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# US Futures Decline as Attention Turns to Important Inflation Data: Market Summary

## Description

U.S. stock futures decreased slightly. People are waiting for a measure of inflation from the Federal Reserve. This measure is important because it will show us what might happen to interest rates. Bitcoin's value went above \$63,000.

Contracts for the S&P 500 and the Nasdaq 100 both went down by about 0.3%. European stocks slightly increased. The Italian company, Moncler SpA, had better than expected profits and this made its stock go up. But Air France-KLM and Anheuser-Busch InBev had lower profits than expected and their stocks went down.

In Asia shares went up. The yen, Japan's currency, increased value against the U.S. dollar. This is because a member of the Bank of Japan suggested that they might stop their negative interest rate policy.

Bitcoin's value increased again after getting to \$60,000 for the first time in over two years. Its value nearly reached \$64,000.

The return for U.S. government bonds went up. This happened after the returns on bonds went down the day before.

The President of the New York Fed, John Williams, said that the central bank still has work to do to fight inflation. People think that the Fed will ease monetary policy by about 80 basis points before the end of the year. This aligns with what the officials said in December.

The Japanese yen reached a high of 149.61 against the U.S. dollar. This happened as investors prepared for the interest rate difference between Japan and the U.S. to get smaller.

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## Vocabulary List:

1. **Futures** // (noun): Financial contracts obligating the buyer to purchase an asset or the seller to sell an asset at a predetermined future date and price.
2. **Inflation** // (noun): An increase in the general price level of goods and services in an economy over time.
3. **Interest Rates** // (noun): The amount charged by a lender to a borrower for the use of assets or money.
4. **Value** // (noun): The monetary worth of something.
5. **Shares** // (noun): Units of ownership interest in a corporation or financial asset that provide equal distribution in any profits or dividends.
6. **Profit** // (noun): The financial gain or benefit that is achieved when the amount earned is greater than the expenses.

## Vocabulary quizzes

### Multiple Choice ( Select the Correct answer for each question. )

1. What type of technology allows users to access and store data on remote servers?

- Option: Cloud services
- Option: Cryptocurrency
- Option: Artificial Intelligence
- Option: Automation

2. What is the financial gain a business owner realizes from operating a business?

- Option: Profit
- Option: Interest Rates
- Option: Lay off
- Option: Withdrawals

3. Who is responsible for overseeing and enforcing rules and regulations within a specific industry?

- Option: Regulator
- Option: Dispute
- Option: Accuse
- Option: Merger

4. What type of financial contract obligates the buyer to purchase an asset at a predetermined future date and price?

- Option: Futures
- Option: Inflation
- Option: Assets
- Option: Lawsuit

5. What is the cost of borrowing money usually expressed as a percentage over a period of time?

- Option: Interest Rates
- Option: Value
- Option: Shares
- Option: Profit

6. What is the act of deceiving others for financial gain?

- Option: Fraud
- Option: Tech start-up
- Option: Dilute
- Option: Admit

7. What process involves using technology to perform tasks with minimal human intervention?

- Option: Automate
- Option: Displace
- Option: Share price
- Option: Economy

8. What are items of value owned by an individual or organization?

- Option: Assets
- Option: Withdrawals
- Option: Lawsuit
- Option: Regulator

9. What is the simulation of human intelligence processes by machines usually computer systems?

- Option: Artificial Intelligence (AI)
- Option: Forecast
- Option: Profit
- Option: Shares

10. What is the joining of two or more companies to form a single business entity?

- Option: Merger
- Option: Legal case
- Option: Automation
- Option: Forecast

**Gap-Fill ( Fill in the blanks with the correct word from the vocabulary list. )**

11. Economists use various models and data to predict future economic \_\_\_\_\_.

12. Bitcoin is a popular example of a digital or virtual \_\_\_\_\_.

13. When parties cannot agree on certain terms or conditions they may enter into a formal

\_\_\_\_\_ resolution process.

14. Investors buy and sell ownership units of a company known as \_\_\_\_\_.

15. A lawsuit filed in a court typically refers to a \_\_\_\_\_.

16. To charge someone with wrongdoing or misconduct is to \_\_\_\_\_ them.

17. Customers may make \_\_\_\_\_ of funds from their bank accounts using ATMs or in-

branch services.

18. If parties cannot resolve a legal matter amicably it may result in a \_\_\_\_\_.

19. Revenue minus expenses equals \_\_\_\_\_.

20. The government agency acts as a \_\_\_\_\_ overseeing the telecommunications industry.

**Matching Sentences ( Match each definition to the correct word from the vocabulary list. )**

21. Growth employment and inflation are key indicators of a country's overall economic health.

22. The value of a single share in a publicly-traded company is determined by market demand and financial performance.

23. Rising prices of goods and services over time erode purchasing power leading to a decrease in value.

24. Net income after all expenses have been deducted from revenue results in a company's financial gain.

25. Cryptocurrency transactions involve the use of secure and encrypted forms of .

26. Many new businesses in the technology sector begin as small with innovative ideas.

27. Issuing more shares can the ownership stake of existing shareholders in a company.

28. Using robots and computer systems to perform repetitive tasks can improve efficiency and accuracy through .

29. When a company reduces its workforce by terminating employees it is said to workers.

30. Acknowledging wrongdoing or fault publicly is to one's mistakes.

## Answer

**Multiple Choice:** 1. Cloud services 2. Profit 3. Regulator 4. Futures 5. Interest Rates 6. Fraud 7. Automate 8. Assets 9. Artificial Intelligence (AI) 10. Merger

**Gap-Fill:** 11. Forecast 12. Cryptocurrency 13. Dispute 14. Shares 15. Legal case 16. Accuse 17. Withdrawals 18. Lawsuit 19. Profit 20. Regulator

**Matching sentence:** 1. Economy



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2. Share price 3. Inflation 4. Profit 5. Digital cash 6. Tech start-up 7. Dilute 8. Automation 9. Lay off 10. Admit

## CATEGORY

1. Business - LEVEL2

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