas of finance. As we have already indicated in previous papers, there are a great many texts from the world of the big corporations (the *corporate genre* as Bathia (2008) puts it) such as Directors' Reports, Shareholders Agreements, Share Options Plans, Share Purchase Agreements, etc. in which this specialty sub-language co-exists with legal language terms. For this reason, we believe that the thematic area which students confront is broad, complex, and difficult. To this statement, we must add the fact that we are dealing with more than a speck of knowledge that will be new to students, since they will not have dealt with this before. For this reason, we think that the knowledge students should acquire should be basic, utilitarian and serve the purpose of translation. In order for students to acquire the necessary thematic knowledge, we do the following:

1. We give students a document created by us that includes basic concepts on commercial law and finance. We consider it fundamental that the students do not begin translating financial texts until they clearly understand certain basic concepts. The definitions we present to the students in the target language should:

- be clear and didactic;
- be brief;
- include dynamic equivalents in the English language;
- include contrasting comparisons with the concepts in the Anglo-Saxon system.

2. We provide the students with a series of electronic sources with portals on economics, commercial law and finance, etc.

3. We post, among the course materials that we have published on our website, and along with the source texts, some parallel texts in English and Spanish in order for the students to be able to acquire certain basic thematic knowledge.

### **Professional Sub-Competence**

Mayoral Asensio wonders if we have invented a world of translation that exists only in our classrooms, and has little to do with what our students are going to find in real professional life (Mayoral Asensio, 2000). In our opinion, any student who leaves our classroom will not be able to survive in the competitive business of financial translation if he has not acquired the competencies we have described above, but, what is more, if the newly graduated translators wish to survive in the labour market, they must understand conditions in the market where they mean to offer their services. To this end, on the first day of class, we hand out to each student a series of categorical

sentences with certain preconceived ideas about translation work and the professional market, in order to stimulate debate in the classroom (for example, we pose questions about the need to be an expert in economics or finance in order to translate texts in this area of specialty, the interesting question of standards of quality in the classroom, and in the professional market and the different factors that may appear in a translation assignment in this area of specialty. At this point, we do not intend to give a set of answers but only to encourage critical thinking). At the same time, we ask the students to reflect upon the characteristics of the professional financial translation market. For the acquisition of this knowledge, we provide the students with certain readings about our profession, the majority of which are taken from magazines or forums presented by professional translator associations, professional translator blogs, other blogs dedicated to professional translation, magazines and translation forums (unfortunately, with only a few exceptions, as, for example, in the Alicante University project COMENEGO, Multilingual Corpus of Business and Economics (*Corpus Multilingüe de Economía y Negocios aplicado a la docencia*), which plans to carry out a survey with translator respondents, asking them to provide information on the most common types of texts in the professional translation market in our country, market studies on translation are not usually carried out by universities.) Our objective is that before beginning to translate, the students should clearly understand certain characteristics of the translation market in general and of the financial sector translation in particular.

These are some of the characteristics of the translation market that we believe our students should be familiar with:

- The translation market is a growing sector which enjoys good health: undoubtedly, with globalization, the need for translation will multiply.
- It is an open market: anyone with a computer can offer translation services, no credential is required.
- It is a competitive market: offer greatly surpasses demand. Besides, translation often is very fragmented.
- It is an untidy, unregulated and disorganized market.
- The work of the translator is little known and little understood: unfortunately, there is no awareness of the importance and difficulty of our work.

At this point, we would like to present some characteristics of the market for financial translation:

a) It is a sector with multiple translation needs. For financial operations where money is at play, everyone wants to read about the transaction in their native language.

b) It is a disorganized, fragmented market. However, it is less competitive; the short deadlines offered to translators in the sector mean that there are fewer translators in this sector than in others, although the translators who work in this sector must offer excellent quality with very short deadlines.

c) The lower competition in the sector brings with it higher pay rates than found in other sectors such as the literary sector.

d) There are many opportunities for work due to the amplitude and complexity, not only of the global reality of today, but also in the environment of the specialty, and due to the difficulty of the material.

e) It is a heterogeneous, dynamic, changing market. Let us think about the finance sector where terms are constantly being recycled: the translator must be up-to-date with new terms as they arise and with news events as they occur. We only have to read the economic and financial section in the paper to realize that reality is constantly changing, if not convulsing, that reality is continually on the boil. As Mateo Martínez (2007:203) very well points out, this specialty language is characterized by constant innovation, adaptation, and mixing.

f) It is a demanding market for the translator, which means a life of continual training (lifelong learning in terms of the Bologna Declaration). The classroom is only the beginning of the teaching-learning process for the translator. In our opinion, it is fundamental that there be a permanent interactive process between training and work.

At the same time, in order to acquire knowledge about the professional translation market, we ask our students to carry out a small research study in which they normally work in groups, along with other assignments for acquiring textual and documentary competencies (searching for parallel texts) and terminological information about the professional market, for example, searching blogs about financial translation, translation companies, websites of financial translators who offer these type of services, and analysis of the most common texts in professional practice. Once the students have acquired basic knowledge about the professional translation market, and before they begin to translate, we ask them to complete a job in the area of specialty in which they will develop their professional activity. We want them to become aware that in order to offer their services in the professional market, they must acquire a series of skills that they cannot learn in the classroom. They will learn them once they begin working professionally. In this sense, we refer to the freelance translator, since this sort of translating is the most common in professional practice in our country. Some of the professional competencies of the freelance translator are the following:

- capacity to organize time well;
- use of good marketing strategies: ability to determine which services to should offer and what fees to apply;
- marketing abilities in order to attract clients;
- business management abilities: fiscal and accounting expertise (let's not forget that a freelance translator is still a micro-company);
- capability to offer quality work with short deadlines;
- skills with using new computer and communication technologies (IT);
- flexibility to adapt to changes (changes in reality which we cannot avoid, changes coming from the client, new terminology that arises, new technology, etc.).

## Conclusion

In the last stage in the process of training university students in Translation and Interpreting when students get to the subject “specialized translation, economic-financial English-Spanish”, it is time for students to acquire certain textual, documentary, terminological, and thematic sub-competencies, as well as specific knowledge about the professional translation market in general, and about this sector in particular. In this paper, we have referred to specific teaching-learning objectives which we expect students to achieve with regard to the sub-competencies, and we have proposed certain learning materials to that end. At the same time, it is fundamental that students always bear in mind that they must acquire a series of professional competencies which are not learned in the classroom but that are related to exercising professional activity. Classrooms constitute only the beginning of an unending stage of learning-working. This sector of professional translation is one that offers multiple opportunities for employment. The complexity and amplitude of the financial area, sometimes coexisting with the legal field of specialty, certainly poses a difficulty for translation, but, at the same time, it makes this sector less competitive while representing a challenge for the translator who will have to continue learning and acquire certain professional competencies in order to meet the final goal of every translator: to obtain personal and professional satisfaction from his work.

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### Electronic sources:

Banco de España

<http://www.bde.es/bde/en/>

Blog of the professional translator Roser Bosch:

<http://blog.traduccion-financiera.es/>

Blog of the professional translator Elena Alcalde Peñalver:

<http://www.blogger.com/profile/07654965769892934837>

CNMV

<http://www.cnmv.es/portal/home.aspx>

COMENEGO (Multilingual Corpus of Business and Economics. University of Alicante)

European Commission. Education and Training. *The Bologna Process - Towards the European Higher Education Area*

[http://ec.europa.eu/education/higher-education/doc1290\\_en.htm](http://ec.europa.eu/education/higher-education/doc1290_en.htm).

FED (Federal Reserve System)

<http://www.federalreserve.gov/>

Financial Services Authority

<http://www.fsa.gov.uk/>

Securities and Exchange Commission

<http://www.sec.gov/>