МИНОБРНАУКИ РОССИИ
Федеральное государственное бюджетное образовательное учреждение
высшего образования
«ДАГЕСТАНСКИЙ ГОСУДАРСТВЕННЫЙ УНИВЕРСИТЕТ»

**ФОНД ОЦЕНОЧНЫХ СРЕДСТВ**

**по дисциплине**

# Иностранный язык (базовый курс)

Образовательная программа бакалавриата
**38.03.01. Экономика**

Направленность (профиль) программы

**Финансы и кредит**

Форма обучения
**Очно-заочная**

Статус дисциплины: *входит в обязательную часть*

Хасавюрт, 2026 год

ФОС дисциплины «Иностранный язык (базовый курс)» составлен в 2026 г. в соответствии с требованиями ФГОС ВО - бакалавриат по направлению подготовки 38.03.01 Экономика (бакалавриат), утвержденного приказом Министерства науки и высшего образования Российской Федерации от 12 августа 2020 г. №954.

Разработчик (и): Абдурахмнова С.Н., преподаватель кафедры гуманитарных и естественнонаучных дисциплин Фонд оценочных средств дисциплины одобрен: На заседании кафедры гуманитарных и естественнонаучных дисциплин филиала ДГУ в г. Хасавюрте протокол № 5 от «29» 01 2026г.

Зав. кафедрой _____ Р.М. Разаков

На заседании учебно-методической комиссии филиала ДГУ в г. Хасавюрте протокол № 5 от «29» 01 2026г.

Председатель _____ Дадаев Д.Х.

## 1. ПАСПОРТ ФОНДА ОЦЕНОЧНЫХ СРЕДСТВ
**по дисциплине**
## «Иностранный язык (базовый курс)»

### 1.1. Основные сведения о дисциплине

Общая трудоёмкость дисциплины составляет **9** зачётных единиц (**324** академических часа).

Очно-заочная форма обучения

| Вид работы | Трудоёмкость академических часов | | | | |
|---|---|---|---|---|---|
| | 1 семестр | 2 семестр | 3 семестр | 4 семестр | **Всего** |
| **Общая трудоёмкость** | **72** | **72** | **72** | **108** | **324** |
| **Контактная работа:** | **36** | **36** | **36** | **42** | **150** |
| Лекции (Л) | - | - | | | |
| Практические занятия (ПЗ) | 36 | 36 | 36 | 42 | 150 |
| Консультации | - | - | | | |
| Промежуточная аттестация (зачет, экзамен) | - | | | | |
| **Самостоятельная работа:**<br><br>*- самостоятельное изучение разделов (см.с.4);*<br>*- подготовка к практическим занятиям;*<br>*- подготовка к рубежному контролю и т.п.)*<br>*- выполнение индивидуального творческого задания (ИТЗ);* | **36**<br>*9*<br>*9*<br>*9*<br>*9* | **36**<br>*9*<br>*9*<br>*9*<br>*9* | **36**<br>*9*<br>*9*<br>*9*<br>*9* | **66**<br>*18*<br>*18*<br>*15*<br>*15* | **174**<br>*45*<br>*45*<br>*42*<br>*42* |
| **Вид итогового контроля (зачет, экзамен, дифференцированный зачет)** | **—** | **ЗАЧЕТ** | **—** | **ЗАЧЕТ с оценкой** | |

### 1.2. Требования к результатам обучения по дисциплине, формы их контроля и виды оценочных средств

**Компетенция:** УК-4. Способен осуществлять деловую коммуникацию в устной и письменной формах на государственном языке Российской Федерации и иностранном(ых) языке(ах). **Индикатор достижения компетенции:** Б-УК-4.1. Осуществляет деловую коммуникацию в устной и письменной формах на иностранном(ых) языке(ах).

**Паспорт фонда оценочных средств по дисциплине**

| № | Контролируемые разделы, темы, модули | Индекс контролируемой компетенции (или ее части) | Оценочные средства | | Способ контроля |
|---|---|---|---|---|---|
| | | | наименование | №№ заданий | |
| 1 | Модуль 1. Учебник “Focus on English”. Уроки 1-3<br>1.1. Знакомство | УК4 | − письменный перевод<br>− монолог<br>− тесты | 2.1<br>№ 1-5<br>2.2<br>2.3 №1-40 | письменно<br>устно |

| | | | | | |
|---|---|---|---|---|---|
| | 1.2. О себе. Черты характера.<br>1.3. Я и моя семья. Внешность.<br>1.4. Дом, жилищные условия.<br>1.5.Быт, уклад жизни. | | | | |
| 2 | Модуль 2. Учебник “Focus on English”. Уроки 4-5<br>2.1. Одежда. В магазине<br>2.2. Еда.<br>2.3. Кулинарные традиции стран мира. | УК4 | − письменный перевод<br>− монолог<br>− тесты | 2.1<br>№ 6-10<br>2.2<br>2.3<br>№ 41-70 | письменно устно |
| 3 | Модуль 3. Учебник “Focus on English”. Уроки 6-7<br>3.1. Здоровый образ жизни.<br>3.2. Транспорт. Месторасположение.<br>3.3. Путешествие и туризм. | УК4 | − письменный перевод<br>− монолог<br>− тесты | 2.1<br>№ 11-15<br>2.2<br>2.3<br>№71-91 | письменно устно |
| 4 | Модуль 4. Учебник “Focus on English”. Уроки 8-9<br>4.1. Профессии.<br>4.2. Я и образование. | УК4 | − письменный перевод<br>− монолог<br>− тесты | 2.1<br>№ 16-20<br>2.2<br>2.3<br>№92-101 | письменно устно |
| | Аттестация | УК4 | | 2.5 | ЗАЧЕТ |
| 5 | Модуль 5. Экономика как наука<br>5.1. Экономика. Микроэкономика и макроэкономика.<br>5.2. Типы экономических систем.<br>5.3. Структура коммерции. | УК4 | − письменный перевод<br>− устный опрос<br>− тесты | 2.1<br>№ 21-25<br>2.2<br>2.3<br>№102-118 | письменно устно |
| 6 | Модуль 6. Торговая и предпринимательская деятельность<br>6.1. Факторы производства.<br>6.2. Торговля. Типы торговли<br>6.3. Организация бизнеса. | УК4 | − письменный перевод<br>− монолог<br>− тесты | 2.1<br>№ 26-30<br>2.2<br>2.3<br>№119-128 | письменно устно |
| 7 | Модуль 7. Средства продвижения бизнеса<br>7.1. Маркетинг<br>7.2. Реклама<br>7.3. Коммерческие банки | УК4 | − письменный перевод<br>− монолог<br>− тесты | 2.1<br>№ 31-35<br>2.2<br>2.3<br>№129-138 | письменно устно |

| | | | | | |
|---|---|---|---|---|---|
| 8 | Модуль 8. Инвестиции и налогообложение<br>8.1. Фондовая биржа.<br>8.2. Налоги. | УК4 | − письменный перевод<br>− монолог<br>− тесты | 2.1<br>№36-40<br>2.2<br>2.3<br>№139-148 | письменно<br>устно |
| 9 | Модуль 9. Карьера<br>9.1. Устройство на работу<br>9.2. Деловое письмо | УК4 | - письменный перевод<br>- монолог<br>- тесты | 2.1<br>№ 41-45<br>2.2<br>2.3<br>№149-158 | письменно<br>устно |
| | Аттестация | УК4 | Задания к диф. зачету | 2.5 | Диф. зачет |

### 1.3. Показатели и критерии определения уровня сформированности компетенций

| № п/п | Код индикатора компетенции | Уровни сформированности компетенции | | | |
|---|---|---|---|---|---|
| | | Недостаточный | Удовлетворительный (достаточный) | Базовый | Повышенный |
| 1. | Б-УК-4.1. | Отсутствие признаков удовлетворительного уровня | **Воспроизводит:** имеет неполное представление о грамматической системе и базовом лексическом минимуме иностранного языка, принципах построения простого устного и письменного высказывания; допускает существенные ошибки.<br><br>**Понимает:** частично понимает логику построения устной речи, нормы речевого этикета, монологическую | **Воспроизводит:** достаточно полно воспроизводит основные грамматические структуры и лексический минимум, правила построения устного и письменного высказывания; допускает отдельные несущественные ошибки.<br><br>**Понимает:** в основном понимает логику устной речи, стратегии построения монолога и диалога с учетом норм речевого | **Воспроизводит:** уверенно и точно воспроизводит грамматическую систему и необходимый лексический минимум, соблюдает принципы построения связного устного и письменного высказывания.<br><br>**Понимает:** полно и точно понимает логику устной речи, свободно выстраивает монолог и диалог в соответствии с нормами речевого этикета, уверенно воспринимает иностранную речь на слух. |

| | | | | | |
|---|---|---|---|---|---|
| | | | и диалогическую речь, а также иностранную речь на слух; нуждается в помощи преподавателя.<br><br>**Применяет:** с помощью преподавателя использует элементарные приемы речевой коммуникации и извлекает основную информацию из несложного текста на иностранном языке. | этикета, понимает основное содержание иностранной речи на слух.<br><br>**Применяет:** самостоятельно применяет основные приемы речевой коммуникации и извлекает необходимую информацию из учебного и адаптированного текста по заданной тематике. | **Применяет:** самостоятельно и корректно применяет приемы речевой коммуникации и извлекает необходимую информацию из оригинального текста на иностранном языке по заданной проблематике. |

Обозначенный уровень соответствует уровню А2 общеевропейской шкалы уровней владения иностранным языком:
Студент знает времена Indefinite (Simple), Continuous (Progressive) и Perfect. Имеет представление о модальных глаголах, активном и пассивном залоге, фразовых глаголах, условных предложениях, знает степени сравнения прилагательных. Понимание: узнает и понимает наиболее употребительные английские слова и фразы: самые базовые сведения о человеке и его семье, покупках, работе, местонахождении. В состоянии понять основную мысль коротких однозначных высказываний, в которых используются несложные слова. Может прочесть короткий простой текст, найти типичную, предсказуемую информацию в несложных текстах бытовой тематики. В состоянии прочитать и понять короткое личное письмо с несложной лексикой. Устная речь: способен взаимодействовать с людьми в простых жизненных ситуациях, если речь идет о непосредственном обмене информацией на английском языке на знакомые ему темы. Может поддерживать короткие диалоги, но понимает еще недостаточно для самостоятельного ведения беседы. Может представиться, кратко рассказать о себе и своей семье, описать свое жилище, полученное образование, хобби, текущее и предыдущее места работы. Письмо: может писать короткие простые записки и сообщения, личное письмо. Словарный запас: 1500-2500 слов.

## 2. КОНТРОЛЬНЫЕ ЗАДАНИЯ И ИНЫЕ МАТЕРИАЛЫ ОЦЕНКИ

**знаний, умений, навыков и (или) опыта деятельности, характеризующие этапы формирования компетенций в процессе освоения дисциплины**

**«Иностранный язык»**

### 2.1 Перечень предложений на письменный перевод

Модуль 1. Учебник “Focus on English”. Уроки 1-3**.**

1. Я живу с родителями в большом доме на Хилл Стрит.
2. Как его зовут?
3. У нас есть чай? – Нет. Но у нас есть кофе.
4. У рыжеволосых людей обычно бывает светлая кожа и много веснушек.
5. Каждое утро я готовлю завтрак для нашей большой семьи. На кухне есть микроволновка, поэтому я могу готовить очень быстро.

Модуль 2. Учебник “Focus on English”. Уроки 4-5

6. Многие знаменитости носят одинаковую одежду каждый день.
7. Какой у вас размер? – М. – Тогда это не тот размер.
8. Вам нравится эта блузка? – Да. Сколько она стоит?
9. Этот ресторан быстрого питания известен своими свежеприготовленными гамбургерами с тертым сыром
10. Гамбургер, жареная картошка и газированные напитки не очень здоровое питание

Модуль 3. Учебник “Focus on English”. Уроки 6-7

Модуль 4. Учебник “Focus on English”. Уроки 8-9

11. Нам следует больше работать, для того чтобы добиться своей цели. Таков наш основной жизненный принцип.
12. Сотрудники компании собираются организовать забастовку. Они требуют повышения заработной платы.
13. Когда я буду на собеседовании, я постараюсь не нервничать.
14. Европейское пространство высшего образования основано на международном сотрудничестве и академическом обмене.

15. Большинство из предложений, придуманных студентами, были очень интересными.

Модуль 5. Экономика как наука

16. Наука экономика изучает бизнес, производство, торговлю, инфляцию, безработицу и решения, которые мы, правительства и компании, принимаем каждый день
17. В то время как микроэкономика изучает, как компании и домохозяйства ведут свой бизнес, макроэкономика рассматривает экономику страны в целом.
18. Экономические ресурсы включают в себя как материальные вещи, такие как сырье, жилье и другие, так и нематериальные, например время.
19. Каждый день мы принимаем множество решений, и каждое из них является компромиссом между разными странами
20. Экономические модели показывают взаимосвязи между различными процессами в компании

Модуль 6. Торговая и предпринимательская деятельность

21. Торговля - это покупка и продажа товаров между людьми и группами людей
22. Товары, которые ввозятся в страну, называются импортом. Товары, которые отправляются за пределы страны, называются экспортом
23. Люди с высоким доходом должны платить больше налогов.
24. Существует четыре типа организации бизнеса: 1. бизнес одного человека; 2. партнерство; частная компания с ограниченной ответственностью; публичная компания с ограниченной ответственностью.
25. Индивидуальному предпринимателю легко привлечь капитал, получив банковский кредит.

Модуль 7. Средства продвижения бизнеса

26. Продвижение товара - это искусство узнать, чего хочет покупатель, а затем произвести это для него.
27. Цена должна быть установлена на таком уровне, чтобы фирма смогла получить прибыль.
28. Реклама используется для того, чтобы заинтересовать потребителя и увеличить сбыт продукта.
29. Банк является посредником между вкладчиком и заемщиком.
30. Правительство может использовать процентную ставку для регулирования экономического климата в стране.

Модуль 8. Инвестиции и налогообложение

36. Фондовая биржа - это мировой рынок акций и ценных бумаг.
37. До октября 1986 года торговля на фондовой бирже велась брокерами и джобберами.
38. Прямые налоги обычно взимаются Налоговым управлением.
39. Акциз - налог на некоторые товары, вывозимые из страны.
40. Косвенные налоги обычно взимаются таможней и акцизной службой.

Модуль 9. Карьера

41. Жду скорого ответа
42. С наилучшими пожеланиями.
43. Мы прилагаем к этому письму копию контракта.
44. Меня заинтересовала вакансия бухгалтера в вашей компании, которая была опубликована на вашем сайте.

45. В данный момент я работаю в компании, где занимаю должность менеджера по продажам

**Критерии оценки письменного перевода:**

При выполнении письменного задания учитывается соответствие задачам, сформулированным в задании.

Оценка «**отлично**» ставится если задание выполнено студентом в полном объеме, все языковые средства выбраны верно, студент понимает и может объяснить выбор того или иного явления.

Оценка «**хорошо**» ставится, если задание выполнено студентом в полном объеме, однако присутствуют несколько ошибок, которые студент способен сам исправить с помощью вопросов преподавателя.

Оценка «**удовлетворительно**» ставится, если в выполненном задании присутствуют грубые ошибки, часть из которых студент может исправить с помощью вопросов преподавателя. Больше половины задания выполнено верно.

Оценка «**неудовлетворительно**» ставится, если в выполненном задании присутствуют многочисленные грубые ошибки, которые студент не может исправить.

### 2.2 Перечень тем для монологического высказывания

**Модуль 1.** Personal file. Accommodation

**Модуль 2.**. Clothing

**Модуль 3.** Healthy lifestyle

**Модуль 4.** My future job

**Модуль 5.** What does economics study? / Structure of commerce

**Модуль 6.** . Trade

**Модуль 7.** Commercial banks

**Модуль 8.** Taxes

**Модуль 9.** Applying for a job

Критерии оценки монологического высказывания:

| | |
|---|---|
| «**отлично**» | - коммуникативная задача решена полностью.<br>- высказывание логично, использованы средства логической связи, соблюден формат высказывания.<br>- лексика соответствует поставленной задаче и требованиям данного года обучения.<br>- использованы разнообразные грамматические конструкции в соответствии с поставленной задачей и требованиям данного года обучения языку, грамматические ошибки либо отсутствуют, либо не препятствуют решению коммуникативной задачи. |
| «**хорошо**» | - коммуникативная задача решена полностью.<br>- высказывание логично, использованы средства логической связи, соблюден формат высказывания.<br>- лексика соответствует поставленной задаче и требованиям данного года обучения. Но имеются незначительные ошибки.<br>- использованы разнообразные грамматические конструкции в соответствии с поставленной задачей и требованиям данного года обучения языку, грамматические ошибки незначительно препятствуют решению коммуникативной задачи. |
| «**удовлетворитель** | - Коммуникативная задача решена. |

| | |
|---|---|
| **но»** | - высказывание нелогично, неадекватно использованы средства логической связи, формат высказывания соблюден.<br>- местами неадекватное употребление лексики.<br>- имеются грубые грамматические ошибки.. |
| «**неудовлетворительно»** | - Коммуникативная задача не решена.<br>- высказывание нелогично, не использованы средства логической связи, не соблюден формат высказывания.<br>- большое количество лексических ошибок<br>- большое количество грамматических ошибок. |

## 2.3 Тестовые задания

### Модуль 1. Учебник “Focus on English”. Уроки 1-3

***<u>Выберите один вариант ответа:</u>***

1. My sister and I ___ students.
    a. am
    b. are
    c. is
    d. be
2. ____ is your English teacher?” – “Mrs. Allen.
    a. who
    b. what
    c. how
    d. why
3. ___ are watching TV. (my mother and I)
    a. they
    b. you
    c. we
    d. she
4. Sorry, I ___ a pen with me.
    a. have got
    b. haven’t got
    c. has got
    d. hasn’t got

***<u>Выберите два или более вариантов ответов:</u>***

5. A: Hi, Mike. How are things?
   B: ____. How are you?
    a. Not bad.
    b. Pretty good.
    c. Have a nice day.
    d. Fine.
6. How old is she?
    a. She's about 32.
    b. She's in her thirties.
    c. She's about 32 years.
    d. She’s in her forties.
7. A: _____

B: No, I'm not.

a. Are you from Ireland?
b. Were you born in Ireland?
c. Have you ever been to Ireland?
d. Do you come from Ireland?

8. They _____ in a supermarket.
   a. do not work
   b. no work
   c. don't work
   d. not work

***Впишите ответ (слово или словосочетание):***

9. I can speak English, but I _____ speak German.
10. What ___ is his hair? – It's black.
11. What's the weather like there? – It's neither hot ___ cold
12. We visit them two or three ___ a year - at New Year and in the summer.

***Установите соответствие:***

13. Match the adjectives and the definitions
    a. honest
    b. jealous
    c. talkative
    d. shy

    a) never tells lies
    b) never stops talking
    c) not says a lot
    d) feels angry about what others have

14. Match the words
    a. exchange
    b. study
    c. boarding
    d. really

    a) student
    b) school
    c) like
    d) accounting

15. Match the words
    a. international
    b. speak
    c. shop
    d. fellow

    a) group
    b) assistant
    c) student

d) fast

16. Match the words

a. medium-length
b. family
c. send
d. hard-working

a) celebration
b) e-mails
e. hair
f. person

***Установите последовательность:***

17. Make a sentence

a. bed
b. we
c. not
d. want
e. to
f. do
g. go
h. to

18. Make a question

a. does
b. how
c. book
d. much
e. the
f. cost

19. Make a sentence

a. is
b. the
c. often
d. weather
e. bad

20. Make a question

a. friend
b. how
c. old
d. is
e. your

***Выберите один вариант ответа:***

21. I can relax, listen __ music and read there.

a. to
b. for
c. with

d. in

22. Are there __ beautiful flowers in the garden?
    a. some
    b. any
    c. no
    d. a
23. I'm afraid there's no coffee. Would you like ___ tea?
    a. some
    b. any
    c. no
    d. a
24. There's a sofa ___ the window.
    a. over
    b. on
    c. under
    d. at

***Выберите два или более вариантов ответов:***

25. I prefer _____ on the top floor.
    a. a flat
    b. an apartment
    c. stairs
    d. a yard
26. Which of the following are correct?
    a. I sometimes leave the dirty plates in the sink
    b. Sometimes I leave the dirty plates in the sink
    c. I leave the dirty plates in the sink sometimes
    d. I leave sometimes the dirty plates in the sink
27. I can't walk across the room and not break something! Can you ___ it, please?
    a. tidy
    b. clean
    c. tide
    d. clear
28. I can't concentrate. Can you turn __ the TV?
    a. up
    b. down
    c. off
    d. on

***Впишите ответ (слово или словосочетание):***

29. There are two books on the chest of _____.
30. The place where you put the car is a _____
31. The room where you cook is a _____
32. When you live in a flat or whatever together with another or others, it means that you ____ it.

***Установите соответствие:***

33. Match the opposite adjectives
    a. peaceful place

b. tidy flat
c. dull weather
d. cold winter

a) hot summer
b) noisy area
c) messy room
d) clear day

34. Match the opposite adjectives

a. ground floor
b. small village
c. ugly hat
d. busy city

a) great city
b) quiet village
c) top storey
d) beautiful place

35. Match the words

a. coffee
b. waste
c. shower
d. washing

a) machine
b) table
c) bin
d) cabinet

36. Match the opposites

a. far from
b. under
c. in front of
d. on the right

a) on
b) next to
c) on the left
d) in front of

***<u>Установите последовательность:</u>***

37. Make a sentence

a. there
b. sofa
c. the
d. behind

e. are
f. pictures
g. two

38. Make a sentence
    a. weren't
    b. there
    c. two
    d. in
    e. the
    f. windows
    g. room
39. Make a question
    a. he
    b. was
    c. yesterday
    d. angry
    e. why
40. Make a question
    a. night
    b. he
    c. was
    d. where
    e. last?

**Модуль 2. Учебник "Focus on English". Уроки 4-5**

***Выберите один вариант ответа:***

41. I get up at 7.30, have a shower, _____ and have breakfast.
    a. get dressed up
    b. get dressed
    c. try on
    d. hang up
42. Red _____ you.
    a. fits
    b. suits
    c. matches
    d. go with
43. The dress is beautiful, but it looks a bit small. Do you think it will _____ me?
    a. fits
    b. suits
    c. matches
    d. go with
44. I ____ TV very often.
    a. not watching
    b. am not watching
    c. isn't watching

d. don’t watching

***Выберите два или более вариантов ответов:***

45. Do these dungarees fit me? – No, I think they are _____.
    a. smart
    b. tight
    c. big enough
    d. too small
46. ___ is leaving for Spain next week.
    a. Mrs. James
    b. She
    c. He
    d. It
47. You should do it _____
    a. as soon as possible
    b. as few as possible
    c. as little as possible
    d. as much as possible
48. Lana is meeting Professor Kerns _____
    a. next week
    b. now
    c. sometimes
    d. at the moment

***Впишите ответ (слово или словосочетание):***

49. A jacket with a hood is a _____
50. Ballet shoes are _____
51. The jacket’s fine, but the trousers don’t _____
52. When I go to a party I wear high heeled _____

***Установите соответствие:***

53. Match the verbs with the words they go with.
    a. make
    b. wear
    c. stick
    d. run

    a) a decision
    b) the same thing
    c) to wearing
    d) a fashion house
54. Match the synonyms
    a. sometimes
    b. clothes
    c. say
    d. famous

    a) occasionally

b) illustrious
c) outfit
d) claim

55. Match the synonyms

a. expensive
b. laconic
c. dress
d. trousers

a) pants
b) gown
c) capsule
d) luxurious

56. Match the sentences with the phrasal verbs

a. I prefer casual clothes but I _____ for special occasions.
b. When I get to work I take off my overcoat and _____ it ___ behind the door.
c. It is usually hot in the office, so I _____ my jacket as well.
d. If I see a nice jacket or a dress in the shop, I _____ it ___.

a) take off
b) try on
c) hang up
d) dress up

***<u>Установите последовательность:</u>***

57. Make a sentence

a. out
b. the
c. is
d. dress
e. out

58. Make a sentence

a. are
b. football
c. kids
d. playing

59. Make a question

a. having
b. lunch
c. they
d. are

60. Make a question

a. Tom
b. going
c. where
d. Is

61. Match the words to make phrases

| | | | |
|---|---|---|---|
| a) | freshly-squeezed | 1 | coffee |
| b) | Put on | 2 | weight |
| c) | strong | 3 | food |
| d) | low-calorie | 4 | juice |

62.I'm going to buy _____ oranges.
a) no b) any c) some
63. Please can I have _____water?
a) some b) any c) no
64. We have got _____ oranges. We can make some juice.
a) a little b)little c) few d) a few
65. She's got _____ time. She can go shopping.
a) a little b)little c) few d) a few
66. How _____friends have you got ?
a) much b) many c) no d) any
67. How _____ money have you got?
a) much b) many c) no d) any
68. Match the dishes with their definitions:

| | | | |
|---|---|---|---|
| a) | sushi | 1) | a type of soup made from beetroot |
| b) | borscht | 2) | a type of Mexican food made by folding a tortilla (= thin, round bread) and putting meat, beans, and cheese inside it |
| c) | burrito | 3) | a type of Japanese food consisting of squares or balls of cold boiled rice, with small pieces of other food, especially raw fish, on top or rolled inside |

69. She had a sweet _____.
a) mind b ) leg c) tooth
70. Put the verbs in brackets into the Past Simple:
a) _____ you _____ (to stay) at the hotel last week?
b) The bed was very uncomfortable, so I _____ (not to sleep) well.
c) _____ (to be) Kate at home when you went to her yesterday?

**Модуль 3. Учебник "Focus on English". Уроки 6-7**

71. A healthy lifestyle can be described as:

a) Eating anything you like and exercising 3 times a week
b) Eating a balanced diet with fruit and vegetables, exercising regularly
c) Taking a shower twice a day, avoiding fat

72.Which of the following are the the best forms of exercise?

a) Doing crosswords
b) Playing computer games
c) Playing chess
d) Cycling

73.I've got a …….. I need to go to the dentist.
a) sore throat b) headache c) toothache
74.I'm going to bed with a hot drink. I've got a ……..
a) broken leg b) cramp c) toothache
75.You smell with your ……..
a) head b) nose c) tooth

76.Match the verbs with the words to form phrases.

| | | | |
|---|---|---|---|
| a) | adopt | 1 | a healthier lifestyle |
| b) | quit | 2 | a healthy diet |
| c) | boost | 3 | exercise |
| d) | lose | 4 | married |
| e) | take | 5 | longevity |
| f) | get | 6 | smoking |
| g) | stick to | 7 | weight |

77**.**Fast food is very dangerous … our health.

1) for 2) to 3) at

78.Fast food looks nice and tastes nice because … artificial colours, flavourings and preservatives.

1) to 2) of 3) with

79.Choose the correct answer.

a) Exercise (lowers, elevates, rises) the blood pressure.

b) When dry and dusty wind is blowing, asthma patients feel (better, worse, well).

80. Fill in the gaps with the adjectives in the comparative degree.

good strong happy long easy

The more you exercise, the (1) _____ you are. The stronger you are, the (2) _____ your health will be and the (3) _____ it will be to cope with work load and stress. The better your health is, the (4) _____ you are. The happier you are, the (5) _____ you will live.

*81. What do you do to live a long and happy life? Write 6-10 sentences.* _____
_____
_____

82. Match the words with their definitions:

| | | | |
|---|---|---|---|
| a) | travel | 1. | a sea journey |
| b) | journey | 2. | a short journey for pleasure or for a particular purpose |
| c) | voyage | 3. | moving from one place to another, from one country to another. |
| d) | trip | 4. | a long trip (usually over land) |

83.You are alone, it would be better for you to take a …. room, because you will pay less per night.

| | | |
|---|---|---|
| a) Single | b) Lux | c) Double |

84.You can get the information about the departure time at the…

| | | |
|---|---|---|
| a) Left-luggage | b) Inquiries | c) Passport control |

85. The antonym for the word “departure “ is the word…..
a) luggage b) arrival c) board d) exhibition e) custom
86. The synonym for the word “trip” is the word….. .
a) train b) flight c) voyage d) weather e) ticket
87. …..you ever…..to London?
a) Have….been b) Has….been c) Were….been
88. They …… to China. None is at home
a) have been b) have gone c)were
89.You can buy tickets for concerts in…… .
a) the booking-office b) the shop c) the Customs d) the information-office e) the theatre
90.We seldom….to the country.
a) have gone b) has gone c) go d) are going e) is going
91. The antonym for the word “cheap” is the word…. .
a) nice b) plane c) expensive d) wonderful e) cold

**Модуль 4. Учебник “Focus on English”. Уроки 8-9**

92. Match the jobs with their definitions:

| | | | |
|---|---|---|---|
| a | An interpreter | 1 | gives legal advice to clients. |
| b | A lawyer | 2 | translates things. |
| c | An accountant | 3 | writes for newspapers and magazines. |
| d | A journalist | 4 | looks after money. |

93. The time you spend at work after your normal working hours _____

a) flexi-time b) overtime c) social life d) lunch break
94. She is responsible _____ marketing the products.
a) in b) with c) for d) out
95.Money that the government pays to unemployed people who are looking for a job _____
a) dole benefit b) salary c) wage d) sick pay
96. Match the words to make phrases

| | | | |
|---|---|---|---|
| a | finished | 1 | prosperity |
| b | economic | 2 | job |
| c | achieve | 3 | goods |
| d | well-paid | 4 | a goal |

97. получить повышение
a) to get dismissed b) to get promoted c) to apply for a job d) to be on a sick leave
98. If you (not to apply) for this job, I will do it.
a) don’t apply b) doesn’t apply c) will not apply d) applied
99. Look at the clouds. It _____.
a) is going to rain b) rains c) will rain d) raining
100. We … this problem at the next meeting.
a) will discuss b) will discussing c) will discussed d) discuss

101. What are you going to do on graduating? I _____ in my father’s company.

a) will going to work b) am going work c) am going to work d) will work

**Модуль 5. Экономика как наука**

Установите соответствие

| | |
|---|---|
| 102. Economists | a) the system of trade and industry by which the wealth of a country is made and used |
| 103.Economy | b) a person who studies or has a special knowledge of economics |
| 104.Economics | c) the scientific study of the system by which a country's wealth is made and used |
| 105.Economical | d) making a profit, or likely to make a profit: |
| 106.Economic | e) not using a lot of money, energy, etc.: |

Установите соответствие

| | |
|---|---|
| 107.Positive economics | a) the study of the financial and economic systems of a country or an industry: |
| 108.Macroeconomics | b) the part of economics that studies individual markets and business es, or how individual people spend or earn money: |
| 109.Normative economics | c) describes economic programs, situations, and conditions as they exist |
| 110.Microeconomics | d) an economic that aims to determine what should happen or what ought to be. |

Fill in the gaps with the suitable words

| | |
|---|---|
| Economical | Macroeconomics |
| Microeconomics | Economy |
| Economics | Economist |

111.What's the most _____ way of heating this building?
112._____is entirely contradictory to macroeconomics.
113.There's increasing demand for cars which are more _____ on fuel.
114.She's written a book on the _____of developing countries.
115.Their research activity concentrates on international _____.
116.This can be done by machines with more speed and _____.
117.Mr Toledo is a former World Bank _____.
118.He has a degree in _____.

**Модуль 6. Торговая и предпринимательская деятельность**

Choose the correct variant.

119. Vital means … .
a) very strong; b) essential; c) highly important
120. The factor of production called land includes …

a) machinery; b) farm buildings; c) forests

121. Mental and physical efforts are provided by … .

a) capital; b) labour; c) enterprise.

122. The coordinating factor of production is … .

a) labour; b) enterprise; c) capital

123. … is the starting point for all the production processes.

a) Capital; b) Raw materials extraction; c) Land

Finish the following statements:

124. The resource which nature provides to us is ……

125…….. provides physical and intellectual skills.

126……. is more mobile than labour.

Make them Passive.

127.We will classify the industries according to the stage of their development.

128.Our company sells sea products in many countries.

**Модуль 7. Средства продвижения бизнеса**

129. Выберите верный вариант:

This type of advertising gives the most important facts about the product. It is the cheapest form of advertising and is used a lot by the small trader selling through the local paper. It will usually say: what the product is; how much it will cost; where it may be obtained.

a) descriptive advertising b) persuasive advertising; c) both descriptive and persuasive advertising together.

130. Соотнесите слова с их переводом:

| | |
|---|---|
| 1. price | a. упаковка |
| 2. method of selling | b. стимулирование сбыта |
| 3. packaging | c. метод продажи |
| 4. sales promotion | d. цена |

131. Выберите верный вариант:

бороться с инфляцией

a) factors that the government should consider
b) in the late 1990s
c) to combat inflation

132. Выберите верный вариант:

счет с превышением кредита

a) in a different era
b) the overdraft account
c) many years ago

133. Выберите верный вариант:

выдавать вкладчику банковскую сберегательную книжку

a) to issue a payment book to the depositor
b) to issue a bank savings book to the depositor
c) to issue an account statement to the depositor

134. Выберите верный вариант:

ипотечные платежи строительному обществу

**a)** order for regular payments

b) on behalf of the client

c) mortgage payments to a building society

135. Выберите верный вариант:

деньги, снятые со счета

a) keep valuables in storage

b) accept deposits

c) money withdrawn from the account

136. Выберите верный вариант:

_____is the art of finding out what the other person wants, then manufacturing it for him.

a) Money b) Marketing c) Television

137. Выберите верный вариант:

_____ is used to create consumer interest in a product and also to increase the sales of that product.

a) Advertising b) Interest rate c) Insurance

138. Соотнесите слова, чтобы сформировать выражения:

| | |
|---|---|
| 1. association | a. time |
| 2. psychological | b. display |
| 3. brand | c. press |
| 4. nationalized | d. customer |
| 5. television | e. approach |
| 6. national | f. of ideas |
| 7. potential | g. name |
| 8. neon | h. industries |

## Модуль 8. Инвестиции и налогообложение

139. Выберите верный вариант:

_____ buys and sells newly issued shares and securities.

a) A stag

b) A bull

c) A bear

140. Выберите верный вариант:

_____is an optimist who buys the shares at low price and hopes that in the future the price will rise.

a) A stag

b) A bull

c) A bear

141. Выберите верный вариант:

_____is a pessimist who agrees to sell shares he does not have, hoping that by the time "settlement day" arrives he will be able to buy the shares at a lower price than he has agreed to sell them at.

a) A stag

b) A bull

c) A bear

142.Выберите верный вариант:

The tax is charged on a product at each stage of the manufacturing and distribution process. Some goods such as food and all exports are zero rated and the tax does not have to be paid.

a) Capital gains tax
b) Indirect tax
c) Value added tax

143. Выберите верный вариант:

Examples are value added tax, customs and excise duty, motor vehicle tax, and television tax.

a) Capital gains tax
b) Indirect tax
c) Value added tax

144. Выберите верный вариант:

This is a direct tax levied by the government on the assets of a deceased person.

a) Capital gains tax
b) Inheritance tax
c) Value added tax

145. Выберите верный вариант:

_____ is the tax levied by the government on capital profits that have not been deducted as corporation tax.

**a)** Order for regular payments
b) Client tax
c) Capital gains tax

146. Выберите верный вариант:

_____ is a direct tax paid to the government on the profits of a business organization.

a) Capital gains tax
b) Inheritance tax
c) Corporation tax

147. Выберите верный вариант:

Members of the Stock Exchange who specialize in certain types of share or security buying and selling are now referred to as_____.

a) market money
b) market makers
c) market place

148. Соотнесите слова, чтобы сформировать выражения:

| | |
|---|---|
| 1. stock | a. trust |
| 2. market | b. is entered into |
| 3. Big | c. a bargain |
| 4. dual | d. fee |
| 5. the contract | e. note |
| 6. unit | f. Bang |
| 7. contract | g. day |
| 8. to make | h. exchange |
| 9. use | i. of computers |
| 10. registration | j. capacity |
| 11. settlement | k. maker |

**Модуль 9. Карьера**

***Выберите два или более вариантов ответов:***

149. When applying for a job, you send your employers a short-written document called a

a) CV b) resume c) memo d) minute

150. A CV has your

a) education b) previous jobs c) family background d) personal details

151. A CV is usually sent to your employers together with a

a) letter of application b) business letter c) cover letter d) memo

***Выберите один вариант ответа:***

152. In the _____ you say where you learnt about the job

a) CV b) resume c) memo d) letter of application

153. 'I look forward to hearing from you' belongs to the _____ of the business letter

a) closing b) opening c) body d) subject

154. Which part of a business letter uses a colon?

a) heading b) salutation c) address d) signature

***Впишите ответ (слово или словосочетание):***

155. _____ of a business letter comes after the body

156. Your name appears on a business letter _____ times

***Установите соответствие:***

157. Match the words

| | |
|---|---|
| 1. apply | a. to hearing |
| 2. look forward | b. for a job |
| 3. curriculum | c. sincerely |
| 4. yours | d. vitae |

***Установите последовательность:***

158.

a. letter heading
b. address of recipient
c. body
d. subject heading
e. salutation
f. date

**Критерии оценки**

- оценка «**отлично**» выставляется студенту, если верно 9-10 (19-20) заданий;
- оценка «**хорошо**» выставляется студенту, если верно 7-8 (17-18) заданий
- оценка «**удовлетворительно**» выставляется студенту, если верно 5-6 (15-16) заданий
- оценка «**неудовлетворительно**» выставляется студенту, если, верно, менее 5 заданий.

**2.4. Темы дисциплины для самостоятельного изучения:**

| **Раздел** | **Содержание тем для самостоятельного изучения** |
|---|---|
| Модуль 1. | Страны, национальности, языки. Великобритания. Модель семьи в разных странах мира. Современная британская семья. Домашнее чтение. |
| Модуль 2. | Виды жилища в разных странах мира. Типичный британский дом. Досуг в разных странах мира. Типичный день британца. Домашнее чтение. |
| Модуль 3. | Повседневно-деловой стиль одежды в разных странах мира. Дресс-код в Великобритании. Домашнее чтение. |

| | |
|---|---|
| Модуль 4. | Национальная кухня народов мира. Кухня Великобритании. Домашнее чтение. |
| Модуль 5. | Consumer choices |
| Модуль 6. | International trade |
| Модуль 7. | Macroeconomics |
| Модуль 8. | Aggregate demand and supply |
| Модуль 9. | Costs and supply |

### 2.5. Итоговый контроль

Итоговый устный ЗАЧЕТ (II семестр) нацелен на комплексную проверку освоения дисциплины. Студент получает вопрос (вопросы) либо задание (задания) и время на подготовку. Зачёт проводится в устной, письменной или компьютерной форме. Оценивается владение материалом, его системное освоение, способность применять нужные знания, навыки и умения при анализе проблемных ситуаций и решении практических заданий.

Вопросы к зачету включают монологическое иноязычное высказывания по одной из пройденных тем; лексико-грамматический тест.

Итоговый ЗАЧЕТ с ОЦЕНКОЙ (IV семестр) нацелен на комплексную проверку освоения дисциплины. Диф. зачет проводится в устной форме по билетам, в которых содержатся вопросы (задания) по всем темам курса. Экзаменуемому даётся время на подготовку. Оценивается владение материалом, его системное освоение, способность применять нужные знания, навыки и умения при анализе проблемных ситуаций и решении практических заданий.

### 7.2. Зачетно-экзаменационные материалы для проведения итогового контроля обучающихся.

**II семестр**

Устный зачет включает следующие требования:

1. **Перевод предложений с русского на английский.**

*Примерные предложения для перевода с русского на английский*

1. Как его зовут?
2. Мне приходится сидеть на диете, так как у меня проблемы с желудком.
3. Мы хотим учиться и работать в Англии, поэтому мы сейчас учим английский.
4. Какой вы предпочитаете стейк – с кровью, средний или хорошо прожаренный? – Мне все равно. Я умираю от голода.
5. Вам лучше пить зеленый или травяной чай 1 раз в день.

2. **Беседа по предложенной преподавателем устной теме. Время на подготовку – 3-4 минуты.**

*Примерный перечень тем к зачету:*

1. Ситуативное высказывание по теме "About myself"
2. Ситуативное высказывание по теме "My Dream House”.
3. Ситуативное высказывание по теме " Bundle up".
4. Ситуативное высказывание по теме " Healthy habits ".
5. Ситуативное высказывание по теме "Travelling abroad".
6. Ситуативное высказывание по теме "Choosing a career".

**IV семестр**

**Структура дифференцированного зачета:**

1. Письменный перевод текста с использованием словаря. Беседа с преподавателем по содержанию текста. Объем текста – до 2000 п.з., время на подготовку – 45 минут.
2. Перевод предложений с русского на английский.
3. Беседа по предложенной преподавателем устной теме. Время на подготовку – 3-4 минуты.

*Примерный перечень тем к дифференцированному зачету:*

1. Ситуативное высказывание по теме "What does Economics study? What are Microeconomics and Macroeconomics?".
2. Ситуативное высказывание по теме "Economic systems (Traditional, Market, Planned, Mixed)".
3. Ситуативное высказывание по теме "The Structure of Commerce".
4. Ситуативное высказывание по теме "Factors of Production".
5. Ситуативное высказывание по теме "Trade".
6. Ситуативное высказывание по теме "Marketing and Advertising".
7. Ситуативное высказывание по теме «Commercial Banks".
8. Ситуативное высказывание по теме "Business Organization".
9. Ситуативное высказывание по теме "Stock Exchange".
10. Ситуативное высказывание по теме "Taxes".

**Структура билета для проведения Зачета с оценкой:**

1.Translate the sentences from Russian into English
2.Read the text indicated by the teacher and translate it.
3.Speak on the topic.

*1. Примерный текст*

**Origins 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. And whether these coins were used as money in the modern sense has also been questioned.

To determine the earliest use of money, we need to define what we mean by money. We will return to this issue shortly. But with any reasonable definition the first use of money is as old as human civilization. The early Persians deposited their grain in state or church granaries. The receipts of deposit were then used as methods of payment in the economies. Thus, banks were invented before coins. Ancient Egypt had a similar system, but instead of receipts they used orders of withdrawal – thus making their system very close to that of modern checks. In fact, during Alexander the Great's period, the granaries were linked together, making checks in the 3rd century BC more convenient than British checks in the 1980s.

However, money is older than written history. Recent anthropological and linguistic research indicates that not only is money very old, but it's origin has little to do with trading, thus contradicting another common myth. Rather, money was first used in a social setting. Probably at first as a method of punishment.

Early Stone Age man began the use of precious metals as money. Until the invention of coins, metals were weighed to determine their value. Counting is of course more practical, the first standardized ingots appeared around 2200 BC. Other commonplace objects were subsequently used in the abstract sense, for example miniature axes, nails, swords, etc.

Full standardization arrived with coins, approximately 700 BC. The first printed money appeared in China, around 800 AD. The first severe inflation was in the 11th century AD. The Mongols adapted the bank note system in the 13th century, which Marco Polo wrote about. The Mongol bank notes were "legal tender", i.e., it was a capital offense to refuse them as payment.

By the late 1400s, centuries of inflation eliminated printed bank notes in China. They were reinvented in Europe in the 17th century

**2.**

Lloyds

Lloyds is the name of the greatest insurance business in the world, but it acquired this name in a rather unusual way: it started in a seventeenth-century coffee house - Mr Edward Lloyd kept a coffee house in the City of London - and there the “underwriters” used to meet because it was a good centre for news concerning ships. Later in the eighteenth century, after several changes of home, the underwriters occupied the third building of the Royal Exchange (earlier buildings having been destroyed by fire) and organized their business under a committee of their members. In 1928 they moved to a big new building in Leadenhall Street, and as this soon became too small, an extension was built and opened in 1958.

As a matter of fact, Lloyd’s is not an insurance company or corporation. The members work as individuals, though usually in syndicates. To become a Lloyd’s underwriter, it is necessary to be approved by the Committee and to pay a very large amount as entrance fee as well as annual subscription. Lloyd’s underwriters are not allowed limited liability, but in the rare cases of failure (as also in the London Stock Exchange) the insured are not allowed to suffer and the Committee pays the outstanding claims.

*2. Примерные предложения для перевода с русского на английский*

31. Наука экономика изучает бизнес, производство, торговлю, инфляцию, безработицу и решения, которые мы, правительства и компании, принимаем каждый день.
32. Торговля — это покупка и продажа товаров между людьми и группами людей.
33. Банк является посредником между вкладчиком и заемщиком.
34. Фондовая биржа — это мировой рынок акций и ценных бумаг.
35. Мы прилагаем к этому письму копию контракта.

***3.*** *Монологическое иноязычное высказывание по одной из пройденных тем.*

Примерный перечень тем к дифференцированному зачету:

1. What does economics study?
2. Factors of production
3. Structure of commerce
4. Trade
5. Business organisation
6. Commercial banks
7. Stock exchange
8. Applying for a job

Критерии оценки

«отлично» - экзаменующийся неукоснительно соблюдает правила устной и письменной коммуникации, хорошо знает материал. Его речь свободна и коммуникативно адекватна. Быстро реагирует на вопросы экзаменаторов, дает содержательные и безукоризненные с языковой точки зрения ответы.

«хорошо» - экзаменующийся соблюдает правила устной и письменной коммуникации, хорошо знает материал. Его речь размеренна, коммуникативно адекватна. Ответы на вопросы экзаменаторов конкретны. В речи имеется небольшое количество ошибок, не препятствующих пониманию высказывания.

«удовлетворительно» - экзаменующийся не вполне соблюдает правила устной и письменной коммуникации, демонстрирует неполное знание презентуемого материала. Темп речи медленный, ответы на вопросы экзаменаторов неточны, неуверенный. В речи могут быть ошибки, затрудняющие понимание.

«неудовлетворительно» - экзаменующийся не соблюдает правила устной т письменной коммуникации, демонстрирует скудное знание презентуемого материала и его механически-заученное изложение. Не понимает вопросы экзаменаторов, допускает грубые языковые ошибки.

**Темы для монологического высказывания**

**Модуль 1.**

**My Family**

Let me introduce myself. I am Magomed. I'd like to tell you about my family. Our family is not very large. There are four of us: my mother, my father, my brother and I. (или My family is neither big nor small: Dad, Mom, me, my brother, and my sister.) I've also got grandparents but they don't live with us. We live in a flat in Makhachkala, in Daghestan. It is in the south of Russia.

My mother's name is Saida. She is 40 years old. She is an accountant. She is really nice, kind and intelligent. She's short and slim, she's got medium-length dark hair and brown eyes. She's a wonderful housewife. She loves doing the housework: she cooks a meal, cleans the house and goes shopping. In the evening mother likes to read her favourite book or watch TV. My father's name is Akhmed. He is a businessman. He works in an office. He is rather tall and strong. He is only in his forties but he's got receding hair. My parents both like their work very much.

My brother Kamil is a student. He studies international economics. He is older (или younger) than me. He is fond of sports. He goes to the gym three times a week. He also goes for a run in the mornings. He isn't married yet. My younger sister Patya, aged 14, is at school. She's interested in music and taking photos. Patya likes getting a selfie best. She wants to be a famous singer. At the weekend she goes swimming to keep fit.

My grandparents are retired. They live in the country. Every summer and sometimes at the weekend we visit them. They spend a lot of their time in the garden, growing vegetables and fruits. They've got a pet cat Dolly. She's red and white and very friendly.

We are a happy family. We love each other very much. In the evenings, when all the members of our family get together after work and study, we like to watch TV and talk about different things. When the weather is good we sometimes go for a walk. Our family are very hospitable so we often have guests for dinner on Saturday.

**About myself.**

First of all let me introduce myself. My full name is Magomed Magomedov. I'm 17 years old. I was born on the fifth of May 1997. I live in Makhachkala, in Daghestan. I am in my first year at the university here. I study economics. I think our country needs good businesspeople to move its economy.

As for my appearance I look like my father. I'm medium height (или I'm neither tall nor short). I've got a crew-cut and pale complexion. My eyes are brown and my hair is black. I'm slightly overweight. My favourite colour is green which means I'm probably jealous, sociable and lazy. However, I don't believe that. I can say that I'm friendly, kind, generous and honest. I am on friendly terms with my parents. I'm almost never in a bad mood. I hate being late so I always try to come in time.

I have my own likes and dislikes. Well, I'm interested in computer games. Both adults and children are fond of playing with a computer because it is very interesting. Computer games make us imaginative. I´ve got a good collection of different games and in my free time I enjoy playing them. My favourite game is... I love travelling, meeting new people, learning new things so I often surf the Net. It is quite easy to find friends from other countries via social networks. I think I can practice my English this way. Besides I like different kinds of music, I like music you can dance to. I'm a good dancer, so I enjoy dancing, especially our folk dance Lezginka. I prefer

doing sports to watching them. So I go to the swimming pool or gym three times a week. I can play volleyball, but I can't play it very well. I am an outgoing person.I don't often go out on weekdays because I don't have much free time. But at the weekend I go to the cinema or to parties with my friends. Certainly we talk a lot about life, our problems. However, I sometimes like staying at home alone, especially when I want to relax. There I listen to music, watch TV or read books.

**“My dream House”**

My name's Patya and my family live in Makhachkala, the capital of Daghestan. It's in the south of Russia. We live in a flat in the town centre. It's a good area, but very busy and noisy. I'd like to live in the suburbs. The flat is on the top floor and on a clear day you can see the Caspian sea.

There are three rooms, a kitchen, a bathroom and a hall in our flat. It is very nice and tidy.

The living-room is the largest and most comfortable room in the flat. We don't like too much furniture at home, so there are two cosy armchairs, a sofa, a coffee-table and a very soft carpet on the floor. The sofa is on the right of the door. The cofee-table with the armchairs round it is in front of the sofa. Between two large windows there's a TV on the wall. We've got a big beautiful plant on the shelf below the TV. It's very hot in summer in Makhachkala so there's air-conditioning in the living-room because we receive guests in this room. The living-room is very light, but when it gets dark we turn on the light and draw the curtains. It is my favourite room as I'm fond of watching TV.

The bedroom is smaller than the living-room. There's a big bed between two bedside tables. Opposite the bed you can see a chest of drawers with a mirror over it. In the left-hand corner we've got a wardrobe to hang the clothes out.

The third room is a study. I share it with my sister. There's only the most neccessary furniture in it. It's got a desk and an armchair next to it. There are shelves full of books in the right-hand corner. Near it you can see a sofa with some cushions.

But the most popular and favourite place with all of us is the kitchen. We use it as a place where we can gather every evening and talk about our problems and life. There's a table, a cupboard, a sink, a fridge, a microwave and a cooker.

Probably my flat isn't ideal to someone's mind. But for me it's the best place to relax and meet my family. They say "East or West, home is best". My parents are very hospitable and we keep our house open for friends and relatives.

**Модуль 2**

**Clothes**

Modern people cannot imagine their life without clothes. At first the aim of clothes was practical. The early people began putting on animal skins and leaves of plants to protect themselves from heat, cold, rain, snow. When different professions appeared, clothes became functional.

Clothes can be men’s and women’s types though there are lots of unisex items worn by all. Ladies wear dresses, skirts, blouses, high-heeled shoes. They tend to wear more accessories such as necklaces, gloves and so on. Men’s clothes include all sorts of trousers, shorts and suits. Trousers are originally men’s outfit though they are also popular among modern women.

The choice of clothes also depends on weather conditions. We change our outfits with the seasons. In winter, for example, it’s important to have a warm coat and a pair of boots. A leather jacket and rubber boots would be nice for spring and autumn. However, many people like summer, when everyone can wear light T-shirts and shorts, or floral dresses and sandals.

Modern teenagers stick to wearing casual clothes. Their wardrobe usually consisits of T-shirts, jeans or slim pants, trainers or flat shoes. As for me, I'm not a fashion victim, but I like buying new clothes now and then. I prefer comfortable clothes but I dress up for special occasions. I always try to keep my clothes and shoes neat. I think that clothes tell a lot about people and can make a strong impression. So if they are tidy and nice the impression will be positive.

**You are what you eat**

It is difficult to overestimate the importance of our food choice. Some people believe that you are what you eat, while others claim it doesn't matter so much.

The first thing to be considered is the fact that food obviously affects our organism. Actually the shape of the body and muscles largely depends on the amount of protein and carbohydrates. Secondly, it is known that some types of food cause problems with health. For example, junk food leads to obesity, fast food leads to stomach and heart problems. On the other hand, there are people, who might not agree.

In their view, doing sports like usual making exercises is enough to keep fit. What's more, there are people who have good metabolism, and they can eat anything without the consequences. Last, but not least, our weight often depends on the genetics, health and natural conditions. Personally, I think I cannot agree with this opinion. Exercises do not lead to the desired result without proper diet. All the things considered, we should care about our body anyway. Healthy food effects on the organism better than harmful one. All in all, it is wrong to rely only on genetics, I believe the only true way to keep fit is to avoid excessive consumption of harmful food.

**Модуль 3.**

**"Healthy Habits"**

Today healthy lifestyle is becoming more and more popular both with the old and the young. People have become more health-conscious. They say that the greatest wealth is health. And it's so true. The healthier we are, the better we feel. The better we feel, the longer we live.

A healthy diet is an essential part of staying healthy. We know that we should not stuff ourselves with fast food, sweets, sausages, pastry and fat food. Due to medical research, this type of food shortens our life, it leads to obesity, heart and blood vessels diseases, diabetes, and lots of other serious health problems. To prevent all these problems we should enjoy well-balanced home-made meals with a lot of organic fruits, vegetables, dairy products, grains and seafood. We are what we eat.

Keeping fit and going in for sports is also important for our health. Lack of exercise in our life is a serious problem. In big cities people spend hours sitting in front of computers, TV-sets and other gadgets. We walk less because we mainly use cars and public transport. We certainly don't have to be professional sportsmen, but we should visit fitness clubs, go jogging, walk much, swim, go cycling or roller-skating or just dance. Doctors say that regular moderate physical activity is necessary for our body because it protects us from strokes and heart diseases, flue and obesity.

We must understand the harm of bad habits for our health. Smoking, drinking or taking drugs mean serious illnesses and even death from lung cancer or liver diseases, for instance. Cigarettes kill about 3 million heavy-smokers every year. Drug addicts die very young. So I think there is no place for bad habits in a healthy way of life.

Taking a proper rest and getting enough sleep, from 8 to 10 hours daily, are also great healthy habits. Sleep is the food for our brain and the rest for our muscles. Moreover we should avoid getting nervous or worried for no reason.

Healthy way of life concerns our body, mind and soul. Healthy people live longer, they are more successful and they enjoy their life. I believe that it's not difficult at all to follow these simple rules, and they are worth it.

## Travel

Travelling becomes more and more popular nowadays. Even ten years ago we couldn't expect that we would be able to travel almost everywhere. A lot of people travel to different countries if they have such opportunity.

It is said that travelling broadens your mind and it is absolutely true. Even a short trip where you get to know different people and different cultures may change you completely.

Travelling allows you to get interesting experience, learn about people's life in other countries and continents. I think it is very interesting to discover new things, new places and different ways of life.

While on travel, you meet new people, try different meals, see world famous places with your own eyes.

There are many ways of travelling — by train, by plane, by ship, on foot. If you want to visit a far country, you'll definitely choose a flight. If your aim is to see many countries for a short time, you'll choose travelling by bus or by car. If you want to be closer to nature, you may choose a trip on foot.

Lots of people nowadays live in big cities. So it's natural that they want to have a holiday by the sea or in mountains with nothing to do but relaxing. There is other sort of travellers. They want to visit as many countries as possible. So after exploring Europe and North America they go to exotic countries.

Travelling has become much cheaper now. Thousands of people now decide not to go to the travel agency but to organize the trip by themselves. They book the flight and the hotel, organize the entertainment part and enjoy it.

While there are still people who prefer organized expensive voyages, there are people that prefer low-cost travelling. It is the type of travelling when you find the cheapest tickets on the plane, travel with your backpack, stay at the host family and have someone from the local people show you their culture.

For many people travelling becomes the way of living. They spend months and years travelling without coming home and seeing their family. They work, travel and enjoy their lives. And in my opinion it is the most important thing — live and enjoy your life.

**Модуль 4**

## «Choosing a career»

Sooner or later all of us face the problem of choosing a career when we are to decide what we are going to be in future. Choosing a career is not a simple matter — in fact, it can be one of the most important in our life. You should examine thoroughly your abilities and character, take a realistic view of your strengths and weaknesses, pay attention to your parents' and friends' advice and take into account your own preferences.

Having thought carefully about what sort of person you are, try to work out a list of your occupation requirements. Nowadays there is a great variety of jobs to any taste. Choosing a future career, we should consider the following things.

• Pay. Is the size of your salary important? Generally speaking, it is important. Of course there may be various situations, but if you are going to be independent, successful and wealthy, you have to find a well-paid job. Moreover, if you are going to have a family, you should be ready to support it, to be a breadwinner.

• Further training, promotion prospects and job conditions should also be kept in mind. Just after graduating it is very difficult to find a plum job which will respond to all your preferences.

• Place of work. You ought to decide whether you want to work indoors (cashier, chemist, librarian, secretary, etc.) or outdoors (driver, firefighter, estate agent, etc.). Your choice may be based on your lifestyle or health condition.

• Full-time, part-time, flexitime jobs. There is no set pattern to part-time working. It may involve a later start and earlier finish time than a full-time position, working mornings or afternoons only, fewer working days in a week for less salary.

• Communication with different people. Frankly speaking, it is a great talent to have communication skills. If you think you have it, you may choose a profession involving close contacts with people, such as a doctor, a journalist, a lawyer, a guide, a teacher.

• Business trips. You should keep in mind that some professions imply travelling all over the world, such as tour guides, scientists, actors, journalists, pilots and so on. It's not always fun. Business trips may last a week, a month and even more. Such trips may be very exhausting and stressful. However, if you are young, ambitious and full of energy, you will be able not only to do your job successfully but also see the world.

• Aspiration for creative work. If you are a creative person, it's a must for you to find such job. It can be a job of an artist, a tailor, a designer or a stylist.

• Jobs connected with risk. Such jobs are usually well-paid, but very dangerous. A police officer, a fireman, a bodyguard, a lifeguard — these are the names of jobs which imply risk.

Analyzing all these points will help you not to make a wrong choice.

Choosing a career should not only be a matter of future prestige and wealth. Work should bring real satisfaction; otherwise your whole life will become dull and monotonous.

**Модуль 5**

## The structure of commerce

Commerce is a process that is concerned with the production and distribution of goods and the providing of services. The process can be summarized by the Chain of Commerce:

***raw materials - manufacturer - wholesaler - retailer - consumer***.

The production of goods starts at the raw material stage. Most of raw materials in Britain come from overseas countries.

| | | |
|---|---|---|
| Examples: | oil | - from Middle East |
| | metals | - from South Africa |
| | rubber latex | - from Malaysia |
| | wood | - from Canada. |

These raw materials are made into finished goods by the factories. This process is called manufacturing. There are three kinds of manufacturing: ***unit production - batch production - mass production.***

The next stage in the cycle is the wholesaler, whose principal task is to store the goods, usually in large quantities and in many varieties. The wholesaler sells the goods to the retailers, who display the goods and sell them to consumers. Retail shops may be large, such as supermarkets or departmental stores, or small, as in the case of a corner shop. If the goods and raw materials are to be distributed and sold efficiently the services of banking, transport, insurance and advertising will be needed by every link in the Chain of Commerce, from the raw material stage to the consumer stage. These services are called the Aids to Trade (or sometimes the Services of Commerce).

***The Aids to Trade are: Banking, Transport, Insurance, Advertising***.

British banking is controlled by the Bank of England, which has its headquarters in London, but manufacturers, wholesalers, retailers and consumers deal mostly with commercial banks.

There are three main kinds of transport: land, sea and air. Insurance is a financial protection against an event which may happen. Advertising also plays a very important part in commerce.

The main industries in Britain may be classified as: 1. manufacturing; 2. extractive; 3. construction; 4. agriculture and forestry; 5. fisheries; 6. tourism.

Manufacturing industries produce Britain's major export, including heavy electrical and mechanical machinery such as power stations and generators, motor vehicles, oil, clothing, radar equipment, defence equipment, pharmaceuticals and aircraft. Extractive industries are coal mining, oil drilling, gold mining, tin mining, etc. Construction industries are concerned with the building of houses, shops and factories.

**Модуль 6**

## TRADE

Trade is the buying and selling of goods between people and groups of people. We normally think of trade as being either home trade or foreign trade. Home trade is the buying and selling of goods and services in Great Britain. Foreign trade is the buying and selling of goods between trading organizations in Great Britain and trading organizations in foreign countries.

Goods which are brought into a country are called imports. Goods which are sent out of a country are called exports.

Imported goods have to be paid for with the money received for the exported goods.

Most countries in the world rely on trade with other countries to raise the standard of living of their own people. Very few countries in the world have sufficient raw materials and food to enable them to exist satisfactorily by themselves. Because of this, most countries trade with other countries and each country will specialize in producing the goods which it can make best.

The type of product in which a country specializes depends mostly on the ability of the workers to make the goods and the climate and natural resources of the country. Germany, Japan, the United States and Great Britain specialize in the production of industrial equipment such as electrical and mechanical machinery and motor cars. A country that has trained manpower will usually produce industrial goods. The standard of living of an industrial country will largely depend on the success (or otherwise) of its trade.

Other countries like Sweden and Canada will produce agricultural products such as dairy produce and wheat because they have the natural resources and climate to help them. Other examples are France and Italy, which produce a lot of wine, South Africa, which specializes in the mining of precious metals and gems, and Malaysia, which produces rubber, tin and palm oil and some industrial products.

Balance of trade:

| | |
|---|---|
| Exports | 200 million pounds |
| Imports | 150 million pounds |
| Balance of trade surplus | 50 million pounds |
| Exports | 150 million pounds |
| Imports | 200 million pounds |
| Balance of trade deficit | 50 million pounds |

Balance of trade is income and expenditure from trade in goods such as machinery and cars. These products can be seen so this is called visible trade and the money earned is called visible earnings.

Earnings which come from the services of say banking, transport, insurance and tourism are called invisible earnings (invisible trade). When invisible earnings are taken into consideration a figure known as the balance of payment is arrived at.

**Модуль 7**

## THE COMMERCIAL BANKS

Commercial banks may be found in most towns and cities of Great Britain and examples of them are common names as Barclays, Midland and National Westminster.

A bank is an intermediary between a depositor and a borrower. Depositor A deposits 100 pounds with his bank for one year. He is paid an interest rate of say 3%. At the end of the year, the 100 pounds will have become 103 pounds. Meanwhile the bank will lend that 100 pounds to a borrower and charge him an interest rate of say 7%. At the end of the year the borrower will have to pay 107 pounds back to the bank. Thus the bank has made a gross profit of 4 pounds.

The interest rate which the commercial banks charge borrowers and pay to depositors will be influenced by the interest rate figure which is quoted by the Bank of England, which is, of course, controlled by the British Government. If the Bank of England recommends that the interest rates will have to rise then the commercial banks and most of other financial institutions will also raise their interest rates.

A rise in the interest rate will make borrowing more expensive and saving more attractive. A fall in the interest rate will make borrowing cheaper and saving less attractive.

The government may use the interest rate (sometimes called the Bank Rate) to regulate the economic climate of the country. By this we mean that if borrowing becomes more expensive, businessmen will become more reluctant to borrow and develop their businesses, but if it falls then they will possibly borrow more money and the economy will probably become more active.

If the economy becomes too active, there is usually a tendency for inflation to occur, and this is usually caused by too many goods being produced and too much money circulating in the economy. As the goods are bought up the prices rise and inflation occurs.

To combat inflation the government will often raise the interest rate. If the economy was stagnant then the interest rate would probably be lowered to encourage it to expand and become more active.

There are, of course, other factors which the government must consider before they influence the financial institutions to raise or lower their interest rates.

***Banks make profit by:***

***1. Making loans to businessmen and private individuals.***

***2. Charging interest payments on overdrawn accounts.***

***3. Lending to the money market.***

***4. Investing in sound shares and securities.***

There are two types of account:

***1. the deposit account; 2. the current account.***

***The deposit account*** will probably pay a fixed rate of interest and will sometimes issue the saver with a bank savings book. ***The current account*** pays no interest. A cheque book is used to make payments from the account and a paying-in book is used when money is paid into the account.

Banks will normally give statements to both deposit and current account holders about once every three months, or more frequently if required by the account holder. Statements give a detailed account, on a day to day basis, of all money and cheques which have either been paid into the account or withdrawn from the account.

***SERVICES OF THE COMMERCIAL BANKS***

***1. Accept deposits from depositors.***

***2. Make loans to borrowers.***

***3. Conduct deposit and current accounts for customers.***

***4. Keep valuables in custody.***

***5. Pay standing orders for customers. A standing order is a regular payment made on behalf of a customer and deducted from his account on a regular basis, say on the 4th of every month, for example, mortgage payment to the building society.***

***6. Give advice on income tax matters.***

***7. Give advice on overseas trading.***

***8. Buy and sell shares for customers.***

***9. Issue foreign currency and travellers'cheques.***

***10.Provide firms with change and sometimes "make up" cash wage packets for customers.***

***11.Act as executors and trustees for deceased persons.***

***12.Change old bank notes for new bank notes.***

***BANK LENDING***

Banks will lend money in two ways:

***1. by a personal loan; 2. by an overdraft loan or arrangement.***

***The Personal Loan***

If the bank manager agrees to make a personal loan to a customer of say 1000 pounds and charges him an interest rate of 10% repayable over 11 months, then the customer would have to pay the bank total of 1,100 pounds. The extra 100 pounds is the interest the bank has charged the borrower for the loan and is the profit that the bank makes for making the loan to the customer. Therefore the personal loan is charged at a fixed rate of interest repayable over a fixed period of time.

***The Overdraft***

This borrowing facility is used mostly by businessmen. The advantage with the overdraft is that interest is repayable only on the amount owed at a particular time. Interest is calculated on a daily basis. The borrower will have to pay a lot of interest when the debt is large, but if he is able to make a good deposit and reduce the size of the overdraft then the interest charged will be lowered accordingly. Overdraft may be recalled by the bank at very short notice.

Commercial banks will issue reliable customers with cheque guarantee cards. If the card number is written on the back of the cheque then the bank guarantees to honour the cheque, usually up to a maximum of 50 pounds. It must be remembered that the cheque is not legal tender and that if there are no funds in the account then the cheque will not normally be honoured by the bank.

**Модуль 8**

## THE STOCK EXCHANGE

The Stock Exchange is a world market where shares and securities of public companies, the British government, local governments, foreign governments and other organizations are bought and sold. There are about 3000 members of the Stock Exchange who are involved daily in the buying and selling of these shares and securities. The main British Stock Exchange is in London and was founded in 1773. It has 22 branches in the main towns of the country.

Before October 1986 shares were bought and sold by Stock Exchange members called brokers and jobbers. The brokers bought and sold shares for members of the public and acted on their behalf. The jobbers bought or sold shares from the market or other dealers and then sold them to the brokers.

In October 1986 there was a major reorganization of the way in which the Stock Exchange members conducted their business. These changes were referred to as the "Big Bang". We no longer separate Stock Exchange members acting as brokers and jobbers, for each member is now allowed to buy or sell shares on behalf of the member of the public or buy and sell shares on his own behalf. The members are now called broker/dealers, and the new system is referred to as one of "dual capacity". Members of the Stock Exchange who specialize in certain types of share or security buying and selling are now referred to as market makers. The profit they make is called the "market maker's turn". The broker/dealer approaches a market dealer or more than one

market dealer and makes the bargain he can on behalf of his client. If a deal is made then the contract is entered into.

Recently there has been an increasing use of computers and visual display units on the Stock Exchange. These keep the members in constant touch with the changing state of the market prices of securities and shares and help them to make the best decision that is possible at the time. These facilities make the Stock Exchange a more perfect market.

The broker/dealer will send to his client the contract note, which shows:

1. the price at which the business was done;
2. the type and class of share or security;
3. the date and time of the deal;
4. the amount of commission charged;
5. the cost of the transfer fee;
6. details of the registration fee, charged for changing the names from the old owners of the shares into the new owners (in the books of the company).

Shares must be paid for on "settlement day", which occurs about once every two weeks. Settlement day is usually about 10 days after the deal has been struck.

There are "speculators" working on the Stock Exchange and they are often called bulls, bears and stags.

***A stag*** buys and sells newly issued shares and securities.

***A bull*** is an optimist who buys the shares at low price and hopes that in the future the price will rise.

***A bear*** is a pessimist who agrees to sell shares he does not have, hoping that by the time "settlement day" arrives he will be able to buy the shares at a lower price than he has agreed to sell them at.

If there is a large demand for shares then the price of the shares will rise. If there is a small demand for shares, the price will fall. Instead of buying shares directly via the Stock Exchange, members of the public may invest in unit trusts. These are organizations that take money from the members of the public and invest it for them in a range of stocks and shares. Investing in this way may be safer than buying shares in a single company, because falls in the value of some of the stocks held by the unit trust may be balanced by rises in the value of others.

**Модуль 9**

## The main stages of applying for a job.

Three quarters of people feel anxious about job interviews but one should bear in mind that this nervousness can make them lose the job before they get it. To impress an interviewer you should:

1. Find out about the job. Before the interview try to read a company annual report and press-release. The annual report, for example, where the company operates and the products it sales. Show that you've taken an interest in the company and show your enthusiasm for the job, because, after all, that's what interviewer are looking for in the candidate.
2. You could go to the company maybe a few days before the interview, talk to the receptionist, get a company newspaper – you can always pick up literature on the products maybe you'll be involved in.
3. Find out what the dress code is. You need to fit in and you need make a good impression. Interviewers don't like candidates who don't look smart. If you don't know the dress code of a company, you should stick to a formal dress style.
4. CV (curriculum vitae). As CV provides the company with the first impression about a candidate, it should be well written, a badly written CV can turn out to be a missed

opportunity to get a job, and what is very important, it should be concise. That's why try not to ramble. A CV should emphasize the most important information for the position you are seeking.

5. You should be well prepared to answer questions. The standard questions such as what you like most or least about your current job are the simplest. The questions about what candidate dislike in their present jobs fall into the category of the most difficult ones. It may be working weekends, working extra time, long working hours, wages, benefits and bonuses. And for sure you will be asked to talk about your strengths and weaknesses.