

МИНОБРНАУКИ РОССИИ
ВЛАДИВОСТОКСКИЙ ГОСУДАРСТВЕННЫЙ УНИВЕРСИТЕТ

**РАБОЧАЯ ПРОГРАММА
УЧЕБНОЙ ДИСЦИПЛИНЫ**

ОГСЭ. 03 Иностранный язык в профессиональной деятельности

38.02.07 Банковское дело

Форма обучения: очная

Владивосток 2023

Рабочая программа учебной дисциплины ОГСЭ. 03 Иностранный язык в профессиональной деятельности разработана в соответствии с требованиями Федерального государственного образовательного стандарта среднего профессионального образования по специальности 38.02.07 Банковское дело, утвержденного приказом Минобрнауки России от 05.02.2018 г., №67, примерной образовательной программой.

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Рассмотрено и одобрено на заседании цикловой методической комиссии

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подпись

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1. ОБЩАЯ ХАРАКТЕРИСТИКА РАБОЧЕЙ ПРОГРАММА УЧЕБНОЙ ДИСЦИПЛИНЫ ОГСЭ. 03 «ИНОСТРАННЫЙ ЯЗЫК»

1.1. Место дисциплины в структуре основной образовательной программы:

Учебная дисциплина ОГСЭ.03 «Иностранный язык в профессиональной деятельности» является обязательной частью общего гуманитарного и социально-экономического учебного цикла примерной основной образовательной программы в соответствии с ФГОС по специальности 38.02.07 Банковское дело.

1.2. Цель и планируемые результаты освоения дисциплины:

По итогам освоения дисциплины, обучающиеся должны продемонстрировать результаты обучения, соотнесённые с результатами освоения ООП СПО, приведенные в таблице.

Код компетенции	Умения	Знания
ОК 02	определять задачи для поиска информации; определять необходимые источники информации; планировать процесс поиска; структурировать получаемую информацию; выделять наиболее значимое в перечне информации; оценивать практическую значимость результатов поиска; оформлять результаты поиска	номенклатура информационных источников, применяемых в профессиональной деятельности; приемы структурирования информации; формат оформления результатов поиска информации
ОК 03	определять актуальность нормативно-правовой документации в профессиональной деятельности; применять современную научную профессиональную терминологию; определять и выстраивать траектории профессионального развития и самообразования	содержание актуальной нормативно-правовой документации; современная научная и профессиональная терминология; возможные траектории профессионального развития и самообразования
ОК 09	применять средства информационных технологий для решения профессиональных задач; использовать современное программное обеспечение	современные средства и устройства информатизации; порядок их применения и программное обеспечение в профессиональной деятельности
ОК 10	понимать общий смысл четко произнесенных высказываний на известные темы (профессиональные и бытовые), понимать тексты на базовые профессиональные темы; участвовать в диалогах на знакомые общие и профессиональные темы; строить простые высказывания о себе и о своей профессиональной деятельности; кратко обосновывать и объяснить свои действия (текущие и планируемые); писать простые связные сообщения на знакомые или интересующие профессиональные темы	правила построения простых и сложных предложений на профессиональные темы; основные общеупотребительные глаголы (бытовая и профессиональная лексика); лексический минимум, относящийся к описанию предметов, средств и процессов профессиональной деятельности; особенности произношения; правила чтения текстов профессиональной направленности

2. СТРУКТУРА И СОДЕРЖАНИЕ УЧЕБНОЙ ДИСЦИПЛИНЫ

2.1. Объем учебной дисциплины и виды учебной работы

Вид учебной работы	Объем часов
Объем образовательной программы учебной дисциплины	116
в том числе:	
– практические занятия	68
– самостоятельная работа	48
промежуточная аттестация – дифференцированный зачет, контрольная работа	

2.2. Тематический план и содержание учебной дисциплины «Иностранный язык»

Наименование разделов и тем	Содержание учебного материала и формы организации деятельности обучающихся	Объем часов	Коды компетенций, формированию которых способствует элемент программы
1	2	3	4
Раздел 1 Personal Finance			
Тема 1.1 Getting to know you	Содержание учебного материала Формулы приветствия, название стран, национальностей.	2	ОК 02 ОК 03 ОК 09 ОК 10
	Практические занятия 1. Активный вокабуляр по теме, предтекстовые упражнения 2. Диалог для чтения «Welcome to UBCS International» 3. Грамматические темы: Present Simple of to be; Pronouns: personal, possessive, reflexive, reciprocal, demonstrative		
Тема 1.2 Names and numbers	Содержание учебного материала Акронимы. Фирмы и ведущие финансовые организации. Числительные. Денежные знаки.	2	ОК 02 ОК 03 ОК 09 ОК 10
	Практические занятия 1. Аудирование: прием на работу, собеседование по телефону. 2. Ответы на вопросы по тексту. 3. Грамматика: Числительные.		
Тема 1.3 Paying for things	Содержание учебного материала Доходы. Расходы.	2	ОК 02 ОК 03 ОК 09 ОК 10
	Практические занятия 1. Аудирование интервью о том, на что люди тратят деньги. 2. Планирование бюджета. 3. Грамматика: Употребление настоящего простого времени.		

Наименование разделов и тем	Содержание учебного материала и формы организации деятельности обучающихся	Объем часов	Коды компетенций, формированию которых способствует элемент программы
Тема 1.4 Managing your money	Содержание учебного материала Распределение денежных средств.	2	ОК 02 ОК 03 ОК 09 ОК 10
	Практические занятия 1. Чтение текста «Советы по правильному ведению бюджета» 2. Составление диалога с клиентом о смене реквизитов.		
	Контрольная работа №1 по теме Personal Finance		
	Самостоятельная работа: выполнение грамматических заданий по пройденным грамматическим темам. Составление диалога с использованием изученной лексики и грамматических правил.	3	
Раздел 2 Jobs in banking			
Тема 2.1 Starting out	Содержание учебного материала Профессии, связанные с банковским делом.	2	ОК 02 ОК 03 ОК 09 ОК 10
	Практические занятия 1. Аудирование «Первый рабочий день в офисе» 2. Введение в работу банка. 3. Грамматика: Описательные конструкции There is/are		
Тема 2.2 What do you do every day?	Содержание учебного материала Ежедневные дела, обязанности	2	ОК 02 ОК 03 ОК 09 ОК 10
	Практические занятия 1. Аудирование «At the lunchtime» 2. Грамматика: Настоящее простое время, наречия частотности.		
Тема 2.3 What's your job?	Содержание учебного материала Деятельность банков и финансовых организаций	2	ОК 02 ОК 03 ОК 09 ОК 10
	Практические занятия 1. Чтение текста «Jobs in banking»		

Наименование разделов и тем	Содержание учебного материала и формы организации деятельности обучающихся	Объем часов	Коды компетенций, формированию которых способствует элемент программы
	2. Составление определений		
Тема 2.4 Customer care	Содержание учебного материала Клише для работы с клиентами.	2	ОК 02 ОК 03 ОК 09 ОК 10
	Практические занятия 1. Памятка кассира по работе с клиентами 2. Составление диалогов 3. Аудирование «В офисе» 4. Грамматика: Прилагательные. Порядок следования прилагательных. Отрицательные и положительные прилагательные.		
	Контрольная работа №2 по теме Jobs in banking		
	Самостоятельная работа: чтение текста, ответы на вопросы, выполнение задания «Верно-Неверно-Отсутствует в тексте». Выполнение грамматических упражнений по пройденным грамматическим темам.	4	
Раздел 3 Banking products and services			
Тема 3.1 Products and services	Содержание учебного материала Продукты и услуги банков.	2	ОК 02 ОК 03 ОК 09 ОК 10
	Практические занятия 1. Составление определений банковских услуг 2. Работа с активным словарем 3. Составление вопросов и ответов на них		
Тема 3.2 What can you do?	Содержание учебного материала Газетные заметки. Объявления о работе. Должностные обязанности.	2	ОК 02 ОК 03 ОК 09 ОК 10
	Практические занятия 1. Чтение газетных заметок. 2. Работа с активной лексикой. 3. Грамматика; Модальные глаголы.		

Наименование разделов и тем	Содержание учебного материала и формы организации деятельности обучающихся	Объем часов	Коды компетенций, формированию которых способствует элемент программы
Тема 3.3 What can banks give to customers?	Содержание учебного материала Услуги банков	2	ОК 02 ОК 05 ОК 09 ОК 10
	Практические занятия 1. Работа с активной лексикой. 2. Грамматика; Модальные глаголы. 3. Аудирование «Диалог между банковскими работниками»		
Тема 3.4 Customer service	Содержание учебного материала Что важнее в работе банка услуги или персонал	2	ОК 02 ОК 03 ОК 09 ОК 10
	Практические занятия 1. Памятка по работе с клиентами 2. Работа с активной лексикой. 3. Грамматика: Степени сравнения прилагательных.		
	Контрольная работа №3 Banking products and services		
	Самостоятельная работа: выполнение лексических и грамматических упражнений по пройденным темам. Перевод текста с русского на английский язык.	4	
Раздел 4 Bank transactions			
Тема 4.1 What are they doing?	Содержание учебного материала Описание картинки	2	ОК 02 ОК 03 ОК 09 ОК 10
	Практические занятия 1. Описание картинок «В офисе» 2. Работа с активной лексикой. 3. Грамматика: Настоящее продолженное время в описании действий и картин.		
Тема 4.2 How can I help you?	Содержание учебного материала Работа с клиентами. Клише диалогов этикетного характера.	2	ОК 02 ОК 03

Наименование разделов и тем	Содержание учебного материала и формы организации деятельности обучающихся	Объем часов	Коды компетенций, формированию которых способствует элемент программы
	Практические занятия 1. Аудирование мини-диалоги 2. Тренировка вежливых фраз-клише 3. Грамматика: Модальные глаголы со значением вежливости.		ОК 09 ОК 10
Тема 4.3 Foreign currency	Содержание учебного материала Валюты мира. Практические занятия 1. Аудирование «Мировые валюты» 2. Ответы на вопросы 3. Чтение газетной заметки	2	ОК 02 ОК 03 ОК 09 ОК 10
	Контрольная работа №4 Bank transactions		
	Самостоятельная работа: составить обзор по теме «Мировые валюты». Описание картинки с использованием настоящих времен.	4	
Раздел 5 Investment			
Тема 5.1 Investing money	Содержание учебного материала Способы инвестирования денег Практические занятия 1. Чтение текста «Инвестиции» 2. Составление определений 3. Аудирование «Финансовый консультант»	2	ОК 02 ОК 03 ОК 09 ОК 10
Тема 5.2 Spreading the risk	Содержание учебного материала Инвестиционное портфолио Практические занятия 1. Чтение словарной статьи «Портфолио» 2. Составление определений 3. Аудирование «Финансовые нужды»	2	ОК 02 ОК 03 ОК 09 ОК 10

Наименование разделов и тем	Содержание учебного материала и формы организации деятельности обучающихся	Объем часов	Коды компетенций, формированию которых способствует элемент программы
Тема 5.3 The stock market	Содержание учебного материала Рынок ценных бумаг	1	ОК 02 ОК 03 ОК 09 ОК 10
	Практические занятия 1. Работа с текстом «Рынок ценных бумаг» 2. Ответы на вопросы		
Тема 5.4 Arrangements and appointments	Содержание учебного материала Ведение ежедневника. Планирование рабочего дня.	1	ОК 02 ОК 03 ОК 09 ОК 10
	Практические занятия 1. Чтение делового ежедневника 2. Грамматика: Настоящее продолженное время со значением запланированного будущего действия. Предлоги времени.		
	Контрольная работа №5 Investment		
	Самостоятельная работа: грамматические упражнения по теме «Предлоги времени». Составить портфолио.	3	
Раздел 6 The economy			
Тема 6.1 Economic indicators	Содержание учебного материала Экономика. Экономические показатели.	1	ОК 02 ОК 03 ОК 09 ОК 10
	Практические занятия 1. Работа с текстом «Экономические показатели» 2. Работа с лексикой 3. Обсуждение текста		
Тема 6.2 Predictions	Содержание учебного материала Прогнозирование в экономике	1	ОК 02 ОК 03 ОК 09 ОК 10
	Практические занятия 1. Чтение графиков		

Наименование разделов и тем	Содержание учебного материала и формы организации деятельности обучающихся	Объем часов	Коды компетенций, формированию которых способствует элемент программы
	2. Аудирование «Презентация показателей» 3. Чтение целых и дробных числительных		
Тема 6.3 The central bank	Содержание учебного материала Главный банк страны. Центробанк. Практические занятия 1. Работа с викториной «Главный банк Англии» 2. Аудирование «Интересные факты о банках» 3. Работа с лексикой	1	ОК 02 ОК 03 ОК 09 ОК 10
Тема 6.4 Good news, bad news	Содержание учебного материала Новости и способы их презентации. Практические занятия 1. Чтение брифинга по экономике. 2. Работа с лексикой. 3. Грамматика: Отрицательные предложения.	1	ОК 02 ОК 03 ОК 09 ОК 10
	Контрольная работа №6 The economy		
	Самостоятельная работа: описать график.	3	
Раздел 7 Money matters			
Тема 7.1 Managing your finances	Содержание учебного материала Выписка по счету Практические занятия 1. Чтение банковских документов 2. Работа с лексикой 3. Грамматика: Вопросительные предложения.	1	ОК 02 ОК 03 ОК 09 ОК 10
Тема 7.2 Finance and economy	Содержание учебного материала Экономика и финансы	1	ОК 02 ОК 03

Наименование разделов и тем	Содержание учебного материала и формы организации деятельности обучающихся	Объем часов	Коды компетенций, формированию которых способствует элемент программы
	Практические занятия 1. Чтение текста «Главные принципы экономики» 2. Работа с лексикой. 3. Аудирование «Телефонный разговор с клиентом»		ОК 09 ОК 10
Тема 7.3 Banks and building societies	Содержание учебного материала Банки и строительные организации Практические занятия 1. Аудирование «Финансовые институты» 2. Грамматика: Настоящее простое и настоящее продолженное.	1	ОК 02 ОК 03 ОК 09 ОК 10
Тема 7.4 Investment Banks	Содержание учебного материала Инвестиционные банки Практические занятия 1. Работа со словарем 2. Грамматика: Определенный и неопределенный артикль	1	ОК 02 ОК 03 ОК 09 ОК 10
	Контрольная работа № 7 Money matters		
	Самостоятельная работа: дать определение (дефиницию) терминам по изученным темам. Выполнение грамматических упражнений.	3	
Раздел 8 Products in retail banking			
Тема 8.1 Bank products	Содержание учебного материала Банковские продукты Практические занятия 1. Аудирование «Нужды потребителей» 2. Грамматика: Модальные глаголы со значением возможности и способностей	1	ОК 02 ОК 03 ОК 09 ОК 10

Наименование разделов и тем	Содержание учебного материала и формы организации деятельности обучающихся	Объем часов	Коды компетенций, формированию которых способствует элемент программы
Тема 8.2 Online banking	Содержание учебного материала Он-лайн услуги банков.	1	ОК 02 ОК 03 ОК 09 ОК 10
	Практические занятия 1. Чтение веб-страницы банка 2. Работа с лексикой 3. Грамматика: Модальные глаголы со значением будущей возможности		
Тема 8.3 Telephone helplines	Содержание учебного материала Линия помощи клиентам	1	ОК 02 ОК 03 ОК 09 ОК 10
	Практические занятия 1. Аудирование «Телефонная помощь» 2. Работа с лексикой 3. Грамматика: Способы выражения будущего времени.		
Тема 8.4 Comparing products	Содержание учебного материала Сравниваем продукцию банков.	1	ОК 02 ОК 03 ОК 09 ОК 10
	Практические занятия 1. Чтение брошюры «Что предлагает банк» 2. Грамматика: степени сравнения прилагательных		
	Контрольная работа №8 Products in retail banking		
	Самостоятельная работа: составление диалога «Телефонная помощь», написать планы на будущее, используя модальные глаголы и конструкции будущего времени.	4	
Раздел 9 Personal loans and credit			
Тема 9.1 Credit and debit cards	Содержание учебного материала Кредитные и дебетовые карты	1	ОК 02 ОК 03

Наименование разделов и тем	Содержание учебного материала и формы организации деятельности обучающихся	Объем часов	Коды компетенций, формированию которых способствует элемент программы
	Практические занятия 1. Чтение банковских документов. 2. Работа с активной лексикой 3. Грамматика: Условные предложения 0 типа.		ОК 09 ОК 10
Тема 9.2 Plastic money	Содержание учебного материала Пластиковые карты Практические занятия 1. Чтение банковской брошюры. 2. Работа с лексикой. 3. Грамматика: Условные предложения 1 типа	1	ОК 02 ОК 03 ОК 09 ОК 10
Тема 9.3 Personal loans and overdrafts	Содержание учебного материала Личные займы. Перерасход. Практические занятия 1. Аудирование «Ведение счета клиента» 2. Работа с лексикой. 3. Грамматика: Модальные глаголы со значением долженствования.	1	ОК 02 ОК 03 ОК 09 ОК 10
Тема 9.4 Mortgages	Содержание учебного материала Ипотека. Ипотечное кредитование. Практические занятия 1. Чтение ипотечного заявления. 2. Грамматика: Модальные глаголы со значением разрешения и возможности.	1	ОК 02 ОК 03 ОК 09 ОК 10
	Контрольная работа №9 Personal loans and credit		
	Самостоятельная работа: заполнить ипотечное заявление. Выполнение грамматических и лексических заданий по пройденным темам.	4	

Наименование разделов и тем	Содержание учебного материала и формы организации деятельности обучающихся	Объем часов	Коды компетенций, формированию которых способствует элемент программы
Раздел 10 The structure of a bank			
Тема 10.1 Departments	Содержание учебного материала Отделы банка	1	ОК 02 ОК 03 ОК 09 ОК 10
	Практические занятия 1. Чтение брошюры банка о работе. 2. Работа с лексикой. 3. Грамматика: Предлоги.		
Тема 10.2 The structure of the bank	Содержание учебного материала Структура банка	1	ОК 02 ОК 03 ОК 09 ОК 10
	Практические занятия 1. Работа с активной лексикой урока. 2. Чтение схемы «Структура банка» 3. Грамматика: Герундий и инфинитив		
Тема 10.3 Presentation skills	Содержание учебного материала Навыки презентации	1	ОК 02 ОК 03 ОК 09 ОК 10
	Практические занятия 1. Работа с активной лексикой урока. 2. Аудирование «Презентация продукта» 3. Грамматика: Изложение фактов в хронологическом порядке.		
Тема 10.4 The changing world of banking	Содержание учебного материала Изменения в банковской системе.	1	ОК 02 ОК 03 ОК 09 ОК 10
	Практические занятия 1. Чтение текста «Изменения в банковской системе» 2. Работа с лексикой. 3. Грамматика: Настоящее совершенное время.		

Наименование разделов и тем	Содержание учебного материала и формы организации деятельности обучающихся	Объем часов	Коды компетенций, формированию которых способствует элемент программы
	Контрольная работа №10 The structure of a bank		
	Самостоятельная работа: описать структуру банка. Чтение текста, ответы на вопросы, нахождение изученных грамматических времен, инфинитива и герундия.	4	
Раздел 11 Finance in companies			
Тема 11.1 Cash flow	Содержание учебного материала Денежный оборот	1	ОК 02 ОК 03 ОК 09 ОК 10
	Практические занятия 1. Работа с определениями 2. Аудирование «Радиоинтервью со Стивом Джобсом» 3. Количественные наречия.		
Тема 11.2 The balance sheet	Содержание учебного материала Баланс счета	1	ОК 02 ОК 03 ОК 09 ОК 10
	Практические занятия 1. Чтение банковского документа. 2. Работа с лексикой. 3. Грамматика: Страдательный залог		
Тема 11.3 The income statement	Содержание учебного материала Сведения о доходах	1	ОК 02 ОК 03 ОК 09 ОК 10
	Практические занятия 1. Чтение документа о доходах. 2. Работа с лексикой. 3. Грамматика: Модальные глаголы со значением предположения.		
Тема 11.4 The cash flow statement	Содержание учебного материала Отчет о движении денежных средств.	1	ОК 02 ОК 03

Наименование разделов и тем	Содержание учебного материала и формы организации деятельности обучающихся	Объем часов	Коды компетенций, формированию которых способствует элемент программы
	Практические занятия 1. Чтение отчетов банка 2. Работа с лексикой 3. Грамматика: Придаточные предложения причины и результата.		ОК 09 ОК 10
	Контрольная работа №11 Finance in companies		
	Самостоятельная работа: описать свои расходы. Выполнение грамматических упражнений (текст из активного залога переделать в пассивный залог).	4	
Раздел 12 Corporate banking			
Тема 12.1 Taking care of corporate clients	Содержание учебного материала Корпоративные клиенты.	1	ОК 02 ОК 03
	Практические занятия 1. Аудирование «Работа с корпоративными клиентами» 2. Работа с лексикой. 3. Грамматика: Условные предложения 2 типа.		ОК 09 ОК 10
Тема 12.2 Loans, credit lines and leasing	Содержание учебного материала Займы, кредиты и лизинг	1	ОК 02 ОК 03
	Практические занятия 1. Аудирование «Новый клиент» 2. Работа с лексикой 3. Грамматика: Условные предложения 2 типа с модальными глаголами.		ОК 09 ОК 10
Тема 12.3 Company restructuring and loan modification	Содержание учебного материала Реструктуризация.	1	ОК 02 ОК 03
	Практические занятия 1. Работа с активной лексикой. 2. Аудирование «Отдел займов»		ОК 09 ОК 10

Наименование разделов и тем	Содержание учебного материала и формы организации деятельности обучающихся	Объем часов	Коды компетенций, формированию которых способствует элемент программы
	3. Клише предложений и рекомендаций		
Тема 12.4 Bankruptcy	Содержание учебного материала Банкротство	1	ОК 02 ОК 03 ОК 09 ОК 10
	Практические занятия 1. Работа с активной лексикой. 2. Грамматика: Простое прошедшее время или настоящее совершенное.		
	Контрольная работа №12 Corporate banking		
	Самостоятельная работа: составить диалог с клиентом банка. Выполнение грамматических и лексических упражнений (если бы я был владельцем банка, я бы)	4	
Раздел 13 Central banks and banking regulations			
Тема 13.1 National and banks	Содержание учебного материала Главные банки. Национальные банки.	1	ОК 02 ОК 03 ОК 09 ОК 10
	Практические занятия 1. Работа с активной лексикой урока 2. Чтение банковского форума. 3. Грамматика: Герундий и его функции		
Тема 13.2 Liquidity and the business cycle	Содержание учебного материала Ликвидность банков	1	ОК 02 ОК 03 ОК 09 ОК 10
	Практические занятия 1. Работа с текстом «Ликвидность банков и банковский цикл» 2. Аудирование «Интервью с менеджером по инвестициям» 3. Грамматика: Настоящее совершенное продолженное.		

Наименование разделов и тем	Содержание учебного материала и формы организации деятельности обучающихся	Объем часов	Коды компетенций, формированию которых способствует элемент программы
Тема 13.3 Regulations	Содержание учебного материала Регулирование работы банка	1	ОК 02 ОК 03 ОК 09 ОК 10
	Практические занятия 1. Работа с активной лексикой. 2. Грамматика: Относительные придаточные.		
Тема 13.4 Economic change	Содержание учебного материала Изменения в экономике	1	ОК 02 ОК 03 ОК 09 ОК 10
	Практические занятия 1. Чтение текста «Изменения в экономике» 2. Работа с лексикой. 3. Чтение графиков.		
	Самостоятельная работа: составить текст «Изменений в экономике». Выполнение грамматических и лексических упражнений.	4	
Самостоятельная работа обучающихся		48	
Промежуточная аттестация дифференцированный зачет, контрольная работа			
Всего:		116	

3 УСЛОВИЯ РЕАЛИЗАЦИИ ПРОГРАММЫ УЧЕБНОЙ ДИСЦИПЛИНЫ

3.1 Материально-техническое обеспечение

Для реализации программы учебной дисциплины предусмотрено наличие следующих специальных помещений:

Кабинет иностранного языка (лингвфонный кабинет)

Основное оборудование:

- Доска подкатная;
- Мультимедийный комплект (проектор Casio XJ-V2, экран Lumien Eco Picture);
- Парты ученические двойные;
- Стол преподавателя;
- Стулья.

Программное обеспечение:

1. Microsoft Windows 10Pro OEM (ИП Струлев О.Ю., договор №31908114775 от 19.08.2019 г., лицензия от 02.09.2019 г., бессрочно).
2. Office ProPlus 2010 Russian Acdmc (ООО "Битроникс", ГК №252 от 23.11.2010 г., лицензия №47774898 от 07.12.2010 г., бессрочно).

Кабинет иностранного языка

Основное оборудование:

- Колонки Logitech 5.1 Z-906;
- Наушники Sanako SLHO7;
- Персональные компьютеры Lenovo ThinkCentre;
- Стол;
- Стулья;
- Телевизор LG 42LN540V.

Программное обеспечение:

1. Microsoft Windows 10Pro OEM (ИП Струлев О.Ю., договор №31908114775 от 19.08.2019 г., лицензия от 02.09.2019 г., бессрочно).
2. Office ProPlus 2010 Russian Acdmc (ООО "Битроникс", ГК №252 от 23.11.2010 г., лицензия №47774898 от 07.12.2010 г., бессрочно).

3.2 Информационное обеспечение реализации программы

Для реализации программы учебной дисциплины библиотечный фонд ВВГУ укомплектован печатными и электронными изданиями.

Обучающиеся из числа инвалидов и лиц с ограниченными возможностями здоровья обеспечены печатными и (или) электронными образовательными ресурсами в формах, адаптированных к ограничениям их здоровья.

Основная литература:

1. Гуреев, В.А. Английский язык. Грамматика (B2): учебник и практикум для среднего профессионального образования / В.А. Гуреев. — Москва: Издательство Юрайт, 2021. — 294 с. — (Профессиональное образование). — ISBN 978-5-534-10481-3. — Текст: электронный // Образовательная платформа Юрайт [сайт]. — URL: <https://urait.ru/bcode/474630>

2. Левченко, В. В. Английский язык для экономистов (A2-B2) : учебник для вузов / В. В. Левченко, Е. Е. Долгалёва, О. В. Мещерякова. — 2-е изд., испр. и доп. — Москва : Издательство Юрайт, 2023. — 408 с. — (Высшее образование). — ISBN 978-5-534-14780-3. — Текст : электронный // Образовательная платформа Юрайт [сайт]. — URL: <https://urait.ru/bcode/5111454>.

3. Моисеева, Т. В. Английский язык для экономистов : учебное пособие для вузов / Т. В. Моисеева, Н. Н. Цаплина, А. Ю. Широких. — 2-е изд., перераб. и доп. — Москва : Издательство Юрайт, 2023. — 157 с. — (Высшее образование). — ISBN 978-5-534-08911-0. — Текст : электронный // Образовательная платформа Юрайт [сайт]. — URL: <https://urait.ru/bcode/516202>

4. Стогниева, О.Н. Английский язык для экономистов (B1–B2): учебное пособие для среднего профессионального образования / О.Н. Стогниева. — Москва: Издательство Юрайт, 2021. — 197 с. — (Профессиональное образование). — ISBN 978-5-534-11825-4. — Текст: электронный // Образовательная платформа Юрайт [сайт]. — URL: <https://urait.ru/bcode/475090> (дата обращения: 13.09.2021).

Дополнительная литература

1. Английский язык для академических целей. English for Academic Purposes : учебное пособие для вузов / Т. А. Барановская, А. В. Захарова, Т. Б. Поспелова, Ю. А. Суворова ; под редакцией Т. А. Барановской. — 2-е изд., перераб. и доп. — Москва : Издательство Юрайт, 2023. — 220 с. — (Высшее образование). — ISBN 978-5-534-13839-9. — Текст : электронный // Образовательная платформа Юрайт [сайт]. — URL: <https://urait.ru/bcode/511748>

2. Гуреев, В. А. Английский язык. Грамматика (B2) : учебник и практикум для вузов / В. А. Гуреев. — Москва : Издательство Юрайт, 2023. — 294 с. — (Высшее образование). — ISBN 978-5-534-07464-2. — Текст : электронный // Образовательная платформа Юрайт [сайт]. — URL: <https://urait.ru/bcode/516684>

3. Изволенская А.С., Кожарская Е.Э.; Под ред. Полубиченко Л.В. АНГЛИЙСКИЙ ЯЗЫК ДЛЯ КОЛЛЕДЖЕЙ (A2-B2). Учебное пособие для СПО 2021 <https://urait.ru/book/angliyskiy-yazyk-dlya-kolledzhey-a2-b2-474378>

Электронные ресурсы

1. Единая коллекция цифровых образовательных ресурсов. — URL: <http://school-collection.edu.ru/> - Текст: электронный.

2. Онлайн-словарь ABBYY Lingvo. — URL:<http://abbyonline.ru> — Текст: электронный.

3. Онлайн-словарь MULTITRAN. — URL:<http://www.multitran.ru> — Текст: электронный.

4. Федеральный центр информационно-образовательных ресурсов. - URL:<http://fcior.edu.ru/> - Режим доступа: свободный. — Текст электронный.

4 КОНТРОЛЬ И ОЦЕНКА РЕЗУЛЬТАТОВ ОСВОЕНИЯ УЧЕБНОЙ ДИСЦИПЛИНЫ

Контроль и оценка освоения дисциплины осуществляется преподавателем в процессе проведения практических занятий, тестировании, а также выполнения обучающимися индивидуальных заданий, проектов, исследований.

Результаты обучения	Критерии оценки	Методы оценки
В результате освоения дисциплины обучающийся должен уметь : определять задачи для поиска информации; определять необходимые источники информации; планировать процесс поиска; структурировать получаемую информацию; выделять наиболее значимое в перечне информации; оценивать практическую значимость результатов поиска; оформлять результаты поиска; определять	Понимание смысла и содержания высказываний на английском языке на профессиональные темы. (Аудирование) Понимание содержания документации и инструкций на английском языке. Построение высказывания на знакомые профессиональные темы и коммуникативная реакция на ситуации в профессиональной	Контрольная работа, самостоятельная работа. Перевод предложений с английского на русский язык, диалог, беседа.

<p>актуальность нормативно-правовой документации профессиональной деятельности; современную профессиональную терминологию; выстраивать профессионального развития и самообразования; организовывать коллектива и команды; взаимодействовать с коллегами, руководством, клиентами в ходе профессиональной деятельности; излагать свои мысли и оформлять документы по профессиональной тематике на государственном языке, проявлять толерантность в рабочем коллективе; применять средства информационных технологий для решения профессиональных задач; использовать современное программное обеспечение; понимать общий смысл четко произнесенных высказываний на известные темы (профессиональные и бытовые), понимать тексты на базовые профессиональные темы; участвовать в диалогах на знакомые общие и профессиональные темы; строить простые высказывания о себе и о своей профессиональной деятельности; обосновывать и объяснить свои действия (текущие и планируемые); писать простые связные сообщения на знакомые или интересные профессиональные темы.</p>	<p>деятельности на английском языке. Написание кратких сообщений на профессиональную тему. Заполнение документации на английском языке.</p>	
<p>В результате изучения учебной дисциплины «Иностранный язык» обучающийся должен знать: номенклатуру</p>	<p>Выполнение тестовых и контрольных заданий. Умение работать с текстом на иностранном языке со</p>	<p>Тестирование, самостоятельная работа, устный опрос, работа по карточкам,</p>

<p>информационных источников, применяемых в профессиональной деятельности; приемы структурирования информации; формат оформления результатов поиска информации содержание актуальной нормативно-правовой документации; современную научную и профессиональную терминологию; возможные траектории профессионального развития и самообразования; психологические основы деятельности коллектива, психологические особенности личности; основы проектной деятельности; особенности социального и культурного контекста; правила оформления документов и построения устных сообщений; современные средства и устройства информатизации; порядок их применения и программное обеспечение в профессиональной деятельности; правила построения простых и сложных предложений на профессиональные темы; основные общеупотребительные глаголы (бытовая и профессиональная лексика); лексический минимум, относящийся к описанию предметов, средств и процессов профессиональной деятельности; особенности произношения; правила чтения текстов профессиональной направленности.</p>	<p>словарем и без. Умение извлекать из текста на иностранном языке нужную информацию.</p>	<p>беседа, монологическая речь, диалоги</p>
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Для оценки достижения запланированных результатов обучения по дисциплине разработаны контрольно-оценочные средства для проведения текущего контроля и промежуточной аттестации, которые прилагаются к рабочей программе дисциплины.

МИНОБРНАУКИ РОССИИ
ВЛАДИВОСТОКСКИЙ ГОСУДАРСТВЕННЫЙ УНИВЕРСИТЕТ

**КОМПЛЕКТ
КОНТРОЛЬНО-ОЦЕНОЧНЫХ СРЕДСТВ**

для проведения текущего контроля и промежуточной аттестации
по учебной дисциплине


ОГСЭ. 03 Иностранный язык в профессиональной деятельности
38.02.07 Банковское дело

Форма обучения: очная

Владивосток 2023

Контрольно-оценочные средства для проведения текущего контроля и промежуточной аттестации по учебной ОГСЭ. 03 Иностранный язык в профессиональной деятельности разработаны в соответствии с требованиями ФГОС по специальности 38.02.07 Банковское дело, утвержденного приказом Минобрнауки РФ от 05.02.2018 г., №67, примерной образовательной программой, рабочей программой учебной дисциплины.

Рассмотрено и одобрено на заседании цикловой методической комиссии
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Председатель ЦМК _____  _____ А.Д. Гусакова
подпись

1 Общие сведения

Контрольно-оценочные средства (далее – КОС) предназначен для контроля и оценки образовательных достижений обучающихся, освоивших программу учебной дисциплины 38.02.07 Банковское дело

КОС включают в себя контрольные материалы для проведения текущего контроля успеваемости и промежуточной аттестации по дисциплине, которая проводится в форме дифференцированного зачёта, экзамена, контрольной работы (с использованием оценочного средства - устный опрос в форме ответов на вопросы билетов, устный опрос в форме собеседования, выполнение письменных заданий, тестирование, аудирование, лексический диктант, работа с текстом/диалогом, доклад, презентация.)

2 Планируемые результаты обучения по дисциплине, обеспечивающие результаты освоения образовательной программы

Код ОК, ПК	Код результата обучения	Наименование результата обучения
ОК.02	У1	понимать общий смысл четко произнесенных высказываний на известные темы (профессиональные и бытовые)
ОК 03	У2	понимать тексты на базовые профессиональные темы
ОК 09	У3	участвовать в диалогах на знакомые общие и профессиональные темы
ОК 10	У4	строить простые высказывания о себе и о своей профессиональной деятельности
	У5	кратко обосновывать и объяснить свои действия (текущие и планируемые)
	У6	писать простые связные сообщения на знакомые или интересующие профессиональные темы
	31	правила построения простых и сложных предложений на профессиональные темы
	32	особенности произношения
	33	основные общеупотребительные глаголы (бытовая и профессиональная лексика)
	34	лексический минимум, относящийся к описанию предметов, средств и процессов профессиональной деятельности
	35	правила чтения текстов профессиональной направленности

3 Соответствие оценочных средств контролируемым результатам обучения

3.1 Средства, применяемые для оценки уровня теоретической подготовки

Краткое наименование раздела (модуля)/темы дисциплины	Код рез-та обучения	Показатель овладения результатами обучения	Наименование оценочного средства и представление его в КОС	
			Текущий контроль	Промеж-ная аттестация
Раздел 1 Personal Finance				
Тема 1.1 Getting to know you	31	Способность строить монологическое высказывание на 12-15 предложений на заданную тему.	Устный опрос (п.5.1, вопросы 1-12)	Entry test (п.6.2)

	32	Способность правильно воспроизводить интонационные синтагмы.	Устный опрос (п. 5.1, вопросы 1-12)	Entry test (п.6.2)
	34	Способность использовать в активном вокабуляре лексический минимум по теме.	Диалоги (п.5.6)	Progress test (п.6.2)
	У1	Способность извлечь нужную информацию из прослушанного сообщения	Аудирование (п 5.7) «Знакомство»	Section 5 Listening 3 (п.6.2)
	У3	Составлять диалогическое высказывание на заданную тему.	Устный опрос (п. 5.1, вопросы 1-12)	Билет 1 (п.6.1)
Тема 1.2 Names and numbers	33	Способность формулировать императивные предложения и предложения с неличными формами глагола.	Устный опрос (п. 5.1, вопросы 1-12)	Задание 1
	У2	Способность вести беседу о роли информационных технологий в изучении иностранного языка		
	У6	Способность составлять неофициальное письменное сообщение.		
Тема 1.3 Paying for things	35	Способность читать иноязычные тексты на заданную тему	Устный опрос (п.5.1 вопросы 18-23)	Progress test 1 (п.6.2)
	31	Способность составлять и сравнивать свой список расходов с аналогичным списком друга.	Диалог (п.5.6)	Тест 1
	У2	Способность читать иноязычные тексты и извлекать	Текст «Траты» (п.5.8)	Билет 1 (п.6.1)

		необходимую информацию		
	У1	Способность извлекать нужную информацию из устного сообщения	Аудирование (п.5.7) «Оплата счетов»	
Тема 1.4 Managing your money	34	Способность различать лексические единицы со значением названий профессий	Лексический диктант (п. 5.2)	Тестовое задание 1
	У2	Способность работать с текстом	Устный опрос (п.5.1 вопросы 14-16)	Test 1 Personal Finance
Раздел 2 Jobs in banking				
Тема 2.1 Starting out	31	Способность составить резюме и сопроводительное письмо	Написание резюме и сопроводительного письма (п.5.5)	Задание 1
	У4	Способность описать свои профессиональные и личные качества		
	У6	Способность писать резюме и сопроводительное письмо		
Тема 2.2 What do you do every day?	33	Способность употреблять клише для ведения устной и письменной деловой коммуникации	Доклад (п.5.5)	Билет 2 (п.6.1)
	34	Способность вести деловые переговоры	Мини-диалог (п.5.6)	
	У5	Способность составлять и вести диалог с бизнес-партнером	Устный опрос (п.5.1 вопросы 14-16)	
Тема 2.3 What's your job?	35	Способность находить нужную информацию в тексте на профессиональную тему	Устный опрос (п.5.1 вопросы 14-16)	Progress test 1 (п.6.2)
	У1	Способность извлекать нужную информацию из устного сообщения	Аудирование «В офисе» (п.5.7)	Задание 2
	У2	Способность работать	Текст «Работа в	

		с текстом	офисе» (п.5.8)	
Тема 2.4 Customer care	35	Способность находить нужную информацию в тексте на профессиональную тему	Текст «Памятка кассира по работе с клиентами» (п.5.8)	Тест для контрольного чтения
	33	Способность находить профессиональную лексику в тексте и правильно ее употреблять		
	У3	Способность строить диалогическое высказывание на тему.	Диалог (п.5.6)	Билет 2 (п.6.1)
Раздел 3 Banking products and services				
Тема 3.1 Products and services	34	Способность дать определение профессиональным терминам по средством общеупотребительной лексики	Лексический диктант (п.5.2)	Test 3 Задание 3
	У1	Способность извлекать нужную информацию из устного сообщения	Аудирование «Должностные обязанности» (п.5.7)	Билет 3 (п.6.1)
	У2	Способность работать с текстом	Текст «Продукты и услуги банков» (п.5.8)	
Тема 3.2 What can you do?	33	Способность находить профессиональную лексику в тексте и правильно ее употреблять	Текст «Должностные обязанности» (п.5.8)	Progress test 2 (п.6.2)
	У1	Понимать общий смысл четко произнесенных высказываний на известные темы (профессиональные и бытовые)	Аудирование «Объявления о работе»(п.5.7)	
	У2	Способность работать с текстом	Текст «Должностные обязанности» (п.5.8)	
Тема 3.3 What can banks give to customers?	35	Способность читать иноязычные тексты на заданную тему (п.5.8)	Текст	Тест 3

	У3	Способность строить диалогическое высказывание на тему	Диалог 5 (п.5.6)	Задание 4
	У4	Способность строить монологическое высказывание на тему		Задание 4
Тема 3.4 Customer service	33	Способность находить профессиональную лексику в тексте и правильно ее употреблять	Текст (п.5.8)	Test Banking products and services
	34	Способность дать определение профессиональным терминам посредством общеупотребительной лексики	Лексический диктант (п.5.2)	
	У3	Способность строить диалогическое высказывание на тему	Диалог (п.5.2)	
Раздел 4 Bank transaction				
Тема 4.1 What are they doing?	33	Способность находить профессиональную лексику в тексте и правильно ее употреблять	Текст «В офисе» (п.5.8)	Билет 4 (п.6.1)
	35	Способность читать иноязычные тексты на заданную тему	Аудирование «В офисе» (п.5.7)	Задание 5
	У1	Способность извлекать нужную информацию из устного сообщения	Аудирование «В офисе» (п.5.7)	Задание 5
Тема 4.2 How can I help you?	33	Способность находить профессиональную лексику в тексте и правильно ее употреблять	Текст-диалог (п.5.6)	Тестовое задание 2
	У1	Способность понимать общий смысл четко произнесенных высказываний на известные темы (профессиональные и бытовые)	Аудирование-клише, мини-диалог(п.5.7)	
	У2	Способность работать с текстом	Текст инструкция «Работа с клиентом»	Progress test 2 (п.6.2)

			(п.5.8)	
Тема 4.3 Foreign currency	33	Способность находить профессиональную лексику в тексте и правильно ее употреблять	Текст «Валюты мира» (п.5.8)	Контрольная работа 1
	У1	Способность понимать общий смысл четко произнесенных высказываний на известные темы (профессиональные и бытовые)	Аудирование «Мировые валюты» (п.5.7)	
	У2	Способность работать с текстом	Текст «Валюты мира» (п.5.8)	Test Bank transaction
Раздел 5 Investments				
Тема 5.1 Investing money	33	Способность находить профессиональную лексику в тексте и правильно ее употреблять	Лексический диктант (п.5.2)	Билет 5 (п.6.1)
	35	Способность читать иноязычные тексты на заданную тему	Текст «Инвестиции» (п.5.8)	
	У1	Способность извлекать нужную информацию из устного сообщения	Аудирование «Финансовый консультант»(п.5.7)	
Тема 5.2 Spreading the risk	35	Способность находить нужную информацию в тексте на профессиональную тему	Текст «Портфолио», диалог «Финансовые нужды» (п.5.6)	Тестовое задание 2
	33	Способность находить профессиональную лексику в тексте и правильно ее употреблять		
	У3	Способность строить диалогическое высказывание на тему		
Тема 5.3 The stock market	33	Способность находить профессиональную лексику в тексте и правильно ее употреблять	Текст «Рынок ценных бумаг» (п.5.8)	Progress test 3 (п.6.2)
	У1	Способность понимать	Устный опрос 5.1	

		общий смысл четко произнесенных высказываний на известные темы (профессиональные и бытовые)	(вопрос 32-40)	
	У2	Способность работать с текстом	Текст «Рынок ценных бумаг» (п.5.8)	
Тема 5.4 Arrangement and appointments	33	Способность находить профессиональную лексику в тексте и правильно ее употреблять	Текст «Деловой ежедневник» (п.5.8)	Test 5 Investment
	35	Способность читать иноязычные тексты на заданную тему		
	У1	Способность извлекать нужную информацию из устного сообщения	Аудирование «Телефонный звонок» (п.5.7)	
Раздел 6 The economy				
Тема 6.1 Economic indicators	33	Способность находить профессиональную лексику в тексте и правильно ее употреблять	Лексический диктант (п.5.2)	Контрольная работа 2
	У1	Способность понимать общий смысл четко произнесенных высказываний на известные темы (профессиональные и бытовые)	Аудирование «Экономические показатели» (п.5.7)	
	У2	Способность работать с текстом	Текст «Экономические показатели» (п.5.8)	
Тема 6.2 Predictions	33	Способность находить профессиональную лексику в тексте и правильно ее употреблять	Текст «Презентация показателей» (п.5.8)	Тестовое задание 3
	У1	Способность понимать общий смысл четко произнесенных высказываний на известные темы (профессиональные и бытовые)	Аудирование «Презентация показателей» (п.5.7)	

		бытовые)		
	У2	Способность работать с текстом	Текст «Презентация показателей» (п.5.8)	
Тема 6.3 The central bank	34	Способность дать определение профессиональным терминам посредством общеупотребительной лексики	Лексический диктант (п.5.2)	Билет 6 (п.6.1)
	У3	Способность строить диалогическое высказывание на тему	Аудирование, диалог «Интересные факты о банках» (п.5.7)	Задание 6
	У4	Способность строить монологическое высказывание на тему	Доклад/презентация «Главные банки мира» (п.5.5)	
Тема 6.4 Good news, bad news	33	Способность находить профессиональную лексику в тексте и правильно ее употреблять	Текст «Брифинг по экономике», диалог (п.5.6)	Progress test 3 (п.6.2)
	У1	Способность понимать общий смысл четко произнесенных высказываний на известные темы (профессиональные и бытовые)		
	У3	Способность строить диалогическое высказывание на тему		
Раздел 7 Money matters				
Тема 7.1 Managing your finances	33	Способность находить профессиональную лексику в тексте и правильно ее употреблять	Лексический диктант (п.5.2)	Контрольная работа 6 The economy
	У1	Способность понимать общий смысл четко произнесенных высказываний на известные темы (профессиональные и бытовые)	Текст «Банковские документы», диалог (п.5.6)	Тестовое задание 4
	У2	Способность работать	Текст «Банковские	Билет 7

		с текстом (п.5.8)	документы» (п.5.8)	(п.6.1)
Тема 7.2 Finance and economy	31	Способность составить устное монологическое высказывание	Диалог «Телефонный разговор с клиентом» (п.5.6)	Контрольная работа 3
	У3	Способность строить диалогическое высказывание на тему	Мини-диалоги (п.5.6)	
	У4	Способность строить монологическое высказывание на тему		
Тема 7.3 Banks and building societies	33	Способность находить профессиональную лексику в тексте и правильно ее употреблять	Текст «Инвестиционные банки» (п.5.8)	Progress test 4 (п.6.2)
	У1	Способность понимать общий смысл четко произнесенных высказываний на известные темы (профессиональные и бытовые)	Аудирование «Финансовые институты» (п.5.7)	
	У2	Способность работать с текстом	Текст «Инвестиционные банки» (п.5.8)	Тестовое задание 5
Тема 7.4 Investment banks	34	Способность дать определение профессиональным терминам посредством общеупотребительной лексики	Лексический диктант (п.5.2)	Тестовое задание 6
	35	Способность читать иноязычные тексты на заданную тему	Текст «Инвестиции» (п.5.8)	
	У2	Способность работать с текстом		
	У3	Способность строить диалогическое высказывание на тему	Мини-диалоги «Инвестиции» (п.5.6)	
Раздел 8 Products in retail banking				
Тема 8.1 Bank products	33	Способность находить профессиональную лексику в тексте и правильно ее употреблять	Лексический диктант (п.5.2)	Билет 8 (п.6.1)

	35	Способность читать иноязычные тексты на заданную тему	Текст «Банковские продукты» (п.5.8)	
	У2	Способность работать с текстом	Аудирование «Нужды потребителей» (п.5.7)	
	У2	Способность работать с текстом	Текст «Банковские продукты» (п.5.8)	Тестовое задание 7 Money matters
Тема 8.2 Online banking	33	Способность находить профессиональную лексику в тексте и правильно ее употреблять	Текст веб-страницы банка (п.5.8)	Тестовое задание 7
	35	Способность читать иноязычные тексты на заданную тему		
	У2	Способность работать с текстом		
Тема 8.3 Telephone helplines	33	Способность находить профессиональную лексику в тексте и правильно ее употреблять	Аудирование «Телефонная помощь» (п.5.7) Текст «Помощь по телефону» (п.5.8)	Progress test 4 (п.6.2)
	У1	Способность понимать общий смысл четко произнесенных высказываний на известные темы (профессиональные и бытовые)		
	У2	Способность работать с текстом		
Тема 8.4 Comparing products	33	Способность находить профессиональную лексику в тексте и правильно ее употреблять	Текст «Что предлагает банк» (п.5.8)	Тестовое задание 8 Products in retail banking
	35	Способность читать иноязычные тексты на заданную тему		
	У2	Способность работать с текстом		
Раздел 9 Personal loans and credit				

Тема 9.1 Credit and debit cards	33	Способность находить профессиональную лексику в тексте и правильно ее употреблять	Лексический диктант (п.5.2)	Задание 9
	35	Способность читать иноязычные тексты на заданную тему	Текст «Кредитные карты» (п.5.8)	
	У2	Способность работать с текстом		
Тема 9.2 Plastic money	33	Способность находить профессиональную лексику в тексте и правильно ее употреблять	Текст «Банковская брошюра: пластиковые карты» (п.5.8)	Контрольная работа 4
	35	Способность читать иноязычные тексты на заданную тему		Билет 9 (п.6.1)
	У2	Способность работать с текстом		Билет 9 (п.6.1)
Тема 9.3 Personal loans and overdrafts	33	Способность находить профессиональную лексику в тексте и правильно ее употреблять	Текст «Личные займы» (п.5.8)	Progress test 5 (п.6.2)
	У2	Способность работать с текстом		
	У1	Способность понимать общий смысл четко произнесенных высказываний на известные темы (профессиональные и бытовые)	Аудирование «Ведение счета клиента» (п.5.7)	
Тема 9.4 Mortgages	33	Способность находить профессиональную лексику в тексте и правильно ее употреблять	Текст «Ипотечное заявление» (п.5.8)	Тестовое задание 9 Personal loans and credit
	35	Способность читать иноязычные тексты на заданную тему		
	У2	Способность работать с текстом		
	У3	Способность строить диалогическое	Диалог «Ипотечное кредитование»	

		высказывание на тему	(п.5.6)	
Раздел 10 The structure of a bank				
Тема 10.1 Departments	33	Способность находить профессиональную лексику в тексте и правильно ее употреблять	Лексический диктант (п.5.2)	Контрольная работа 5
	35	Способность читать иноязычные тексты на заданную тему	Текст «Отделы банка» (п.5.8)	
	У2	Способность работать с текстом		
Тема 10.2 The structure of the bank	33	Способность находить профессиональную лексику в тексте и правильно ее употреблять	Текст «Структуры банка» (п.5.8)	Билет 10 (п.6.1)
	35	Способность читать иноязычные тексты на заданную тему		
	У2	Способность работать с текстом		
Тема 10.3 Presentation skills	33	Способность находить профессиональную лексику в тексте и правильно ее употреблять	Аудирование «Презентация продукта» (п.5.7)	Progress test 5 (п.6.2)
	У1	Способность понимать общий смысл четко произнесенных высказываний на известные темы (профессиональные и бытовые)		
	У3	Способность строить диалогическое высказывание на тему	Диалог «Презентация продукта» (п.5.6)	
Тема 10.4 The changing world of banking	33	Способность находить профессиональную лексику в тексте и правильно ее употреблять	Текст «Изменения в банковской системе» (п.5.8)	Тестовое задание 10 The structure of a bank
	35	Способность читать иноязычные тексты на заданную тему		

	У2	Способность работать с текстом		
Раздел 11 Finance in companies				
Тема 11.1 Cash flow	33	Способность находить профессиональную лексику в тексте и правильно ее употреблять	Аудиорвание «Радиоинтервью со Стивом Джобсом» (п.5.7)	Билет 11 (п.6.1)
	У1	Способность понимать общий смысл четко произнесенных высказываний на известные темы (профессиональные и бытовые)		
	У3	Способность строить диалогическое высказывание на тему	Диалог «Денежный оборот» (п.5.6)	
Тема 11.2 The balance sheet	33	Способность находить профессиональную лексику в тексте и правильно ее употреблять	Текст «Баланс» (п.5.8)	Задание 10
	35	Способность читать иноязычные тексты на заданную тему		
	У2	Способность работать с текстом		
Тема 11.3 The income statement	33	Способность находить профессиональную лексику в тексте и правильно ее употреблять	Текст «Доходы» (п.5.8)	Progress test 6 (п.6.2)
	35	Способность читать иноязычные тексты на заданную тему		Билет 12 (п.6.1)
	У2	Способность работать с текстом		
Тема 11.4 The cash flow statement	33	Способность находить профессиональную лексику в тексте и правильно ее употреблять	Текст «Отчеты банков» (п.5.8)	Тестовое задание 11 Finance in companies
	35	Способность читать иноязычные тексты на заданную тему		

	У2	Способность работать с текстом		
Раздел 12 Corporate banking				
Тема 12.1 Taking care of corporate clients	33	Способность находить профессиональную лексику в тексте и правильно ее употреблять	Аудирование «Работа с корпоративными клиентами» (п.5.7)	Задание 11
	У1	Способность понимать общий смысл четко произнесенных высказываний на известные темы (профессиональные и бытовые)		
	У3	Способность строить диалогическое высказывание на тему	Диалог «Работа с корпоративными клиентами» (п.5.6)	Билет 13 (п.6.1)
Тема 12.2 Loans, credit lines and leasing	33	Способность находить профессиональную лексику в тексте и правильно ее употреблять	Аудирование «Новый клиент» (п.5.7)	Progress test 6 (п.6.2)
	У1	Способность понимать общий смысл четко произнесенных высказываний на известные темы (профессиональные и бытовые)		
	У3	Способность строить диалогическое высказывание на тему	Диалог «Займы, кредиты и лизинг» (п.5.6)	
Тема 12.3 Company restructuring and loan modification	33	Способность находить профессиональную лексику в тексте и правильно ее употреблять	Аудирование «Отдел займов» (п.5.7)	Контрольная работа 6
	35	Способность читать иноязычные тексты на заданную тему	Текст «реструктуризация» (п.5.8)	
	У1	Способность понимать общий смысл четко произнесенных высказываний на известные темы (профессиональные и бытовые)	Аудирование «Отдел займов» (п.5.7)	

		бытовые)		
	У2	Способность работать с текстом	Текст «реструктуризация» (п.5.7)	
Тема 12.4 Bankruptcy	33	Способность находить профессиональную лексику в тексте и правильно ее употреблять	Лексический диктант (п.5.2)	Тестовое задание 12 Corporate banking
	У2	Способность работать с текстом	Текст «Банкротство» (п.5.80)	
Раздел 13 Central banks and banking regulations				
Тема 13.1 national banks	33	Способность находить профессиональную лексику в тексте и правильно ее употреблять	Текст «Банковский форум» (п.5.8)	Билет 14 (п.6.1)
	35	Способность читать иноязычные тексты на заданную тему		
	У2	Способность работать с текстом		
Тема 13.2 Liquidity and the business cycle	33	Способность находить профессиональную лексику в тексте и правильно ее употреблять	Аудирование «Интервью с менеджером по инвестициям» (п.5.7)	Билет 15 (п.6.1)
	35	Способность читать иноязычные тексты на заданную тему	Текст «Ликвидность банков и банковский цикл» (п.5.8)	
	У1	Способность понимать общий смысл четко произнесенных высказываний на известные темы (профессиональные и бытовые)	Аудирование «Интервью с менеджером по инвестициям» (п.5.8)	
	У2	Способность работать с текстом	Текст «Ликвидность банков и банковский цикл» (п.5.8)	
Тема 13.3 Regulations	33	Способность находить профессиональную лексику в тексте и правильно ее употреблять	Лексический диктант (п.5.2)	Задание 12

	35	Способность читать иноязычные тексты на заданную тему	Текст «Регулирование работы банка» (п.5.8)	
	У2	Способность работать с текстом		
Тема 13.4 Economic change	33	Способность находить профессиональную лексику в тексте и правильно ее употреблять	Текст «Изменения в экономике» (п.5.8)	Билет 16 (п.6.1)
	У2	Способность работать с текстом		
	У3	Способность строить диалогическое высказывание на тему	Доклад «Изменения в экономике» (п.5.5)	Exit test (п.6.2)

4 Описание процедуры оценивания

Результаты обучения по дисциплине, уровень сформированности компетенций оцениваются по четырём бальной шкале оценками: «отлично», «хорошо», «удовлетворительно», «неудовлетворительно» и бальной системе.

Максимальная сумма баллов по дисциплине равна 100 баллам.

Сумма баллов	Оценка по промежуточной аттестации	Характеристика уровня освоения дисциплины
от 91 до 100	«зачтено» / «отлично»	Студент демонстрирует сформированность дисциплинарных компетенций на итоговом уровне, обнаруживает всестороннее, систематическое и глубокое знание учебного материала, усвоил основную литературу и знаком с дополнительной литературой, рекомендованной программой, умеет свободно выполнять практические задания, предусмотренные программой, свободно оперирует приобретенными знаниями, умениями, применяет их в ситуациях повышенной сложности.
от 76 до 90	«зачтено» / «хорошо»	Студент демонстрирует сформированность дисциплинарных компетенций на среднем уровне: основные знания, умения освоены, но допускаются незначительные ошибки, неточности, затруднения при аналитических операциях, переносе знаний и умений на новые, нестандартные ситуации.
от 61 до 75	«зачтено» / «удовлетворительно»	Студент демонстрирует сформированность дисциплинарных компетенций на базовом уровне: в ходе контрольных мероприятий допускаются значительные ошибки, проявляется отсутствие отдельных знаний, умений, навыков по некоторым дисциплинарным компетенциям, студент испытывает значительные затруднения при оперировании знаниями и умениями при их

		переносе на новые ситуации.
от 41 до 60	«не зачтено» / «неудовлетворитель но»	Студент демонстрирует сформированность дисциплинарных компетенций на уровне ниже базового, проявляется недостаточность знаний, умений, навыков.
от 0 до 40	«не зачтено» / «неудовлетворитель но»	Дисциплинарные компетенции не сформированы. Проявляется полное или практически полное отсутствие знаний, умений, навыков.

Текущая аттестация по дисциплине проводится с целью систематической проверки достижений обучающихся. Объектами оценивания являются: степень усвоения теоретических знаний, уровень овладения практическими умениями и навыками по всем видам учебной работы, качество выполнения самостоятельной работы, учебная дисциплина (активность на занятиях, своевременность выполнения различных видов заданий, посещаемость всех видов занятий по аттестуемой дисциплине).

При проведении промежуточной аттестации оценивается достижение студентом запланированных по дисциплине результатов обучения, обеспечивающих результаты освоения образовательной программы в целом.

Критерии оценивания устного ответа

Оценочные средства: *устное сообщение, доклад, презентация*

5 баллов - ответ показывает прочные знания основных процессов изучаемой предметной области, отличается глубиной и полнотой раскрытия темы; владение терминологическим аппаратом; умение объяснять сущность, явлений, процессов, событий, делать выводы и обобщения, давать аргументированные ответы, приводить примеры; свободное владение монологической речью, логичность и последовательность ответа; умение приводить примеры современных проблем изучаемой области.

4 балла - ответ, обнаруживающий прочные знания основных процессов изучаемой предметной области, отличается глубиной и полнотой раскрытия темы; владение терминологическим аппаратом; умение объяснять сущность, явлений, процессов, событий, делать выводы и обобщения, давать аргументированные ответы, приводить примеры; свободное владение монологической речью, логичность и последовательность ответа. Однако допускается одна - две неточности в ответе.

3 балла – ответ, свидетельствующий в основном о знании процессов изучаемой предметной области, отличающийся недостаточной глубиной и полнотой раскрытия темы; знанием основных вопросов теории; слабо сформированными навыками анализа явлений, процессов, недостаточным умением давать аргументированные ответы и приводить примеры; недостаточно свободным владением монологической речью, логичностью и последовательностью ответа. Допускается несколько ошибок в содержании ответа; неумение привести пример развития ситуации, провести связь с другими аспектами изучаемой области.

2 балла – ответ, обнаруживающий незнание процессов изучаемой предметной области, отличающийся неглубоким раскрытием темы; незнанием основных вопросов теории, несформированными навыками анализа явлений, процессов; неумением давать аргументированные ответы, слабым владением монологической речью, отсутствием логичности и последовательности. Допускаются серьезные ошибки в содержании ответа; незнание современной проблематики изучаемой области.

Критерии оценивания письменной работы

Оценочные средства: *конспект, контрольная работа, доклад (сообщение), выполненный в форме презентации.*

5 баллов - студент выразил своё мнение по сформулированной проблеме, аргументировал его, точно определив ее содержание и составляющие. Проблема раскрыта полностью, выводы обоснованы. Приведены данные отечественной и зарубежной

литературы, статистические сведения, информация нормативно-правового характера. Студент владеет навыком самостоятельной работы по заданной теме; методами и приемами анализа теоретических и/или практических аспектов изучаемой области. Фактических ошибок, связанных с пониманием проблемы, нет; графически работа оформлена правильно.

4 балла - работа характеризуется смысловой цельностью, связностью и последовательностью изложения; допущено не более 1 ошибки при объяснении смысла или содержания проблемы. Проблема раскрыта. Не все выводы сделаны и/или обоснованы. Для аргументации приводятся данные отечественных и зарубежных авторов. Продемонстрированы исследовательские умения и навыки. Фактических ошибок, связанных с пониманием проблемы, нет. Допущены одна-две ошибки в оформлении работы.

3 балла – студент проводит достаточно самостоятельный анализ основных этапов и смысловых составляющих проблемы; понимает базовые основы и теоретическое обоснование выбранной темы. Проблема раскрыта не полностью. Выводы не сделаны и/или выводы не обоснованы. Проведен анализ проблемы без привлечения дополнительной литературы. Допущено не более 2 ошибок в смысле или содержании проблемы, оформлении работы.

2 балла - работа представляет собой пересказанный или полностью переписанный исходный текст без каких бы то ни было комментариев, анализа. Не раскрыта структура и теоретическая составляющая темы. Проблема не раскрыта. Выводы отсутствуют. Допущено три или более трех ошибок в смысловом содержании раскрываемой проблемы, в оформлении работы.

Критерии оценивания тестового задания

Оценка	<i>Отлично</i>	<i>Хорошо</i>	<i>Удовлетворительно</i>	<i>Неудовлетворительно</i>
Количество правильных ответов	91 % и \geq	от 76% до 90,9 %	не менее 61%	менее 61%

Критерии выставления оценки студенту на зачете

Оценочные средства: устный опрос в форме собеседования, выполнение письменных разноуровневых задач и заданий, творческое задание, кейс-задача, портфолио, проект.

Оценка по промежуточной аттестации	Характеристика качества сформированности компетенций
«зачтено» / «отлично»	Студент демонстрирует сформированность дисциплинарных компетенций на продвинутом уровне: обнаруживает всестороннее, систематическое и глубокое знание учебного материала, умеет тесно увязывать теорию с практикой, свободно справляется с задачами, вопросами и другими видами применения знаний, причем не затрудняется с ответом при видоизменении заданий, правильно обосновывает принятое решение, владеет разносторонними навыками и приемами выполнения практических задач.
«зачтено» / «хорошо»	Студент демонстрирует сформированность дисциплинарных компетенций на базовом уровне: основные знания, умения освоены, но допускаются незначительные ошибки, неточности, затруднения при аналитических операциях, переносе знаний и умений на новые, нестандартные ситуации.
«зачтено» / «удовлетворительно»	Студент демонстрирует сформированность дисциплинарных компетенций на пороговом уровне: имеет знания только

	<p>основного материала, но не усвоил его деталей, в ходе контрольных мероприятий допускаются значительные ошибки, недостаточно правильные формулировки, нарушения логической последовательности в изложении программного материала, испытывает затруднения при выполнении практических работ, при оперировании знаниями и умениями при их переносе на новые ситуации.</p>
<p>«не зачтено» / «неудовлетворительно»</p>	<p>Студент демонстрирует сформированность дисциплинарных компетенций на уровне ниже порогового: выявляется полное или практически полное отсутствие знаний значительной части программного материала, студент допускает существенные ошибки, неуверенно, с большими затруднениями выполняет практические работы, умения и навыки не сформированы.</p>

5. Примеры оценочных средств для проведения текущей аттестации

5.1 Вопросы для собеседования (устного опроса):

1. What is your name?
2. What is your surname?
3. How old are you?
4. Where are you from?
5. What are your likes and dislikes?
6. What subjects do you study?
7. Can you count?
8. When were you born?
9. When did you finish your school?
10. What is a capitol of Russia/ Brazil/ The USA/ the UK/ China/ Switzerland/ Japan?
11. Who pays for things in your family?
12. What things do you usually pay for?
13. How do you usually pay for things?
14. Do you earn money by yourself, or your parents support you?
15. Are you good at managing your money?
16. Have you got any tips on how to manage your money better?
17. Who works at banks?
18. What do you do every day?
19. What is your job?
20. How can I help you?
21. How do you plan your day?
22. Are you good at planning your time?
23. What bank products do you know?
24. What services can bank provide to the customer?
25. How can banks please their customer?
26. What can you do?
27. Can you describe your working place?
28. What are your duties?
29. What can you do for a customer as the bank representative?
30. What do you know about working with bank customers?
31. Can you describe a typical day of a bank worker?
32. What foreign currencies do you know?
33. Do you know the exchange course?
34. How can you help the customer to change the courses?
35. What do you know about investing money?
36. What ways of investing money do you know?
37. What things of the investing money are popular nowadays?
38. What is a stock market?
39. How do the stock work?
40. Who helps in spreading the risks?
41. How to arrange a meeting?
42. What should you know to arrange the meeting?
43. Are there any tips on the arranging the meeting?
44. What are the economic indicators?
45. What can the economic indicators show?
46. Where can we get the numbers on economic indicators?
47. What is a central bank of a country?
48. What are the duties of a central bank?
49. Is a central bank a state enterprise or a commercial one?
50. What is a structure of a bank?

51. What is a bankruptcy?

52. What do you know about national banks?

5.2 Лексические единицы для изучения и диктантов

Диктант 1

Money, groceries, expenses, household bill, mortgage, to pay (paid, paid), earn, credit card, debit card, dollar, euro, yean, pound. Numbers 1-10, 11-20, 20-100, 1000-1000000.

Диктант 2

Job, occupation, office, trainee, employer, employee, work shifts, share, working place, CEO, account manager, consultant, assistant, financial adviser, customer, cashier,

Диктант 3

Product, bank product, shares, dividend, fund, savings, bonds, shareholder, profit and loss, cash, cheque,

Диктант 4

Transactions, currency, foreign, statement, Dow Jones, liabilities, suppliers, funds.

Диктант 5

Investments, savings, profit, risk, shareholder, collectibles, asset, dividend, guarantee, art, property, predictable, mutual funds.

Диктант 6

Stock, shareholder, asset, accountancy, accountant, ambitious, capable, goals, rewarding, in demand, career options.

Диктант 7

Customer, income, supplier, management, liability, loss, owe, budget analyst, bookkeeper, financial controller, tax adviser, external auditor.

Диктант 8

Plus, addition, subtraction, division, multiplication, multiply, divide, construction, consumer spending, industrial production, manufacturing productivity, retail prices, staple items, unemployment.

Диктант 9

Decline, fall, fluctuate, grow, increase, remain steady, stabilize, continue, expect, optimistic, positive, probably, supply.

Диктант 10

Savings, profit, risk, shareholder, collectibles, asset, dividend, guarantee, art, property, predictable, mutual funds

Диктант 11

Bank product, shares, dividend, fund, savings, increase, remain steady, stabilize, continue, expect, optimistic, positive, probably

Диктант 13

Shares, bonds, dividend, mutual fund, property, ATX, FTSE 100, Frankfurt Stock Exchange, Hang Seng, Dow Jones, profit, return, savings, cash, shareholder, profit and loss statement, suppliers, management, liabilities, reporting period,

5.3 Примеры тестовых заданий

Тестовое задание 1

1 Underline the odd one out in each group.

1 shares bonds dividend mutual fund property

2 ATX FTSE 100 Frankfurt Stock Exchange Hang Seng Dow Jones

3 profit return savings cash shareholder

2 Write three letters to complete each word. They are all forms of investment.

4 co_ _ _ctibles

5 prop_ _ _y

6 m_ _ _al funds

7 sh_ _ _s

8 b_ _ _s

3 Complete this text with the words in the box.

capital dividends investors profit shareholders stock up

Companies raise (9) _____, the money they need to run or expand their business, by selling shares on the (10) _____ market. (11) _____ buy the shares in order to make money. They can make a(n) (12) _____ when the price of the shares goes (13) _____ and they sell them for more money than they paid for them. They also get money from (14) _____, a percentage of the company's profit which the company gives to its (15) _____.

4 Look at Mark Hunter's list of appointments and write sentences about what he is doing next week. Use the present continuous.

Monday, 1.00: lunch with Sam and Fiona
 Tuesday, 10.00: meet Mr Benson at Smith and Sons
 Wednesday, 2.30: dentist
 Thursday, 11.00: golf with Tony Price
 Friday, 9.00: flight to Paris

- 16 On Monday he _____
 17 _____
 18 _____
 19 _____
 20 _____

5 Complete these sentences with *at, in, on* or *next*.

- 21 The bank opens _____ nine o'clock _____ the morning.
 22 Tina is going on holiday _____ week.
 23 Sue is getting married _____ June.
 24 I always turn off my computer _____ night.
 25 The meeting is _____ Tuesday, not Thursday.
 26 What are you doing _____ the weekend?

6 Match the words in the box with these definitions.

asset diversification guarantee portfolio

- 27 a way of spreading risk by investing in different things _____
 28 a combination of different kinds of investments _____
 29 a valuable item that someone can sell for cash _____
 30 certainly that something will happen _____
 Время выполнения – 30 минут

Тестовое задание 2

1 Complete these sentences with the words in the box.

ambitious boring meticulous patient qualified satisfying
 stressful

- 1 This book isn't interesting. It's _____ .
 2 Martin wants to be the boss of his own company in five years' time. He's very _____ .
 3 George has a professional accountancy qualification. He is a(n) _____ accountant.
 4 Ahmed doesn't get angry easily. He's very _____ .
 5 Hilary's boss watches her all the time and asks her to work quicker. Her job is very _____ .
 6 Susan always pays attention to detail. She never makes mistakes. She is _____ .

7 Shilpi is a cashier. She enjoys helping people and she is happy when she can deal with their problems. Her job is very _____ .

2 Write the opposites of these adjectives.

8 mature _____

9 efficient _____

10 regular _____

11 honest _____

12 legal _____

13 reliable _____

3 Complete these sentences with the correct form of *be going to* or *will*.

14 'The phone is ringing.' 'I _____ answer it.'

15 David _____ become an accountant when he leaves university.

16 I _____ have a coffee and two teas, please.

17 I _____ walk to the bus stop with you if you wait five minutes.

18 Jamal _____ leave school at the end of this year and get a job in a bank.

4 Match words 19–24 to definitions a–f.

19 assets _____

20 profit and loss statement _____

21 suppliers _____

22 management _____

23 liabilities _____

24 reporting period _____

a the things a company owes, such as debts and taxes

b the directors and managers of a company

c a record of a company's income, expenses and profits or losses

d the period of time covered by a financial statement

e the people who sell materials, goods and services to a company

f the things a company owns, such as buildings, machinery and investments

5 Match questions 25–30 to answers a–f.

25 What are you going to do when you leave college? _____

26 Are you going to go to the conference next week? _____

27 Would you like something to drink? _____

28 How are we going to tell her the bad news? _____

29 Do you know if Sally wants tea or coffee? _____

30 How are we going to finish the job on time? _____

a Don't worry. I'll take some work home with me tonight.

b Don't worry. I'll do it.

c I'll have a coffee, please.

d I'm going to take an accountancy course.

e I'll ask her.

f Yes, I am.

Время выполнения – 30 минут

Тестовое задание 3

1 Complete this conversation with *was*, *wasn't*, *were* or *weren't*.

A: How (1) _____ the conference, Martin?

B: It (2) _____ wonderful! There (3) _____ lots of interesting speakers and the conference centre was great. My hotel (4) _____ very near the centre, so there was a twenty-minute walk every morning but it was clean and comfortable.

A: (5) _____ Randa and Hameed there?

B: No, they (6) _____. They (7) _____ at another conference in Berlin.

2 Choose the correct words in *italics*.

8 The food wasn't very good. In fact, it was *revolting* / *excellent*.

9 The hotel rooms weren't very big. In fact, they were *wonderful* / *tiny*.

10 'Were the presentations good?' 'Yes, they were *delicious* / *fascinating*!'

11 'Was the weather good?' 'No, it was *awful* / *fine*.'

3 Write the answers to these calculations in words.

12 Twenty-five minus five equals _____.

13 Eight subtracted from twenty-four equals _____.

14 Fifteen times two equals _____.

15 One hundred and ten divided by two equals _____.

4 Read Tamsin's 'to do' list for yesterday and write sentences about what she did and didn't do.

- prepare cash flow for Harcourt and Co (✓)
- arrange meeting with Muriel Danzig for Tuesday (✓)
- call bank about next month's investment seminar (×)
- finish planning report for George (×)
- photocopy paperwork for Friday's meeting (✓)

16 _____
17 _____
18 _____
19 _____
20 _____

5 Write the past simple form of these verbs.

21 make _____

22 take _____

23 find _____

24 go _____

6 Complete this email with the past simple of the verbs in brackets.

Dear Mrs Novakova

I am sorry I (25) _____ (be) out when you (26) _____ (telephone) this morning. Thank you very much for sending the documents I asked you for when we (27) _____ (meet) last week. They (28) _____ (arrive) on Tuesday, so I (29) _____ (finish) your tax return and (30) _____ (send) it to the tax office this morning.

Yours sincerely
George Johnson

Время выполнения – 30 минут

Тестовое задание 4

1 Underline the odd one out in each group.

1 consumer spending retail price index stock market staple items industrial production

2 grow increase rise fluctuate

3 unemployment economic growth inflation recession declining industrial production

4 nought zero point nil love oh

2 Put these words in the correct order to make sentences about the economy.

5 interest rates / economists / predict / rise / that / in / will / the next quarter

6 the economy / hope / will / we / of recession / soon / come out

7 of / prices / staple / fast / are rising / items

8 the / unemployment / will / government / that / predicts / fall / next year

9 economists / economy / analyse / to / use / economic indicators / a / country's

3 Do the sentences in each pair have *similar* (S) or *different* (D) meanings?

10 a Unemployment is rising.

b The number of people with jobs is increasing. (S/D)

11 a Retail prices are remaining steady.

b There is little change in the price of goods in the shops. (S/D)

12 a New construction is declining.

b Construction companies are building more houses. (S/D)

13 a Interest rates fluctuated last year.

b There weren't many changes to interest rates last year. (S/D)

14 a Consumer spending is declining.

b People aren't buying very much in the shops. (S/D)

4 Match the words (16–19) to their opposites (a–e).

15 rise a fluctuate

16 fortunately b fall

17 decline c negative

18 remain steady d unfortunately

19 positive e grow

5 Complete this text with the words in the box.

destroys issues regulates sets stores supervises

The Bank of England is the UK's central bank. It has several main functions:

- It (20) _____ the work of all the other banks in the country.
- It (21) _____ coins and banknotes and (22) _____ old and damaged notes.
- It (23) _____ the country's reserves of gold and those of other countries, too.
- It (24) _____ the official interest rate.
- It (25) _____ the money supply.

The Bank of England was founded in 1694 and it is affectionately known as 'The Old Lady of Threadneedle Street'.

6 Choose the correct word(s) in *italics*.

26 I am delighted to be able to tell you that you *have* / *haven't* got the job.

27 I have some bad news for you, I'm afraid. The bank *can* / *can't* give you a loan.

28 Unfortunately, the price of staple items is *rising* / *falling*.

29 If your portfolio is diversified, you have better *chances* / *goals* of making a profit.

30 I'm sorry to have to report that the dividend will be *higher* / *lower* this year.

Время выполнения – 30 минут

5.4 Примеры заданий для контрольной работы

Progress test 1 (Units 1–2)

Name: _____

Date: _____

Section 1: Vocabulary

1 Underline the two words that do not belong in each group.

- 1 Nationalities: German French Spain Egyptian Japanese China
2 Languages: French American German Arabic Portuguese Swiss
3 Countries: Japan Switzerland French Italy China German Brazil

2 Choose the correct words in *italics*.

- 4 Money you get when you are old and don't work is called a *standing order* / *pension*.
5 All the money you get from your job and other sources is your *salary* / *income*.
6 A plan you make about what to buy and how much to spend is called a *mortgage* / *budget*.
7 Things you put money in or buy in order to make more money are called *investments* / *expenses*.

Section 2: Language

1 Complete each short answer with one word from each box.

I ~~you~~ he it they

am ~~are~~ is aren't isn't

Example: A: Am I correct? B: Yes, *you are*.

- 1 A: Are you a cashier? B: Yes, _____ .
2 A: Is Mr Dubois from France? B: No, _____ .
3 A: Are the customers happy? B: No, _____ .
4 A: Is the bank open? B: Yes, _____ .

2 Complete these questions with the words in the box.

are do (x3) is

- 5 What _____ their names?
6 What _____ you do?
7 What _____ your job?
8 What languages _____ they speak?
9 How _____ you spell your name?

3 Choose the correct words in *italics*.

My bank is Ocean Bank in Brighton. I like it because the cashiers (10) *is* / *are* always very friendly and efficient. I am a music teacher and my students often (11) *pay* / *pays* me in cash, so I usually (12) *go* / *goes* to the bank two or three times a week to deposit money in my account. I also (13) *have* / *has* a savings account at the bank. The branch manager is very helpful. He (14) *give* / *gives* me good advice on investments.

4 Put these words in the correct order to make sentences and questions.

15 where / you / are / from / ?

16 do / usually / you / to work / come / by train / ?

17 usually / I / tired / by five o'clock / am

18 watches / Adel / every morning / the financial news

Section 3: Reading

1 Complete this text with the words in the box.

branches employees foreign helpful mortgages names office
services

Benhams Bank

Benhams Bank is a small UK bank. Its head (1) _____ is in London and it has sixteen (2) _____ in the UK. There are 2,000 (3) _____. Its products and (4) _____ include current accounts, savings accounts, (5) _____, insurance, loans, (6) _____ exchange services and investment advice. Customers like Benhams because its staff are polite and (7) _____. Its employees like it because it is a small friendly bank where the staff know each other's (8) _____. They say it is like a family.

Section 4: Writing

1 Write five sentences about the bank. Use the information in the box.

UBCS International
Head office: Frankfurt
Branches: 320 branches in Europe, the Middle East, Asia
Number of employees: 40,000
Products and services: current accounts, savings accounts, foreign exchange, mortgages, investment advice
Opening hours: 9.00 to 5.30

- 1 The head office _____
- 2 It has _____
- 3 It _____
- 4 _____
- 5 _____

Section 5: Listening

1 ▶ 03 Listen to Maria and the new employee. Correct the two mistakes Maria makes with his business card.

UBCS International
Nagy Jancssi
Investment manager
33 Victoria Street, London W1 6AZ
Tel: (44) 020 7521 3842
Email: j.nagy@ubcs.com

- 1 _____
- 2 _____

Время выполнения – 45 минут

Progress test 3 (Units 5–6)

Name: _____ Date: _____

Section 1: Vocabulary

1 Complete this text with the words in the box.

customers dividend employees expenses profit suppliers

The situation at Costmore Electronics is now much better. It is getting its materials from new (1) _____ and the quality is much better than before. This means that Costmore's (2) _____ are much happier and they are buying more of its products. Costmore's income is rising fast and is now higher than its (3) _____, so this year the company will at last make a(n) (4) _____. The management is offering salary increases to all the (5) _____, so they are happier and they aren't going to strike. The company's shareholders are happy, too. They are getting a bigger (6) _____ this year.

2 Are these adjectives *positive* (P) or *negative* (N)?

- 7 boring (P/N)

- 8 capable (P/N)
- 9 meticulous (P/N)
- 10 stressful (P/N)
- 11 incompetent (P/N)
- 12 organised (P/N)

Section 2: Language

1 Put these words in the correct order to make sentences about arrangements.

1 to / travelling / next week / Jim / is / Oman / business / on

2 am / an / customer / on / meeting / I / important / Friday

3 when / you / are / with / Sonia / tennis / playing /?

4 are / we / 9.30 / the portfolio / to / meeting / at / discuss / tomorrow morning

2 Choose the correct words in *italics*.

5 Ben is getting married *at* / *in* the summer.

6 They are arriving *on* / *at* lunchtime.

7 Are you playing golf *next* / *at* weekend?

8 Who is coming to the meeting *on* / *in* Tuesday?

3 Choose the correct answer, A, B, C or D.

9 'Are you going on holiday this summer?' 'Yes, I _____ to Turkey in June.'

A go B will go C 'm going D going

10 'Mr Benson is on the phone for you.' 'Can you tell him I _____ him back later, please?'

A am calling B 'll call C call D 'm going to call

11 'Would you like some lunch?' 'I _____ a sandwich, please.'

A 'll just have B 'm just having C just have D 'm just going to have

12 'What _____ their new baby?' 'Chris.'

A they call B will they call C do they calling D are they going to call

13 'What are Pilar's plans for the future?' 'She _____ an accountant when she leaves college.'

A will become B is becoming C going to become D is going to become

Section 3: Reading

1 Read this email and answer the questions. Write full sentences.

To: Jane White
 From: Pierre Bernard
 Re: Alan's visit to Paris

Dear Jane

I am writing to confirm some of the details of Alan's trip to Paris next week. He is arriving at 10.30 on Monday morning and I will meet him at the airport and take him to his hotel, the Hotel de Varenne in the Rue de Bourgogne. The schedule for Monday is as follows:

1 pm: lunch at La Ferme Saint-Simon

3 pm: meeting with Jean Dulac at IPC

8 pm: dinner with me and Marie Moreau

On Tuesday morning we are taking him to visit the factory in Massy. We will have lunch there and then drive him to the airport in time for his flight back to London.

Please let me know if you need any further information.

Best wishes
Pierre

1 When is Alan flying to Paris?

2 Who is meeting him at the airport?

3 Where is he staying?

4 What is he going to do after lunch on Monday?

5 Who is he having dinner with on Monday night?

6 When is he going to visit the factory in Massy?

Section 4: Writing

1 Imagine you are Jane White. Write your reply to Pierre's email. Use these prompts to help you.

Dear Pierre

1 Thank Pierre. Say you will give the information to Alan.

2 Alan is going to Brussels by train after Paris (two o'clock). Enough time to have lunch and drive to station?

3 Say he has the financial statement for IPC. He's going to bring it to the meeting.

4 Does Pierre want anything from England?

With all best wishes
Jane

Section 5: Listening

1  32 Listen and complete these questions.

1 Do you _____ a budget for your spending?

2 Are you good at _____ within your budget?

3 Do you prepare your own tax _____?

4 Do you _____ the stock market?

5 Do you _____ your bank statements?

Время выполнения – 45 минут

Progress test 4 (Units 7–8)

Name: _____

Date: _____

Section 1: Vocabulary

1 Do these adjectives have *similar* (S) or *different* (D) meanings? If they have similar meanings, underline the one that is stronger.

- 1 excellent, good (S/D)
- 2 bad, awful (S/D)
- 3 interesting, fascinating (S/D)
- 4 horrible, delicious (S/D)
- 5 revolting, wonderful (S/D)

2 Complete this text with the words in the box.

index predict retail statistics supply unemployment well

Governments regularly issue (6) _____ about the economy called economic indicators. They show whether the economy is doing (7) _____ or badly and economists use them to (8) _____ how well it will do in the future. Economic indicators include the 9) _____ rate, the money (10) _____, the stock market (11) _____, consumer spending, industrial production and the (12) _____ price index. Investors use this information to make decisions about where to invest their money.

Section 2: Language

1 Rewrite these sentences in the past simple using the words in brackets.

- 1 Amir is in a meeting now. (ten o'clock this morning)

- 2 Interest rates are high this month. (last month)

- 3 Is Jessica in the office today? (yesterday)

- 4 The presentations aren't very interesting this year. (last year)

2 Complete these sentences with the past simple of the verbs in brackets.

- 5 On Saturday, George _____ golf with an important customer. (play)
- 6 What time _____ they _____? (arrive)
- 7 The bus _____, so Tamsin walked to work. (not come)
- 8 Last night, Suzy and Julie _____ to the cinema. (go)
- 9 We _____ a lot of money on Bill's retirement present. (spend)
- 10 Who _____ the coffee this morning? (make)
- 11 They _____ a lot of shares in Simon's company. (buy)
- 12 I _____ to my boss yesterday morning. (speak)

3 Choose the correct answer, A, B, C or D.

- 13 'Will the economy grow this year?' 'Yes, it _____.'
A is B will C will growing D growing
- 14 Economists predict that the unemployment rate _____ in the next quarter.
A is falling B falls C do fall D will fall
- 15 I think that this decline _____.
A continues B is continue C will continue D will continuing

Section 3: Reading

1 Read this text and answer the questions.

About 30,000 people each year send damaged banknotes to the Bank of England. There is a special department in the bank where the employees look at the damaged banknotes and decide whether or not to replace them. Ninety-eight percent of the people get their money back: that is around £35 million per year. The bank will replace a note if there is at least half of it. It is good if it has the serial number and the Chief Cashier's signature on it. Here are some reasons people give for

damaged banknotes: 'It went through my washing machine.' 'I put it in the microwave.' 'Our family pet tried to eat it.'

1 What is the value of the banknotes replaced each year?

2 How much of a banknote do you need to get a replacement?

3 What two things do the bank employees look for on a damaged note?

Section 4: Writing

1 Read these notes by an economic analyst. Then write sentences about the economy.

Unemployment rate ↓ last month (9% to 8.5%)
FTSE index ↑ 6 points yesterday
Interest rates ↑ next month (probably)
Industrial production steady
Inflation ↓ by 1% (3% to 2%)

1

2

3

4

5

Section 5: Listening

1 ▶ 44 Listen and complete these sentences.

1 I'm generally _____ about the economy.

2 Interest rates _____ at the moment.

3 I think the unemployment rate will probably _____ for the next six months.

4 I think there is more _____ in the economy.

5 I think the price of oil _____ quite a lot.

Время выполнения – 45 минут

5.5 Темы рефератов, докладов, сообщений

Тема 1.1. Великобритания

Тема 1.2. Компьютеры

Тема 1.3. Образование

Тема 1.4. Моя будущая профессия

Тема 1.5. Устройство на работу

Тема 1.6. Деловое общение

Тема 1.7. Экономика

Тема 1.8. Менеджмент

Тема 1.9. Бухгалтерский учет

Тема 2. 1 A career in accountancy

Тема 2.2 Who needs accountants?

Тема 2.3 What do accountants do?

Тема 2.4 Jobs in accountancy

Тема 2.5 What makes a good accountant?

Тема 2.6 Was it a good conference?

Тема 2.7 Calculations

Тема 3.1 The changing world of economics

Тема 3.2 Finance in companies

Тема 3.5 Taking care of corporate clients

5.6 Темы диалогов

1. Диалог «Знакомство»
2. Диалог «На что мы тратим деньги»
3. Диалог «Ежедневные хлопоты»
4. Диалог «Работа с клиентами: смена личной информации»
5. «Диалог между банковскими работниками»
6. «Финансовые нужды»
7. Брифинг по экономике (по образцу)
8. Управление финансами
9. Инвестиции
10. Диалог «Ипотечное кредитование»
11. Диалог «Презентация банковского продукта»
12. Диалог «Денежный оборот»
13. Диалог «Работа с корпоративными клиентами»
14. Диалог «Займы, кредиты и лизинг»

5.7 Темы текстов для аудирования

Аудирование «В мире экономики»

Аудирование «Вакансии»

Аудирование «Карьера бухгалтера»

Аудирование «Я хочу быть бухгалтером»

Аудирование «Собеседование»

Аудирование «Собеседование 2»

Аудирование «На конференции»

Аудирование «Чтение формул и примеров»

Аудирование «Налоговые вычеты»

Аудирование «Economic changes»

Аудирование «Радиоинтервью со Стивом Джобсом»

Аудирование «Работа с корпоративными клиентами»

Аудирование «Bankruptcy»

5.8 Тексты для изучения

WHAT IS A COMPUTER?

The term computer is used to describe a device made up of a combination of electronic and electromechanical (part electronic and part mechanical) components. Computer has no intelligence by itself and is referred to as hardware. A computer system is a combination of five elements:

- Hardware
- Software
- People
- Procedures
- Data/information

When one computer system is set up to communicate with another computer system, connectivity becomes the sixth system element. In other words, the manner in which the various individual systems are connected — for example, by phone lines, microwave transmission, or satellite — is an element of the total computer system.

Software is the term used to describe the instructions that tell the hardware how to perform a task. Without software instructions, the hardware does not know what to do. People, however, are the most important component of the computer system: they create the computer software instructions and respond to procedures that those instructions present.

The basic job of the computer is the processing of information. Computers accept information in the form of instruction called a program and characters called data to perform mathematical and logical operations, and then give the results. The data is raw material while information is

organized, processed, refined and useful for decision-making. Computer is used to convert data into information. Computer is also used to store information in the digital form.

EDUCATION IN BRITAIN

In England and Wales compulsory school begins at the age of five, but before that age children can go to a nursery school, also called play school. School is compulsory till the children are 16 years old.

In Primary School and First School children learn to read and write and the basis of arithmetic. In the higher classes of Primary School (or in Middle School) children learn geography, history, religion and, in some schools, a foreign language. Then children go to the Secondary School.

When students are 16 years old, they may take an exam in various subjects in order to have a qualification. These qualifications can be either G.C.S.E. (General Certificate of Secondary Education) or "O level" (Ordinary level). After those students can either leave school and start working or continue their studies in the same school as before. If they continue, when they are 18, they have to take further examinations which are necessary for getting into university or college.

Some parents choose private schools for their children. They are very expensive but considered to provide a better education and good job opportunities.

In England there are 47 universities, including the Open University which teaches via TV and radio, about 400 colleges and institutes of higher education. The oldest universities in England are Oxford and Cambridge. Generally, universities award two kinds of degrees: the Bachelor's degree and the Master's degree.

Answer the questions:

1. When does compulsory school begin?
2. How long does a child stay in compulsory school?
3. What subjects do children learn in Primary School?
4. What kind of exam do students have to take when they are 16?
5. Do students have to leave school at the age of 16 or to continue their studies?
6. How do private schools differ from the regular ones?
7. How many universities are there in England?
8. What is the Open University?
9. What kinds of degrees do universities award?

EDUCATION IN THE RUSSIAN FEDERATION

Russians have always shown a great concern for education. The right to education is stated in the Constitution of the Russian Federation. It is ensured by compulsory secondary schools, vocational schools, and higher education establishments. It is also ensured by the development of extramural and evening courses and the system of state scholarships and grants.

Education in Russia is compulsory up to the 9th form inclusive. The stages of compulsory schooling in Russia are: primary education for ages 6-7 to 9-10 inclusive; secondary education including intermediate school for ages 10-11 to 12-13 inclusive, and senior school for ages 13-14 to 14-15 inclusive. If a pupil of a secondary school wishes to go on in higher education, he or she must stay at school for two more years. Primary and secondary school together comprise 11 years of study. Every school has a "core curriculum" of academic subjects, such as Russian, Literature, Mathematics, History, a foreign language, PT. Lycees and gymnasiums offer programs giving profound knowledge in some field of study.

After finishing the 9th form one can go on to a vocational school which offers programmes of academic subjects and a programme of training in a technical field, or a profession.

After finishing the 11th form of a secondary school, a lycee or a gymnasium one can go on in higher education. All applicants must take competitive entrance examinations. Higher education institutions, that is, institutes or universities, offer a 5-year programme of academic subjects for

undergraduates in a variety of fields, as well as a post graduate course. If one finishes a post graduate course and writes a thesis, he or she receives a candidate's degree or a doctoral degree. Higher educational establishments are headed by Rectors. Prorectors are in charge of academic and scientific work. Each institute or university has a number of faculties, specializing in a certain field of study. The faculties are headed by the Deans. There are departments within the faculties.

The system of secondary and higher education in Russia is going through a transitional period. The main objectives of the reform are: to decentralize the higher education system, to develop a new financial mechanism, to give more academic freedoms to faculties and students. All secondary schools, institutes and universities until recently have been funded by the state. Now there is quite a number of private fee-paying primary and secondary schools; some universities have fee-paying departments.

In terms of the ratio of students to the total population Russia ranks among the top ten countries in the world.

The Russian educational policy is a combination of economic and social objectives. An educated person contributes more to the society, and education on the other hand gives a person the prospect for professional advance.

ECONOMY OF THE U.S.A.

The United States of America is a highly developed industrialized country. Shipbuilding, electronics, automobile industry, aircraft industry, space research are highly developed in the States.

Each region of the United States has characteristics of its own due to the differences in climate, landscape and geographical position.

Great Lakes, Atlantic Coast, Pennsylvania, New Jersey are biggest industrial regions of the country.

The United States has a lot of mineral deposits or resources such as coal, gold, silver, copper, lead and zink. The south, especially Texas is rich in oil. The coalfields of Pennsylvania are rich in coal. There are plenty of coal mines.

Illinois, Iowa, Nebraska is the richest farming region of America and it is known as the Corn Belt. The land is fertile and well-watered. They grow mostly corn and wheat there. Much livestock is also raised here.

2. Текст

1. Ответьте на следующие вопросы об экологических проблемах:

1. What are CFCs and how do they affect the environment?
2. What alternative forms of energy do you know?
3. What is the Ozone Layer? What does it do? What is happening to it?
4. How are forests good for the environment? What is happening to them?
5. What is a hybrid car? How does it help the environment?
6. What is acid rain?
7. What is recycling? How does it help the environment?
8. What is the Greenhouse Effect?

«Деловые письма. Виды деловых писем и их структура»

2 Victoria Street

Oxford
OX2 006

January 5th

Dear Sally,

Thank you for your lovely birthday card, I have not written sooner as I wanted to invite you round and would never find a suitable time.

We are having a small party next Friday night to celebrate Tony's return From Canada, and we would be very happy if you and Simon could join us, around 8 p.m. Do come if you can.

Looking forward to seeing you.

Yours,
Margery

Fill the blanks with the following sentences

- a) I am writing with reference to your advertisement in today's paper concerning possible work with English-speaking tourists
- b) I look forward to hearing from you in the near future
- c) Before I can consider the job, I need to know what the hours of work and pay would be
- d) I can communicate well and fairly fluently

Dear Sir/Madam,

1_____. I am very interested in doing this kind of job and will be available from the beginning of the next month. I need to know exactly when the job would start. I should say that my level of English is good. 2_____. I have spent time on holiday in Britain and really enjoy meeting people from other countries. I have always been interested in the history and culture of my local area. 3_____. I would like to know more about what "be responsible for the general welfare of your group" means and what they could involve. I am afraid that I will only be available for interview in the evening (due to present work commitments). 4_____.

Yours faithfully,
Ingrid Nelson

«Устройство на работу»

Match the verbs 1 to 6 to the nouns a – f to make word partnerships

1. to train a) a vacancy/post
2. to shortlist b) an interview panel
3. to advertise c) the candidates
4. to assemble d) references
5. to make e) new staff
6. to check f) a job offer

Вариант 2

Which of these words would you use to describe yourself in a work or study situation? Use a good dictionary to help you. Add any other useful words.

- motivated • confident • reliable • proud
- dedicated • loyal • determined • charismatic
- honest • adaptable • resourceful • meticulous

«Собеседование с работодателем»

Read a leaflet from a recruitment agency giving advice about interviews. Choose the most suitable headings for paragraphs A – E. There are three extra headings.

- | | |
|--------------------|----------------------------|
| 1. contact details | 5. survey results |
| 2. shock tactics | 6. hypothetical questions |
| 3. attitude | 7. one person's experience |
| 4. appearance | 8. advice |

A _____

When it comes to interview questions, it pays to expect the unexpected. This is a true story of one candidate's experience. This is how his interviewers greeted him: 'We've been interviewing candidates all morning and we're getting bored. Do something to impress us'. Then the interviewers got out their newspapers and started reading them. The candidate said, 'Well, I've been waiting in this office for more than two hours because you've been running late. Actually, I'm not impressed by your organisation and not sure I want to work for you. Goodbye.' The interviewee walked out, was invited back the next day and was offered the job.

B _____

How would you act in a situation like this? That interview was rather extreme, but a lot of employers have turned to using 'killer questions' or 'shock tactics', such as these: 'Tell me something about yourself that you have never told anyone'. 'Which three famous people would you invite to a dinner party and why?' 'We have employed people from your university, and they haven't been good. Can you tell us why you think you'd do better?' Killer questions often come early in the interview and are aimed at throwing the candidate off guard. By surprising the candidate with an original or difficult question, interviewers can get an honest reaction and an unplanned response. They also want to see candidates think through their responses calmly.

C _____

Interviewers also ask candidates other kinds of difficult questions to see how they react under pressure. For example, they may ask a hypothetical question related to work, such as: 'Imagine you are an employee in customer services. What would you do if an important customer was very rude to you?' However, some experts think that hypothetical questions are not useful because they only generate hypothetical answers. They prefer candidates to talk about their past experience.

D _____

So, what should you do in these circumstances? Imagine: an interviewer has asked you a 'killer question' and you just don't know how to answer it – your mind is blank. Remember, the interviewer isn't interested in your response as much as the way you respond. So, stay calm, take a few deep breaths and buy some time, e.g. 'Actually, that's interesting. I haven't thought about it, but maybe I'd ...' It's a good idea to practice asking and answering some of these questions with friends. You can find some typical 'killer questions' on the front of this factsheet.

E _____

JOBS4U have prepared three other leaflets, full of hints and tips about interviews. We can be reached in the following ways: Telephone 01865 701813

«Резюме»

Complete the text using the following words or phrases

curriculum vitae (CV) / resume probationary period

interview covering letter

application form psychometric test

These days many applicants submit their 1 speculatively to companies they would like to work for. In other words, they do not apply for an advertised job but hope the employer will be interested enough to keep their CV on file and contact them when they have a vacancy. When replying to an advertisement, candidates often fill in a / an2 and write a / an 3. The employer will then invite the best candidates to attend a /an4. Sometimes candidates will take a / an.....5 before the interview to assess their mental ability and reasoning skills. These days it is normal for successful candidates to have to work a / an 6 in a company. This is usually three or six months; after that they are offered a permanent post.

Complete the sentences with a suitable word or word combination

applicant a vacancy, interview
 a covering letter financial package
 a headhunter a reference
 a probationary period resume
 a shortlist

- a) The starting salary of the successful*applicant*... will be decided on the basis of qualifications and experience.
- b) The usual American English word for 'CV' is '.....'!
- c) Our company has for a graduate in economics.
- d) Applicants will be called for between 10 and 16 April.
- e) We ask all our new employees to work of between one and three months.
- f) The interview panel will draw up of only five candidates.
- g) Please send together with your CV.
- h) It is usual to ask your previous employer for When you apply for a job.
- i) For high performers, a good is not all that matters. They need a challenge as well.
- j) They hired to attract some executives from a rival company.

Bankruptcy

- 1. Auction is a public sale at which articles are sold to the highest bidder.
- 2. Bargain is an agreement establishing what each party will give, receive, or perform in a transaction.
- 3. Bear is a person who sells shares in anticipation of falling prices to make a profit on repurchase.
- 4. Bonus is something given, paid or received above what is due or expected by employees.
- 5. Bull is speculator who buys in anticipation of rising prices in order to make a profit on resale.
- 6. Commodity is something that can be bought or sold, especially basic food products or fuel.
- 7. Dividend is a portion of a company's profits paid to its shareholders.
- 8. Fine is an amount of money that you have to pay because you have broken the law.
- 1. Advertising is a kind of public announcement which describes the benefits of using a product or service. We can use advertising to increase the sales of our product or service. We expect to find advertising... .
 - a) at school
 - b) in the factory
 - c) on the land
 - d) on TV and radio
- 2. There is an expression, "It takes money to make money." We know that capital can be used to make something of value. Therefore capital can refer to
 - a) a basic factor
 - b) money
 - c) raw materials
 - d) bankruptcy
- 3. A creditor is a person to whom the business owes money. Who of the following is most likely to be a creditor?
 - a) an entrepreneur
 - b) an employee
 - c) a banker
 - d) a manager
- 4. Labor changes raw materials into finished goods. Paper is an example of a finished good. The raw materials would be
 - a) physical work
 - b) wood

- c) finished product
- d) land

Economic change

Pick up some product you have with you (a mobile phone, a laptop, a watch, a jacket, a bag, etc.) and describe it using the following expressions without naming the object. Let your partners guess what it is.

It is made in ... (country of origin) ...

It is sold ... (distribution channel) ...

It is advertised ... (media)...

It is in the ... (€40 to €50) price range.

I bought it because ... (your own reason) ...

Вариант 2

A recent survey named the brands below as the world's top ten. Which do you think is number one? Rank the others in order

Marlboro, Nokia, Mercedes, General Electric, Intel, IBM, Microsoft, Coca-Cola, McDonald's, Disney

Answer the questions

1. How long has England existed as a unified entity?
2. When was the union between England and Wales enacted?
3. When was the legislative union of Great Britain and Ireland implemented?
4. When was the name the United Kingdom of Great Britain and Northern Ireland adapted?
5. What is Northern Ireland?
6. Was Great Britain the dominant industrial and maritime power of the 17th century?
7. Is there a connection between France and Great Britain today?
8. Is the United Kingdom a member of the European Monetary Union?
9. Where is the United Kingdom located?
10. What climate has the United Kingdom?
11. What landscape has Great Britain?
12. What are the lowest and the highest points of the country?
13. What are official languages in Great Britain?
14. What are the natural resources?

«Маркетинг»

Marketing is the process of planning, designing, pricing, promoting and distributing ideas, goods and services, in order to satisfy customer needs, so as to make a profit. Companies point out how the special characteristics or features of other products and services possess particular benefits that satisfy the needs of the people who buy them. Non-profit organizations have other, social, goals, such as persuading people not to smoke, or to give money to people in poor countries, but these organizations also use the techniques of marketing. In some places, even organizations such as government departments are starting to talk about, or at least think about their activities in terms of the marketing concept.

The four Ps

The four Ps are:

Product: deciding what to sell

Price: deciding what prices to charge

Place: deciding how it will be distributed and where people will buy it

Promotion: deciding how the product will be supported with advertising, special activities, etc.

A fifth P which is sometimes added is packaging: all the materials used to protect and present a product before it is sold. The four Ps are useful summary of the marketing mix, the activities that you have to combine successfully in order to sell. The next four units look at these activities in

detail. To market a product is to make a plan based on this combination and put it into action. A marketer or marketer is someone who works in this area. Marketers often talk about market orientation: the fact that everything they do is designed to meet the needs of the market. They may describe themselves as market- driven, market-led or market- oriented.

ACCOUNTS AND BALANCE SHEETS

From the Trial Balance, prepared by the bookkeeper, the accountant creates a Profit and Loss Statement and Balance Sheet.

A Profit and Loss Statement or a Profit and Loss Account, shows the income or loss of the company for the period. The Profit and Loss Statement is made only on the basis of those accounts of the Ledger which affect the profit and loss of the company. The Profit and Loss Statement may contain the following items:

- | | | |
|-------------------|----------------------|------------------------|
| 4. Sales | 8. Interest paid | 12. Dividends |
| 5. Trading profit | 9. Profit before tax | 13. Profit retained |
| 6. Depreciation | 10. Tax | 14. Earnings per share |
| 7. Rent received | 11. Profit after tax | |

The other accounts of the Ledger which reflect the assets, liabilities and capital of the firm, make up a Balance Sheet. This shows the net worth or book value of the company.

Задания:

1. *Дайте русские эквиваленты терминам:*

Profit and loss statement, balance, balance sheet, trading profit, rent received, interest paid, profit before tax, profit retained, accounts receivable.

2. *Суммируйте, что говорится в тексте о:*

Profit and loss statements, balance sheets.

3. *Заполните пропуски словами из текста:*

A profit and Loss Statement ... the income or loss of the company for the period.

The accountant ... a Profit and Loss Statement and Balance sheet.

The Profit and Loss Statement is ... only on the basis of those accounts of the Ledger which affect the profit and loss of the company.

ACCOUNTANCY

Money is one of the most important inventions of humankind. Without it a complex, modern economy based on the division of labor, and the exchange of goods and services, would be impossible.

When you buy a candy bar, you may pay for it with a coin or paper note. The storekeeper knows that he can eat neither the coin nor the note you gave him. Why does he accept the coin or note instead of candy? It is because the coin is money.

At first sight answering the question what money is seems obvious; the man or woman in the street would agree on coins and bank notes, but would they accept them from any country? What about checks? They would probably be less willing to accept them than their country's coins and notes. What about credit cards and gold? The gold standard belongs to history but even today many rich people in different parts of the world rather keep some of their wealth in the form of gold than in official, inflation-prone currencies. The attractiveness of gold, from aesthetic point of view, and its resistance to corrosion are two of the properties which led to its use for monetary transactions years. In complete contrast, a form of money with virtually no tangible properties - electronic money - seems to gain in popularity.

Задания:

1. *Дайте русские эквиваленты терминам:*

Coin, paper note, checks, inflation-prone currencies, monetary transactions

2. *Перечислите, какие типы денег упомянуты в тексте.*

BASIC TERMS IN FOREIGN TRADE

Countries buy and sell various goods as well as various services. Goods bought from abroad, such as food, cars, machines, medicines, books and many others, are called visible imports. Goods sold abroad are called visible exports.

Services, such as insurance, freight, tourism, technical expertise and others, are called invisible imports and invisible exports. The total amount of money a country, makes including money from visible and invisible exports, for a certain period of time, usually for a year, is Gross National Product, or GNP. The difference between a country's total earnings or GNP, and its total expenditure is called its balance of payments.

The difference between what a country receives for its visible exports and what it pays for its visible imports is its balance of trade. If a country sells more goods than it buys, it will have a surplus. If a country buys more than it sells, it will have a deficit.

Задания:

1. *Дайте определения следующим терминам:*

Visible imports, invisible imports, balance of payment, balance of trade, a surplus, a deficit

2. *Выберите правильное слово из двух вариантов в скобках:*

1. Goods sold to other countries are (visible, invisible) exports.
2. Services sold to other countries are invisible (imports, exports).
3. The difference between total earnings of a country and its total expenditure is called its balance of (payments, trade).
4. The difference between a country's GNP and its total expenditure is called its balance of (payments, trade).
5. If a country sells more goods than it buys it will have a (deficit, surplus).

PRICES AND TERMS OF DELIVERY

When sellers quote prices in their offers they usually state on what terms, at this price, they will deliver the goods. The price will certainly depend on the terms of delivery. Terms of delivery are included in internationally recognized standard that is used worldwide in international and domestic contracts for the sale of goods, e.g. Incoterms 2010. "Incoterms" mean International Commerce Terms. The most popular terms of delivery in foreign business transactions are:

- FOB (free on board);
- CIF (cost, insurance and freight);
- C & F (cost and freight);
- FOR (free on rail).

If the goods are offered on FOB terms the price will practically include the cost of the goods and transportation expenses to the port of shipment.

If the goods are offered on CIF terms the price will cover the cost of the goods, insurance expenses and freight expenses or transportation expenses, to the port of destination.

If the goods are offered on C & F terms the price will cover the cost of the goods and freight to the port of destination.

If the goods are offered on FOR terms the price will include the cost of the goods and transportation expenses to the railway station only. These terms are similar to FOB terms. The only difference is the mode of transportation. In case of FOB terms the goods are shipped on board ships. In case of FOR terms the goods are transported by railway.

Here are a few examples of how terms of delivery can be mentioned in offers:

- The price is USD 2,000.00 per ton FOB New York.
- The quoted price is GBP 1,200.00 each CIF Murmansk.
- We can offer the goods at the price of GBP 78.00 per metre C & F Liverpool.
- The goods are offered on a FOR basis.

Задание 1. *Ответьте на вопросы по тексту:*

1. Is delivery of goods considered by sellers when they quote prices?

2. What is Incoterms?
3. What does the price include if the goods are offered on FOB terms?
4. What does the price include if the goods are offered on CIF terms?
5. What does the price include if the goods are offered on C & F terms?
6. What does the price include if the goods are offered on FOR terms?

TERMS OF PAYMENT

Offers usually state the terms on which the goods are to be paid or terms of payment.

Terms of payment usually mean the currency, time of payment, mode of payment and many details.

In foreign trade transactions various modes of payment are practised, among which the most popular are as follows:

- by a banker's transfer;
- by a letter of credit;
- for collection;
- by drafts;
- on an open account.

Sometimes mixed terms are practiced. That depends on the value of the goods, volume of the goods, time of delivery and many other factors.

Here is an example of how terms of payment can be stipulated in the offer for some expensive sophisticated equipment:

We propose the following terms of payment...

Ten percent of the total sum should be paid in advance by telegraphic banker's transfer.

Fifty percent of the total sum should be paid by telegraphic banker's transfer within 30 days after your bank receives shipping documents.

Forty percent of the total sum should be paid by drafts at 90 days' sight.

Задание 1. *Ответьте на вопросы по тексту:*

1. Do offers usually state terms of payment?
2. What particulars do terms of payment cover?
3. What terms of payment are practiced in foreign trade?
4. On what does the choice of terms of payment depend?
5. What example of terms of payment is quoted in the text?

COMMERCIAL INVOICES

Commercial invoices are usually issued by sellers or sellers' banks after the goods are shipped.

Together with shipping documents invoices are usually sent to the buyers' bank for payment.

Commercial invoices generally contain the following information:

- number and date of the invoice;
- number and date of the contract;
- date of delivery;
- number and date of the transport document;
- description of the goods;
- price per unit;
- quantity;
- total amount to be paid.

Here is a part of a specimen invoice:

Invoice No R04-22

Date: 27 November, 1994

Contract Reference: Contract 32-1 of 4 September, 1994

Payment terms: by letter of credit

Sold to: Petro Co., Liverpool, England

Shipped: by Hafta Co., Liverpool, England

Vessel: Alexander Pushkin
Date of shipment: 20 November, 1994
Port of shipment: Riga
Port of destination: Liverpool
Description: Chemicals ST, CIF Liverpool
Quantity: 5000 kg.
Unit price: GBP 175.00 per kilo
Total amount: GBP 875, 000. 00
Currency: English Pound Sterling
Bank: United Bank, Liverpool

Задание 1. *Ответьте на вопросы по тексту:*

1. When are commercial invoices issued?
2. What information is usually included in the invoice?
3. Look at the part of the specimen invoice in the text above. When were the goods shipped?
4. How were the goods paid? How much goods were shipped?
5. What is the price per unit and the total amount to be paid?

BOOKKEEPERS, ACCOUNTANTS AND CONTROLLERS

Bookkeepers deal in taxes, cash flow, which include cash receipts and cash disbursements, sales, purchases and different business transactions of the company.

Bookkeepers first record all the appropriate figures – in the books of original entry, or Journals. At the end of a period usually a month- the totals of each book of original entry are posted into the proper page of the Ledger. The ledger shows all the expenditures and all the earnings of the company. On the basis of all the totals of each account in the Ledger, the bookkeeper prepares a Trial Balance. Trial balances are usually drawn up every quarter. The accountant's responsibility is to analyze and interpret the data in the Ledger and the Trial Balance.

The accountant is to determine the ways in which the business may grow in the future. No expansion or reorganization is planned without the help of the accountant. New products and advertising campaigns are also prepared with the help of the accountant.

The work of accountants is rather sophisticated. Many accountants have special certificates after they pass examinations in Institute of Accountants. Certified accountants in England are called chartered accountants. In the U.S.A. the certified accountants are called certified public accountants. But it is not necessary to have a certificate to practice accounting. Junior employees in large companies, for example, often practice accounting and then take the examination.

The Chief Accounting Officer of a large company is the Controller. Controllers are responsible for measuring the company's performance. They interpret the results of the operations, plan and recommend future action. This position is very close to the top executives of the company.

TAXES IN THE UK

Taxation is the process by which the people pay the expenses of carrying on the government. Many kinds of taxes are used in the world. The main taxes can be divided into taxes paid on income and capital, called "direct" taxes and those paid when money is spent, called "indirect" taxes. Indirect taxes are paid on goods and services.

The taxes are paid by the shops or manufactures, but then passed on to the consumers in the form of higher prices.

Companies pay corporation taxes nine months after the end of the accounting period. Corporation taxes are charged for a financial year (also called fiscal year) which runs from 1 April to the following 31 March.

Income tax and capital gains tax are charged for a tax year, or year of assessment.

Individuals usually pay taxes in two equal installments on 1 January and 1 July. Usually taxpayers are given 30 days to pay from the date of issue of an assessment.

Employees pay taxes in a different way. When an employee takes a new job he has to give his new employer his P.45. This is a document which shows the employee's tax coding and the amount of tax he has paid so far in the tax year.

Employees are taxed under PAYE system which means Pay as You Earn. Every employee has the tax deducted weekly or monthly. The deductions are calculated by reference to the employee's tax coding. This information is supplied to the employer by the tax office.

Задание 1. Ответьте на вопросы по тексту:

1. What are direct and indirect taxes?
2. What is a fiscal year? How long is it?
3. What taxes are paid by corporations?
4. What taxes are paid by employees?
5. What is P.45?

TAX a rate or sum of money levied upon assets or real property (property tax), or income derived from wages, etc. (income tax), or upon the sale or purchase of goods (sales tax).

VALUE ADDED TAX is a tax imposed upon the difference between the cost of an asset to the taxpayer and the present fair market value of such asset; a tax based on a percentage of the value of the property subject to taxation, as opposed to a specific tax, which is a fixed sum applied to all of a certain class of articles.

INCOME TAX a tax imposed upon income received which is recognized for tax purposes by the taxpayers, reduced by the allowable deduction and credits.

PROPERTY TAX generally, tax imposed by municipalities upon owners of property within their jurisdiction based upon the value of such property.

SALES TAX a tax generally imposed by state or local government on the sale of certain items that are generally not for resale.

UNIFIED ESTATE AND GIFT TAX in the USA a federal tax imposed upon the net value of an estate and on gifts of certain amounts. The transferor is liable for the gift taxes but if the transferor fails to pay the gift tax, the transferee may be held liable for its payment.

Задание 1. Ответьте на вопросы по тексту:

1. What is a tax?
2. What is Value Added Tax imposed upon?
3. What Income Tax imposed upon?
4. What tax is paid based upon the value of property?
5. What happens if the transferor fails to pay the gift tax?

5.9 Лексические единицы для изучения и диктантов

Диктант 1

Money, groceries, expenses, household bill, mortgage, to pay (paid, paid), earn, credit card, debit card, dollar, euro, yeap, pound. Numbers 1-10, 11-20, 20-100, 1000-1000000.

Диктант 2

Job, occupation, office, trainee, employer, employee, work shifts, share, working place, CEO, account manager, consultant, assistant, financial adviser, customer, cashier,

Диктант 3

Product, bank product, shares, dividend, fund, savings, bonds, shareholder, profit and loss, cash, cheque,

Диктант 4

Transactions, currency, foreign, statement, Dow Jones, liabilities, suppliers, funds.

Диктант 5

Investments, savings, profit, risk, shareholder, collectibles, asset, dividend, guarantee, art, property, predictable, mutual funds.

Диктант 6

Stock, shareholder, asset, accountancy, accountant, ambitious, capable, goals, rewarding, in demand, career options.

Диктант 7

Customer, income, supplier, management, liability, loss, owe, budget analyst, bookkeeper, financial controller, tax adviser, external auditor.

Диктант 8

Plus, addition, subtraction, division, multiplication, multiply, divide, construction, consumer spending, industrial production, manufacturing productivity, retail prices, staple items, unemployment.

Диктант 9

Decline, fall, fluctuant, grow, increase, remain steady, stabilize, continue, expect, optimistic, positive, probably, supply.

Диктант 10

Savings, profit, risk, shareholder, collectibles, asset, dividend, guarantee, art, property, predictable, mutual funds

Bank product, shares, dividend, fund, savings, increase, remain steady, stabilize, continue, expect, optimistic, positive, probably

Shares, bonds, dividend, mutual fund, property, ATX, FTSE 100, Frankfurt Stock Exchange, Hang Seng, Dow Jones, profit, return, savings, cash, shareholder, profit and loss statement, suppliers, management, liabilities, reporting period,

6. Примеры оценочных средств для проведения промежуточной аттестации

6.1 Варианты билетов для проведения дифференцированного зачета:

БИЛЕТ 1

Прочтите, переведите Текст № 1 и выполните задания после текста.

Текст №1

PROFIT

It is essential to distinguish a few different concepts of "profit".

"Profit" in everyday life means advantage or good obtained from something. Besides, it can mean money gained in business.

"Profit" for an accountant means simply the difference between total receipts and total costs. For the economist "profit" has a much wider meaning. It is the revenue derived from the use of resources minus the opportunity cost of using those resources.

The economist attaches a cost to the use of retained earnings, since they could have yielded revenues if used outside the business. Besides, the economist would value the time of owner managers in accordance with what they could have earned outside the business.

The pursuit and realization of profit is an essential characteristic of capitalism. Profit is derived by selling a product for more than the cost required to produce or acquire it. Some consider the pursuit of profit to be the essence of capitalism.

Opponents of capitalism often protest that private owners of capital do not remunerate laborers the full value of their production but keep a portion as profit, claiming this to be exploitative. However, defenders of capitalism argue that when a worker is paid the wage for which he agreed to work, there is no exploitation, especially in a free market where no one else is making an offer more desirable to the worker; that "the full value of a worker's production" is based on his work, not on how much profit is created.

Задание 1. Ответьте на вопросы по тексту:

1. What is profit?
2. What is profit for an accountant?
3. What does an economist take into account to calculate profit?
4. What is essential characteristic of capitalism?
5. What do opponents of capitalism protest about?

Задание 2. Найдите в тексте эквиваленты слов и выражений профессионально-ориентированной лексики:

Прибыль, различные понятия прибыли, полученная выручка, получение прибыли, реализация прибыли, продажа продукта, частные собственники, полная стоимость, заработная плата.

Задание 3. Расскажите, используя профессионально-ориентированную лексику, что говорится в тексте о:

“Profit” in everyday life, “profit” for an accountant, “profit” for an economist, how profit is derived, paying the worker.

БИЛЕТ 2.

Прочтите, переведите Текст № 2 и выполните задания после текста.

Текст №2

BANKS

Bank generally, a corporation formed for the purpose of maintaining savings accounts and checking accounts, issuing loans and credit, and dealing in negotiable securities issued by governmental entities and corporations.

By law, banks are usually permitted to engage in activities and offer numerous services incidentals to and beyond those listed above, e.g., buying and selling gold and silver. Banks earn money by investing their customers’ deposits. Banks protect the customers against loss and are strictly regulated.

Commercial bank by far, the most common and most unrestricted type of bank. It is allowed the widest range of services it offers and the investment it makes. Its major limitation is that it must keep on reserve a larger percentage of its deposit. This reserve is used to cover the bank’s daily needs, to guard against a money shortage at the bank and a resulting panic, and to shield the customers against the bank’s failure and the consequent loss of deposits.

Savings bank’s major service was the “time” savings account, or deposit, from which money, once deposited, could be withdrawn only after a set period elapsed or 30 days’ notice was given. By law a savings bank’s investments are usually limited to certain corporate and government bonds and securities. Its advantages are that it can pay higher interest rates than commercial bank, has certain tax benefits, and can keep a smaller percentage of its deposits on reserve. Usually, the bank is owned by its depositors as creditors whose dividends are paid in form of interest on their accounts.

Задание 1. Ответьте на вопросы по тексту:

1. What is bank in general?
2. What are bank’s objectives?
3. How do banks earn money?
4. What is the “time” savings account?
5. What are advantages of savings banks?

Задание 2. Найдите в тексте эквиваленты слов и выражений профессионально-ориентированной лексики:

Хранить сберегательные счета, выдавать ссуды и кредиты, оборотные ценные бумаги, государственные юридические лица, заниматься деятельностью, предлагать услуги, зарабатывать деньги, вклады клиентов, защищать клиентов от банкротства банка, потеря вкладов, сберегательный банк, процентная ставка.

Задание 3. Расскажите, используя профессионально-ориентированную лексику, что говорится в тексте о:

Banks’ services, commercial bank, savings bank.

БИЛЕТ 3.

Прочтите, переведите Текст № 3 и выполните задания после текста.

Текст №3

PRICES AND TERMS OF DELIVERY

When sellers quote prices in their offers they usually state on what terms, at this price, they will deliver the goods. The price will certainly depend on the terms of delivery. Terms of delivery are included in internationally recognized standard that is used worldwide in international and domestic contracts for the sale of goods, e.g. Incoterms 2010. "Incoterms" mean International Commerce Terms. The most popular terms of delivery in foreign business transactions are:

- FOB (free on board);
- CIF (cost, insurance and freight);
- C & F (cost and freight);
- FOR (free on rail).

If the goods are offered on FOB terms the price will practically include the cost of the goods and transportation expenses to the port of shipment.

If the goods are offered on CIF terms the price will cover the cost of the goods, insurance expenses and freight expenses or transportation expenses, to the port of destination.

If the goods are offered on C & F terms the price will cover the cost of the goods and freight to the port of destination.

If the goods are offered on FOR terms the price will include the cost of the goods and transportation expenses to the railway station only. These terms are similar to FOB terms. The only difference is the mode of transportation. In case of FOB terms the goods are shipped on board ships. In case of FOR terms the goods are transported by railway.

Here are a few examples of how terms of delivery can be mentioned in offers:

- The price is USD 2,000.00 per ton FOB New York.
- The quoted price is GBP 1,200.00 each CIF Murmansk.
- We can offer the goods at the price of GBP 78.00 per metre C & F Liverpool.
- The goods are offered on a FOR basis.

Задание 1. Ответьте на вопросы по тексту:

1. Is delivery of goods considered by sellers when they quote prices?
2. What is Incoterms?
3. What does the price include if the goods are offered on FOB terms?
4. What does the price include if the goods are offered on CIF terms?
5. What does the price include if the goods are offered on C & F terms?
6. What does the price include if the goods are offered on FOR terms?

Задание 2. Найдите в тексте эквиваленты слов и выражений профессионально-ориентированной лексики:

Выставить цену, предложения, доставить товар, условия поставки, продажа товаров, стоимость товаров и транспортировки, порт отгрузки, страховые расходы, грузовые расходы, порт назначения, способ транспортировки, перевозятся на борту корабля, перевозятся по железной дороге, за тонну, за метр.

Задание 3. Расскажите, используя профессионально-ориентированную лексику, что говорится в тексте о:

Price, terms of delivery, Incoterms, the most popular terms of delivery.

БИЛЕТ 4.

Прочтите, переведите Текст № 4 и выполните задания после текста.

Текст №4

SBERBANK TODAY

Sberbank of Russia is the largest bank in Russia and CIS. Sberbank dominates the Russian banking sector in terms of total assets. It is the key lender to the national economy. Sberbank's equity totals RUB1.7 trln, which corresponds to 27.4% of aggregate capital of Russian banks. The founder and principal shareholder is the Central Bank of Russia, which owns 50% of the Bank's authorized capital plus 1 voting share. The rest of the shares are held by international and domestic investors.

Established in 1841, during Sberbank's 170-year history, it has grown into a universal commercial bank with diversified businesses. Sberbank provides banking services to individuals and all types of corporate clients including big corporates, small and medium-sized businesses as well as state-owned, sub-federal units and municipalities.

Sberbank provides a broad range of banking services to clients, including deposits, various types of loans (consumer, car loans and mortgages) as well as bank cards, money transfers, bank insurance and brokerage.

Sberbank provides banking services in all of the 83 sub-federal units of Russia and operates a unique branch network of 17 Regional Banks and more than 18,400 branches. The Bank also offers services through a new distribution channel - one of the world's largest network of ATM machines and self-service terminals (~68,000). Sberbank is also actively developing its Mobile Bank and Sberbank Online applications with a massive client base totaling over 5.4 mln of active users.

Sberbank has always been one of the best brands in Russia and universally recognizable household name standing for stability and reliability. In recent years, however, Sberbank has focused on innovation and modernization of its infrastructure and technology.

Задание 1. *Ответьте на вопросы по тексту:*

1. What is the status of Sberbank in Russia and CIS?
2. What is Sberbank's equity?
3. What is the founder and principal shareholder? What does it own?
4. Whom does Sberbank provide its banking services to?
5. What does the broad range of Sberbank's services include?
6. What branches does Sberbank have?

Задание 2. *Найдите в тексте эквиваленты слов и выражений профессионально-ориентированной лексики:*

СНГ, общие активы, акционерный капитал, суммарный капитал, учредитель, голосующая акция, физические лица, корпоративные клиенты, средний бизнес, банковские услуги, вклады, ссуды, ипотека, денежные переводы, страховка, сеть филиалов, банкомат, клиентская база, надежность.

Задание 3. *Расскажите, используя профессионально-ориентированную лексику, что говорится в тексте о:*

Equity, the Central Bank of Russia, banking services, regional branches, Sberbank as the best brand in Russia.

БИЛЕТ 5.

Прочтите, переведите Текст № 5 и выполните задания после текста.

Текст №5

TERMS OF PAYMENT

Offers usually state the terms on which the goods are to be paid or terms of payment.

Terms of payment usually mean the currency, time of payment, mode of payment and many details.

In foreign trade transactions various modes of payment are practised, among which the most popular are as follows:

- by a banker's transfer;
- by a letter of credit;
- for collection;
- by drafts;
- on an open account.

Sometimes mixed terms are practised. That depends on the value of the goods, volume of the goods, time of delivery and many other factors.

Here is an example of how terms of payment can be stipulated in the offer for some expensive sophisticated equipment:

We propose the following terms of payment...

Ten percent of the total sum should be paid in advance by telegraphic banker's transfer.

Fifty percent of the total sum should be paid by telegraphic banker's transfer within 30 days after your bank receives shipping documents.

Forty percent of the total sum should be paid by drafts at 90 days' sight.

Задание 1. *Ответьте на вопросы по тексту:*

1. Do offers usually state terms of payment?
2. What particulars do terms of payment cover?
3. What terms of payment are practiced in foreign trade?
4. On what does the choice of terms of payment depend?
5. What example of terms of payment is quoted in the text?

Задание 2. *Найдите в тексте эквиваленты слов и выражений профессионально-ориентированной лексики:*

Предложение, условия платежа, товары оплачиваются, сделки международной торговли, способы платежей, банковский перевод, аккредитив, валюта на инкассо, тратта (вексель), по открытому счёту, ценность товара, объем товара, время доставки, общая сумма, произвести предоплату, погрузочные документы.

Задание 3. *Расскажите, используя профессионально-ориентированную лексику, что говорится в тексте о:*

Terms of payment, modes of payment.

БИЛЕТ 6.

Прочтите, переведите Текст № 6 и выполните задания после текста.

Текст №6

GROSS DOMESTIC PRODUCT

Gross Domestic Product or GDP is the amount of money a country makes from goods and services inside the country for a certain period of time, usually for a year.

When GDP is calculated different sectors of economy are analyzed.

In the United Kingdom the following sectors of economy are usually analyzed: manufacturing, services (financial, professional and scientific services, leisure and tourism), energy (oil, natural gas, coal) and agriculture. In the United States the following sectors of economy are usually analyzed when the GDP is defined: construction and manufacturing; trade and finance; transport, communication and services; agriculture; and mining.

Speaking, as an example, about one of the recent year's GDP figures, the following can be quoted:

In the United Kingdom the services sector accounted for roughly 60 per cent of Gross Domestic Product. Manufacturing sector accounted for a small percentage of gross domestic product. Energy production sector accounted for about 8 per cent of GDP. Agriculture - only for 4 per cent of GDP. But the agricultural sector satisfies two-thirds of the country's needs. And only small fractions of the total population, about 2 per cent, are engaged in agriculture.

In the U.S.A. the construction and manufacturing sector accounted for 40 per cent of GDP; trade and finance earned 25 per cent of GDP; transport, communication and services sector earned 20 per cent of GDP; agriculture and mining earned 5 per cent of GDP. By the way 10 per cent of the employed population of the United States is engaged in agriculture.

Задание 1. *Ответьте на вопросы по тексту:*

1. What is Gross Domestic product or GDP?
2. What sectors of economy are usually analyzed?
3. When GDP is calculated in the United Kingdom?
4. What can you say about GDP in the USA?
5. How many employed population of the United States is engaged in agriculture?

Задание 2. *Найдите в тексте эквиваленты слов и выражений профессионально-ориентированной лексики:*

Валовой внутренний продукт, сумма денег, товары, производства, сельское хозяйство, торговля, горнодобывающая промышленность, цифры, энергетический сектор, процентная доля, удовлетворяет две трети потребности страны, строительство, занятое (работающее) население.

Задание 3. Расскажите, используя профессионально-ориентированную лексику, что говорится в тексте о:

Gross Domestic Product, UK economy, USA economy.

БИЛЕТ 7.

Прочтите, переведите Текст № 7 и выполните задания после текста.

Текст №7

FOREIGN TRADE

Countries buy and sell various goods as well as various services. Goods bought from abroad, such as food, cars, machines, medicines, books and many others, are called visible imports. Goods sold abroad are called visible exports.

Services, such as insurance, freight, tourism, technical expertise and others, are called invisible imports and invisible exports. The total amount of money a country, makes including money from visible and invisible exports, for a certain period of time, usually for a year, is Gross National Product, or GNP.

The difference between a country's total earnings or GNP, and its total expenditure is called its balance of payments.

The difference between what a country receives for its visible exports and what it pays for its visible imports is its balance of trade. If a country sells more goods than it buys, it will have a surplus. If a country buys more than it sells, it will have a deficit.

In the 19th century Britain dominated international trade, accounting for about one-third of world's exports. Early in the 20th century its position changed. The volume of world's exports increased but the percentage of British exports in world trade declined significantly.

But still foreign trade is vital to Britain's livelihood. With a large population, small land areas and few natural resources, the country must depend on foreign trade to supply the raw materials for English factories and to provide a market for the sale of the thousands of types of manufactured goods produced by English industries. The United Kingdom's principal exports are vehicles, machinery, manufactured goods and textiles. Her main exports are foodstuffs and most of the raw materials for industry. Britain imports half the food it needs. The earnings from foreign tourism are one of Britain's important industries.

Задание 1. Ответьте на вопросы по тексту:

1. What is called visible exports?
2. What is called invisible exports?
3. How is balance of payments calculated?
4. What goods does Britain export?
5. What goods does the United Kingdom import?

Задание 2. Найдите в тексте эквиваленты слов и выражений профессионально-ориентированной лексики:

Различные товары и услуги, товары, купленные за рубежом, лекарства, экспорт товаров, невидимый импорт, общая сумма денег, валовой национальный продукт, общие расходы, платежный баланс, излишек, дефицит, объем мирового экспорта, сырье, промышленные товары, продовольственные товары.

Задание 3. Расскажите, используя профессионально-ориентированную лексику, что говорится в тексте о:

Visible imports, invisible imports, GNP, balance of payment, a surplus, a deficit.

БИЛЕТ 8.

Прочтите, переведите Текст № 8 и выполните задания после текста.

THE UNITED STATES' ECONOMY IN THE 21ST CENTURY

The United States entered the 21st century with an economy that was bigger, and by many measures more successful, than ever. It endured a global depression in the first half of the 20th century, surmounted challenges of sharp inflation, high unemployment, and enormous government budget deficits in the second half of the century. The nation finally enjoyed a period of economic calm in the 1990s: prices were stable, unemployment dropped to its lowest level in almost 30 years.

The American economic system endured a continuous change. Its dynamism often has been accompanied by some pain and dislocation – from the consolidation of agricultural sector to the massive restructuring of the manufacturing sector that saw the number of traditional factory jobs fall sharply in the 1970s and 1890s. As American see it, however, the pain also brings substantial gains. Jobs may be lost, but they can be replaced by new ones in industries with greater potential – high –technology industries: computers and biotechnology, or in rapidly expanding service industries such as health care and computer software.

Because of the huge size of its economy, the United States necessarily will be a major actor in global matters, such as ozone depletion, deforestation, marine pollution, climate change, global warming, and will influence the global economy. Its affluence also complicated its role. The U.S. has achieved a high standard of a strong economy, which by no means must be a prerequisite to social progress.

Задание 1. *Ответьте на вопросы по тексту:*

1. What economy did the USA enter the 21st century?
2. What did the USA endure in the first half of the 20th century?
3. What did the nation enjoy in the 1990s?
4. Why is the American economic system characterized by dynamism?
5. Why will the United States be a major actor in global matters?

Задание 2. *Найдите в тексте эквиваленты слов и выражений профессионально-ориентированной лексики:*

Вступить в 21ый век, успешные меры, мировая депрессия, острая инфляция, высокая безработица, бюджетный дефицит, реструктуризация промышленного сектора, истощение озонового слоя, уничтожение лесов, загрязнение морей, глобальное потепление.

Задание 3. *Расскажите, используя профессионально-ориентированную лексику, что говорится в тексте о:*

5. global depression in the first half of the 20th century;
6. a period of economic calm in the 1990s;
7. changes in American economic system;
8. global ecological problems.

БИЛЕТ 9.

Прочтите, переведите Текст № 9 и выполните задания после текста.

THE EUROPEAN ECONOMIC COMMUNITY

The European Economic Community, or the Common Market, or the EEC was established in 1957. The original six member countries of the Community were France, West Germany, Belgium, Italy, Luxembourg and the Netherlands. Then a few other countries joined the Community. Britain, together with the Irish Republic and Denmark, joined the E.E.C. on 1st January, 1973.

Now the Community forms an enormous trading area of almost 250 million people, and accounts for two fifths of the world's trade. Today's Community (it's usually called the EC now, not the EEC) works hard to promote European business, industry and free trade. It's not just an economic organization. These days, EC decisions and laws affect almost every aspect

of life in the member countries, including education, employment, energy, environment, foreign aid, human rights, the law, medical and scientific research, transport.

The membership allows imports to enter member countries either free of duty or at lower customs duties.

All member countries contribute to a common budget for certain purposes, based on relative total output of goods and services, or gross national product.

Under the Community regulations, people of member countries may freely enter another member state to travel or to work there.

The Community has the following institutions:

- The European Parliament members of the European Parliament (MEPs) are directly elected every five years by voters in their own countries. There are 518 of them. France, Britain, Germany and Italy have 81 each, Spain has 60
- The Council of Ministers consists of government ministers from all member countries who meet regularly to talk about Community business.
- The Court of Justice

The headquarters of the European Economic Community are located in Brussels, Belgium.

Задание 1. Ответьте на вопросы по тексту:

1. When was the E.E.C. established?
2. What countries established the E.E.C.?
3. How many people live in the E.E.C.?
4. What privileges do E.E.C. citizens have, coming to those countries?
5. Where are the E.E.C. headquarters?

Задание 2. Найдите в тексте эквиваленты слов и выражений профессионально-ориентированной лексики:

Европейское экономическое сообщество, "Общий рынок", страны-члены, вступить в ЕЕС, продвигать Европейский бизнес, затрагивать почти каждый аспект жизни, образование, энергетика, окружающая среда, права человека, научные исследования, без пошлины, по более низким таможенным пошлинам, суммарный выпуск товаров и услуг, валовой национальный продукт.

Задание 3. Расскажите, используя профессионально-ориентированную лексику, что говорится в тексте о:

9. Member countries of the Community;
10. Trading area of the Community;
11. EC decisions;
12. EC institutions.

БИЛЕТ 10.

Прочтите, переведите Текст № 10 и выполните задания после текста.

Текст №10

ENGLISH BANKNOTES AND COINS

The official currency of the United Kingdom is the pound sterling which is equal to one hundred pence.

English banknotes are issued by the Bank of England. As to coins they are minted also by this state bank. There are banknotes of the following denominations: £1, £5, £10, £20, £50 and £100.

The following coins are in circulation: halfpenny, one penny, two pence, five pence, ten pence, fifty pence.

On the face of English banknotes one can read the denomination given both in figures and in words.

Then the inscription on the face of the banknote reads: I promise to pay the bearer on demand the sum of... And then there are two signatures. The first signature is that of the person authorized by the Government and the Bank of England.

The second signature is that of the Chief Cashier.

The back of English banknotes, like many other banknotes, feature portraits of different famous people.

The one-pound banknote, for example, features Isaac Newton (1642-1727) a well-known English scientist who made a few very important discoveries including gravitation law.

The back of the five-pound note portrays the Duke of Wellington (1769-1852), a famous Irish general who defeated Napoleon at Waterloo, Belgium in 1815.

On the back of the ten-pound note one can see Florence Nightingale (1820-1910), founder of the nursing profession. She volunteered as a nurse to Turkey to take care of the wounded soldiers from Crimean War, war of England and France versus Russia.

And the back of the twenty-pound banknote features William Shakespeare (1564-1616), the greatest playwright of all time.

Задание 1. *Ответьте на вопросы по тексту:*

1. What is the official currency of the U.K.?
2. What is the smallest unit?
3. How many pence are there in one pound?
4. What banknotes and coins are in circulation in the U.K. now?
5. What famous people are featured on the back of various English banknotes?

Задание 2. *Найдите в тексте эквиваленты слов и выражений профессионально-ориентированной лексики:*

Европейское экономическое сообщество, "Общий рынок", страны-члены, вступить в ЕЕС, продвигать Европейский бизнес, затрагивать почти каждый аспект жизни, образование, энергетика, окружающая среда, права человека, научные исследования, без пошлины, по более низким таможенным пошлинам, суммарный выпуск товаров и услуг, валовой национальный продукт.

Задание 3. *Расскажите, используя профессионально-ориентированную лексику, что говорится в тексте о:*

English banknotes, English coins

БИЛЕТ 11.

Прочтите, переведите Текст № 11 и выполните задания после текста.

Текст №11

GLIMPSES OF HISTORY OF MONEY

There are numerous myths about the origins of money. The concept of money is often confused with coinage. Coins are a relatively modern form of money. Their first appearance was probably in Asia in the 7th century BC.

At different periods of time and in different parts of the world many different commodities have served as money. These commodities were: cattle, sheep, furs, leather, fish, tobacco, tea, salt, shells etc. The experts underline that to serve effectively as money, a commodity should be fairly durable, easily divisible, and portable.

Early Stone Age man began the use of precious metals as money. Until the invention of coins, metals were weighed to determine their value. First, they were superseded by silver and later by gold ingots.

When a payment was made the metal was first weighed out. The next stage was the cutting of the metal into pieces of definite weight and so coins came into use.

The first printed money appeared in China, around 800 AD. Paper money first came into use in the form of receipts given by goldsmiths in exchange for deposits of silver and gold coins. After goldsmiths became bankers, their receipts became banknotes. That's how the first banknotes came into existence. At first coins were worth their face value as metal. But later token coins of limited value as legal tender were issued. Now smaller denomination coins are made from bronze and are often referred to as coppers. Bigger denomination coins are made from cupronickel and are usually called silver.

The first severe inflation was in the 11th century AD. The Mongols adapted the bank note system in the 13th century.

Задание 1. Ответьте на вопросы по тексту:

1. What commodities served as money in the past?
2. What are the requirements of a commodity to serve as money?
3. What precious metal was used first to serve as money?
4. How did coins come into existence?
5. How did paper banknotes come into existence?

Задание 2. Найдите в тексте эквиваленты слов и выражений профессионально-ориентированной лексики:

Происхождение денег, монеты, различные товары, скот, меха, кожа, износостойкий, драгоценные металлы, заменить серебром, золотые слитки, отвесить металл, разрубить металл на части, печатные деньги, златокузнец (ювелир), номинальная стоимость, деминация, медяки, сильная инфляция.

Задание 3. Расскажите, используя профессионально-ориентированную лексику, что говорится в тексте о:

- the money in the past
- the way banknotes appeared
- the metals of which coins were and are made
- the silver coins and coppers

БИЛЕТ 12.

Прочтите, переведите Текст № 11 и выполните задания после текста.

Текст №12

COMMERCIAL INVOICES

Commercial invoices are usually issued by sellers or sellers' banks after the goods are shipped. Together with shipping documents invoices are usually sent to the buyers' bank for payment. Commercial invoices generally contain the following information:

- number and date of the invoice;
- number and date of the contract;
- date of delivery;
- number and date of the transport document;
- description of the goods;
- price per unit;
- quantity;
- total amount to be paid.

Here is a part of a specimen invoice:

Invoice No R04-22

Date: 27 November, 1994

Contract Reference: Contract 32-1 of 4 September, 1994

Payment terms: by letter of credit

Sold to: Petro Co., Liverpool, England

Shipped: by Hafta Co., Liverpool, England

Vessel: Alexander Pushkin

Date of shipment: 20 November, 1994

Port of shipment: Riga

Port of destination: Liverpool

Description: Chemicals ST, CIF Liverpool

Quantity: 5000 kg.

Unit price: GBP 175.00 per kilo

Total amount: GBP 875, 000. 00

Currency: English Pound Sterling

Bank: United Bank, Liverpool

Задание 1. *Ответьте на вопросы по тексту:*

1. When are commercial invoices issued?
2. What information is usually included in the invoice?
3. Look at the part of the specimen invoice in the text above. When were the goods shipped?
4. How were the goods paid? How much goods were shipped?
5. What is the price per unit and the total amount to be paid?

Задание 2. *Найдите в тексте эквиваленты слов и выражений профессионально-ориентированной лексики:*

Коммерческий инвойс, выставить инвойс, транспортно-сопроводительные документы, дата доставки, условия платежа, аккредитив, судно, дата отгрузки, порт назначения, наименование товара, цена за единицу; цена за тонну; общая сумма к оплате, валюта.

Задание 3. *Расскажите, используя профессионально-ориентированную лексику, что говорится в тексте о коммерческом инвойсе.*

БИЛЕТ 13.

Прочтите, переведите Текст № 13 и выполните задания после текста.

Текст №13

BOOKKEEPERS, ACCOUNTANTS AND CONTROLLERS

Bookkeepers deal in taxes, cash flow, which include cash receipts and cash disbursements, sales, purchases and different business transactions of the company.

Bookkeepers first record all the appropriate figures – in the books of original entry, or Journals. At the end of a period usually a month- the totals of each book of original entry are posted into the proper page of the Ledger. The ledger shows all the expenditures and all the earnings of the company. On the basis of all the totals of each account in the Ledger, the bookkeeper prepares a Trial Balance. Trial balances are usually drawn up every quarter. The accountant's responsibility is to analyze and interpret the data in the Ledger and the Trial Balance.

The accountant is to determine the ways in which the business may grow in the future. No expansion or reorganization is planned without the help of the accountant. New products and advertising campaigns are also prepared with the help of the accountant.

The work of accountants is rather sophisticated. Many accountants have special certificates after they pass examinations in Institute of Accountants. Certified accountants in England are called chartered accountants. In the U.S.A. the certified accountants are called certified public accountants. But it is not necessary to have a certificate to practice accounting. Junior employees in large companies, for example, often practice accounting and then take the examination.

The Chief Accounting Officer of a large company is the Controller. Controllers are responsible for measuring the company's performance. They interpret the results of the operations, plan and recommend future action. This position is very close to the top executives of the company.

Задание 1. *Ответьте на вопросы по тексту:*

1. What do bookkeepers deal in?
2. What is the accountant's responsibility?
3. What is the Ledger?
4. What certificates are necessary for an accountant in England?
5. Who is the Chief Accounting Officer of a large company?

Задание 2. *Найдите в тексте эквиваленты слов и выражений профессионально-ориентированной лексики:*

Коммерческий инвойс, выставить инвойс, транспортно-сопроводительные документы, дата доставки, условия платежа, аккредитив, судно, дата отгрузки, порт назначения, наименование товара, цена за единицу; цена за тонну; общая сумма к оплате, валюта.

Задание 3. *Расскажите, используя профессионально-ориентированную лексику, что говорится в тексте о:*

Bookkeepers, accountants, controllers, ledgers.

БИЛЕТ 14.

Прочтите, переведите Текст № 14 и выполните задания после текста.

Текст №14

TAXES IN THE UK

Taxation is the process by which the people pay the expenses of carrying on the government. Many kinds of taxes are used in the world. The main taxes can be divided into taxes paid on income and capital, called "direct" taxes and those paid when money is spent, called "indirect" taxes. Indirect taxes are paid on goods and services.

The taxes are paid by the shops or manufactures, but then passed on to the consumers in the form of higher prices.

Companies pay corporation taxes nine months after the end of the accounting period. Corporation taxes are charged for a financial year (also called fiscal year) which runs from 1 April to the following 31 March.

Income tax and capital gains tax are charged for a tax year, or year of assessment.

Individuals usually pay taxes in two equal installments on 1 January and 1 July. Usually taxpayers are given 30 days to pay from the date of issue of an assessment.

Employees pay taxes in a different way. When an employee takes a new job, he has to give his new employer his P.45. This is a document which shows the employee's tax coding and the amount of tax he has paid so far in the tax year.

Employees are taxed under PAYE system which means Pay as You Earn. Every employee has the tax deducted weekly or monthly. The deductions are calculated by reference to the employee's tax coding. This information is supplied to the employer by the tax office.

Задание 1. Ответьте на вопросы по тексту:

1. What are direct and indirect taxes?
2. What is a fiscal year? How long is it?
3. What taxes are paid by corporations?
4. What taxes are paid by employees?
5. What is P.45?

Задание 2. Найдите в тексте эквиваленты слов и выражений профессионально-ориентированной лексики:

Налогообложение; оплачивать расход; налоги платятся с дохода, корпоративный налог, после окончания отчетного периода, налоги взимаются за финансовый год, налог на доход, работники, налоговый код, вычитаемый налог, вычеты рассчитываются, налоговый орган.

Задание 3. Расскажите, используя профессионально-ориентированную лексику, что говорится в тексте о:

Taxation, direct taxes, indirect taxes, higher prices, income tax, P.45.

БИЛЕТ 15.

Прочтите, переведите Текст № 15 и выполните задания после текста.

Текст №15

TAX a rate or sum of money levied upon assets or real property (property tax), or income derived from wages, etc. (income tax), or upon the sale or purchase of goods (sales tax).

VALUE ADDED TAX is a tax imposed upon the difference between the cost of an asset to the taxpayer and the present fair market value of such asset; a tax based on a percentage of the value of the property subject to taxation, as opposed to a specific tax, which is a fixed sum applied to all of a certain class of articles.

INCOME TAX a tax imposed upon income received which is recognized for tax purposes by the taxpayers, reduced by the allowable deduction and credits.

PROPERTY TAX generally, tax imposed by municipalities upon owners of property within their jurisdiction based upon the value of such property.

SALES TAX a tax generally imposed by state or local government on the sale of certain items that are generally not for resale.

UNIFIED ESTATE AND GIFT TAX in the USA a federal tax imposed upon the net value of an estate and on gifts of certain amounts. The transferor is liable for the gift taxes but if the transferor fails to pay the gift tax, the transferee may be held liable for its payment.

Задание 1. Ответьте на вопросы по тексту:

1. What is a tax?
2. What is Value Added Tax imposed upon?
3. What Income Tax imposed upon?
4. What tax is paid based upon the value of property?
5. What happens if the transferor fails to pay the gift tax?

Задание 2. Найдите в тексте эквиваленты слов и выражений профессионально-ориентированной лексики:

Налог, сумма денег, взимаемая с..., налог на доход, налог на собственность, налог с продаж, налог на добавленную стоимость, налог накладывается на..., рыночная стоимость, налогоплательщик, владельцы собственности, единый налог на наследование и дарение.

Задание 3. Расскажите, используя профессионально-ориентированную лексику, что говорится в тексте о:

Tax, value added tax, income tax, property tax.

БИЛЕТ 16.

Прочтите, переведите Текст № 16 и выполните задания после текста.

Текст №16

VARIOUS SERVICES OF BANKS

Banker's services cover an enormous range of activities today.

A full list would include:

1. Current account services

They are extended to anyone whom banks regard as reliable. A new depositor should be recommended by his employer or should present a reference. If this proves satisfactory the bank will accept a deposit from him which will be entered in his current account.

A cheque book will then be issued free of charge. Once the customer has received his cheque book he may use the cheques to order the banker to pay our sums of money from his current account. Money is being paid into and paid out of the account as often as the customer finds convenient.

2. Deposit account services

Companies and individuals can deposit cash funds that are not needed at present. They need it or after a certain period in case of time deposit.

3. Savings account services

It enables small savers to put money away for particular purposes, for example, for holidays.

4. Other services:

- foreign exchange;
- foreign exchange transactions;
- services in foreign trade payments;
- granting loans;
- services in investment management;
- safe custody;
- economic information;

Задание 1. Ответьте на вопросы по тексту:

1. Whom are current account services extended to?
2. When is a cheque book issued?
3. What cash funds are deposited by companies and individuals?

4. What taxes are paid by employees?

5. What is P.45?

Задание 2. Найдите в тексте эквиваленты слов и выражений профессионально-ориентированной лексики:

Банковские услуги, услуги по расчетным счетам, надежный, новый вкладчик, предоставить рекомендацию, принять вклад, чековая книга, выдается бесплатно, оплатить со счета, услуги по депозитным счетам, денежные средства, откладывать деньги на конкретные цели, обмен иностранной валюты, сделки в иностранной валюте, выдача ссуд, ответственное хранение.

Задание 3. Расскажите, используя профессионально-ориентированную лексику, что говорится в тексте о:

Current account services, deposit account services, savings account services.

6.2 Примеры тестовых заданий

Entry test

Name: _____

Date: _____

Section 1: Vocabulary

1 Complete these conversations with the words in the box. You do not need all the words.

cashier	excuse	German	Germany	meet	see	visitor
---------	--------	--------	---------	------	-----	---------

1 A: How do you do? I'm Jill Spencer.

B: Pleased to _____ you.

2 A: _____ me, are you Carlos Lorenzo?

B: Yes, I am.

3 A: What languages do you speak?

B: French, _____ and Italian.

4 A: Are you from Berlin?

B: No, I'm not from _____. I'm Swiss.

5 A: This is Ms Kumar. She's a(n) _____ at a bank in Geneva.

B: Welcome to London, Ms Kumar.

2 Match 6–10 to a–e to make common word partnerships.

- | | |
|-------------|------------|
| 6 email | a number |
| 7 foreign | b exchange |
| 8 telephone | c address |
| 9 head | d office |
| 10 current | e account |

Section 2: Language

1 Choose the correct answer, A, B or C.

Hi Isa

I need Frances Cooper's telephone number. Can (1) _____ help
(2) _____? Do (3) _____ have (4) _____ on
(5) _____ laptop? Please email me today if you can.

Many thanks

Sam

- | | | |
|---------|-------|------|
| 1 A you | B she | C me |
| 2 A I | B my | C me |
| 3 A you | B he | C I |

- 4 A him B it C her
 5 A his B her C your

2 Complete this text with the words in the box.

am are has have is isn't

My bank (6) _____ very big. It (7) _____ about 250 employees.
 They (8) _____ from about fifteen different countries, so it's very international.
 I (9) _____ from Oman and my boss (10) _____ from Spain. We all speak English,
 so we don't usually (11) _____ any communication problems.

Section 3: Skills development

1 Nabila and Jenny meet a new trainee in the cafeteria. Complete their conversation with the phrases in the box.

Thank you. That's very kind of you. Pleased to meet you. What are your jobs?
 Yes, please. I'd like a coffee. Yes, I am. It's very interesting.

Nabila: Hello, you're new, aren't you?
 Sam: Yes, I am. I'm Sam.
 Nabila: Welcome to UBCS, Sam. I'm Nabila and this is Jenny.
 Sam: (1) _____
 Jenny: Would you like to sit with us?
 Sam: (2) _____
 Jenny: Let's sit here. This table's free.
 Sam: (3) _____
 Nabila: I'm a cashier and Jenny works in human resources.
 Jenny: Are you enjoying your first day?
 Sam: (4) _____
 Nabila: Would you like a drink?
 Sam: (5) _____

2 Match questions 6–10 to answers a–g. You do not need all the answers.

- 6 Is the branch manager in her office today? _____
 7 What time is the meeting? _____
 8 How do you come to work? _____
 9 Can I help you? _____
 10 Are you from Egypt? _____

- a At three o'clock.
 b Yes, you do.
 c I'd like to open an account, please.
 d No, she isn't.
 e Yes, I am.
 f No, he doesn't.
 g I usually walk.

Section 4: Reading

1 Read this email and answer the questions.

From: Sam Stewart
 To: Lenny Baxter
 Subject: My new job

Hi Lenny

Guess what? I'm a trainee at UBCS in London. It's hard work but very interesting. Every day I work in the banking hall. I serve the customers. I help them put money into their accounts and take it out. I check the balance of their accounts for them and answer their questions. Sometimes I put the money in the ATM machine. I like that best. It's great holding all that money!

See you Sunday.
Sam

1 Where does Sam work?

2 Does he enjoy his job?

3 What part of his job does he like best?

4 When will he meet Lenny?

Section 5: Listening

1 ▶ 09 Listen and choose the correct answer, A, B or C.

1 Where is the woman from?

A the UK B Canada C the USA

2 Where is the man from?

A the UK B Canada C the USA

3 What is the woman's job?

A She doesn't have a job. B She's a trainee. C She's a secretary.

4 Where does the man work?

A at a seminar B at a bank in London C at a bank in Toronto

5 Where are the man and the woman?

A in a bank B at a seminar C on a train

Время выполнения – 60 минут

Exit test

Name: _____

Date: _____

Section 1: Vocabulary

1 Choose the correct answer, A, B, C or D.

1 Could I please _____ the spelling of your name?

A hear B write C check D listen

2 What does IBM _____ for?

A mean B stand C do D write

3 My mother is retired. She gets a(n) _____ from her old company.

A income B salary C budget D pension

4 It is important to plan your spending and keep to a(n) _____ .

A income B pension C budget D job

5 People who watch over others and check their work are called _____ .

A employees B graduates C trainees D supervisors

6 Someone who handles customers' problems and questions is a(n) _____ .

A cashier B trainee C investment analyst D human resources manager

- 7 Before you buy products and services from a bank, you should always read the _____.
 A special offers B small print C arrangement fee D free gift
- 8 Customers like cashiers who are _____.
 A convenient B rude C unreliable D efficient
- 9 Some companies charge _____ for foreign exchange transactions.
 A interest B commission C currency D buy-back
- 10 Diversification is a way of reducing _____.
 A interest B profit C investment D risk
- 11 The things a company owns are called its _____.
 A liabilities B income C assets D profits
- 12 The unemployment rate is _____ – it has gone up and down many times this year.
 A fluctuating B increasing C remaining steady D declining
- 13 A stock market _____ is a way of measuring a section of a stock market.
 A exchange B index C share D table
- 14 The things a company owes are called its _____.
 A profits B income C liabilities D assets

Section 2: Language

1 Choose the correct answer, A, B, C or D.

- 1 Excuse me, _____ you Khalid?
 A will B is C are D do
- 2 How many branches _____ your bank have?
 A is B are C do D does
- 3 _____ there any computers in Iman's office?
 A Is B Have C Do D Are
- 4 'Are you serving a customer?' 'No, _____.'
 A I haven't B it isn't C I don't D I'm not
- 5 I _____ to work at 9.00.
 A starts B come C arrive D finish
- 6 'What is Martin doing?' 'He _____ money in the ATM.'
 A puts B put C will put D is putting
- 7 Sophie _____ tennis on Thursdays.
 A usually plays B is usually playing C usually is playing D plays usually
- 8 When did you _____ the balance sheet to the customer?
 A sent B sending C send D sends
- 9 I would like _____ information about investments.
 A any B some C an D many
- 10 Is there any good _____ about the economy?
 A accounts B thoughts C new D news
- 11 What are you _____ when you leave university?
 A going to do B will do C going D to do
- 12 Laila _____ her job at the bank and went to work in an accountancy company.
 A leaves B is leaving C left D leaved
- 13 When _____ from university?
 A you graduated B will you graduating C did you graduate D have you graduated
- 14 We _____ the client at 3.00 this afternoon.
 A are meet B do meet C is meeting D are meeting
- 15 I predict that inflation _____ in the next quarter.
 A is fall B will fall C is falling D fall
- 16 The economy is growing, so we can _____ more people to find jobs.
 A predict B see C expect D increase

Section 3: Reading

1 Complete this letter with phrases A–G.

Dear Mr Wilson

Thank you for sending (1) _____. I am enclosing your completed tax return (2) _____. Please check the return carefully. If you are satisfied that it is correct, (3) _____. Send the signed page only back to me. I will then submit the return to the tax office (4) _____. You may keep the rest of the tax return (5) _____. If you have any questions, please call me or my assistant, Louisa Grey, (6) _____.

I am also enclosing our invoice for this work. I would be grateful if you could (7) _____.

Yours sincerely

Jan Turner

A please sign the additional copy on page 8

B and we will be happy to help you

C for your approval

D for your records

E pay this within fourteen days

F the information we requested

G using the online filing service

Section 4: Writing

1 Rewrite these sentences to make them more polite.

1 What's your name?

2 What do you want?

3 How do you want the money?

4 I want a coffee and a sandwich.

5 Put them on the table.

6 Wait here.

Section 5: Listening

1 25 Listen and choose the correct words in *italics*.

1 The customer wants to make a *deposit* / *withdrawal*.

2 The cashier asks the customer to sign a *cheque* / *paying in slip*.

3 The customer wants *150* / *240* dollars.

4 The cashier doesn't have any *tens* / *twenties*.

5 The customer wants some information about *home* / *travel* insurance.

6 Peter is another *bank employee* / *customer*.

7 Peter is *on the phone* / *servicing another customer*.

Section 6: Speaking

1 Prepare a presentation for your teacher about yourself and the company you work in/you are planning to work in in the future. Include the following:

About you:

- Introduce yourself.
- Explain your current job or current study course.
- Explain your plans for your future career.

About the company you work in/you are planning to work in:

- Describe what your company does.
- Talk about some of the products and services it offers.

Your teacher will mark your talk using the scorecard below. The teacher circles 1 mark if a student includes the area and 2 marks for communicating it accurately and effectively.

There is a maximum of ten marks.

The student:		
introduced him/herself appropriately.	1	2
explained his/her current job or study course.	1	2
explained his/her career plans.	1	2
described what his/her company does.	1	2
talked about some of the products and services the company offers.	1	2

Время выполнения – 60 минут

Задания**Задание 1**

1 Complete these questions with the words in the box.

are (x3) do (x2) is

- 1 _____ you Ms Cooper?
- 2 Where _____ you from?
- 3 What _____ you do?
- 4 _____ you German?
- 5 What _____ your family name?
- 6 _____ you speak Arabic?

Задание 2

Match questions 1–6 from 1 to these replies. Write a number (1–6) in each gap.

- 7 A: _____ B: Yes, I do.
- 8 A: _____ B: No, I'm not. I'm Swiss.
- 9 A: _____ B: I'm from Canada.
- 10 A: _____ B: We're trainees at a bank in Frankfurt.
- 11 A: _____ B: It's Nagy.
- 12 A: _____ B: Yes, I am.

Задание 3

Complete this table.

Country	Nationality	Language
Spain	13 _____	<u>14</u> _____
Egypt	15 _____	<u>16</u> _____
17 _____	Chinese	<u>Chinese</u>
France	18 _____	<u>French</u>
Brazil	<u>19</u> _____	<u>20</u> _____

Задание 4

Choose the correct words in *italics*.

- 21 *Please* / *Pleased* to meet you.

- 22 *Are / Do* you speak Italian?
 23 How do you *spell / spelling* your family name?
 24 Could you *again / repeat* that, please?
 25 *Are / Do* you have a credit card?
 26 Nabila *watch / watches* the business news on TV.

5 Write these amounts in words.

- 27 ¥550 _____
 28 €30 _____
 29 90% _____
 30 £17 _____

Задание 5

1 Complete these sentences with the words in the box.

are (x2) aren't is isn't (x2)

- 1 '_____ there a drinks machine in your office?' 'No, there _____.'
- 2 '_____ there any books on the desk?' 'Yes, there _____.'
- 3 There _____ any people in the bank.
- 4 There _____ a computer on your desk. You can use Peter's today.

2 Match the words in the box to these definitions.

current account deposit employees investments mortgage
 withdrawal

- 5 the people who work at a company _____
- 6 money that someone puts into a bank account _____
- 7 money that someone takes out of a bank account _____
- 8 money that someone borrows from a bank to buy property _____
- 9 a bank account that usually pays no interest or low interest _____
- 10 things people put their money in to make more money _____

Задание 6

Complete this text. Use one word in each gap.

I come to work (11) _____ train and I usually arrive at 8.30. The bank (12) _____ at 9.00. I am a cashier. Some customers come to the bank to deposit money or to (13) _____ it from their accounts. Some come to check the (14) _____ of their accounts. I also give customers (15) _____ about our products and services. My boss often (16) _____ to customers about investments.

4 Rewrite these sentences using the words in brackets.

- 17 Sonia plays tennis at the weekend. (often)

- 18 Abdul is late for work. (never)

- 19 Do you come to work by bus? (sometimes)

- 20 I am tired on Monday mornings. (usually)

Задание 7

Complete these sentences with the words in the box.

branch manager cashier customer service adviser
 human resources manager IT services manager

- 21 I'm a(n) _____. I work in a bank and I help customers with their everyday banking needs – making deposits and withdrawals, for example.
- 22 I work in a bank but I don't deal with customers. I take care of all the computers and I show employees how to use them. I'm a(n) _____.

23 I take care of the bank's employees. I deal with any problems they have. I'm responsible for finding and training new employees. I'm a(n) _____ .

24 I'm a(n) _____. I'm in charge of one branch of the bank and I'm responsible for the employees and the customers of that branch.

25 I handle customers' problems and answer questions from them. I usually speak to them on the phone. I'm a(n) _____ .

6 Rewrite these sentences to make them good advice for bank employees. Replace the words in *italics*.

26 Always be *impolite* and *unfriendly*.

27 *Never* deal with transactions quickly.

28 Be *impatient*, particularly with elderly or disabled customers.

29 Be *ignorant* about the bank's products and services.

30 Employees who are *efficient* and *helpful* create a very bad impression.

Задание 8

1 Complete these sentences with the words in the box.

allowance	loan	retired	safe deposit box	salary
-----------	------	---------	------------------	--------

1 I keep my grandmother's jewellery in a(n) _____ at the bank.

2 My sister is fourteen. She gets a(n) _____ from our parents and spends most of it on clothes.

3 My father is _____. He gets a pension from his old company.

4 I want to buy a car but I don't have enough money. Perhaps I can get a(n) _____ from the bank.

5 My employer pays my _____ directly into my current account.

2 Choose the correct words in *italics*.

6 My brother often spends all his money and then *lends* / *borrow*s some from me.

7 Many people *give* / *spend* money to charity.

8 I *take* / *save* money for my pension every month.

9 Do you *spend* / *take* your credit card when you go shopping?

10 Can you *lend* / *borrow* me £1 for a cup of coffee, please?

Задание 9

Write questions and short answers using *can* or *can't*.

Examples:

Lucy / speak Japanese (✓)

A: *Can Lucy speak Japanese?* B: *Yes, she can.*

Rashid / speak Italian (×)

A: *Can Rashid speak Italian?* B: *No, he can't.*

11 Martin / drive (×)

A: _____ B: _____

12 new customers / get a free gift (✓)

A: _____ B: _____

13 Dalya / register for online banking (✓)

A: _____ B: _____

14 children / apply for credit cards (×)

A: _____ B: _____

4 Write sentences using the comparative form of the adjectives in brackets.

Example: elephants / mice (big)

Elephants are bigger than mice.

15 cars / bicycles (expensive)

16 experienced cashiers / trainee cashiers (fast)

17 online banking / face-to-face banking (convenient)

18 coins / banknotes (heavy)

19 polite employees / rude employees (good)

Задание 10

Complete this email. Use one word in each gap.

Dear Mr Nagata

Thank you for your (20) _____ call this morning. I am delighted that you are interested in a job at UCSB and I look forward to meeting you on Tuesday. However, could I please (21) _____ the time of our meeting on Tuesday to 11.00 instead of 10.30? I am very sorry but I have another meeting at 9.30 and I think it may take (22) _____ than one hour. If you are unable to come at 10.30, please let me know. I am also free on Tuesday afternoon if that is more (23) _____ for you. An application form for a trainee position at the bank is attached. I can answer any (24) _____ you have on Tuesday. Please come to the bank and ask for me at the customer service desk.

Yours sincerely

Maria Styles

Human Resources Manager

6 Match 25–30 to a–f to make common word partnerships.

25 credit	a	exchange
26 online	b	ID
27 interest	c	machine
28 cash	d	banking
29 foreign	e	card
30 user	f	rate

Задание 11

1 Choose the correct words in *italics*.

Martin usually (1) *walks* / *is walking* to work but this morning it (2) *rains* / *is raining*, so he (3) *goes* / *is going* by bus. He always (4) *wears* / *is wearing* a suit and tie to work and he (5) *carries* / *is carrying* a newspaper. Today he (6) *carries* / *is carrying* a cup of coffee, too.

2 Complete these questions with the words in the box.

how how many how much what when where which who

- 7 _____ would you like the money? We have fives, tens and twenties.
8 _____ money do you want to invest?
9 _____ can I ask for advice about investments? Is the branch manager free?
10 _____ is the foreign exchange counter at this airport?
11 _____ US dollars do you get for one euro?
12 _____ does the bank close?
13 _____ is the maximum amount of money I can change?

14 _____ bank gives the best interest rate on savings accounts?

3 Rewrite these sentences to make them more polite.

15 What's your name?

16 What do you want to drink?

17 How do you want the money?

18 Can you sign the form here?

Задание 12

Are these nouns countable (C) or uncountable (U)?

19 information(C/ U)

20 euro (C/U)

21 advice (C/U)

22 news (C/U)

23 country (C/U)

24 coin (C/U)

25 commission (C/U)

26 office (C/U)

5 Complete these sentences with words from 4. Change one of the words to plural.

27 I would like some _____ about your products and services, please.

28 I have some bad _____ for you, I'm afraid. The bank can't give you a mortgage.

29 You travel a lot, don't you? How many _____ do you visit each year?

30 The bank manager gave me some very good investment _____ .

6.3 Практические задания.

Задание 1. Вставьте глагол to be в форме Present, Past или Future Simple.

1. Where ... your brother now? — He ... in the kitchen. He...hungry.

2. ... she ... at work tomorrow? - Yes, she

3. ... you at school yesterday? - Yes, I I...late for the first lesson.

4. My sister ... at school now. She ... not at home.

5. ... you ... an good architect in some years? – Yes, I....

6. My pens ... not on the table. Where ... they?

7. His brother ... a child. He ... 7. Hefond of model cars.

8. We ... pupils last year, but now we ... students.

9. My aunt ... in Paris now.

10. Where ... your grandmother? - She ... in Paris.

11. When ... you at work yesterday? - I... there at 8 o'clock.

12. It ... cold yesterday. It...warm tomorrow.

13. I ... not in Krasnodar now. I ... in London.

14. All my family ... at home tomorrow. They ...

15. When he ... young, he ... a pilot. He...old now.

16. She ... a good student. She...interested in arts.

17. Where ... you last Friday? - I ... at the cinema.

18. Nick ... tired yesterday. The day...difficult for him.

19. Where ... your father now? ...he angry with you?

20. I think he ... not ... afraid of dogs.

Задание 2. Переведите на английский язык, употребляя глагол to be в форме Present, Past или Future Simple.

1. Дети в парке. Они не в школе.

2. Вчера он был на работе.

3. Она будет завтра в техникуме? – Нет, не будет. Она больна.
4. Где она? Она на работе.
5. Где вы были? Мы были в театре.
6. Моя бабушка – архитектор, а дедушка – нет.
7. Где книги? Они были на столе.
8. Он был вчера в Краснодаре? — Нет, не был.
9. Наши родители – строители, а мы – студенты.
10. Мою племянницу зовут Мария, ей 8 лет. Она очень хорошая девочка.
11. Моему племяннику всего три года. Его зовут Александр.
12. Наша семья большая, и мы все хорошие друзья.

Задание 3. Вставьте глагол *to have* в форме *Present, Past* или *Future Simple*

1. My friend not many children. He two sons. They a house in Krasnodar.
2. I no paper to write a test.
3. We got an interesting article about Moscow.
4. How many English classes you next week ? – We three classes.
5. We much work to do at the office yesterday.
6. What time you usually breakfast ? – I usually breakfast at 9 o'clock in the morning. 7. The girl no cat, but soon she a black kitten.
8. we a lecture tomorrow ? – No, we We no lectures tomorrow.

Задание 4. Заполните пропуски одним из местоимений, приведенным в скобках:

1. Does like? (she, they, her, we)
2. I'm sure I know (he, his, its, him)
3. Is that car? (you, yours, your, him)
4. Is it their car? – No, is yellow. (their, them, its, theirs)
5. A few months ago I met an old friend of (my, me, mine, him)
6. He rang Mary and invited to dinner. (she, it, her, hers)
7. ... does she look like? – She is young and pretty. (what, who, how, how old)
8. John showed the book. (his, it, its, him)
9. Can you give some more cake? (his, my, me, mine)
10. If you see Tom and Jane, give my love. (they, their, it, them)
11. ... is your sister's job? She is a teacher. (what, who, which)
12. . is that man? He is my uncle. (what, who, whose)
13. .. do you love? I love David. (what, who, whose)
14. ... was on the table? (what, who, whose)
15.is this car? – It's mine. (what, who, whose)

Задание 5. Замените существительное в скобках соответствующей формой местоимения.

She looked at (I and my friend) again.

We found (the boy) in the room.

Tell (I) what has happened.

Don't ask (Ann) questions.

We were introduced to (my mother).

I put the letter into (the box).

We must give (a cat and a dog) names.

Задание 6. Напишите предложения во множественном числе.

That is a nice flower. Is that a rose? That is not a tulip.

This is a star. This star is above our house.

Задание 7. Выберите правильный вариант.

- | | | | |
|-------------------------------------|-----------|---------------------------------|-----------|
| 1. How much..... this sweater cost? | A is | 2. How much.... this sweater? | A is |
| | B does | | B does |
| | C do | | C do |
| 3. It..... rainy in summer. | A don't | 4. It.... often rain in summer. | A don't |
| | B doesn't | | B doesn't |

- | | | | |
|---|---|-----------------------------------|---|
| | <i>C isn't</i> | | <i>C isn't</i> |
| 5. Mag and her sister.....live in Rome. | <i>A aren't</i>
<i>B doesn't</i>
<i>C don't</i> | 6. Mag and her sister.....in Rome | <i>A aren't</i>
<i>B doesn't</i>
<i>C don't</i> |

Задание 8. Напишите каждое предложение в отрицательной и вопросительной форме.

- You write a lot of exercises at home.
- She speaks English well.
- He comes home late.
- We read many English books.

Задание 9. Задайте специальные вопросы с вопросительными словами, данными в скобках.

- We study at college. (Where?)
- They like to read English books. (What books?)
- She will come home at 7 tomorrow. (When?)
- We read, write and speak English at the lesson. (Who?)
- She drinks a cup of coffee in the morning. (What?)
- We will learn many new words to speak English well. (Why?)
- My friend will speak Italian very well when he goes to Italy. (How?)
- We shall go to the park today. (Where?)

Задание 10. Заполните пропуски в рассказе о дне Ани словами, данными ниже:

- | | | |
|-----------------------|------------------|---------------|
| A. 8.30. | B. my friend | C. home |
| D. chocolate cakes | E. bus | F. 3 p.m. |
| G. cafe | H. an hour later | I. watched TV |
| J. a birthday present | | |

I left home at (*пример*) 8 p.m. yesterday morning and went to college by (1) ... I arrived there (2) ... My lessons began at (3) ... and finished at (4) ... I went to the (5) ... for lunch. I met (6) ... there and we had lunch together. We both ate (7). After lunch I bought (8)... for my brother, and went (9) In the evening I stayed at home and (10) ...

Напишите 4 вопроса Ане о вчерашнем дне по содержанию текста.

How? What time?
When? Where

Задание 11. Поставьте следующие существительные во множественное число

Boy, library, language, dress, fly, watch, clock, country, eye (глаз, око), bus, bush (куст), party, tomato, thief (вор), company, leaf (лист, листва), wolf, key, fox (лисица, лиса), half, life, day, factory, city, roof (крыша, кров), month, shelf, hero, postman, son-in-law, editor-in-chief (главный редактор), fisherman (рыбак, рыболов), schoolgirl, sister-in-law (невестка, золовка), sheep.

Задание 12. Выберите множественное число для выделенного слова

- | | |
|---|---|
| 1. tooth - teeth - teeth | 11. crisis – crises - crises |
| 2. man – mans - men | 12. gymnasium – gymnasiums - gymnasia |
| 3. ox - oxes - oxen | 13. church - churches - churches |
| 4. hero - heros - heroes | 14. monkey - monkeys - monkies |
| 5. piano – pianos - pianoes | 15. tray - trays - traies |
| 6. formula - formulas - formulae | 16. portfolio – portfolios - portfolioes |
| 7. wolf - wolfs - wolves | 17. focus – focuses - foci |
| 8. chief – chiefs - chiefes | 18. potato – potatos - potatoes |
| 9. studio – studios - studioes | 19. valley – vallies - valleys |
| 10. datum – datums - data | 20. clock - clocks - clockes |

Задание 13. Перепишите предложения, используя притяжательный падеж (-'s, -s')

Образец: This bicycle is for a child. - *This is child's bicycle.*

- That umbrella belongs to James.
- This pen belongs to the teacher.
- That's a job for stewardesses.
- These toys belong to the children.
- This is a club for women.

6. It's a school for girls.

Задание 14. Вставьте артикль, где необходимо.

1. Come to... blackboard and write... Exercise 5.
2. Are ... rooms in your flat large?
3. There is ... love in her eyes
4. I like ... jam on ... piece of bread.
5. I worked as ... shop-assistant in ... local supermarket.
6. I don't like ... milk with my tea.
7. We bought... oranges and ... butter.
8. ... Mexico is to the south of... United States of America.
9. London is on... Thames.
10. Pass me... salt, please.
11. He asked for... glass of ...fresh water.
12. I prefer ... book of... good poetry to ... detective novel.
13. "Don't cry", said... man, "you wanted to be ... president, and you'll be... next one."
14. ... young woman dressed in... red entered... room where ... whole company gathered.

Задание 15. Выберите правильную форму указательных и неопределенных местоимений.

1. Do you have (some, any) work to do? I am not very busy (these, this) days and can help you.
2. We have (some, any) French books at home. (These, this) books are old.
3. Whose dog was (that, those)? I haven't got (some, any) dogs at (my, mine) house.
4. Who's (that, those)? - (That, those) is (my, mine) father. Please give (he, him) (this, these) newspapers. He has (some, any) time to read (they, them) now.

Задание 16. Выберите правильный вариант

1. The box was too heavy to lift by...
a. myself b. me c. mine d. my
2. Many people in England have... own houses.
a. they b. theirs c. their d. them
3. Who is there? ...
b. It is me b. It is I. c. Me d. I
4. There is a man ... took your coat.
a. which b. who c. that d.-
5. does it take you to get to school?
a. how much b. how long c. how many d. when
6. I can't rely on... in this case.
a. his b. him c. he d. himself
7. Some people like apples, ... prefer bananas.
a. other b. the other c. others d. the others

Задание 17. Заполните пропуски подходящими по смыслу местоимениями.

1. I had many English books. I read every day.
2. Kate is my friend. I often meet in the office.
3. We are students. This is classroom.
4. Ben and Nick, open books at page 9.
5. Take this book and read at home.
6. Read these words and learn well.
7. With do you usually speak about your work?
8. I don't know What's his name?
9. Take the dictionary. – It's not my dictionary, it's
10. This is a photo of a modern shop. windows are wide and high.
11. magazine is over there? – It's mine.
12. is your cousin? – An architect.

Задание №18

Fill the blanks with the following sentences

- a) I am writing with reference to your advertisement in today's paper concerning possible work with English-speaking tourists
- b) I look forward to hearing from you in the near future
- c) Before I can consider the job I need to know what the hours of work and pay would be
- d) I can communicate well and fairly fluently

Dear Sir/Madam,

1_____. I am very interested in doing this kind of job and will be available from the beginning of the next month. I need to know exactly when the job would start. I should say that my level of English is good. 2_____. I have spent time on holiday in Britain and really enjoy meeting people from other countries. I have always been interested in the history and culture of my local area. 3_____. I would like to know more about what "be responsible for the general welfare of your group" means and what they could involve. I am afraid that I will only be available for interview in the evening (due to present work commitments). 4_____.

Yours faithfully,

Ingrid Nelson

Контрольные работы

КОНТРОЛЬНАЯ РАБОТА №1

Задание 1. Выберите правильный вариант

1. I went absolutely without ...money.
a. some b. any c. no d. not
2. This king is very rich. He has got...money.
a. much b. many c. some d. any
3. Can you ...?
a. make me some tea b. make some tea for me c. make for me some tea
4. I can't find my glasses....
a. nowhere b. anywhere c. somewhere d. never
5. Although (Хотя) he felt very ... , he smiled
a. angrily, friendly b. angry, friendly
6. Michael's new apartment is ...
a. much large b. much more larger c. much larger d. more larger
7. Where's... bus stop? – It's over there on your left.
a. the most close b. the nearest c. the most near
8. She spent... money than we.
a. more b. much c. the most d. the best

Задание 2. Заполните пропуски местоимениями "some", "any" или их производными

1. Do we have ... milk? - No, we don't have ... Go and buy ...
2. You can ask him (любой)... question, he will answer it.
3. I'd like to buy... new clothes but I haven't... money. Can you give me ... money?
4. It is so dark here. I can't see... (Ничего не видно). I can't find my glasses..... (Я нигде не могу найти свои очки).
5. I want to tell you (что-то)... interesting.
6. I need (кто-то)... to help me with my English.
7. Are you going (куда-то) ... for the weekend?
8. Do you live (где-то)... near Nick?

Задание 3. Переведите на английский язык

Старше, самый старый, самый старший в семье, мой старший брат, мой старый друг, длиннее, самый длинный, счастливее, самый счастливый, лучше, самый лучший, ее лучший друг, самый черный, хуже.

Задание 4. Переведите на русский язык

1. This is the smallest room in our flat.
2. We started earlier than you. - Better late than never.
3. He was as tired as you, but more careful.
4. This student is the most attentive in our group.
5. He was one of the most experienced workers at the factory.

КОНТРОЛЬНАЯ РАБОТА №2

Задание 1. Выберите правильный вариант

1. I saw her open the window and... to someone.
a. waved b. wave c. waving d. to wave
2. Try ...be late.
a. not to b. to not c. do not d. to do not
3. I went to London ... clothes.
a. for buy b. for to buy c. for buying d. to buy
4. You can not live very long without ...
a. to eat b. eat c. eating d. you eat
5. I enjoy ..., but I would not like ...it all my life.
a. to teach, to do b. teaching, doing c. to teach, doing d. teaching, to do
6. Her parents do not want ...married.
a. her to get b. her get c. that she get d. that she gets
7. They areon Monday.
a. to arrive b. to have arrived c. that she get d. that she gets
8. Yesterday I saw an old man... into your house.
a. to come b. have come c. came d. come
9. Must you really go now? Can't you... for a drink?
a. to leave b. stay c. be left d. to stay
10. John asked Mary... late for dinner.
a. didn't be b. don't be c. not to be d. not be
11. John told... him, because it annoyed him.
a. her don't interrupt b. she not to interrupt c. her not to interrupt
12. I don't feel like... this evening.
a. to study b. studying c. studied d. having studied
13. The gangsters made him... the truth.
a. to tell b. to telling c. tell d. telling
14. He finished... his essay and had a cup of coffee.
a. writing b. write c. wrote d. being written

Задание 2. Выберите русское предложение, наиболее точно соответствующее по смыслу английскому предложению.

1. He wanted his project to be about Greek architecture.
a) Он хотел сделать проект о греческой архитектуре.
b) Он хотел, чтобы проект был о греческой архитектуре.
c) Ему нужен проект о греческой архитектуре.
2. These students are known to have passed all the exams successfully.
a) Известные студенты сдали все экзамены успешно.
b) Известно, что эти студенты сдали все экзамены успешно.
c) Очевидно, что эти студенты сдадут все экзамены успешно.
3. They seem to have learned all the rules.
a) Им кажется, что они выучили все правила.
b) Кажется, они выучили все правила.
c) Кажется, они учат все правила.
4. We believe his conclusion to be wrong.
a) Мы считаем, что его заключение ошибочно.

b) Мы верим ему, 'что это заключение ошибочно.

c) Мы верим его заключению, что это неверно.

Задание 3. Подчеркните инфинитив и инфинитивные обороты и переведите предложения на русский язык

1. I took a taxi for her not to walk to the station.
2. M. F. Kazakov is known to be the architect who built the Moscow University in 1793.
3. We expect him to come tomorrow with his sister.
4. He heard the woman say something to her son.
5. The first person to come out of the house was my friend.

КОНТРОЛЬНАЯ РАБОТА № 3

Задание 1. Выберите правильный вариант

1. When I asked Joan about her work she said she... her job and was shot of money.
a. had lost b. lost c. is losing d. loses
2. I couldn't find her flat as I... there only once.
a. have been b. was c. had been d. was being
3. Pat will buy a car as soon as she... enough money.
a. saves b. will save c. saved d. is saving
4. I took the book to the library when I... it.
a. read b. had read c. having read d. was reading
5. They will go out of town next Sunday if the weather... fine.
a. will keep b. keep c. keeps d. shall keep

Задание 2. Поставьте глаголы в скобках во времена

a) Past Indefinite или Past Continuous

1. She (walk) along the street when she (see) an old friend.
2. I was neither (read) the newspaper nor (watch TV) when I (hear) a strange noise.
3. It (rain) hard when I (go) out this morning.
4. He often (go) to the British Museum when he (study) at London University.

b) Past Indefinite или Past Perfect

5. When I (get) to the cinema, the film (start).
6. My mother didn't let me go for a walk till I (do)
7. The students (enter) the classroom five minutes after the bell (ring).
8. When the plane (land), the sun already (set).
9. Mary (finish) her homework when her father (come) home from his office.

c) Future-in-the-Past

10. John asked me if I (поеду) to Paris.
11. Mary said to her mother that she (придет) home early.
12. I was thinking what a pleasure it (будет) to see my old friend again.

КОНТРОЛЬНАЯ РАБОТА №4

Задание 1. Выберите правильное окончание предложения

1. Petrol prices ... a... were killed in the rally
2. This jacket ... b... have been increased
3. Five people ... c... has been disconnected
4. The telephone ... d... is not permitted anywhere on this station
5. The old town theatre ... e... was made in Hong Kong
6. It appears the telephone bill ... f... was told to stay inside their homes
7. Before the storm everyone ... g... had not been paid
8. Smoking ... h... is currently being rebuilt

Задание 2. Выполните трансформацию в пассивный залог

They sold their car.

The manager always welcomes new employees.

How soon will they repeat that TV program?

They are building a new supermarket near the cathedral.

Someone has moved my desk!

Have you changed anything?

What are they building over there?

Задание 3. Задайте вопросы к подчеркнутым словам.

1. This monument was put up three hundred years ago.
2. Only one of his projects has been built in Russia.
3. The building was pulled down because it wasn't convenient for most of the people.
4. Some building company was being advertised when I switched on the TV set.
5. These contests are held every four years.
6. Your order will be fulfilled in five days' time.

Задание 4. Переведите на русский язык

1. Эту сказку (fairy-tale) знают все дети.
2. Это здание бизнес-центра часто называют самым современным (modern) в городе.
3. Какие книги использованы для вашей презентации?
4. Меня просят рассказать мою биографию (biography).
5. Кирпич (brick) используется для строительства домов.
6. Бабушкину телеграмму получили перед праздником.
7. Эти чертежи (drawings) были сделаны карандашом.

Тестовое задание № 1

Задание. Выберите правильный вариант.

1.it warm in Krasnodar every autumn? - No, it ...very cold and rainy this autumn.
a. was, is b. was, was c. is, is d. is, was
2. It was an interesting trip, ...?
a. isn't it b. wasn't it c. doesn't it d. didn't it
3. Shestay with her partner's family next July, ...not she?
a. will, won't b. won't, won't c. will, will
4. You are responsible for the party, ...?
a. isn't it b. aren't you c. doesn't it d. didn't it
5. Who.... two cars in the family? – Five families in our class....
a. have, has b. has, have c. have, have d. has, has
6. I ... some problems at school.
a. has b. am having c. have
7. How many brothers and sisters ...?
a. have you b. do you have c. are you having
8.it snow much in England winter? - Yes, it....
a. is, does b. does, do c. do, do d. does, does
9. Look at these children! They.... with you dog.
a. are playing b. play c. is playing
10. You know me, do not you? -, I do.
a. yes b. no
11. You do your homework every day, don't you? -, I don't.
a. yes b. no
12. They ... to visit galleries and museums.
a. likes b. are liking c. like
13. You do not know it, do you? -, I do not.
a. yes b. no
14. Alice _____ like French films.
a. isn't b. don't c. doesn't
15. _____ you doing your homework?
a. Do b. Are c. Is
16. My friend and I _____ TV on Saturday afternoons.
a. watch b. watches c. are watching
17. _____ they having a lesson at the moment?
a. are b. is c. do

18. His parents often ... newspapers in the evening.
a. are reading b. reads c. read
19. We usually _____ out on Sundays.
a. eating b. eat c. eats
20. _____ tigers live in the jungle?
a. are b. do c. is
21. I ... very hard at school every day.
a. work b. am working c. works
22. She _____ everybody in her school.
a. know b. is knowing c. knows
23. What are you doing? – I ... a very good detective film.
a. am watching b. watch c. is watching
24. Are they having a piano lesson _____?
a. in the evenings b. now c. every Monday
25. She _____ visits her parents.
a. seldom b. at the moment c. now

Время выполнения 30 минут

КЛЮЧ

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
d	b	a	b	b	c	a	d	a	a	b	c	b	c	b	a	a	c	b	b	a	c	a	b	a

Тестовое задание № 2

Задание. Выберите правильный вариант.

1.it cold in England every winter? - No, it ...very cold and rainy this winter.
a. was, is b. was, was c. is, is d. is, was
2. It was an interesting film, ...?
a. isn't it b. wasn't it c. doesn't it d. didn't it
3. They stay with their grandmother next August, ...not they?
a. will, won't b. won't, won't c. will, will
4. He is responsible for a social programme, ...?
a. isn't it b. isn't he c. doesn't it d. didn't it
5. Who a dog at home? – John and Mary ...a white poodle.
a. have, has b. has, have c. have, have d. has, has
6. She ... some problems with her parents.
a. has b. am having c. have
7. How many aunts and uncles ...?
a. have you b. do you have c. are you having
8.it rain much in New York in spring? - Yes, it....
a. is, does b. does, do c. do, do d. does, does
9.students.....two classes of English every week?
a. does, has b. do, have c. do, has d. are, having
10. He knows this businessman, doesn't he? -, he does.
a. yes b. no
11. Students do their homework every day, don't they? -....., they don't.
a. yes b. no
12. They ... to go to ice cream cafes and sandwich bars.
a. likes b. are liking c. like
13. You didn't like the book, did you? -, I did not.
a. yes b. no

14. Mark _____ like English tea with milk.
a. isn't b. don't c. doesn't
15. _____ you cleaning the room?
a. Do b. Are c. Is
16. We I _____ football matches on Sunday afternoons.
a. watch b. watches c. are watching
17. _____ they having a music class at the moment?
a. are b. is c. do
18. Our Granny often ... detective stories in the evenings.
a. are reading b. reads c. read
19. We usually _____ out on Friday evenings.
a. eating b. eat c. eats
20. _____ crocodiles live in the Amazon?
a. are b. do c. is
21. My father ... very hard at school every day.
a. work b. am working c. works
22. He _____ everybody in our village.
a. know b. is knowing c. knows
23. What are you doing? – I ... a football match.
a. am watching b. watch c. is watching
24. The children ... at monkeys now.
a. look b. is looking c. are looking
25. He is running to catch the train _____.
a. now b. at night c. every day

Время выполнения 30 минут

КЛЮЧ

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
d	b	a	b	b	b	c	d	b	a	b	c	b	c	b	a	a	b	b	b	c	c	a	c	a

Тестовое задание № 3

Задание. Выберите правильный вариант.

1. I don't know what I'm doing tomorrow. I... go to the beach or stay home.
a. must b. may c. ought to d. am to
2. What a nasty girl! You... say things like that in front of your mother!
a. don't have to b. mustn't c. may not d. needn't
3. You... be mad to go the disco by yourself.
a. shall b. need c. are to d. must
4. You had to stay at home yesterday, ...?
a. isn't it b. had you c. hadn't you d. didn't you
5. We have to prepare the document by tomorrow, ... we?
a. haven't b. don't c. have d. has
6. The child ... walk out the dog every morning, I have already taken the dog for a walk.
a. must b. needn't c. hadn't to
7. He run to catch the train, and he was in time!
a. should b. may c. had to
8. The wallsbe solid, made of brick, stone, concrete and other natural or artificial materials.
a. may b. need c. must
9. I'll go now. My friends are waiting.
a. must b. have to c. be able to

10. I must a very long story.
a. translate b. to translate c. translated
11. You ...see ruins of ancient buildings today in Greece.
a. can b. be able to c. need
12. you please be quiet? I'm trying to read.
a. can b. may c. should
13. I help you with your French tomorrow.
a. am able to b. will be able to c. can
14. You not see her at the party. She was at home working at her architectural project.
a. must b. can c. could
15. You have just had lunch. You be hungry.
a. can't b. shouldn't c. mustn't
16. you like a cup of coffee?
a. could b. would c. should
17. Good! I ...work tomorrow.
a. must not b. do not have to c. have not got to
18. The weatherchange tomorrow.
a. may b. must c. should
19. The water is cold, you swim.
a. can b. can not c. must
20. The floors, walls, roofs and other parts of the building be carefully designed and proportioned.
a. must b. can c. could
21. ask you to take off your hat?
a. could b. may c. can
22. You see our team play!
a. should b. had to c. could
- Время выполнения 30 минут

КЛЮЧ

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
b	b	d	d	b	b	a	c	b	a	a	a	b	c	a	b	b	a	b	a	b	a

Тестовое задание № 4

Задание. Выберите правильный вариант.

1. Sam doesn't know what he is going to do tomorrow. He... go to the beach or stay home.
a. must b. may c. ought to d. am to
2. What a shame! You... say things like that in front of your mother!
a. don't have to b. mustn't c. may not d. needn't
3. You... be mad to keep at home a cat and a mouse together.
a. shall b. need c. are to d. must
4. You had to do your homework for 3 hour yesterday, ...?
a. isn't it b. had you c. hadn't you d. didn't you
5. The managers have to prepare the contract by next week, ... they?
a. haven't b. don't c. have d. has
6. Our students to pass three exams this summer.
a. must b. will have to c. need
7. I must shopping for food right now because I am hungry.
a. go b. to go c. have gone
8. The ceilingbe flat and smooth, made of concrete and other natural or artificial materials.
a. may b. need c. must

9. I'll go home now. My parents are waiting.
a. must b. have to c. be able to
10. The students must a very long story for their Literature class.
a. read [ri:d] b. to read c. read [red] Past Simple
11. You ...see the ruins of Coliseum today in Rome.
a. can b. be able to c. need
12. you please speak slower? I can't follow you.
a. could b. may c. should
13. She go to the park tomorrow because she is busy today.
a. am able to b. will not be able to c. can
14. You not see her at college yesterday. She was ill and stayed at home.
a. must b. can c. could
15. You have just had drunk a whole bottle of Cola. You be thirsty.
a. can't b. shouldn't c. mustn't
16. you like a chicken sandwich?
a. could b. would c. should
17. We are absolutely happy as we ...to go to college on Monday.
a. must not b. do not have to c. have not got to
18. My brother be able to help me tomorrow.
a. was b will c. is
19. What shall we do on Sunday? We go to the cinema.
a. should b. could c. have to
20. Her mother was worried that she was not at home. She be late for the last bus.
a. could b. should c. may
21. This weight is wrong. It be 4 kilos, not 5.
a. could b. may c. should
22. His fridge is full of food. He to go shopping tomorrow.
a. didn't have to b. will have c. will not have to
- Время выполнения 30 минут

КЛЮЧ

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
b	b	d	d	b	b	a	c	b	a	a	a	b	c	a	b	b	b	b	c	c	c

Тестовое задание №5

- Задание.** Выберите правильный вариант.
1. Saran got a bad mark because she... her homework.
a. hadn't done b. didn't do c. was doing
2. I ...to America.
a. have often been b. often was c. have been often
3. I have found a good job. It's in Brazil. I to go to Brazil. I don't like living in cold climates.
a. have always wanted b. always wanted c. is wanting
4. He came in and saw Nelly who a strange picture.
a. drew b. is drawing c. was drawing
5. Before Adam got married, he to the mountains every summer.
a. went b. goes c. had gone
6. Her face was wet with tears and her eyes were red. She
a. cried b. was crying c. had cried
7. A group of scientists are travelling around Africa. How many countries already, I wonder?
a. have they visited b. they have visited c. do they visit

8. Peter and Mary on the platform. They for their train.
 a. is standing, is waiting b. are standing, are waiting c. stand, wait
9. When I first to England in 1998, I spoke good English.
 a. came b. had come c. was coming
10. I didn't see Linda last month because she around Europe at that time.
 a. travelled b. was travelling c. had travelled
11. By the time I come home, the children won't have gone to bed, they for me.
 a. waited b. wait c. will be waiting
12. Michael is doing homework since he home from school.
 a. has come b. was coming c. came
13. Linda's apartment looks nice and tidy because she it this week.
 a. redecorates b. is redecorating c. has redecorated
14. You may take this magazine. I through it already.
 a. look b. have looked c. am looking
15. I looked everywhere for my car keys and then I remembered that my son the car to work.
 a. was taking b. had taken c. took
16. While I a robber climbed into the room through the window.
 a. had slept b. was sleeping c. slept
17. After Jerry enters a Medical school, he Chemistry for more than four years.
 a. will study b. study c. studies
18. This book is so interesting. I reading it by the end of the day.
 a. finished b. will finish c. will have finished
19. This is the biggest cat I....
 a. have never seen b. have ever seen c. never saw
20. I knew that he ...waiting for somebody.
 a. is b. was c. would

Время выполнения 30 минут

КЛЮЧ

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
a	a	a	c	c	c	a	b	a	b	c	c	c	b	b	b	a	c	b	b

Тестовое задание № 6

Задание. Выберите правильный вариант.

1. ... Gloria last week?
 a. have you seen b. did you see c. were you seeing
2. She is an old friend – I ...her...years.
 a. have known, for b. know, for c. have known, since d. know, since
3. We met when we ... in France.
 a. studied b. were studying c. had studied
4. Look! The hen... an egg.
 a. has laid b. has lain c. lied
5. As soon as she came in I knew ... her before.
 a. have seen b. saw c. had seen
6. Although theymarried for two years, they didn't tell their parents about it.
 a. had been b. were d. have been
7. Saran looked tired in the morning because she... badly.
 a. had slept b. slept c. was sleeping
8. She has the ugliest dog I....
 a. have ever seen b. have seen c. have ever saw
9. You may take this textbook. I the exercise already.

- a. have done b. had done c. am doing
10. I left school and then I remembered that I my schoolbag in class.
a. was leaving b. had left c. have left
11. While I, I met my friend.
a. had walked b. was walking c. walked
12. After John enters the University, he History of Architecture for more than two years.
a. will study b. study c. studies
13. This magazine is so interesting! I reading it by 6 o'clock.
a. finished b. will finish c. will have finished
14. After they ... the recipe, they cooked their meal.
a. cooked b. had cooked c. have cooked
15. What... at 7 o'clock tomorrow?
a. will you do b. will you be doing c. have you done d. do you do
16. By the time reached our destination, it... dark.
a. had been becoming b. has already become c. had already become d. was become
17. I couldn't find that house as I... there only once.
a. have been b. was c. had been d. was being
18. Where's Melanie? – She... out to see her boyfriend.
a. have just gone b. has just gone c. just gone d. just went
19. What's that noise? – I... anything.
a. am not listening b. am not hearing c. can't hear d. can't listen
20. I'm afraid I didn't hear the doorbell when you rang. I ... in the garden at the time.
a. worked b. have worked c. was working d. have been working

Время выполнения 30 минут

КЛЮЧ

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
b	a	a	a	a	d	a	a	a	b	b	a	c	b	b	c	c	b	c	c

Тестовое задание №7

Задание. Выберите правильный вариант.

1. She said that she _____ keen on drawing.
a) was c) has been
b) is d) were
2. I _____ her that I _____ time to play the piano.
a) told, have no c) told, did not have
b) tells, did not have d) told to, had not have
3. Jane answered that she _____ very early, so she _____ the film.
a) went to bed, hadn't seen c) has gone to bed, hasn't seen
b) had gone to bed, hadn't seen d) had gone to bed, didn't see
4. Mary told me that she _____ to leave for London the next week.
a) is going c) were going
b) has gone d) was going
5. I replied that I _____ her when I _____ back.
a) will phone, got c) will have phoned, will have come
b) would phone, got d) is to phone, get
6. Mary said that Paris _____ beautiful in spring.
a) is c) was
b) has been d) were
7. The teacher _____ a report on the Civil War.

- a) told Jane to make
b) tell to Jane to make
c) told Jane make
d) told to Jane to make
8. Jane _____ worry about her health.
a) ask to me not to
b) asked to not
c) asked me not to
d) asked not
9. I said that I _____ if I _____ time.
a) will go, have
b) would go, had
c) would go, have had
d) will go, had
10. Mary answered that she _____ wake up early in the morning when she was young.
a) got used to
b) is getting used to
c) gets used to
d) used
11. Jane told me _____ calm.
a) to stay
b) stay
c) to have stayed
d) staying
12. I am surprised to see you. Your mother said you _____ ill.
a) were
b) are
c) has been
d) had been
13. She said that Mary _____ into her flat because she _____ her key.
a) cannot get, lost
b) couldn't get, has lost
c) couldn't get, had lost
d) can't get, was losing
14. Jane told everybody that she _____ a meeting _____.
a) had, tomorrow
b) was having, tomorrow
c) will have, the next day
d) was having, the next day
15. Mary told me that writing a test _____ her nervous.
a) is making
b) made
c) will make
d) make

Время выполнения 30 минут

КЛЮЧ

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
a	c	a	d	b	c	a	c	b	a	a	b	c	a	b

Тестовое задание № 8

Задание. Выберите правильный вариант.

1. He said that he _____ in America for two years.
a) lived
b) had lived
c) has been living
d) lives
2. They said that we _____ when Mary _____.
a) would leave, came
b) would leave, comes
c) will leave, came
d) would leave, had come
3. Jane told me that Africa _____ than America.
a) was nicer
b) has been nicer
c) is being nicer
d) is nicer
4. I told everyone that I _____ to the party at ten, but _____ as soon as possible.
a) couldn't come, would arrive
b) can't come, would arrive
c) couldn't come, arrive
d) can't come, will arrive
5. "How are your parents?" she asked. I answered that they _____ very well.
a) were
b) are
c) have been
d) were being
6. The play is boring. — Is it? I thought you said it _____ exciting!
a) is
c) was

- b) were d) had been
7. Mary told me that she _____ Helen in the park and that she _____ fine.
 a) saw, had seemed c) had seen, seemed
 b) had seen, had seemed d) has seen, was seeming
8. He said that his car _____ a few days ago.
 a) was stolen c) had been stolen
 b) has been stolen d) is stolen
9. Jane told me that I _____ at her house if I _____ ever in Paris.
 a) could stay, was c) can to stay, was
 b) can stay, am d) could have stayed, was
10. Mary answered that she _____ the next month.
 a) is married c) was marrying
 b) was getting married d) is marrying
11. Norma said that the old car had broken when they _____ the bridge.
 a) has crossed c) crossed
 b) had been crossing d) were crossing
12. She said she couldn't go in the water because she _____ her swimming suit.
 a) had not brought c) hasn't brought
 b) didn't bring d) will not bring
13. She said that my shoes were wet through and asked if I _____ all the way from the station in that rain.
 a) has walked c) walking
 b) had walked d) was walking
14. The old teacher advised me to speak slowly if I _____ them to understand me.
 a) had wanted c) wanted
 b) want d) would want
15. The receptionist explained that breakfast _____ served between 7.00 and 9.00.
 a) is b) is being
 c) was d) was being

Время выполнения 30 минут

КЛЮЧ

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
b	a	d	a	a	c	c	c	a	b	d	a	b	c	a

Тестовое задание № 9

Задание. Выберите правильный вариант.

1. When I came back, a new metro line...
 a. was being built b. had built c. was building d. has been built
2. A decision until the next meeting.
 a. has not been made b. will not made c. will not be made
3. The room later.
 a. will clean b. will be cleaned c. has been cleaned
4. Hethe way to the station.
 a. was shown b. shown c. was being shown
5. Have you heard the news? Mr.X the President!
 a. has elected b. has been elected c. elected
6. Weekends outdoors by most English people.
 a. spend b. are spend c. are spent
7. The books written by Mark Twain by children with great interest.

- a. were read b. are read c. were being read
8. The picture ...by a friend of my mothers.
a. is painting b. is painted c. was painting d. was painted
9. Detroit as the first capital city of Michigan, but now Lansing is the capital city of Michigan.
a. chosen b. was chosen c. have been chosen
10. He for a week already.
a. hasn't seen b. hasn't been seen c. saw
11. The bank robber by the local police
a. have been arrested b. have arrested c. was arrested
12. my book already? I can't wait any more.
a. was published b. have published c. hasbeen published
13. Many accidents by dangerous driving.
a. caused b. are caused c. have been caused
14. My room at the moment I arrived.
a. was being cleaned b. was cleaned c. is being cleaned
15. This clock ...now.
a. repair b. is repairing c. is being repaired

Время выполнения 30 минут

КЛЮЧ

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
a	c	b	a	b	c	b	d	b	b	c	c	b	a	c

Тестовое задание № 1 0

Задание. Выберите правильный вариант.

1. They wanted to go to the cinema, but all seats out.
a. were sold b. were being sold c. sold
2. When the manager arrived, the problem
- a. had already been solved b. had already solved c. had solved
3. While we were on holiday, our camera from our hotel room.
a. was stolen b. has been stolen c. had been stolen
4. She always funny clothes.
a. has worn b. dressed c. was dressed
5. A prize to whoever solves this equation.
a. will be giving b. will be given c. gives
6. The cathedral by Sir Christopher Wren after Great Fire
a. built b. was built c. were being built
7. Not much about the accident since that time.
a. has said b. said c. has been said
8. The hotel a famous designer .
a. will be redecorated b. will redecorated c. will be decorate
9. English is the main foreign language which___within most school systems.
a. teach b. teaches c. is taught
10. It was a lonely road and the girl was afraid. She thought she....
a. was being followed b. is followed c. is following
11. He knew the boys_____rescued.
a. would be b. have been c. are
12. Japan has a large number of volcanoes, sixty-seven of which_____active.
a. consider c. were considered

- b. considered d. are considered
13. The famous actress _____ now for the "HELLO" magazine.
 a. is interview c. is being interviewed
 b. interview d. was interviewed
14. All tickets _____ before we got in the theatre.
 a. were sold c. are sold
 b. have sold d. had been sold
15. The dinner _____ by five o'clock tomorrow.
 a. will be served c. will have been served
 b. is served d. will serve
- Время выполнения 30 минут

КЛЮЧ

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
a	a	c	a	b	b	c	a	c	a	a	d	c	d	c

Тестовое задание № 11

Задание. Выберите правильный вариант.

- If I money I shall buy the book.
 a. have b. shall have
- If we get the tickets, we on Monday.
 a. leave b. shall leave
- When the delegation you will have to work with them.
 a. arrives b. will arrive
- If I you, I should choose the profession of an engineer.
 a. am b. was c. were
- If he were in Moscow he us.
 a. will visit b. would visit c. would have visited
- If I Chinese I should go to China.
 a. know b. knew c. had known.
- If I had had time I the translation.
 a. should finish b. shall have finished c. would have finished
- If you had taken my address you my house easily.
 a. would find b. would have found
- If he at the concert he would have enjoyed it.
 a. had been b. were
- If we that present she would have liked it.
 a. had bought b. bought
- If Bill hadn't stolen that car, he... in prison now.
 a. wasn't b. hadn't c. wouldn't be d. won't be
- I wish he with us now.
 a. was b. were c. had been
- I wish she at the theatre yesterday.
 a. was b. were c. had been
- I wish we it before.
 a. knew b. had known
- He turned out to be such a liar! I wish I... him.
 a. have never me b. had never met c. had never meet

Время выполнения 30 минут

КЛЮЧ

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
a	b	a	c	b	b	c	b	a	a	c	b	c	b	b

Тестовое задание № 1 2

Задание. Выберите правильный вариант.

1. My flat is too small, if I... in the country house, I would have a dog.
a. live b. will live c. lived d. had lived
2. If she knew English well...
a. she could help you. b. she can help you c. she could have helped you
3.he would have come to class.
a. If Mike is able to finish his homework c. If Mike had been able to finish his homework
b. Would Mike be able to finish his homework d. If Mike could finish his homework
4. The skiers would rather.....through the mountains than go by bus.
a. traveling by the train c. traveled by train
b. to travel on train d. travel by train
5.he would have been able to pass the exam.
a. If he were studying to a greater degree c. Studying more
b. If he had studied more d. If he studied more
6. Travelers.....their reservations well in advance if they want to fly during the Christmas holidays.
a. had better get b. had better to get
c. had better got d. had to get better
7. I wouldn't lie to your parents.
a. When I were you b. Being I you
c. If I were you d. If I had been you
8. Tony wishes he.....enough money to buy a new car.
a. would have had b. would had
c. had had d. had
9. Mary wishes she.....harder for her exams.
a. studied b. would studied
c. had studied d. would have studied
10. If the 'Titanic' had not hit an iceberg.....
a. it wouldn't have sunk. b. it would have sunk.
c. it had sunk. d. it wouldn't sink.
11. I wish you.....your room more often.
a. would tidy b. would have tidied
c. tidy d. had tidied
12.you wear warm clothes, you will catch a cold.
a. Unless b. Providing
c. If d. When
13. If he were more polite, he.....
a. would be more popular. b. would had been more popular.
c. is more popular. d. would have been more popular.
14. Metal if you heat it.
a. expanded b. would have expanded
c. expands d. would expand
15. If the parents bought the cat, their children very happy.
a. had been b. would have been
c. would be d. were

Время выполнения 30 минут

КЛЮЧ

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
с	а	с	d	b	а	с	d	с	а	d	а	а	с	с