

BASICS OF PROFESSIONAL ENGLISH
for
Finance, Banking and Insurance

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BASICS OF PROFESSIONAL ENGLISH
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Навчальний посібник призначений для студентів-бакалаврів факультету управління та економіки за спеціальністю 072 Фінанси, банківська справа, страхування та фондовий ринок всіх форм навчання в межах програми «Іноземна мова (Англійська мова)». Метою посібника є розвиток практичних навичок читання, двостороннього *усного* та *письмового* перекладу оригінальної літератури, формування необхідної комунікативної компетенції в сферах *ситуативного* та *професійного усного і письмового* мовлення. Навчальний посібник розширює лексичний запас студентів, допомагає зрозуміти своє професійне покликання, поглиблює їхні знання в професійному аспекті, розширює кругозір, зачіпає широкий спектр професійних проблем і пропонує їх вирішення. Більшість текстів взято з оригінальних джерел. Навчальний посібник містить діалоги, лексико-граматичні вправи, що допомагають закріпити рекомендований лексико-граматичний матеріал, а також пояснення до текстів.

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Передмова

Навчальний посібник **Basics of Professional English for Finance, Banking and Insurance** складено відповідно до вимог програми «Іноземна мова (Англійська мова)» для підготовки на першому освітньому рівні здобувачів вищої освіти ступеня бакалавра за спеціальністю навчання англійської мови студентів за спеціальністю 072 Фінанси, банківська справа та страхування галузі знань 07 Управління та адміністрування.

Навчальна дисципліна «Іноземна мова (Англійська мова)» розрахована на 180 академічних годин 6 кредитів ЄКТС, з них 68 аудиторних годин та 112 годин самостійної роботи для денної форми навчання.

Мета навчального посібника – посібника є розвиток навичок усного мовлення на основі засвоєної професійної термінології та забезпечення підготовки студентів до самостійного читання, розуміння й перекладу оригінальної літератури професійного спрямування.

Структура навчального посібника «**Basics of Professional English for Finance, Banking and Insurance**» включає 4 частини:

- Part I (Unit 1-7);
- Part II (тестові завдання Progress Tests);
- Part III (тестові завдання Check Yourself);
- Part IV (Vocabulary Bank)

Матеріал першої частини (Part I) складається з 6 розділів (тем), а саме:

1. Introductions and Greetings. Small talk. / Знайомство та привітання. Світська бесіда.
2. The Importance of Studying Foreign Languages. / Значення іноземних мов для майбутнього фахівця.
3. The System of Higher Education in Ukraine. / Система вищої освіти в Україні.
4. Modern Means of Delivering Information. / Сучасні засоби передачі інформації.
5. Internet. / Інтернет.
6. Job Careers in Finance, Banking and Insurance. / Типи професій у фінансовій, банківській сферах та страхуванні.
7. Money. / Гроші.

Кожен розділ (Unit) поділяється на такі підрозділи:

- Section 1. Text Work / Робота з текстом
- Section 2. Exercises to Be Done in Writing / Вправи для письмового виконання
- Section 3. Exercises for Oral Practice / Вправи для усного мовлення

- Section 4. Brainstorm Section / Цитати, висловлювання, прислів'я.

В кінці кожного розділу є підрозділ Just for Fun, де студенти можуть прочитати цікаві жарти у сфері фінансів та поглибити свої знання розмовної англійської.

Кожен розділ містить навчальний текст, фахову лексику та питання розвивального характеру, лексико-граматичні вправи. Кількість вправ та різноманіття завдань сприяють вдосконаленню навичок усної та писемної форм комунікації.

Крім основних текстів, розрахованих на розвиток мовленнєвих здібностей студентів, до навчального посібника увійшли професійно спрямовані додаткові тексти, підібрані відповідно до тематики програми. Тексти та різноманітні лексично-граматичні завдання до них можна використовувати для поглиблення фахових знань з іноземної мови та для самостійної роботи студентів.

Матеріал другої частини II (Part II - Progress Tests) складається з тестових завдань, які відповідають темам, що вивчаються на 1 курсі, а саме:

1. Progress Test 1 - Unit 1 Introductions and Greetings. Small talk.
2. Progress Test 2 - Unit 2 The Importance of Studying Foreign Languages.
3. Progress Test 3 - Unit 3 The System of Higher Education in Ukraine.
4. Progress Test 4 - Unit 4 Modern Means of Delivering Information.
5. Progress Test 5 - Unit 5 Internet.
6. Progress Test 6 - Unit 6 Job Careers in Finance, Banking and Insurance.
7. Progress Test 7- Unit 7 Money.

Матеріал третьої частини III (Part III - Check Yourself) складається з тестових завдань, які можуть бути використані як і викладачами на заняттях, так і студентами під час самостійного опрацювання матеріалу.

Матеріал четвертої частини IV (Part IV - Vocabulary Bank) містить лексику, яка була використана у кожному розділі.

CONTENTS

		Page
Part I	Scope and sequence of Part I	7
	Unit 1 Introductions and Greetings. Small talk.	11
	Unit 2 Importance of Foreign Languages	18
	Unit 3 The System of Higher Education in Ukraine	29
	Unit 4 Modern Means of Delivering Information	41
	Unit 5 Internet	50
	Unit 6 Job Careers in Finance, Banking and Insurance	60
	Unit 7 Money	71
Part II	Progress Test 1 Unit 1	84
	Progress Test 2 Unit 2	93
	Progress Test 3 Unit 3	100
	Progress Test 4 Unit 4	107
	Progress Test 5 Unit 5	114
	Progress Test 6 Unit 6	121
	Progress Test 7 Unit 7	128
Part III	Check Yourself Unit 1	135
	Check Yourself Unit 2	140
	Check Yourself Unit 3	145
	Check Yourself Unit 4	150
	Check Yourself Unit 5	155
	Check Yourself Unit 6	160
	Check Yourself Unit 7	165
Part IV	Vocabulary Bank Unit 1	170
	Vocabulary Bank Unit 2	171
	Vocabulary Bank Unit 3	173
	Vocabulary Bank Unit 4	176
	Vocabulary Bank Unit 5	179
	Vocabulary Bank Unit 6	182
	Vocabulary Bank Unit 7	186
REFERANCES		189

Scope and sequence of Part I

Unit 1	
Reading context	Introductions and Greetings. Small talk.
Vocabulary	Text 1. Introductions and Greetings
Topic	conversation, etiquette, expression, occasion, farewell, to catch you later, rare, response, to assume, major, to be fraught with, a person's rank, the highest-ranking person, position, a new colleague, an associate, to start off, to extend your hand, to reintroduce yourself, necessary, to shake hands, when parting, social kissing, a peck on the cheek, to be acceptable, to be on first-name terms with someone, to indicate, by stressing something, reacting to an introduction, level of formality
Unit 2	
Topic	The Importance of Studying Foreign Languages
Reading context	Text 1. Languages and Communication
Vocabulary	accent, adjective, adverb, artificial, astonishing, audience, bilingual, broadcasting, cable, to conduct, to consider, to define, definition, drill, to exceed, grammar, idiom, to interpret, intonation, to memorize, multilingual, noun, rule, phrase, phrasal verb, preposition, pronunciation, to pronounce, sentence, sound, spelling, to store, to translate, to transmit, to word, widespread, vocabulary, verb, broadcasting company, business deal, common knowledge, dead language, first language, global language, meaning of the word, means of communication, mother tongue, native language, native speaker, natural language, official language, formal English, informal English, irregular verb, regular verb, social English, spoken English, total number, to be good at, to be fluent in English, to be in use, to build up one's vocabulary, to borrow words, to borrow books in the library, to brush up, to do one's best, to imitate, to improve language skills to improve one's knowledge, to learn the language by ear, to learn by heart, to enrich vocabulary, to get out of practice, to go to an English-speaking country, to go to an international summer camp, to have a good command of, to have a pen friend, to have sth at one's disposal, to have a student exchange, to have private classes, to master English, to practice, to put on plays, to read books in the original, to speak English fluently, to stage plays, to study on one's own, to understand/misunderstand, to use educational computer programmes
Unit 3	
Topic	The System of Higher Education in Ukraine
Reading context	Text 1. Leonid Yuzkov Khmelnytskyi University of Management and Law Text 2. System of Higher Education of Ukraine
Vocabulary	acknowledged, to attend, Bachelor, to certify, chair, to cope with, curriculum, dean, degree, department, dormitory, extra-mural, to establish, faculty, founder, freshman, to graduate from, hostel, laboratory, lecture, lecturer, Master, Professor, rector, scholarship, scientist, seminar, skills, subject, test, timetable, to train, training, tutorial, Administrative Management, academic course, at the request of, Assistant Professor,

	<p>Bachelor Degree, bodies of local self-government, bodies of state administration, book depository, Cabinet of Ministers of Ukraine, Candidate of Sciences/C.S., distinguished scholars, Doctor of Sciences/D.S., Department of Management and Economics, educational level, exchange program, executive self-governed body, Full Professor, fee-paying student, free course, full-time training, higher educational institution, instructional language, Jurisprudence, Law Department, level of accreditation, Management of Organizations, Master Degree, outstanding scholars, part-time training, postgraduate course, postgraduate education, postgraduate student, probationer teacher, Public Management and Administration, scientific adviser, Senior lecturer, Social Security, state enterprise, state security bodies, State Service, student body, teaching staff, training in Law, training in Management, to be available for, to be enrolled at the University, to carry out research, to carry out training, to check progress, to complete the full academic course, to do an exam, to be engaged in, to enter the university, to get into university, to fail an exam, to finance one's own study, to get a degree (in), to get money from the government, to graduate (from), to maintain Candidate theses, to make a progress, to make one's dream come true, to obtain knowledge and skills, to pass qualification examination, to pass an exam, to receive diploma, to retake an exam, to revise for an exam, to skip classes/lectures, to take an exam , to sit an exam</p>
Unit 4	
Topic	Modern Means of Delivering Information
Reading context	Computers in Our Life
Vocabulary	<p>accounting, to attach, bookkeeping, budget, bus, bookkeeping, to crash, digital, to digitize, to download, electronic mail/e-mail, to expose, hardware, to incorporate, Internet, keyboard, laptop, microcomputer, network, modem, monitor, mouse, palmtop, to paste, printer, processor, to scan, scanner, screen, server, software, spam, threshold, tower, user, virus, workstation, an accurate number of users, an encoding program, an area of human endeavour, artificial intelligence, CD-ROM drive, central processing unit, communications network, communication program, computer literate, computer terminology, computing technology, database management, defensive technology, desktop computer, desktop system, desktop publishing, electronic device, financial analysis, floppy disc, graphic program, hard disk, hard disk drive, home page, IBM compatible, input devices, key phrase, key word, memory storage devices, mouse pad, offensive technology, output devices, random access memory/RAM, powerful mainframe computer, previous model, previous version, server computer, spreadsheets, threshold of computer era, USB, word processing, to abolish advertisement, to abolish newspapers, to abolish TV, to be cracked, to be linked in local network, to click on the icon, to convert into digital form, to count approximately, to copy a file, to direct the data, to draw charts, to feature sound, to feature text, to feature video clips, to find some matches, to follow standards, to force out newspapers, to force out TV, to intercept the data, to keep names and addresses of customers, to key in, to measure in megabytes, to retrieve information, to run on the computer, to post messages, to post information, to produce manuals, to produce catalogues, to store, to save, to socialize with smb, to surf the net, to transfer data, to type in, to use information</p>

Unit 5	
Topic	Internet
Reading context	Internet
Vocabulary	to abuse, to accelerate, access, to affiliate, attachment, available, browser, broadband, bulk, to bypass, chatroom, content, to crack, to digitize, to download, to dream up, effort, to embrace, to exist, to explore, feature, file, image, to incorporate, inoperative, network, mailbox, to maintain, modem, to print, to redefine, to refer (to), to retrieve, to reshape, route, router, to post, satellite, spam, to specify, security, to sink, staff, stalk, to store, to switch, subscriber, to surf, to support, to trick, to upload, user, website, vainly, virus, US Defense Department's Advanced Research Projects Agency, defensive technology, digital form, cell phone, cellular telephone, coaxial cable, encoding program, global computer network, fiber optics, an incorporated part of the Internet, information databases, information site, instant messaging, Internet forum, Internet protocol, Internet provider, key word, key phrase, offensive technology, outer space, personal interaction, phone line, quantum mechanics, social networking, Telnet programmes, Transmission Control Protocol, video clip, World Wide Web, Wi-Fi, to abolish TV, to be popular with, to buy merchandise, to buy services, to carry out financial transactions, to change the data, to choose an Internet provider, to communicate with each other, to connect computers, to convert into digital form, to cover a topic, to digitize, to encourage posts, to go viral, to figure out, to find some matches, to force out, to have access to the Internet, to have an influence on, to intercept the data, to pay bills, to pay income taxes, to provide wireless access, to receive a message, to search around the Net, to send e-mail, to send a message, to solve a problem, to socialize with, to transfer data, to transmit information, to use the Internet
Unit 6	
Topic	Job Careers in Finance, Banking and Insurance
Reading context	Job Prospects in Finance, Banking and Insurance
Vocabulary	accountancy, actuarial, analyst, array, banking, bond, calculation, career, cash, charity, compliance, corporate, to determine, to earn, to ensure, effort, to flood, granular, insurance, to invest, investment, to involve, loan, marketing, to merge, mortgage, to predict, to prize, to provide, to pursue, to revolve, scope, shareholder, shortage, to span, startup, stock, strategy, to track, wealth, underwriting, accountancy firm, acquisition, actuarial profession, acutarial science, advanced skills, bank account, business venture, business strategy, checking account, chief financial officer (CFO), commercial banking, commercial insurance, compliance officer, corporate banking, corporate client, credit card, current finances, current market, customer service specialist, debit card, degree in finance, economic circumstances, financial goal, financial objectives, financial planner, financial products, financial services, financial stability, financial trader, financial trends, future finances, general insurance, health insurance, house insurance, individual customers, individual retirement account, insurance company, insurance field, insurance sales representative, investment banking investment management, job prospects, level of risk, life insurance, key area, manufacturing company, minimum requirement, mortgage broker,

	multiple loan options, personal loans, portfolio manager, professional services firm, public accountant, retail banking, savings account, small business, statistics, trade deals, venture capital (VC) professional, to add up figures, to advise cash/asset-rich individuals, to advise institutions, to anticipate potential risks, to assess the probability, to audit financial records to be in charge of, to be in demand, to be insured against, to be involved in, to break into, to calculate risks, to calculate probabilities, to charge money, to develop information, to discuss strategy, to enter into the finance world, to focus on, to following payouts, to fund the purchase, to grow the pool of cash, to increase one's fortune, to insure risk, to issue information, to invest funds, to keep in mind to manage finance, to leave over, to maintain financial transactions, to maintain IT systems, to make money, to manage cash flow, to manage funds, to measure clients' exposure, to monitor profit, to monitor loss, to obtain a job, to prepare income tax returns, to prepare financial statements, to protect from losses, to provide insightful advice, to provide related consulting services, to raise money, to receive a high-paying salary, to record business transactions, to require direct access, to research companies, to sell corporate securities, to support clients/staff, to trade corporate securities, to track data, to track deficits, to track profits, to underwrite risk
Unit 7	
Topic	Money
Reading context	What is Money
Vocabulary	acceptability, account, to affect, allowance, assets, banknote, barter, bill, Bitcoin, blockchain, to borrow, card, cheque, chequebook, coin, to consume, to counterfeit, cryptocurrency, cryptography, currency, deposit, double-spend, e-money, to encapsulate, endeavour, to evolve, euro, to exchange for, to exist, gold, goldsmith, immune, inflation, to invest, investment, ledger, to lend, to key, manipulation, overdraft, payment, pocket-money, price, to save, society, speculator, stable, to store, to swap, to supply, transaction, to trust, to withdraw, worth, worthless, value, valuable, automated teller machine, bank account, bank deposit, card transfer, cash-like assets, cash machine, central bank, certificate of deposit (CD), charging interest, computer entry, commodity money, credit card, current account, decentralised digital currency, decentralized network, demand account, deposit account, digital cash, digital currency, direct debit, ECB (European Central bank), electronic account, electronic payment, exchange for, goods and services, exchange rate, Federal Reserve, fiat money, financial crisis, government interference, inconvertible, paper money, intrinsic value, internet payment, interest rate, labour services, legal tender, liquid money, market value, means of payment, medium of exchange, money market account, money market fund, money market instruments, monetary value, nature of money, representative money, payments method, pin device, PIN number, printed paper, pre-paid card, savings account, store of value, time deposit, traveler's checks, value of money, virtual currency, unit of account, to be based on, to be in circulation, to convert into, to create money electronically, to determine relative costs, to flash a card over a machine, to get lost, to get stolen, to go into the red, to involve cash, to issue money, to pay by card online, to reduce the value of money, to save some money, to spend money

UNIT 1

Introductions and Greetings. Small talk.

Section 1. Text Work

Task 1. Read and translate the text. What information was new for you?

Introductions and Greetings

Almost all conversations start with a greeting. There are several expressions that are commonly used as greeting, some formal and some informal. Which to use, of course depends on the situation.

1. Introductions

When you meet and greet someone for the first time introductions are needed. There are a number of standard expressions that can be used for introductions. Take a look at some of them.

Expression

Hello, I'm (... Ms. James).

My name is (... John Green).

I'm (... George Franks. What's your name)?

Allow me to introduce myself. My name is (... Frank Jeffers).

Response

Hello, Ms. James, I'm Susan Dixon.

Nice to meet you Mr. Grey, I'm Mrs. Black.

My name is Alice, Alice Brown. It's a pleasure to meet you Mr. Franks.

I'm delighted to meet you Mr. Jeffers. My name is Olivia Pan.

2. Introducing others

On occasion, you may find yourself in a situation where you have to introduce one person to another. Look at these possible expressions that are used for this.

Sam: Peter, I would like to introduce (... Miss Helen Cranston).

Peter: Hello Miss Cranston, nice to meet you.

Helen: Nice to meet you too Mr. Kellogg.

Bob: Min Ju, this is (... my friend Betty Atson).

Min Ju: Hi Ms. Watson, a pleasure to meet you.

Betty: Same here.

Alice: Harry, let me introduce (...my supervisor, Mr.Lee).

Harry: Mr. Lee, it's good to meet you.

Mr. Lee: Good to meet you too. Please, call me later!

Point to remember

Many beginning learners use the expression “Nice to meet you” even when they interact with a person they have already been introduced to. This expression (Nice to meet you) is only used at a first meeting, not after that. Instead, if greeting a person for the second time, use “Nice to see you again”

3. Farewells

Just as there are several standard expressions for greetings, there are also expressions of farewell. The farewell itself is generally very short- one or two words. However, many times people add something to the expressions, depending on what they want to happen in the future or the situation.

Expressions

Goodbye

Bye

So long

Catch you later

I have to run

I have to be going now

So long

Good day

Extensions to farewells

See you again

I hope to see you again

See you later (soon)

Call me

Point to remember

Bye Bye is an expression that very young children use when they are first beginning to learn to talk or on very rare occasions by women, but almost never by most adults.

4. Well Being

After the greeting are finished the conversation should be continued in some way. One of the most common ways is ask about the other persons well being. Again, there are several expressions that can be used for this. The responses to such inquiries will, of course, depend on how one actually feels. Lets take a look at these.

Expressions

How are you?

How's it going?

How are things?

How are things going?

How have you been?

How do you feel?

How goes it?

Responses

IF GOOD

Great.

Couldn't be better.

Fantastic.

IF SO-SO

Could be worse.

I can't complain.

Not bad

IF BAD

I've had better days.

*How are you doing?
How's life treating you?*

*Not too good.
Lousy.*

Task 2. Work together in pairs and read the following dialogue, one student reading one part, the other student reading the other. Note the expressions used in the dialogue and the progression of the conversation. The dialogue can be used as a model to have similar conversations.

Sam: Hello, you look lost. Can I be of assistance (допомога)?

Mary: Oh, thanks. You're right, I am lost. I'm looking for the Student Union building?

Sam: You're close; it's just across the lawn. It's the three story (поверх) brick building over there.

Mary: I see, well thanks a lot. You've been a big help.

Sam: Excuse me for saying so, but you're not from around here, are you? Are you British or what?

Mary: Actually I'm Australian. I'm a new transfer (обмін) student. You're an American, I assume (припускати)?

Sam: Yes, by the way I'm Sam, Sam Jones.

Mary: I'm Mary Donald. Pleased to meet you.

Sam: So how long have you been in the States, Mary?

Mary: I've been here about three weeks now. So, what's your major Sam?

Sam: I'm a pre-med student. What's yours?

Mary: I'm not sure yet, but I'm kind of interested in sociology.

Sam: So, do you live in the dorm (гуртожиток)?

Mary: Actually no, I have a small apartment (квартира) about five blocks from here. Well, I have to run. Thanks for your help. Maybe we'll bump into each other again sometime.

Sam: Could be, it's a pretty small campus. Nice to meet you, Mary. See you later.

Mary: So long.

Task 3. Tell your partner a summary of the dialogue. Start like this: *This dialogue is about two people who meet...*

Task 4. Interview someone in the class you do not know well. After the interview is over, the interviewer could give a short introduction of the person to the whole class or to small groups of 4 to 6 people. Questions you may want to ask during the interview include: *name, age, native place, job or major, family, hobbies, goal in life, favourite music (food ...)*.

Example:

A: Hello, I'm John.

B: Hello, John, I'm Sam.

b) You were delayed by the traffic, d) Glad to hear it.

11. How's life?

a) How are things with you? c) Nothing to look at.

b) Not at all. d) Fine. Thanks.

12. Where do you come from?

a) I came from Kyiv. c) Half an hour ago.

b) At two o'clock. d) I come from Minsk.

13. Thank you for your help.

a) Never mind. c) Glad to hear it.

b) It was a pleasure for me. d) Thank you for coming.

14. I'm taking my exam in two days.

a) Take care. c) Good luck!

b) So long! d) Let's hope for the best.

15. How's life treating you?

a) It's a pleasure to see you. c) Thank you, I'm fine.

b) It's a pity. d) Who cares?

Task 6. Make up your sentences using the following words and word combinations.

to be situated, cultural life, places of interest, character and hopes, achievement(s), to move back to London, to travel around Africa, types of jobs, to be beneficial to my future career.

Task 7. Work with a partner, role play the situation, using the information below:

1. One partner is a new student at a university meeting his/her major professor for the first time.

2. One partner has recently moved to a new neighborhood and is meeting their next door neighbor for the first time.

3. One partner is a new employee at a company meeting a coworker for the first time.

4. Both partners are strangers at a mutual friend's party meeting for the first time.

5. One partner is a frightened earthling who is meeting a very friendly alien, who is here on earth for vacation. The alien knows English.

6. Both partners are meeting blind dates.

Section 3. Exercises for Oral Practice

Task 8. Read the text. Discuss it in pairs.

First impressions are a really important aspect of British culture. Introducing yourself and others in the correct way is fraught with various do's and don'ts of etiquette.

Introductions

In social situations, a man is traditionally introduced to a woman. However, in the business world introductions are based on a person's rank or position in an organisation. Whoever is the highest-ranking person is introduced to everyone else in order of their position. If you introduce two people of equal rank to each other, introduce the one you know less well to the one you know best.

Introducing Yourself

There might be occasions where you will have to introduce yourself. For example, if you are meeting a new colleague or an associate, you might start off by extending your hand and saying "Hello! I am". If you have been introduced earlier to someone, do not assume that the person would remember you and be prepared to reintroduce yourself should it be necessary.

Greetings

The British do shake hands, when first introduced to new people, but we rarely shake hands when parting. In an informal situation you may see social kissing (often just a peck on the cheek), this is acceptable between men and women and also between women who know each other very well, but it is rare that you will see two British men kissing, even if it is only on the cheek.

Introductions are much simpler if you can memorize a few simple rules.

Introducing others

In business a person of lower rank tends to be introduced to a person of higher rank. In other situations you may find that a younger person would be introduced to an older person and a man introduced to a woman.

Introducing yourself

When shaking hands people may give you their name without saying "Hello" or anything else. It can come across as a bit unfriendly, but it's not considered to be rude: *For example:* I hold out my hand to you and say, "Lynne Hand."

If you wish to be on first-name terms with someone you can indicate this by stressing your first name: *For example:* "Hello, my name is Lynne. Lynne Hand".

Reacting to an introduction

The response you give should have the same level of formality as the introduction.

Section 4. Brainstorm Section

Task 9. Read the idioms. What is your understanding of them? Illustrate their meaning in the sentences of your own.

The honeymoon is over
Man's best friend
Birds of a feather
At odds with someone
Friends in high places
Build bridges
A friend in need is a friend indeed
Cross someone's path
To bury the hatchet
To clear the air

Task 10. Read the quotes. What is your understanding of them? Choose one and reveal its essence.

1. "Lots of people want to ride with you in the limo, but what you want is someone who will take the bus with you when the limo breaks down" . – Oprah Winfrey
2. "Some people go to priests. Others to poetry. I to my friends". – Virginia Woolf
3. "There are three things that grow more precious with age; old wood to burn, old books to read, and old friends to enjoy." – Henry Ford
4. "I like to listen. I have learned a great deal from listening carefully. Most people never listen." – Ernest Hemingway
5. "Life is either a daring adventure or nothing at all" – Helen Keller
6. "If you think adventure is dangerous, try routine, it's lethal" – Paul Coelho
7. "Jobs fill your pocket but adventures fill your soul." – Jamie Lyn Beatty
8. "Home is where one starts from." – T.S. Eliot
9. "It's a funny thing coming home. Nothing changes. Everything looks the same, feels the same, even smells the same. You realized what's changed is you." – F. Scott Fitzgerald
10. Coming home to my family afterward makes the work richer, easier and more fun." – Edie Falco

Section 1. Text Work**Task 1. Answer these questions:**

1. How long ago did you begin learning English? Did you learn it only at school? Where else is it possible to learn a foreign language?
2. Have you ever tried to learn English on your own (reading books, watching educational programmes on TV, videos and films in English, listening to the radio programmes, taking an English course outside school, etc.)? Which of these ways of learning do you find most effective? Why?
3. Do you like grammar drills? Do you find them important? easy? difficult? useless? boring? Do you think you had too many grammar drills at school? Do you agree that you must learn grammar in any language?
4. Do you think correct pronunciation and intonation are important in learning English? How can wrong pronunciation and intonation lead to misunderstanding?

Task 2. Read and memorize the active vocabulary to the text *Languages and Communication*.

to consider	– вважати
to be in use	– бути у вжитку
“dead” language	– «мертва» мова
natural language	– природна мова
artificial language	– штучна мова
global language	– глобальна мова
mother tongue	– рідна мова
means of communication	– засоби спілкування
to conduct	– вести, проводити
broadcasting companies	– радіомовні, трансляційні компанії

Task 3. Read and translate the text, write down all the unknown words.**Languages and Communication**

It is a common knowledge that there are a lot of languages in the world. The total number is from 2.500 to 5.000. Some of them fall into the category of international languages or languages of wider communication group, such as English, French, Spanish, Russian, Mandarin Chinese and Arabic as they are the official languages of the UN. These languages are considered alive, because they are in use. There are also the so-called "dead" languages which are no more means of communication. These are, for example, Latin, old Greek, old Slavonic, etc. All these languages are called natural, but there are also artificial or universal languages, such as Esperanto. We have also programming languages, used in computers. They are called specialized languages.

Geographically, English is the most widespread language on Earth, second only to Mandarin Chinese in the number of people who speak it. English is spoken as the mother tongue in Great Britain, the United States of America, Canada, Australia, and New Zealand. Despite the great distances separating these five English-speaking communities from each other and great social and cultural differences between them, the forms of English which they use remain mutually intelligible. But each area of the English-speaking world has developed its own special characteristics. The major differences are in pronunciation, and, to a lesser degree, in vocabulary, spelling and grammar.

A lot of people speak English in China, Japan, India, African and other countries. It is also studied as a foreign language in secondary schools and higher educational institutions of Ukraine.

The rise of English is a remarkable success story. When Julius Caesar landed in Britain nearly 2 000 years ago, English did not exist. Five hundred years later, in the 5th century, English was already spoken by the people who inhabited Great Britain but they were not many. And their English was not the language we know today. Nearly a thousand years later, at the end of the 16th century, when William Shakespeare created his works, English was the native language of about 6 million Englishmen. At that time English was not used anywhere else except Great Britain. Nowadays, four hundred years later, English is used by at least one billion people, and almost half of them speak it as their mother tongue.

Of all world languages English is one of the richest. For example, compare English, German and French. English has a vocabulary of about 500 000 words, German – 185 000, and French – fewer than 100 000. At the end of the 20th century English is more widely spoken, read and written than any other language has ever been. It has become the language of the planet, the first truly global language.

The statistics of English are astonishing. Three-quarters of the world's mail, telexes and cables are in English. So are more than half the world's technical and scientific periodicals. English is considered to be the language of technology. About 80% of the information stored in the world's computers is in English.

Nearly half of all business deals in Europe are conducted in English. It is the language of sports, glamour festivals, competitions, and the official language of the Olympics. Five of largest broadcasting companies in the world ABC, BBC, CNN, CBS, NBS, transmit in English to audiences that exceed one hundred million people. English has no equals!

Task 4. Answer the following questions.

1. What is the total number of languages in the world?
2. What languages fall into the category of international languages? Why?
3. Why do we consider some languages alive?
4. What dead languages do you know?
5. What specialized languages do you know? Where are they used? Can you name the most used specialized languages?

6. What English-speaking countries do you know? What areas of the language are the major differences in?
7. What countries is English spoken as foreign language in?
8. What organizations and institutions use English as a working language?
9. How many people spoke English two thousand years ago when Julius Caesar landed in Britain?
10. Compare the use of English in the 5th century and in the Shakespeare's times.
11. Compare the vocabulary of English, German and French. Which one has the least words? How large is the vocabulary of the Ukrainian language?
12. What is your opinion towards having an international or global language?
13. What are the statistics of English?
14. Why can English be called the language of business deals and the language of sports?
15. What broadcasting companies which transmit in English can you call?

Section 2. Exercises to Be Done in Writing

Task 5. Pick out from the text all the word combinations with the following words and give their Ukrainian equivalents.

language, communication, to study, to speak, use (to use), to conduct, to consider

Task 6. Match the word combinations on the left with their Ukrainian equivalents on the right.

- | | |
|-------------------------------------|---|
| 1) to fall into the category | a) засоби комунікації |
| 2) to consider alive | b) соціальні та культурні відмінності |
| 3) to be in use | c) штучна мова |
| 4) means of communication | d) взаємно зрозумілий/доступний для розуміння |
| 5) artificial languages | e) заключати ділові угоди |
| 6) the most widespread language | f) англо-мовна спільнота |
| 7) a mother tongue | g) підпадати під категорію |
| 8) English-speaking community | h) бути у використанні |
| 9) social and cultural differences | i) транслювати аудиторії |
| 10) mutually intelligible | j) радіомовна компанія |
| 11) to a lesser degree | k) найбільш поширена мова |
| 12) higher educational institutions | l) вважатись живим |
| 13) to store information | m) зберігати інформацію |
| 14) to conduct business deals | n) вищі навчальні заклади |
| 15) a broadcasting company | o) рідна мова |
| 16) to transmit to audience | p) у меншій степені |

Task 7. Make sure that you know the meaning of these words and word combinations in Ukrainian.

- | | |
|--|---|
| 1) to be fluent in | 11) multilingual |
| 2) to have a good command of | 12) to brush up language skills |
| 3) to master English | 13) to spell a word |
| 4) to do one's best | 14) to learn sth by heart |
| 5) to be of great importance | 15) to worry about mistakes |
| 6) to enrich one's vocabulary | 16) to be touched by language |
| 7) to interpret | 17) to practice English |
| 8) to translate | 18) to enlarge one's vocabulary |
| 9) a strange accent | 19) to learn the language by ear |
| 10) international means of communication | 20) to talk to smb through an interpreter |

Task 8. Make sure that you know the meaning of these words and word combinations in English.

- | | |
|-----------------------------------|-----------------------------------|
| 1) загальновідомо | 11) каблограма |
| 2) потрапляти під | 12) офіційна мова |
| 3) вважатися живим | 13) принаймні |
| 4) загальна кількість мов у світі | 14) зберігати інформацію |
| 5) чарівні фестивалі | 15) глядачі(слухачі) |
| 6) бути в ужитку | 16) заключати ділові угоди |
| 7) взаємно зрозумілі мови | 17) транслювати англійською мовою |
| 8) бути широко поширеним | 18) вимова |
| 9) дивовижна, розмовна мова | 19) правопис |
| 10) успішна історія | 20) населяти |

Task 9. Match the parts of the sentences.

1) They thought he was a foreigner	a) learning two or three foreign languages at school?
2) My mom didn't know Italian	b) if you don't practice.
3) Sam spoke very little Spanish	c) is not touched by language.
4) Her knowledge of the language	d) should try to enlarge his vocabulary.
5) You'll never learn to speak English fluently	e) with the way you are taught English?
6) Everybody who learns the foreign language	f) as he spoke with a strange accent
7) What do you feel like	g) he isn't coping with the translation
8) There is almost nothing in our lives that	h) so I talked to him through an interpreter.
9) Could you do me a favour? Please, help Mark,	i) so I had to interpret to her.

10) Are you happy

j) is above average.

Task 10. Translate the following sentences into Ukrainian and pay special attention to the underlined words or phrases.

1. I understand perfectly well that learning English at the University is a good chance for me to improve my language skills, first of all those of spoken English which are in constant need of brushing up.
2. At the English lessons we work with newspaper articles, watch films, analyze stories, listen to audio cassette tapings, read documentaries on British and American life and history, do vocabulary and grammar tests.
3. Not long ago we began to master English which enables us to read foreign literature on specialty.
4. Learn the language by ear. Listen to records. Turn on radio and listen.
5. Do speak up. He, who keeps thoughts to himself, may well be blessed but you will do better if you don't go by this principle when speaking a foreign language.
6. Don't worry too much about mistakes. You will make them anyway - there is no getting away from it. It is far worse when something goes unsaid.
7. Remember that learning a language is a never-ending process.

Task 11. Make the following sentences complete by translating the phrases in brackets.

1. English is the national language in such countries as (Великобританія, Сполучені Штати, Канада, Австралія, Нова Зеландія).
2. (Англійську мову вважають рідною мовою) of nearly three hundred million people.
3. Many people use English (як міжнародним засобом спілкування), because English (стала дійсно глобальною мовою).
4. (Наукові конференції, спортивні змагання, переговори, ділові зустрічі, торгові угоди) of various kinds have given the English language (статус однієї з найважливіших мов у світі).
5. About 80 % of the information (яка зберігається у комп'ютерах по всьому світі) is in English.
6. Five of the largest (радіомовних компаній транслюють англійською мовою аудиторії, що перевищує) one hundred million people.
7. One of the reasons why a lot of people all over the world learn English is that (англійська мова займає позицію світової мови).
8. (Найважчою рисою будь-якої мови є, напевно), learning the elements for which there are no written rules – for example 'social English.'
9. (Коли я слухав новини по радіо англійською мовою), I was very proud when I realized that (я легко вловив суть того, про що) I was listening to.
10. (Кожен, хто вчить іноземну мову, повинен прагнути) to enlarge his/her vocabulary.

Task 12. Give synonyms to the words in bold type.

(*global, be bilingual, means of, mother tongue, have a good command of, significance, nation*)

1. What English-speaking **countries** do you know?
2. What is his **native/ first language**?
3. To know a foreign language is of great **importance** nowadays.
4. Mr. Grey's secretary is of great value for him as she **speaks two languages fluently**.
5. He **knows** English **very well**.
6. English has become a **world** language because of its usage in many countries of the world.
7. The new words have made English what it is today, an effective **medium of** international communication.

Task 13. Match the words on the left with their definitions on the right. Use them in the sentences of your own.

1. communication	a) an invented language made by people and used as international means of communication;
2. mother tongue	b) the method of human communication using spoken or written words;
3. foreign language	c) a language which is no longer spoken;
4. artificial language	d) the main language that you learn being a child;
5. dead language	e) the activity or process of expressing ideas and feelings or of giving people information or ideas;
6. language	f) a language used in a country that is not your own

Task 14. Complete the following expressions choosing a suitable preposition from the list below; find the best way of expressing them in Ukrainian. Make your own sentences using these expressions.

up, on, at, in, of, at, from

- to get away ... mistakes;
- to build ... one's vocabulary;
- to be in constant need... brushing grammar skills ...;
- to read literature ... specialty;
- to be good ... spoken English;
- to be ... use;
- ... least.

Task 15. Translate these sentences into English.

1. Українська мова належить до східної підгрупи слов'янських мов індо-європейської мовної сім'ї.
2. Англійською мовою розмовляє понад мільярд людей у всьому світі; з них половина вважають її рідною мовою.

3. Існує багато відмінностей у лексичних та фонетичних варіантах англійської мови в різних англосовітних країнах, проте вони не впливають на розуміння та використання найпоширенішої мови у світі.
4. Більшість людей, які вивчають англійську мову, скаржаться на такі проблеми у вивченні англійської мови як вимова слів та складні граматичні конструкції.
5. Один із найкращих способів сприйняття іноземної мови на слух та засвоєння нових слів це дивитись іноземні фільми з субтитрами та без них та слухати іншомовні пісні.
6. Сьогодні багато людей вивчають іноземні мови будь-яким можливим способом. Найпоширеніші це відвідувати курси із вивчення іноземних мов та брати приватні уроки.
7. Беручи до уваги стрімкий економічний розвиток в нашій країні та створення сотень нових спільних підприємств, зростає необхідність спеціалістів зі знанням іноземних мов у всіх галузях економіки.
8. Мені здається, що набагато ефективніше поповнювати свій словниковий запас та вивчати нові слова, якщо вчити їх в контексті, а не завчати окремі слова.
9. Запам'ятайте пораду: що більше ви будете спілкуватися іноземною мовою, то швидше навчитесь розмовляти.
10. Англійська мова стала мовою міжнародного спілкування у багатьох сферах життя: в науці, технологіях, торгівлі, повітряному та водному транспорті, спорті та розвагах.
11. Сьогодні нові ідеї в науці, технології та медицині з'являються так швидко, що неможливо перекласти все на різні мови. Тому більшість праць друкують англійською мовою.
12. Значне використання англійської мови можна продемонструвати томами надрукованих книг та різноманітністю журналів та газет.

Task 16. Read the English proverbs and match them with the Ukrainian ones.

- | | |
|---|---|
| 1. It is Greek/Hebrew to me. | a) Само собою розуміється. |
| 2. Speech is silver but silence is gold. | b) Слово - срібло, мовчанка - золото. |
| 3. Truth come out of the mouths of babes and suckling. | c) Язик мій – ворог мій. |
| 4. There is many a slip between the cup and the lip. | d) Короткість – сестра таланту. |
| 5. An ox is taken by the horns and the man by the tongue. | e) Не говори «гоп», поки не перестрибнеш. |
| 6. A word spoken is past recalling. | f) Це для мене китайська грамота. |
| | g) Слово не горобець, вилетить – не спіймаєш. |
| | h) По секрету всьому світу. |

- | | |
|--|------------------------------------|
| 7. Deeds, not words. | i) Вустами дитини говорить істина. |
| 8. Every barber knows that. | j) Менше слів, більше діла. |
| 9. It goes without saying. | |
| 10. The less people think, the more they talk. | |

Task 17. Match the English idioms with the appropriate Ukrainian ones.

1) battle of wits	a) коротше кажучи;
2) a little bird told me	b) який виразно чути;
3) beat about the bush	c) напам'ять;
4) let the cat out of the bag	d) пусті балачки;
5) clear as bell	e) щира розмова;
6) cock-and-bull story	f) знаходити спільну мову;
7) by heart	g) прикусити язика;
8) heart-to-heart	h) ясно висловлюватись;
9) speak the same language	i) сорока на хвості принесла;
10) bite your lip	j) вертїтись на язичі
11) make yourself plain	k) помилка на слові;
12) slip of the tongue	l) запекла дискусія;
13) to cut a long story short	m) побрехенька;
14) small talk	n) говорити натяками;
15) on the tip of someone's tongue	o) розбавити таємницю

Section 3. Exercises for Oral Practice

Task 18. a) It's important to use good English at your lessons. These phrases can be helpful in class.

<i>I'm not sure how to put/say it in English?</i>	<i>Could you repeat the last sentence?</i>
<i>What's a better way of saying this?</i>	<i>Could you explain it again, please?</i>
<i>How do you pronounce this word?</i>	<i>Could you write it up on the board?</i>
<i>How do you spell this word?</i>	<i>Shall I read the text?</i>
<i>What do you call this thing in English?</i>	<i>Shall I do this exercise on the black-board?</i>
<i>Sorry, I didn't get this. Could you say it again, please?</i>	<i>Is it my turn? (Am I next?)</i>

b) Think of what you should say if:

- 1) you don't know how to spell a word;
- 2) you don't understand what your teacher has just said;
- 3) you want to find out how to say something in English;
- 4) you want the teacher to write a word up on the blackboard;
- 5) you don't know how to pronounce a word;
- 6) you want to know the English word for "орфографія";

- 7) you want to know if it's your turn to read the text;
- 8) you want to know how to say something in a better English;
- 9) you don't know how to say something in English and want your teacher to help you;

Task 19. Read and dramatize the following dialogues.

- A: What do you think about Esperanto?
 B: I don't believe it will ever become a world language.
 A: Why? Lots of people are learning it.
 B: Not compared with those who are learning 'real' languages. It's too artificial.
 A: You've got a point there. But it's much easier to learn than other languages.
 B: That's certainly an advantage, of course, but there's no incentive to learn it as long as so few people speak it. You can't use it at international conference, for example.
 A: I think it should be taught at schools.
 B: Do you really? To my mind there are quite enough subjects on the school curriculum already.

- A: I don't think you work hard enough at your English.
 B: Well, I do, I work very hard, but please try to understand it's very difficult for me.
 A: Oh, is it? How long does it take you to do your homework?
 B: A lot of time, two or three hours, and sometimes even four.

Task 20. Make up your own dialogues and act them.

1. Two students from different universities are talking about the ways they are taught English. One of them is happy about his/her English classes, the other is not.
2. A grandmother (grandfather) and his/her granddaughter (grandson) are talking about the way English was taught fifty years ago and the way it is taught now.
3. A student from Britain and a student from Ukraine are talking about their foreign language classes; the British student is learning German and the Ukrainian one is English.
4. An older student, who has been learning English for five years, is talking to his/her younger brother or sister who is just beginning to learn English and finds it rather difficult and sometimes even boring. The older boy/girl is talking about the pleasures of learning a foreign language.

Task 21. Discuss the following situations with your partner.

I. Mastering English has been my hobby since the childhood. Every year, being on holidays I used to read English books (adapted, later in the original). Thanks to my parents I had a rich collection of video cassettes and audio cassettes at my disposal; they helped me a good deal to improve my pronunciation, to enrich my vocabulary and to be good at English grammar. To tell the truth, I am not

extremely pleased with my level of English. I understand perfectly well that learning English at the University, especially legal English, is a good chance (opportunity) for me to improve my language skills, first of all those of spoken English which are in constant need of brushing up.

II. At the English lessons we work with newspaper articles, watch films, analyze stories, solve puzzles, listen to audio cassette tapings, read documentaries on British and American life and history, do vocabulary and grammar tests. Not long ago we began to master legal English which enables us to read foreign literature on specialty (on law).

Mrs. Tymchenko is our teacher of English. To tell you the truth, I was going to the first lesson with mixed feelings of interest, uneasiness and apprehension. But when I entered the classroom I forgot about all my fears. The atmosphere was so relaxing, and the things she told us were so interesting and engaging that I didn't notice when it was time to call it a day. I dare say that she is a born teacher. She always seeks ways to help students and always succeeds in it. Our teacher is considered to be tactful, civil, patient and competent. Her practical pieces of advice on how to learn a foreign language are encouraging and marvelous. If you wish you may follow them too.

Task 22. Topics for discussion.

1. Give a piece of advice on how to learn English.
2. How much time do you think a person should learn a foreign language to be able to say: a) "I can speak English", b) "My English is fluent"?
3. Do you think it is possible to know a second language as well as native speakers do?
4. Advertise the language you are studying now. Why do you study it? Do you find it interesting? Hard? Useful? How can it be useful?
5. Speak on the importance of English language in your future profession.
6. Your prediction of the future of English.
7. Will the international importance of English increase or decrease in 21st century?
8. What foreign language should be introduced into general studies at higher educational establishments of Ukraine? Please motivate.
9. How many foreign languages should be included into the Law School curriculum?

Section 4. Brainstorm Section

Task 23. Read the quotations. What is your understanding of these words? Do you agree or disagree with these statements? Why? Why not?

2. I am always sorry when any language is lost because languages are pedigree of nations.

Samuel Johnson

3. Language is not an abstract constitution of the learned or of the dictionary-makers but is something arising out of the work, needs, ties, joys, affections, tastes of long generations of humanity and has its bases broad or low, close to the ground.

Walt Whitman

JUST FOR FUN

No wonder the English language is so difficult to learn. Even British sometimes wonder how they manage to communicate at all!

We'll begin with a box and the plural is boxes.
But the plural of ox should be oxen, not oxes.

The one fowl is a goose but two are called geese,
Yet the plural of moose should never be meese.

You may found a lone mouse or a whole set of mice,
Yet the plural of house is houses not hice.

If the plural of man is always called men,
Why shouldn't the plural of pan be called pen?

If I speak of a foot and you show me your feet,
And I give you
a boot, would a
pair be called
beet?

If one is a tooth
and a whole set

1. Reading improves vocabulary and strengthens any other language skills.

Sheila Waller

are teeth,
Why should not the plural of booth be called beeth?

Then one may be that and three would be those,
Yet hat in the plural wouldn't be hose.
And the plural of cat is cats and not cose.

We speak of a brother and also of brethren,
But though we say Mother, we never say Methren,

Then the masculine pronouns are he, his and him,
But imagine the feminine she, shis and shim,

So English, I fancy you will all agree,
Is the funniest language you ever did see.

UNIT 3

System of Higher Education in Ukraine

Section 1. Text Work

Task 1. Answer these questions:

1. Nowadays there is a great variety of higher educational establishments in Ukraine and it is very difficult for a former school leaver to choose from. Why have you decided to enter Leonid Yuzkov Khmelnytskyi University of Management and Law? Who recommended you?

Task 2. Read and memorize the active vocabulary to the text *Leonid Yuzkov Khmelnytskyi University of Management and Law*

the fourth level of accreditation	– четвертий рівень акредитації
full-time form	– денна форма навчання
part-time form	– заочна форма навчання
postgraduate education	– аспірантура
Department of Management and Economics	– факультет управління та економіки
Law Department	– юридичний факультет
Bachelor Degree	– ступінь бакалавра
Master Degree	– ступінь магістра
Jurisprudence	– юриспруденція
International Law	– міжнародне право
Social Security	– соціальне забезпечення
Management of Organizations	– менеджмент організацій
Administrative Management	– адміністративний менеджмент
Public Management and Administration	– публічне управління та адміністрування
State Service	– державна служба
Finance, Banking and Insurance	– фінанси, банківська справа та страхування
Tourism	– туризм
bodies of state administration	– органи державної адміністрації
bodies of local self-government	– органи місцевого самоврядування
Doctor of Sciences	– доктор наук
Professor	– професор
Assistant Professor	– доцент
Candidate of Sciences	– кандидат наук
Senior lecturer	– старший викладач

Task 3. Read and translate the text, write down all the unknown words.

Leonid Yuzkov Khmelnytskyi University of Management and Law

Leonid Yuzkov Khmelnytskyi University of Management and Law is one of the most experienced Ukrainian educational institutions where one can obtain knowledge and skills in the fundamental areas of law, management science,

finance, banking and insurance and tourism. The university was founded at the request of Regional State Administration by the Cabinet of Ministers of Ukraine in August, 4, 1995. At present the teaching staff and student body amount to 2000 persons, among them there are full-time, part-time students and post-graduates; they are trained at the Department of Management and Economics and Law Department.

The University has got the fourth level of accreditation that is considered to be the highest level in Ukraine. The University carries out training according to the following educational levels: the Bachelor Degree Level and the Master Degree Level. The students who successfully complete the full academic course and pass exams are awarded the first degree of Bachelor after the four years of training which certifies training for the degree of Master which takes 1.5 years and postgraduate education.

The major trends of training at the departments include: Jurisprudence, Social Security, International Law, State Service, Public Management and Administration, Finance Banking and Insurance, Tourism, Management of Organizations, Administrative Management.

Nowadays the Department of Management and Economics trains highly-qualified specialists who work in the bodies of state administration, bodies of local self-government, different establishments and performs its activity according to the training curriculum in Ukraine. The students efficiently use their knowledge and skills gained at the University being engaged in practical work at different enterprises and institutions of Ukraine.

General and special training of students, learning the foreign languages and computers play an important role in educational process.

The students of Finance Banking and Insurance branch attend lectures and tutorials in Philosophy, Psychology, Ukrainian, English, Economic theory, Banking, Insurance, Audit and many other subjects. Among the teachers of our University there are Doctors of Sciences, Professors, Assistant Professors, Candidates of Sciences, Master's of Law, Senior lecturers and staff lecturers, probationer teachers. The faculty staff is engaged in academic, research and educational activities.

The criminalistics lab, the photo laboratory, a small publishing centre, computer classes, scientific library, consisting of more than 60 000 books of modern scientific literature are available for students of the university.

I have chosen this university because I want to be a good specialist in the sphere of finance, banking and insurance. Speciality Finance, Banking and Insurance is not an easy one. I think I will cope to get good knowledge and education to be a specialist and a person of high moral qualities. I am proud to be a student of Leonid Yuzkov Khmelnytskyi University of Management and Law.

Task 4. Answer the following questions.

1. When was Leonid Yuzkov Khmelnytsky University of Management and Law founded?

2. What forms of education are there in the university?
3. What is the term of full-time form training to get the degree of the Bachelor?
4. How long do you need to study to get the degree of the Master?
5. What are the major trends of training at the departments?
6. What sphere do the graduates work?
7. What subjects do the students study?
8. Who teaches the students at the university?
9. What facilities are available for the students of the university?
10. What activities is the faculty staff engaged in?
11. Will you cope with all difficulties to get good knowledge and education?
12. Why have you chosen this university?

Section 2. Exercises to Be Done In Writing

Task 5. Pick out from the text all the word combinations with the following words and give their Ukrainian equivalents.

university; department; student; training; degree

Task 6. Match the word combinations on the left with their Ukrainian equivalents on the right.

- | | |
|---|-------------------------------------|
| 1) an experienced educational institution | a) виконувати підготовку |
| 2) to obtain knowledge | b) аспірант |
| 3) at the request of | c) бути задіяним в |
| 4) regional state administration | d) обласна державна адміністрація |
| 5) bodies of local self-government | e) відвідувати лекції та семінари |
| 6) a post-graduate | f) навчальний план |
| 7) the fourth level of accreditation | g) відігравати важливу роль |
| 8) to carry out training | h) органи місцевого самоуправління |
| 9) an educational level | i) справлятися з |
| 10) to complete a full academic course | j) четвертий рівень акредитації |
| 11) to pass exams | k) отримувати знання |
| 12) training curriculum | l) бути доступним |
| 13) to gain skills | m) освітній рівень |
| 14) to be engaged in | n) на прохання |
| 15) to play an important role | o) завершити повний навчальний курс |
| 16) to attend lectures and tutorials | p) досвідчена освітня установа |
| 17) to be available | q) отримувати навички |
| 18) to cope with | r) здавати екзамени |

Task 7. Make sure that you know the meaning of these words and word combinations in Ukrainian.

- | | |
|----------------------------|---|
| 1) to found at the request | 13) the Cabinet of Ministers of Ukraine |
|----------------------------|---|

- | | |
|----------------------------|--|
| 2) to consider | 14) International Law |
| 3) to carry out training | 15) to obtain knowledge and skills |
| 4) educational level | 16) State Service |
| 5) to enter the university | 17) student body |
| 6) to graduate (from) | 18) to complete the full academic course |
| 7) Social Security | 19) probationer teacher |
| 8) to receive diploma | 20) to be available for |
| 9) to be engaged in | 21) Finance Banking and Insurance |
| 10) to cope with | 22) postgraduate |
| 11) academic activities | 23) to attend tutorials |
| 12) to certify | |

Task 8. Make sure that you know the meaning of these words and word combinations in English.

- | | |
|-------------------------------|--|
| 1) розпочати діяльність | 10) основні сфери менеджменту та права |
| 2) бути хорошим спеціалістом | 11) викладацький склад |
| 3) високі моральні якості | 12) державний службовець |
| 4) освітній рівень | 13) складати іспити |
| 5) готувати спеціалістів | 14) висококваліфікований працівник |
| 6) сучасна наукова література | 15) видавничий центр |
| 7) випускник вузу | 16) отримувати хороші знання |
| 8) пишатися | 17) відігравати важливу роль |
| 9) лекція | 18) дослідницька діяльність |

Task 9. Match the following nouns (1-10) from Column A with the ones (a-j) that have the same meaning from Column B.

- | | |
|------------------|---|
| 1) freshman | a) money paid for education; |
| 2) applicant | b) subject chosen as a field of specialization; |
| 3) sophomore | c) fourth year student; |
| 4) junior | d) third-year student; |
| 5) undergraduate | e) second-year student; |
| 6) tuition fee | f) student of senior courses; |
| 7) major | g) first-year student; |
| 8) senior | h) semester; |
| 9) term | i) prospective student |
| 10) faculty | j) department |

Task 10. Match the parts of the sentences.

10) Leonid Yuzkov Khmelnytskyi University of Management and Law	a) expand professional activities at different organizations and institutions.
11) The main purpose of the	b) are the members of the European Youth Parliament, the European Law

<p>university</p> <p>12) The number of students who want to get their training at the university</p> <p>13) The professors, postgraduates and students carry out scientific research and</p> <p>14) The students of Leonid Yuzkov Khmelnytskyi University of Management and Law</p> <p>15) Bachelor's, Master's and postgraduate programmes</p> <p>16) Leonid Yuzkov Khmelnytskyi University of Management and Law has got</p> <p>17) The teaching staff of the university have developed and published</p> <p>18) The Master's Degree programmes require</p> <p>10) The Bachelor's degree is often known as the first degree and</p>	<p>Students Association.</p> <p>c) four academic buildings with all education facilities, hostels and a sport centre.</p> <p>d) is increasing from year to year.</p> <p>e) a number of textbooks, monographs on law, economics, management, finance public management and public administration.</p> <p>f) one or two years of study beyond baccalaureate.</p> <p>g) are aimed to develop individual and professional abilities of the students and represent different level of academic achievement.</p> <p>h) considered as a background for further specialization and a step towards higher degree.</p> <p>i) is one of the acknowledged centres of legal and management education and science in Western Ukraine.</p> <p>j) is to equip students with contemporary knowledge in management, economics, finance and law.</p>
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Task 11. Translate the following sentences and pay special attention to the underlined words.

1. The University authority encourages the students in their personal development and supports the student government in their activity.
2. The applicants are admitted to the University on the basis of their results of External Independent Evaluation Testing or entrance examinations.
3. The postgraduate programmes provide a deeper study of philosophy, foreign languages and subjects related to the chosen major and lead to the degree of PhD.
4. The University has sought collaborative opportunities with different national and international organizations and universities for the purpose of expanding and elevating the knowledge in the area of teaching methods and management practices and law.
5. The main purpose of the University is to equip students with contemporary knowledge in management, economics, finance and law, and to provide them with profound professional skills. The students efficiently use their knowledge and skills gained at the University being engaged in practical work at different enterprises and institutions of Ukraine.
6. The educational programmes are aimed to develop individual and

professional abilities of the students and represent different levels of academic achievements.

7. The scientific research is carried out by the professors, postgraduates and students who help to expand professional activities at the Legal Aid Clinic, the Students Clubs, and the Students Scientific Organization.
8. The tuition is compulsory for most of the students and scholarships are not paid to all students, but the university has a tradition of specialized scholarships.

Task 12. Make the following sentences complete by translating the phrases in brackets.

1. The University has a good educational reputation and a high social status and provides Ukraine with (високкокваліфікованими спеціалістами у сфері права, економіки, менеджменту, управління, фінансів та туризму).
2. (4 серпня 1995 року на прохання обласної державної адміністрації) the Cabinet of Ministers of Ukraine established Khmelnytskyi University of Management and Law.
3. Bachelor's Degree programmes in finance, economics and management are profession-oriented and (зазвичай тривають чотири роки навчання за денною формою навчання).
4. The University students have won numerous, (як міжнародні так і національні конкурси та змагання у сфері права, економіки, менеджменту, управління, фінансів).
5. The graduates of the University work at various establishments, (в різних державних та приватних організаціях з різними формами власності, фінансових та банківських організаціях).
6. Since its foundation the University (підтримує та розширює зв'язки з різними національними та міжнародними організаціями та навчальними установами) for the purpose of expanding and elevating the knowledge in the area of teaching methods and managements practices.
7. While the first two years (the freshman year and sophomore year) (мають за мету надати загальну підготовку та підготувати до більш спеціального навчання), the following two years (the junior and senior years) (спрямовані на вивчення профільних дисциплін).
8. The postgraduate programmes provide (глибше вивчення філософії, іноземних мов та предметів, які відносяться до обраних профільних дисциплін) and lead to the candidate degree.

Task 13. Change each sentence by choosing an appropriate synonym from the list below for the words in bold.

raise, rename, prominent, fulfill, ever year, scientist, chair, establish, increase

1. Leonid Yuzkov Khmelnytskyi University of Management and Law **was founded** in 1992 and consists of two departments.
2. Khmelnytskyi Institute of Regional Management and Law **was reclassified**

into Khmelnytskyi University of Management and Law in 2004.

3. Teachers and students **carry out** an academic research at the **departments**.
4. The teachers constantly **elevate** and **expand** their knowledge in the area of teaching methodologies.
5. **Distinguished scholars** lecture at the University.
6. **Annual** scientific conferences are organized and held at the university.

Task 14. Match the words on the left with their definitions on the right. Use them in the sentences of your own.

1. department	a) talk given to a group of people to teach them about a particular subject as a part of a university course;
2. graduate	b) the qualification obtained by students who successfully complete a university course;
3. tutorial	c) a period of teaching in a university that involves discussion between a small group of students and a tutor;
4. lecture	d) a section of a large organization such as a government, business, university;
5. training	e) the process of learning the skills that are necessary to do a job;
6. degree	f) to get a degree, especially your first degree, from a university or college

Task 15. Complete the following sentences choosing a suitable preposition from the list below; find the best way of expressing them in Ukrainian.

at, out, in(2), with, of(2), to

1. The University provides Ukraine ... highly qualified specialists in the spheres of law, management and economy.
2. The students are trained ... the departments ... Management and Economics and Law.
3. The teaching staff consist ... a skilled personnel, i.e. Full Professorsm Doctors of Sciences, Candidates of Sciences (PhD (in Economy/Law/Administration/Finance/Lingustics/Pedagogics/ Pshycology), Assosiate professors, Senior lecturers and Assistant lecturers.
4. The University carries ... training according ... the Bachelor Degree Level, Master Degree Level and post-graduates programmes.
5. The students of the university attend lectures and tutorials ... Economics, Management, Finance, Psychology, English, Ukrainin, the Fundamental Laws of Ukraine, and many others.
6. The teaching staff is engaged ... academic, research and educational activities.

Task 16. Read the English proverbs and match them with the Ukrainian ones.

- | | |
|--|---|
| 1. Practice makes perfect. | a) Багато будеш знати – скоро зістарієшся. |
| 2. To know everything is to know nothing. | b) Вчитися ніколи не пізно. |
| 3. Too much knowledge makes the head bald. | c) Мудрим ніхто не вродився, а навчився. |
| 4. Live and learn. | d) Знати все – значить нічого не знати. |
| 5. It is never too late to learn. | e) Мудрий вчиться на чужих помилках, а дурень – на своїх. |
| 6. Wise men learn by other men's mistakes; fools by their own. | f) Чужі помилки – гарні вчителі. |
| 7. None is born a master. | g) Повторення – мати вчення. |
| 8. One man's fault is another man's lesson. | h) Вік живи, вік учись. |

Task 17. Match the English idioms with the appropriate Ukrainian ones.

- | | |
|---------------------------------|----------------------------------|
| 1) learn one's lesson | a) використовувати чийсь роботи; |
| 2) stay the course | b) те, що всім відомо; |
| 3) easy as ABC | c) досягати успіху; |
| 4) learn by heart | d) не впадайте у відчай; |
| 5) common knowledge | e) дуже добре знати когось; |
| 6) read between the lines | f) отримати урок; |
| 7) in two minds | g) важко щось змінити; |
| 8) never say die | h) легко, раз плюнути; |
| 9) come out of your shell | i) пізнати чимало в житті |
| 10) soul mate | j) читати між рядками; |
| 11) read like a book | k) подолати сором'язливість; |
| 12) look at the bright side | l) триматись до кінця; |
| 13) pick someone's brain | m) не впадати у відчай; |
| 14) teach an old dog new tricks | n) щирий друг; |
| 15) have been around | o) вчити напам'ять; |
| 16) bring home the bacon | p) вагатись; |

Task 18. Translate these sentences into English.

1. Хмельницький університет управління та права імені Леоніда Юзькова є провідним вищим навчальним закладом.
2. Хмельницький університет управління та права імені Леоніда Юзькова пропонує широкий вибір навчальних програм та курсів.
3. Головна мета університету надати студентам сучасні знання з економіки, менеджменту, права, публічного управління та

адміністрування, банківської справи та забезпечити їх високий професійний рівень.

4. Хмельницький університет управління та права імені Леоніда Юзькова було створено в 1992 році.
5. Бакалаврські програми націлені на одержання базової вищої освіти.
6. Навчальний рік триває дев'ять місяців і ділиться на два семестри.
7. Хмельницький університет управління та права імені Леоніда Юзькова має найвищий четвертий рівень акредитації.
8. Студенти здають іспити в кінці кожного семестру.
9. Магістерські програми розраховані на 1,5 або 2 роки навчання.
10. Програми аспірантської освіти забезпечують поглиблене вивчення філософії, іноземних мов та інших спеціальних дисциплін.

Section 3. Exercises for Oral Practice

Task 19. Read and dramatize the following dialogues.

- Bob: Hi, Steve. What do you think of university life so far?
Steve: Well, it's a bit scary to tell you the truth. Everything is so big in comparison with the school. There are so many people...
Bob: Have you joined any of the clubs yet?
Steve: No. I want to join a sports team, but I can't decide which one to join.
Bob: You are good at basketball, aren't you? Did you know there's a university basketball team?
Steve: Really? That's sound like my kind of thing. How do I join it?
Bob: Just walk to the Department of Management and Economics. It's Building 2.
Steve: Oh. Do I need to take any ID with me?
Bob: Well, it might be an idea to take your Student Card.
Steve: Brilliant. I'll do that this afternoon. Thanks Bob.

Task 20. Make up your own dialogues and act them.

1. You are receiving your fellow-students from the University of Cambridge. Be ready to tell them about the history of your Alma Mater and to answer guests' questions.
2. Imagine that your fellow-student skipped from the classes yesterday. Listen to his/her excuses and discuss the consequences of his deed.

Task 21. Read the text. Write down the unknown words and make comments on the new information.

System of Higher Education of Ukraine

The structure of the higher education of Ukraine is provided for by the Law of Ukraine "On Education". It ensures the fundamental scientific, professional and practical training by the following educational and qualification degrees: "Junior specialist", "Bachelor", and "Master".

The higher education is received in high educational institutions of the respective levels of accreditation on the basis of: basic general secondary education, complete general secondary education and educational-qualification degrees “Junior specialist” and “Bachelor”, as well as “Master” and postgraduate education and admission of citizens is made on the competitive basis according to skills and regardless of the form of ownership of an educational institution and sources of payment for education.

Training of specialists may be carried out with the interruption of work (daytime education), without interruption of work (evening, correspondence education), by the combination of these two forms, and for certain professions - without attending classes.

There are four levels of accreditation:

- first level (technical school, vocational school and other higher educational institutions equated to them);
- second level (college and other higher educational institutions equated to it);
- third and fourth levels (institute, conservatory, academy, and university).

Higher educational institutions train specialists pursuant to the following educational and qualification levels:

Junior Specialist Degree is provided by technical and vocational schools, other higher educational institutions of the first level of accreditation;

Bachelor Degree is provided by colleges and other higher educational institutions of the second level of accreditation;

Master Degree is provided by higher educational institutions of the third and fourth levels of accreditation.

Requirements to the contents, scope and level of the educational and professional training in Ukraine are determined by the State Standards of Education.

The management of education is performed by government regulatory authorities and local authorities.

Task 22. Topics for discussion.

1. The students’ first impressions
2. Conditions for study and recreation.
3. The University’s customs and traditions.
4. Give your pros and cons of recent innovations in the System of Higher Education in Ukraine.

Section 4. Brainstorm Section

Task 22. Read the quotations. What is your understanding of these words? Do you agree or disagree with these statements? Why? Why not?

1. Our passion for learning is our tool for survival.

Carl Sagan

2. The purpose of learning is growth, and our minds, unlike our bodies can continue growing as we continue to live.

Morris Adler

3. He is poor disciple who does not surpass his master.

Leonardo da Vinci

4. A good education is like a savings account. The more you put into, the richer you are.

Unknown

JUST FOR FUN

Mother: A telegram from George, dear.

Father: Did he pass the examination this time?

Mother: No, but he is almost at the top of the list of those who failed.

Just before the final exam in my college finance class, a less-than-stellar student approached me. "Can you tell me what grade I would need to get on the exam to pass the course?" he asked.

I gave him the bad news. "The exam is worth 100 points. You would need 113 points to earn a D."

"OK," he said. "And how many points would I need to get a C?"

Five friends were so confident that the weekend before finals, they decided to go for a picnic and party with some friends up there. They had a great time. However, after all the partying, they slept all day Sunday and didn't make it back to College until early Monday morning.

Rather than taking the final then, they decided to find their professor after the final and explain to him why they missed it. They explained that they had gone to an Old age home in the nearest town to spend some time with aged people for the weekend with the plan to come back and study but, unfortunately, they had a flat tire on the way back, didn't have a spare, and couldn't get help for a long time. As a result, they missed the final.

The Professor thought it over and then agreed they could make up the final the following day. The guys were elated and relieved. They studied that night and went in the next day at the time the professor had told them. He placed them in separate rooms and handed each of them a test booklet, and told them to begin. They looked at the first problem, worth 5 points.

It was the easiest question in their entire syllabus. “Cool,” they thought at the same time, each one in his separate room. “This is going to be easy.” Each finished the problem and then turned the page.

On the second page it was written: (For 95 points): Which tire?

UNIT 4

Modern Means of Delivering Information

Section 1. Text Work

Task 1. Answer these questions:

1. Computers are becoming more and more important in today's world. How do you feel people are using computers? Do you feel that we use them enough or too much?
2. Are there any negative effects to becoming more and more dependent on computers?

Task 2. Read and memorize the active vocabulary to the text *Computers in Our Life*.

hardware	– апаратне забезпечення
software	– програмне забезпечення
run on the computer	– запускати на комп'ютері
central processing unit	– пристрій обробки даних; процесор
input devices	– пристрої введення інформації
memory storage devices	– пристрої збереження інформації
output devices	– пристрої виведення інформації
a bus	– <i>тех.</i> шина (лінія зв'язку)
a powerful mainframe computer	– потужний комп'ютер звичайних розмірів
word processing program	– текстовий редактор
spreadsheets program	– бухгалтерська програма
database management program	– програма управління базами даних
graphics program	– графічний редактор
desktop publishing program	– видавнича програма
to key in/ to type in	– друкувати
IBM compatible	– IBM сумісний

Task 3. Read and translate the text, write down all the unknown words.

Computers in Our Life

There probably isn't an area of human endeavour that has evolved as rapidly as computing technology has over the last 30 years. Along with that, we've also undergone some significant changes in terms of our understanding of the applications and effects of computing technologies. Nowadays computers are everywhere. Even people who don't own or operate a computer are exposed to use computer terminology.

Digital computer is an electronic device that can retrieve a set of instructions called a program, and then carry out them. Modern digital computers are all conceptually similar, regardless of size. Nevertheless, they can be divided into several categories on the basis of their cost and performance. The first one is a personal computer (PC) or microcomputer, a relatively low-cost machine usually

of desk-top size, some called laptops, are small enough to fit in a briefcase. The second is the workstation, a microcomputer with enhanced graphics and communication capabilities that make it especially useful for office work; and a server computer, a large expensive machine with the capability of serving the needs of major business enterprises, government departments, and scientific research establishments. The largest and fastest of these are called supercomputers or mainframe computers.

A digital computer is a system composed of five distinct elements, i.e. a central processing unit, input devices, memory storage devices, output devices and a communications network, called *a bus* which links all the elements of the system and connects the system itself to the external world.

The software contains the various programmes you run on your computer. The most common programs used in business are those for word processing (writing letters, faxes, documents, contracts), spread sheets (for budgets and financial analysis), database management programs (for keeping names and addresses of customers), accounting (for bookkeeping), graphic programs (for drawing charts), communication programs (for electronic mail, Internet), desktop publishing programs (for producing manuals, catalogues).

The most widespread computers are PC or IBM clones. The two rival brands in the micro processing market are AMD (Advanced Micro Devices) and Intel. It was IBM who set standard for the PC which others later imitated. That is why, in order to be able to use the widest range of software, a computer has to be IBM compatible.

The most successful software company now is Microsoft with its Windows programs for different years. Microsoft has done a good job of making Windows of each year compatible with software developed for previous versions of Windows, and with MS-DOS. Nearly all new systems are now sold with Intel Pentium processor. These newer models have a faster processor, more memory, a larger hard disk drive and a faster CD-ROM drive than previous models.

Humanity is at the threshold of new computer era, when artificial intelligence might be invented. There are no questions with “if”; the only question is “when”. And time will tell us either computer becomes our best friends or our evil enemies as it is shown in some movies.

Task 4. Answer the-What questions.

1. What makes you think that computing technology has evolved very rapidly for the last 30 years?
2. What kind of electronic device is digital computer?
3. What way can computers be divided into?
4. What do we usually mean when speak about the cost of the computer?
5. What are the workstation and the server computers used for?
6. What does a digital computer consist of?
7. What does the software contain?
8. What are the most common programs used in business?

9. What are word processing/ spread sheets/ database management programs / accounting / graphic programs / communication programs / desktop publishing programs used for?
10. What are the two most popular types of computers currently?
11. What company set standard for the PC?
12. What company is considered the most successful software company now?
13. What type of processor are now all new systems sold? Why?

Section 2. Exercises to Be Done In Writing

Task 5. Pick out from the text all the word combinations with the following words and give their Ukrainian equivalents.

computer, program, information, software, system

Task 6. Match the word combinations on the left with their Ukrainian equivalents on the right.

1) an area of human endeavour	a) використовувати комп'ютерну технологію
2) to operate a computer	b) науково-дослідні установи
3) to use computer terminology	c) з'єднувати системи із зовнішнім світом
4) to retrieve a set of instructions	d) пристрій обробки даних; процесор
5) to serve the needs of business enterprises	e) ІВМ сумісний
6) scientific research establishments	f) програма управління базами даних
7) a central processing unit	g) винайти штучний інтелект
8) memory storage devices	h) встановлювати стандарти для персональних комп'ютерів
9) to connect the system to the external world	i) пристрої збереження інформації
10) to run programmes on a computer	j) бухгалтерська програма
11) word processing	k) зазнати суттєвих змін
12) spread sheets programs	l) запускати програми на комп'ютері
13) database management programs	m) компанія із створення програмного забезпечення
14) desktop publishing programs	n) видавнича програма
15) rival brands	o) текстовий редактор
16) to set standard for the PC	p) на порозі комп'ютерної ури
17) to be IBM compatible	q) працювати на комп'ютері
18) software company	r) обслуговувати потреби господарських підприємств
19) on the threshold of computer era	s) сфера діяльності людини
20) to invent artificial intelligence	t) бренди-конкуренти
	у) отримати ряд інструкцій

Task 7. Make sure that you know the meaning of these words and word combinations in Ukrainian.

1) an area of human endeavour	12) to retrieve information
2) to expose, desktop computer	13) to be linked in local network
3) to surf the net	14) mainframe computer
4) home page	15) desktop system
5) palmtop	16) to measure in megabytes
6) computer literate	17) to click on the icon
7) budget	18) previous versions/models
8) financial analysis	19) threshold of new computer era
9) bookkeeping	20) artificial intelligence
10) to draw charts	21) USB
11) to produce manuals and catalogues wireless Internet	22) flash drive

Task 8. Make sure that you know the meaning of these words and word combinations in English.

1) модем	11) електронна пошта
2) клавіатура/безпроводна клавіатура	12) мишка/безпроводна мишка
3) монітор	13) копіювати файл
4) зберігати імена та адреси клієнтів	14) сканер
5) принтер	15) сканувати
6) з'єднання	16) комп'ютерна термінологія
7) користувач	17) наслідувати стандарти
8) зберігати інформацію	18) сервер
9) жорсткий диск	19) гнучкий диск
10) дискета	20) ноутбук
	21) встановлювати стандарти для персонального комп'ютера

Task 9. Cross out one verb in each group that does not collocate with the nouns in bold.

- 1) open / save/ edit /reply to **a file**
- 2) open / save / enter / key in **a password**
- 3) connect to / visit / log on to / forward **a website**
- 4) start up / send / reply to / forward **an email**
- 5) scan / attach / delete / stream **a document**
- 6) post / reply to / connect to / read **a comment**
- 7) copy / browse / connect to / link up **to the internet**
- 8) download / copy / restart / find **information**
- 9) start up / edit / shut up / restart **a computer**

Task 10. Use the words from the list below to complete the sentences. Remember to use the appropriate forms of the verbs.

A. scanner, mouse pad, keyboard, floppy disk, screen, mouse

1. Using a _____ to click on icons is a lot faster than using keyboard controls.
2. A personal manager uses a colourful _____ to stop her mouse from scratching the surface of her desk.
3. The _____ of a computer is very similar to the one on a typewriter.
4. I'm having a terrible time copying my file onto this _____. It must be full. There's something wrong with my computer. A warning just appeared on the _____.
5. It's so easy to use a _____ when you want to send photographs to friends by e-mail. It's just like using a photocopier.

B. down, scan, click, attachment, crash

The other day I 1)..... some photos, I'd taken, so that I could send them to a friend of mine who lives in Australia. However, as I was doing the last one, I just 2)..... the mouse and the program 3)..... . It was very annoying! Then, when I got it started again, I tried to send the photos by e-mail, as an 4)..... But the server was 5)....., and so I just gave up, I was so frustrated!

Task 11. Match words 1-13 with the icons of a text editor Get 200 2 p74 ex15



Task 12. Match the parts of the sentences.

1. My best friend uses his computer	v) processing on my tablet but I can't get it to work.
2. You should minimise some of these files otherwise	w) keep in touch with your friends, just a smartphone.
3. My flatmate often makes video calls to his parents in Odessa as he thinks	x) your screen is completely cluttered.
4. The students usually spend a lot of time	y) browsing the Internet for information to be ready for their classes.
5. Nowadays you don't need a	

<p>computer to send emails and</p> <p>6. These days online studying means doing a lot of conferencing so</p> <p>7. I downloaded a new application for word</p> <p>8. A lot of young people I know depend too much on things</p> <p>9. Replace your black ink cartridge</p> <p>10. Every time I click on the educational website you sent me</p>	<p>z) I get onto the travelling site.</p> <p>aa) if you want to print something out.</p> <p>bb) you don't have to travel so much for meetings.</p> <p>cc) like smartphones.</p> <p>dd) to stream live sporting events.</p> <p>ee) it's good to see them and to speak them at the same time.</p>
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Task 13. Translate the following sentences into Ukrainian and pay special attention to the underlined words or phrases.

1. New electronic technology is potentially the greatest educational innovation since the invention of the printing press.
2. The Internet is a network connecting millions of computer users worldwide. You can access information on the Internet or send and receive e-mail from a computer, through a modem.
3. The computer can project your actions in a special program for 50 years into the future and show the consequences.
4. Computers have two big problems to overcome, i.e. the high cost of the equipment and the opposition of some teachers.
5. Now small, self-contained microcomputers priced as low as 600 USD perform all the tasks needed by most schools.
6. RAM (random access memory) is the memory available on a computer to store and use information temporarily; it is usually measured in megabytes.

Task 14. Make the following sentences complete by translating the phrases in brackets.

1. Our company's computer system (оновлюється кожних чотири роки).
2. (Хакери, які зламали комп'ютерну систему банку) were being questioned by the police.
3. (Використання будь-якого програмного забезпечення) must be approved by the chief computer programmer.
4. (Ти зберіг нову інформацію?) Do you remember (назву файлу?)
5. Software (the programs needed to work on the machines) are on the disks, e.g. (жорстоку диску або на гнучкому диску) or on CD-ROMs (Compact Disc Read Memory, a CD on which you can put велику кількість інформації).
6. Computer hardware consists of (процесора, монітора, клавіатури, принтера, та з'єднань).

Task 15. Give synonyms to the words in bold type.

homepage, central processing unit, to type in, monitor, chat forum, to store

1. There's something wrong with my computer. A warning just appeared on the **screen**.
2. I belong to a great **chat room**. There are about ten people who are all interested in 1960s music. We e-mail one another almost every day, and can talk live to one another.
3. Do you ever visit any **website** for pop stars or film stars? Some of them have photos and music too.
4. It's a good idea to put the **tower** under the desk so you'll have more room to work.
5. The operator **keys in** the information which can be **saved** and retrieved at a later date.

Task 16. Match the words on the left with their definitions on the right. Use them in the sentences of your own.

1) software	b) an apparatus that allows information to be read from disk or stored;
2) disk drive	c) a device inside a computer that stores large amounts of information;
3) word processing	d) to transfer data or software from a large computer to a smaller one;
4) download	e) writing and storing printed text on a computer;
5) virus	f) programmes that you put into a computer to make it run;
6) hard disk	g) hidden instructions in a programme designed to destroy information

Task 17. Complete the following expressions choosing a suitable preposition from the list below; find the best way of expressing them in Ukrainian. Make your own sentences using these expressions.

with, on(2), into, in(2), for, out,

- to carry ... a set of instructions;
- to be divided ... categories;
- to used ... business;
- ... the basis of cost and performance;
- to run ... the computer;
- to set standard ...smb.;
- to be compatible ...;
- ... the market.

Task 18. Act as an interpreter in the conversation.

Mr. Ivanenko: Наша компанія планує забезпечити свій головний офіс 10 комп'ютерами. Я би хотів знати, яке апаратне та програмне забезпечення Ви б порекомендували нам використати?

Interpreter:

Mrs. Douglas: I would recommend you to use the newest software of Microsoft International, especially their last project for Windows 1997. It's a reliable program with huge possibilities and modern tools. You can achieve good results with software, I'm sure.

Interpreter:

Mr. Ivanenko: А що стосується апаратного забезпечення?

Interpreter:

Mrs. Douglas: I suppose Apple would be the best and the prices are competitive. They provide the clients with monitors, keyboards, printers and all the connections, and also they give 6-month guarantee for their goods.

Interpreter:

Mr. Ivanenko: Я знаю, що зараз існує багато програм, які допомагають вести бухгалтерію. Для чого конкретно може бути пристосована така програма?

Interpreter:

Mrs. Douglas: You can use such a program for budgets and financial analysis, for everyday work of your Financial Department, for connection with your bank, etc.

Section 3. Exercises for Oral Practice

Task 19. What would you say if you took part in these dialogues? Dramatize the following dialogues.

A: Our firm has bought 4 computers recently. But I don't know whether they will help us in our work. What do you think about it?

B: I suppose that

A: I know that computers are necessary for quick processing of the information. But we have no modern software on our computers. How do you think will it influence the quality of our work?

B: I think

A: We have word processing, spreadsheets, database management, graphics, desktop publishing programs. But actually I can't understand why we need them.

B: I can help you

A: I can't save information on my computer. Could you explain how to do it?

B: Yes, with pleasure

A: Will you help me to print the information I've just saved as the file "march.doc"? What tools shall I use for it?

B: You should, first of all

Task 20. Make up your own dialogues and act them.

1. Your younger sister has some problems with computer. She doesn't know how to prepare a project in a proper way. Give her some tips on how to use a computer.
2. Some of your family members are computer illiterate. Persuade them on importance of being an active computer user nowadays.
3. Your friend decided to buy a new laptop. But he/she is anxious of such a great variety of computers in the shop. Discuss the pros and cons of some models.

Task 21. Topics for discussion.

1. Computers in our everyday life. Advantages and disadvantages.
2. Do computers actually help students learn better than traditional methods? Do you use a computer in your studies at the University? If so, what do you use it for?
3. What software do you use while working with computers? Is it necessary for a contemporary person to know how the computer works and how to use it?
4. In what cases is it more efficient to use a computer than to do the job without using it? What possibilities will open to you while using computers?
5. Children have the knowledge but not the power to use the computer. Do parents have to monitor what they do on the computer, always and at all times?
6. Can computers substitute teachers in school/universities studies?
7. Do you think you spend too much time on a computer? Why? Why not?

Section 4. Brainstorm Section

Task 22. Read the quotations. What is your understanding of these words? Do you agree or disagree with these statements? Why? Why not?

When you get to the point where you really understand your computer, it's probably obsolete.

Murphy's Law of Computing

JUST FOR FUN

An office technician got a call from a user. The user told the tech that her computer was not working. She described the problem and the tech concluded that the computer needed to be brought in and serviced.

He told her, "Unplug the power cord and bring it up here and I will fix it".

About fifteen minutes later she shows up at his door with the power cord in her hand.

Section 1. Text Work**Task 1. Answer these questions:**

1. Nowadays almost everybody has access to the Internet. What about you? If yes, what purpose do you use it for? How often do you use the Internet?
2. What company is your Internet provider? Why have you chosen it?
3. Do you think the Internet has and will have an important influence on our daily lives? Why?

Task 2. Read and memorize the active vocabulary to the text *Internet*.

to transfer data	– передавати дані
to digitize	– перетворювати у цифрову форму
digital form	– цифрова форма
a key word/phrase	– ключове слово/фраза
to abolish TV	– скасовувати телебачення
to incorporate	– об'єднувати, з'єднувати

Task 3. Read and translate the text, write down all the unknown words.**Internet**

The Internet or Net as it is often called these days is a vast global network of networks which connects a lot of computers across the world. Since there are millions of Internet users, it's impossible to count the accurate number of them today as nobody knows how many people use the Internet. It can be done only approximately because their number is constantly growing. If you want to transfer data, get information, socialize with other computer users, send and get e-mail, play games, you can use the Internet.

Let's try to trace the origin of the Internet. In the late 1960s the US Defense Department's Advanced Research Projects Agency decided that it was necessary to have a means with the help of which it could send and receive messages even if the telephone lines were inoperative. At first there was a network of only four computers in 1969 but by 1972 their number had risen to 40. Almost at the same time the idea of electronic mailbox appeared. In 1984 the Internet began developing into the form as we know it today.

We can divide the Internet into five broad areas.

The first one is *electronic mail*. It is much faster than traditional mail. Electronic mail can digitize everything, i.e. to convert pictures, sound, video into digital form and then send, retrieve and print it at the other end.

One more area is *information sites*. It is the fastest growing area of the Internet because more and more people share their own information and retrieve the information they need just only specifying a key word or the whole phrase. Then the computer searches around the Net until it finds some matches. All over

the world there are big computers that usually store these information sites. The main advantage of the Net is the possibility to access all these sites not leaving your home just using your own personal computer (PC).

WWW or 3W refers to the *World Wide Web*. It is a network of information databases that can feature a text, sound, video clips. By using the *WWW*, you can see the latest images from the outer space; get travel information on hotels and holidays, go on a tour of a museum or exhibition, do online shopping as well.

The area *usenet* is a collection of newsgroups that cover any topic under discussion. Every newsgroup includes messages and information posted by other users. At present we can say that there are above 10 000 newsgroups and they are very popular with businesses and universities.

And at last, *telnet programmes*. These programmes can allow using a PC to have an access to a powerful mainframe computer.

But as they say each coin has two sides. Besides benefits one can face a lot of problems and the most serious one is security. When sending an e-mail, it can travel through many different networks and computers. This way, special computers, called routers are constantly directing the data towards its destination. So, it is possible to get into any computer along the route, intercept and even change the data. Although there are many encoding programmes, they are not perfect and can be easily cracked. Viruses, spam and control are other serious problems the users have to deal with.

50 years ago almost nobody heard of cybercrimes. But nowadays more and more criminals using the speed, convenience and anonymity of the Internet commit criminal activities and cause serious harm and create real threats to users worldwide. And such activities have no borders, either virtual or physical. Scientists try to solve this problem creating different defensive technologies.

These days the Internet is providing the broad spectrum of services and there is no doubt it begin to force out radio, TV, newspapers and magazines from life of ordinary citizens. Since it is much cheaper and easier for news agencies, publishing and advertising agencies to maintain and support an Internet site than an agency and the whole staff, they started working in the Net. It doesn't mean that the Internet will abolish TV, newspapers or advertisement. Nothing of the kind. The Internet has started incorporating these services. Frankly speaking these services have already become an incorporated part of the Internet.

Today the Internet means much more than it used to mean 10 years ago.

Task 4. Answer the following questions.

1. What does the word *Internet* mean?
2. How many Internet users are there today?
3. What is Internet used for?
4. When was Internet created?
5. What categories can Internet be divided into?
6. What is electronic mail used for?
7. What area of the Internet is the fastest growing area?

8. How can the computer find necessary information?
9. What does WWW mean?
10. Have you ever heard of *Usenet*? Do you belong to any newsgroup? Have you ever posted any information or messages?
11. What do *Telnet* programs allow you to do?
12. What problems do users of any country face while working on the *Internet*? Why? Have you ever faced these problems?
13. Prove that the *Internet* is a wide-spread service nowadays.

Section 2. Exercises to Be Done In Writing

Task 5. Pick out from the text all the word combinations with the following words and give their Ukrainian equivalents.

user, mail, to connect, Internet/net, to send, data

Task 6. Match the word combinations on the left with their Ukrainian equivalents on the right.

- | | |
|---|--|
| 1. a vast global network | a) спілкуватись з іншими користувачами комп'ютерів |
| 2. to connect computers across the world | b) шукати в інтернеті |
| 3. an accurate number | c) підтримувати інтернет сайт |
| 4. to count approximately | d) відноситись до |
| 5. to transfer data | e) перетворювати в цифрову форму |
| 6. to socialize with other computer users | f) бачити зображення з відкритого космосу |
| 7. to send e-mail | g) скасувати |
| 8. to receive a message | h) передавати дані |
| 9. to digitize | i) мати допуск до потужного комп'ютера |
| 10. to convert into digital form | j) з'єднувати комп'ютери по всьому світі |
| 11. to search around the Net | k) посилати електронну пошту |
| 12. to find some matches | l) рахувати приблизно |
| 13. to store information | m) отримувати повідомлення |
| 14. to refer to | n) взламати програму |
| 15. to feature text | o) направляти дані до пункту призначення |
| 16. to see the images from outer space | p) величезна глобальна мережа |
| 17. to post information | q) знаходити відповідності |
| 18. to access a powerful mainframe computer | r) підтримувати персонал |
| 19. to direct the data towards destination | s) оцифровувати |
| 20. to crack a programme | t) поширювати інформацію |
| 21. to force out ordinary life | u) витіснити зі звичайного життя |
| 22. to maintain an Internet site | v) точна кількість |
| 23. to support staff | w) зображати текст |
| 24. to abolish | x) зберігати інформацію |

Task 7. Make sure that you know the meaning of these words and word combinations in Ukrainian.

1) an accurate number of users	11) to intercept the data
2) to count approximately	12) an encoding program
3) to socialize with smb	13) to be cracked
4) to be inoperative	14) control
5) to convert into digital form	15) defensive/offensive technology
6) to find some matches	16) to force out TV/newspapers
7) a network of information databases	17) to abolish TV/newspapers/ advertisement
8) to feature text/sound/video clips	18) to incorporate
9) to post messages/ information	19) to become an incorporated part of the Internet
10) to direct the data	

Task 8. Make sure that you know the meaning of these words and word combinations in English.

1) глобальна мережа	12) вирішувати
2) з'єднувати комп'ютери по всьому світі	13) працювати в інтернеті
3) передавати дані	14) нічого подібного
4) посилати пошту	15) правду кажучи
5) електронна поштова скринька	16) підтримувати сайт в інтернеті
6) перетворювати у цифрову форму	17) персонал
7) ключове слово/фраза	18) розтер
8) інформаційний сайт	19) змінювати дані
9) безпека	20) зусилля
10) спам	21) дискусійна група в мережі
11) вірус	22) посилатись на
	23) діставати інформацію

Task 9. Match the parts of the sentences.

1) Nobody knows how many people use the Internet so	a) to transfer data, get information and socialize with other computer users.
2) You can use the Internet	b) that can feature a text, sound, video clips.
3) Electronic mail can convert pictures, sound, video into digital form	a) TV, newspapers or advertisement.
4) The main advantage of the Net is the possibility to access the sites	b) it's impossible to count the accurate number of them.
5) WWW is a network of information databases	c) not leaving your home just using your own PC.
6) Telnet programmes can allow using a PC	d) security.
7) Nowadays users have to deal with such serious problems as	e) to have an access to a powerful mainframe computer.
8) Criminals cause serious harm and	f) and then send, retrieve and print it at the other end.

create real threats to users worldwide	g) viruses, spam and control.
9) The Internet has started incorporating	h) using the speed, convenience and anonymity of the Internet.
10) The main advantage of the Internet is	

Task 10. Translate the following sentences and pay special attention to the underlined words or phrases.

1. Everybody knows that the Internet is a global computer network, which embraces hundred of millions of users all over the world and helps us to communicate with each other.
2. Today even using your cell phone you can connect to the Internet and send e-mails, pictures and some music compositions.
3. In 1974 Vint Cerf and Bob Kahn used the term Internet for the first time in their paper on Transmission Control Protocol.
4. The amount of transmitting information in the net is so huge that the carrying capacity of the net sometimes fails to transmit it. So, the Internet Society is trying to figure out new TCP/IP to be able to have billions of addresses, rather than limited system of today.
5. Nowadays the Internet is very helpful because it's a huge database of knowledge, form the pictures of family trips to an analysis of quantum mechanics.
6. With the help of the Internet it becomes easier and faster to carry out different financial transactions, i.e. to buy merchandise and services, to pay bills and income taxes.

Task 10. Make the following sentences complete by translating the phrases in brackets.

1. The Internet is (найбільша в світі мережа) because it is a collection of (комп'ютерів та серверів, які з'єднані один з одним) using routers and switches around the world.
2. Some websites may trick people into (завантаження вірусів, які можуть завдати шкоди комп'ютеру або шпигунського програмного забезпечення, яке шпигує за його користувачами). E-mails can also have harmful files with them as "attachments".
3. Most traditional communications media, including telephony, radio, television, paper mail and newspapers are being reshaped, redefined, or even bypassed by the Internet, giving birth to (новим послугам, таким як електронна пошта, інтернет телефонія, інтерактивне телебачення, музика онлайн, цифрові газети та відео стрімінгові вебсайти).
4. Criminals may (красти персональну інформацію людей) or trick people into sending them money.

5. (Загальноприйняті методи доступу до інтернету користувачами включають) dial-up with a computer modem via telephone circuits, broadband over coaxial cable, fiber optics or copper wires, Wi-Fi, satellite and cellular telephone technology (3G, 4G).
6. (Вебсайти соціальних мереж) such as Facebook, Twitter, and Myspace (створили нові шляхи для того, щоб спілкуватись та взаємодіяти).

Task 11. Give synonyms to the words in bold type.

abusive, around the world, to support, to send, to allow, the great amount, to increase, to receive, to advance, to surf

1. *The bulk* of the system today is made up of private networking facilities in educational and research institutions, businesses and in government organizations *across the globe*.
2. The Internet has *enabled* and *accelerated* new forms of personal interactions through instant messaging, Internet forums, and social networking.
3. The Internet may contain content that many people find *offensive* such as pornography, as well as content intended to be offensive.
4. Thanks to the Internet a great amount of files, pictures, songs, and video can be shared *downloading* and *uploading*.
5. It is commonly known that to *explore* the Internet it is necessary to use a browser.
6. While social networking sites were initially for individuals only, today they are widely used by businesses and other organizations to *promote* their brands, to market to their customers and to *encourage* posts to "go viral".

Task 12. Complete the following expressions choosing a suitable preposition from the list below; find the best way of expressing them in Ukrainian.

to, with, across, on, without, via

1. The term *Internet* is used to refer ... the specific global system of interconnected Internet Protocol (IP) networks.
2. Electronic mail can be particularly advantageous for users who are communicating ... international zones.
3. As the Internet operates ... a central governing body, the technical underpinning and standardization of the core protocols is an activity of the Internet Engineering Task Force (IETF), a non-profit organization of loosely affiliated international participants that anyone may associate ... by contributing technical expertise.
4. Subscribers ... e-mail need a terminal, such as personal computer, a telephone line, and a modem, which is a device for converting signals to text.
5. Wi-Fi provides wireless access to the Internet ... local computer networks.
6. In internet chatrooms, people might be preying ... others or trying to stalk or abuse them.

Task 13. Match the words on the left with their definitions on the right. Use them in the sentences of your own.

1. spam	a) advertising material sent by email to people who have not asked for it;
2. browser	b) a programme that lets you look at or read documents on the Internet;
3. virus	c) hidden within a computer programme instructions that are designed to cause faults or destroy data;
4. digitize	d) change data into a digital form that can be easily read and processed by a computer;
5. retrieve	e) find and get back data or information that has been stored in the memory of a computer;
6. router	f) device which sends data to the appropriate parts of a computer network

Task 14. Translate these sentences into English.

- Інтернет був військовим експериментом, розробленим для того, щоб допомогти вижити під час ядерної війни, коли все навколо може бути заражене радіацією й вийти назовні для доставки будь-якої інформації буде небезпечним.
- Винахід модемів, спеціальних пристроїв, що дозволяють вашому комп'ютеру посилати інформацію через телефонну лінію, відкрив двері до Інтернету для мільйонів людей.
- Спочатку тільки невелика кількість комп'ютерних систем була підключена до мережі, але пізніше вони були з'єднані в мережу з використанням декількох абсолютно різних протоколів для з'єднання однієї системи з іншою.
- Два комп'ютери в мережі можуть зв'язуватись один з одним доти, поки існує хоча б один маршрут між ними.
- У наш час найпопулярнішою службою Інтернету є електронна пошта.
- У більшості країн Інтернет може надати бізнесменові надійну й альтернативну щодо дорогих і ненадійних телекомунікаційних мереж систему комунікацій.

Section 3. Exercises for Oral Practice

Task 15. Read and dramatize the following dialogue.

William: Is something wrong, Diana?

Diana: No, nothing. The only problem is that I have a computer but I haven't got the Internet connection yet.

William: We are friends for years. Let me help you. The Internet is very useful thing as it's a huge database of knowledge, from the pictures to an analysis of quantum mechanics.

Diana: But I don't even know how to get in the Internet!

William: I'll show you 'It's easy. Then you should practice it and after couple times you'll be a professional user. I swear!!!

Diana: Are you kidding?

William: No, I'm serious. Cheer up! To go on the Internet and do a search for information one needs, firstly we should buy and connect a modem. It is easy to connect. Let's go and I'll show you how I have connected my computer to the Internet.

Diana: OK. I see.

William: So. Having done this, you should install an internet Explorer.

Diana: What is that?

William: It is so-called browser. It helps you to connect and surf the Net. In fact, there are several browsers: Explorer, Netscape Navigator, Opera, Mozilla, etc. You can choose whatever you want. They work on the same principle. There are two ways to connect to the Internet: dial-up and broad band connections. We'll use dial-up connection. It is cheaper. I am not going to explain you how to make a dial-up connection. I'll give you the book Windows XP and you'll read it there on your own.

Diana: Deal, Willy!

William: So, you have an internet connection and Internet Explorer installed on your computer. What are you going to do then?

Diana: What?

William: You click on the Internet Explorer icon. Right here and wait while the program is loading and then look around. If we have a broadband connection, then we should be connected to the Internet at once. If not, we have to connect to our dial-up service. Finally, if we want to do a search for data on the Internet, we are to type in the browser we use the address of this data. Also we can simply use the existing search programs, i.e. the Google or Yahoo. There you should type what you need to find and wait until the search program screens search results. Searching programs are connected or better say incorporate many popular informational networks of sites. So, we care getting our results in the same window. After we get the results, we simply choose whatever site best matches our query or keep on searching.

Diana: Can I get only data from the Internet?

William: You can also send and receive electronic mail. This Internet service is cheaper than ordinary mail and much quicker.

Diana: They say I can get some news from the Internet. Is it so?

William: Sure. There are many news servers in the web.

Diana: Oh, Willy. It sounds well, but I do need to practice it.

William: OK. Here it is the book I promised you. Tomorrow I'll come and help you to connect to the Internet. Thank you, Willy, See you tomorrow at 5 p.m.

Diana: See you.

Task 16. Make up your own dialogues and act them.

1. Your friend thinks you spend too much time surfing the net. He/she highlights only the negative points of using the net. Persuade him that the Internet is a powerful tool nowadays.
2. Your Granny is embarrassed to know nothing about the developing of the Internet. Try to help her and provide her with all necessary information.
3. Your roommate asked you to help him create a blog. Discuss main steps of blogging and topics that could be covered in blogs.

Task 17. Topics for discussion.

1. Nowadays we have so many things that take our attention i.e. phones, Internet, etc. Do we need to disconnect from those and focus on the immediate world around us and the people that are actually present?
2. What is your attitude towards 'Internet friends'? Does it imply that people you know online are really your friends? Is friendship less real or meaningful to you because it happens through Skype or text messages?
3. What do you think of cyber terrorism? Could it become more attractive as the real and virtual worlds become more coupled? What spheres of our life are in danger of cyber terrorism?
4. The Internet is not only a great source of information and a tool of delivering news, music, arts, etc. but it's also a means of spamming ads and piracy. How do you deal with these problems? Is stealing a big problem in Ukraine nowadays?
5. Blogging and the Internet allow us to engage in a lot more real time conversations as opposed to a one-way messaging. What is your idea of blogging? What topics could be covered in blogs?

Section 4. Brainstorm Section

Task 18. Read the quotations. What is your understanding of these words? Do you agree or disagree with these statements? Why? Why not?

1. The Internet has been a boon and a curse for teenagers.

J.K.Rowling

2. The difference between technology and slavery is that slaves are fully aware that they are not free.

Nassim Nicholas Taleb

3. The future of advertising is the Internet.

Bill Gates

JUST FOR FUN

You are maliciously Internet addicted when:

1. You code your homework in HTML and give your instructor the URL.
2. You don't know the gender of three of your closest friends, because they have neutral nicknames and you never bothered to ask.
3. Your friends no longer send you e-mail...they just log on to your IRC channel.
4. You move into a new house and decide to Netscape before you landscape.
5. You check your mail. It says "no messages." So you check it again.
6. Your pet has its own homepage.
7. Your bookmark takes 15 minutes to scroll from top to bottom.
8. You refuse to go to vacation spot with no electricity and no phone lines.
9. You finally do take that vacation, but only after buying a cellular-modem and a laptop.
10. You can't call your grandmother...she doesn't have a modem.
11. Your spouse says communication is important in marriage... so you buy another computer and install a second phone line so the two of you can chat.
12. You tell the kids they can't use the computer because "Daddy's got work to do" and you don't even have a job.
13. You realize there is not a sound in the house and you have no idea where your children are.
14. You spend half of the plane trip with your laptop on your lap... and your child in the overhead compartment.

At a funeral

- Visitor: What's the WiFi password here?
Priest: respect the dead.
Visitor: All small letters?

*Section 1. Text Work***Task 1. Answer these questions:**

1. Nowadays there is a great variety of jobs and it is very difficult for a former school leaver to choose from. Why have you decided to study at the Economics and Management Department, especially at the Finance, Banking and Insurance speciality? Who recommended you?
2. What career would you like to follow in future? Why?
3. What features are necessary to be successful in the area you have chosen?

Task 2. Read and memorize the active vocabulary to the text *Job Prospects in Finance, Banking and Insurance*

to be involved in	– бути причетним до чогось
a shareholder	– власник акцій, акціонер
accountancy	– бухгалтерська справа
investment management	– інвестиційна діяльність
actuarial	– страховий, актуарний
to ensure	– гарантувати
cash flow	– рух готівки
profit	– користь, вигода
loss	– втрата
charity	– благодійність
manufacturing company	– виробнича компанія
to increase one's fortune	– збільшити статок
to merge	– об'єднувати, зливатись
merger	– злиття компанії
retail banking	– банківські послуги для фізичних осіб
investment banking	– інвестиційно-банківська діяльність
mortgage	– іпотека
loan	– позика, кредит
credit card	– кредитна картка
debit card	– дебетова картка
savings account	– ощадний рахунок
to raise money	– збирати гроші
business venture	– комерційна операція
acquisition	– придбання, комплектування
underwriting	– страхування
to measure exposure to the risk	– вимірювати можливість ризику
to be insured against	– бути застрахованим щодо
to charge money	– призначати ціну, плату

payout	– ВИПЛАТА
compliance	– ЗГОДА
to assess	– ОЦІНЮВАТИ

Task 3. Read and translate the text, write down all the unknown words.

Job Prospects in Finance, Banking and Insurance

It is no secret that the sphere of finance deals with money. To work in finance means to be involved in investing money, managing it, protecting it, working with individual customers, corporate clients, investors, shareholders and colleagues. There are different areas of using finances but you can roughly divide them into accountancy, investment management, banking, insurance and actuarial profession. Let's discover these main areas within finance and consider where your skills, talents and interests would fit best.

So, the first is *accountancy*. Whatever the size of the business is it needs an expert to manage its finance and ensure all figures add up. The key areas of the job of an accountant are managing cash flow and monitoring profit and loss. It is the job of an accountant to provide and explain financial information to the people in organizations who are in charge of strategy. You could work for an accountancy firm, small businesses or charities, a professional services firm or any manufacturing company.

Investment management firms help their clients increase their fortune merging and investing their client's wealth. They should always keep in mind the level of risk that clients want to take and their financial goals. Among the clients there are wealthy individuals and families, governments, educational institutions, charities and insurance companies. The main aspects that refer to the investment management are managing and investing funds, researching companies, maintaining and developing IT systems to support clients and staff.

If *banking* attracted your attention, you should consider such areas as retail, investment and corporate banking as they are the main sides of banking. Retail banking provides a range of financial products to individual customers, i.e. mortgages, personal loans, credit cards and saving accounts. Investment banking involves advising cash-rich (asset-rich) individuals and institutions on raising money for business ventures and business strategy, such as merges (when two companies merge to create a new company) and acquisitions (when one company buys another company). To make money investment banks use in trade their own cash or their client's cash. Such businesses as newsagents will also require access to similar products and services. This is known as corporate or commercial banking.

Underwriting and investment are two main functions within *insurance*. Underwriting involves measuring client's exposure to the risk that they want to be insured against and deciding how much money to charge (or to underwrite) that risk. The investment side sees the money that insurance companies have left over, following payouts to clients, invested to grow the pool of cash. There are various

types of insurance, e.g. general, life, health and commercial ones. The clients include individuals and organizations. Insurance also span such areas as compliance (understanding and complying with rules) and marketing (developing and issuing information).

Actuarial science is closely connected to insurance. It uses maths, statistics, and knowledge of business and economics to assess the probability of something that can happen bad.

So, jobs in the finance industry are high in demand but it's important to consider your own interests and strengths and advanced skills in mathematics are usually prized.

Task 4. Answer the following questions.

1. What ideas come up into your mind when speaking about finance?
2. What areas can finance be divided into?
3. Why does every business need an expert in accountancy?
4. What are key areas of work for accountants?
5. What entities can you work for in accountancy?
6. What does investment management help their clients increase? What way is it done?
7. What entities and who can be a client of investment management?
8. What are the main areas of investment management?
9. What are main areas of banking?
10. What is the difference between retail and investment banking?
11. How do you understand corporate/commercial banking?
12. What are the two main functions within insurance?
13. What does underwriting involve?
14. What is the main function of investment in insurance sphere?
15. Can you name the main types of insurance?
16. What does actuarial science include?
17. What degree is necessary to get to work in the financial sphere?

Task 5. Pick out from the text all the word combinations with the following words and give their Ukrainian equivalents.

finance, banking, insurance, business, client, company, investment

Section 2. Exercises to Be Done In Writing

Task 6. Match the word combinations on the left with their Ukrainian equivalents on the right.

1) to be involved in	a) примножити свої статки
2) to manage cash flow	b) комерційне підприємство
3) to monitor losses	c) страхувати ризики
4) to provide financial information	d) слідкувати за виплатами
5) to increase one's fortune	e) дотримання

6) to manage funds	f) банківське обслуговування підприємств
7) to underwrite a risks	g) охоплювати територію
8) to insure a risk	h) застрахувати ризик
9) business venture	i) стежити за витратами
10) personal loan	j) страхування
11) corporate banking	k) бути залученим в
12) to follow payout	l) управляти потоком готівки
13) to span an area	m) розпоряджатись коштами
14) underwriting	n) особиста позика
15) compliance	o) надавати фінансову інформацію

Task 7. Make sure that you know the meaning of these words and word combinations in Ukrainian.

1) to manage money	14) credit card
2) individual customers	15) saving account
3) investor	16) cash/asset-rich individual
4) to be divided into	17) a merger
5) banking	18) acquisition
6) actuarial profession	19) investment
7) to add up figures	20) to measure
8) an investment management firm	21) exposure to the risk
9) to take the level of risk	22) to leave over
10) a financial goal	23) to grow the pool of cash
11) to research companies	24) actuarial science
12) to maintain an IT system	25) to assess
13) retail banking	

Task 8. Make sure that you know the meaning of these words and word combinations in English.

1) інвестувати гроші	19) іпотека
2) бухгалтерська справа	20) дебетова картка
3) захищати гроші	21) збирати гроші
4) корпоративний клієнт/юридична особа	22) торгівля
5) акціонер	23) бути застрахованим
6) інвестиційна діяльність	24) страхування житла
7) страхування	25) зламувати замок
8) управляти фінансами	26) загальне страхування
9) моніторити прибутки	27) страхування життя
10) бухгалтер	28) медичне страхування
11) бути відповідальним за щось	29) страхування комерційної діяльності
12) виробнича компанія	30) бути у великому попиті

13) благодійна установа	31) зважати на власні інтереси та сильні сторони
14) об'єднувати/зливатись	32) поліпшені навички
15) зважати на ступінь ризику	33) студент останнього курсу
16) страхова компанія	34) мінімальні вимоги
17) інвестувати капітал	35) інвестиційно-банківська діяльність
18) підтримувати клієнтів/персонал	

Task 9. Match the parts of the sentences.

1) The key areas of the job of an accountant are	a) retail, investment and corporate banking.
2) The main aspects that refer to the investment management are	b) and deciding how much money to charge that risk.
3) The main sides of banking are	c) managing cash flow and monitoring profit and loss.
4) To make money investment banks use in trade	d) their own cash or their client's cash.
5) Underwriting involves measuring client's exposure to the risk that they want to be insured against	e) managing and investing funds, researching companies, maintaining and developing IT systems to support clients and staff.
6) Actuarial science uses maths, statistics, and knowledge of business and economics	f) to assess the probability of something that can happen bad.
7) Working in finance means being involved in investing money, managing it, protecting it,	g) working with individual customers, corporate clients, investors, shareholders and colleagues.
8) Investment management firms always keep in mind	h) general, life, health and commercial ones.
9) The areas of finances can be roughly divided into	i) the level of risk that clients want to take and their financial goals.
10) Their main types of insurance include	j) accountancy, investment k) management, banking, insurance and actuarial profession.

Task 9. Translate the following sentences and pay special attention to the underlined words or phrases.

- One of the most popular aspects about entering into the finance world is the ability to obtain a job quickly, depending on your degree, and receiving a high-paying salary.
- A career in commercial banking provides a variety of financial services such as savings accounts, checking accounts and multiple loan options.
- Investment banking is a high-intensity field that involves selling and trading corporate securities, as well as provides insightful advice to corporations and individuals.

4. Within the insurance field you can work as an insurance sales representative, a customer service specialist or you can work to calculate risks and probabilities of financial trends to help your clients with their financial objectives.
5. A public accountant works with both individual clients and corporations to maintain their financial transactions, audit their records and prepare income tax returns.
6. Working with the type of investment provides an array of possible jobs ranging from financial traders, analysts, compliance officers, and portfolio managers.

Task 10. Make the following sentences complete by translating the phrases in brackets.

1. Pursuing a degree of a bachelor of science in finance_ (це перший крок, щоб розкрити Ваш потенціал у кар'єрі фінансової сфери.)
2. Most finance jobs require a substantial amount of education (особливо з таких дисциплін, як математика, економіка та статистика.)
3. (Ступінь бакалавра фінансів) will prepare you for entry-level work in the finance field, whereas (ступінь магістра фінансів чи доктора філософії фінансів) will make you better suited for management or instructor roles in this field.
4. (Бухгалтерська сфера займається) the more granular financial transactions that occur on a daily basis, (в той час як фінансова зосереджує свою увагу на більш широкому інвестиційному управлінні) over time.
5. Corporate finance jobs involve (роботу на компанію) in the capacity of finding and managing the capital necessary (для того, щоб керувати підприємством).
6. (Комерційні банки пропонують великий вибір фінансових послуг), such as checking and savings accounts to individual retirement accounts and loans.

Task 11. Give synonyms to the words in bold type.

1. After *completing* a bachelor's degree in finance, you *are qualified* to pursue a master's degree in finance.
1. A financial planner works with *clients* to create plans that ensure an individual's current and future *finances* are in order, to discuss strategies for investing and savings in order to reach a client's goal.
2. Mortgage brokers, *mortgage* companies and life insurance professionals work with clients to plan out the best strategy to fund the *purchase* of a family home, office location or shopping center.
3. A chief financial officer (CFO) is responsible for tracking profits and *deficits* of a company.
4. In order to ensure present and future stability financial planners help individual *develop* their plans.

5. Public accountants help to prepare financial statements, *record* business transactions, audit financial records, prepare income *tax* returns, and provide related consulting *services*.
6. Venture capital professionals spend most of their time with small fast-growing companies or startups.

(*buying, loan, shortage, firms, to allow, to register, duty, to create, assistance, to get, a customer, funds*)

Task 12. Complete the sentences choosing a suitable preposition from the list below; find the best way of expressing them in Ukrainian.

from, for×2, with×2, on×2, in×3

1. While studying your degree, finance courses will provide you a solid knowledge of financial insight, technology, and interpersonal skills that are essential success in the job market.
2. There are a variety of employers in the financial sector, each focusing a specific segment.
3. Accounting and finance differ ... the specific aspect of the financial scope of their work.
4. A person in the finance field focuses stocks and bonds and determines good investment strategies to ensure that their finances grow the everchanging market.
5. Frankly speaking, an economist analyze and tracks data ... an effort to explain current market or economic opportunities.
6. If you work ... the insurance sector, you can help individuals and businesses to estimate potential risks so that they can protect themselves ... losses.

Task 13. Match the words on the left with their definitions on the right. Use them in the sentences of your own.

- | | |
|---------------|---|
| 1. insurance | a) the activity of keeping detailed records of the amounts of money a business or person receives and spends; |
| 2. accounting | b) lend money to smb |
| 3. finance | c) the activity of making, buying, selling or supplying goods and services for money |
| 4. banking | d) money that you have to pay to the government so that it can pay for the public services |
| 5. to loan | e) business activity of banks |
| 6. business | f) an arrangement with a company under which you pay regular amounts of money and they agree to pay the costs of damage |
| 7. tax | g) money used to run a business, a project or an activity |

Task 14. Translate the sentence into English.

1. У фінансовому світі існують різні рівні дипломів, які Ви можете обрати залежно від ваших інтересів.
2. Для багатьох посад початківці у фінансовому світі мають отримати ступінь бакалавра фінансів, щоб підготуватись у базових засадах, які потрібні для того, щоб бути успішними і фінансовій кар'єрі.
3. Ступінь бакалавра у фінансах допоможе створити Ваші фінсові навички, а також Ви навчитесь навикам лідерства та спілкування, щоб повністю вдосконалити свої здібності.
4. Професії у різних фінансових сферах вимагають різних навичок та представляють надзвичайно різні робочі середовища, тому розсудливо вибрати саме ті, які націлені на Ваші довгострокові інтереси та здібності.
5. У бухгалтерській справі зазвичай розпочинають з надання порад компаніям як подолати фінансові труднощі; проведення огляду фінансового стану компанії, щоб переконати акціонерів про використання належним чином їхніх грошей; аудиту, тобто фінансової перевірки організації; оподаткування - надання порад бізнесу та фізичним особам який податок потрібно сплатити.
6. До обов'язків менеджера відділення банку входить прийом на роботу та керування працівниками банку, оцінка ризиків, створення бюджету, ведення переговорів з брокерами, прийняття остаточних рішень щодо заяв на позику, обслуговування просрочених рахунків та прийняття рішень щодо продуктів, послуг та розширення або закриття відділення банку.

Task 15. Read the texts and make the written translation of the text into Ukrainian.

Money, money, money...

To tell the long story short, banking, finance and accountancy careers are all about money. The world revolves around money. Every day we talk about money, spend money, earn money, lose money. The modern world couldn't function without money. So, some of the most important jobs in the world are in finance, banking and accountancy. But what do people in these sectors do?

Many financial companies deal with very large sum of money. But the money under their control does not often belong to them.

Today most people do not keep their money in a suitcase or under their mattresses. They usually choose banks to keep their money in and once their money is in a bank account, they no longer have total control over it.

On the other hand, businesses want to invest their money in other ventures. So, they use financial services to help them to do so and use their advice to make important decisions. Similarly, when you ask an accountant to look after your finances, you hope he/she isn't going to make a mistake. And indeed, you can lose your money due to one wrong calculation.

We trust our cash to different financial companies. Therefore, banking, finance and accountancy firms have a lot of power, but at the same time they also have a lot of responsibility.

Taking into account all these factors, careers in this sector can be extremely exciting, rewarding and satisfying, but at the same time they can be extremely stressful and highly-pressured. They help their clients to monitor their finances, plan for the future and comply with various legal regulations.

Section 3. Exercises for Oral Practice

Task 16. Read and dramatize the following dialogues.

- Anna: Congratulate me! I'm a student of university.
Borys: What department? What specialty?
Anna: Department of Management and Economics. Specialty Finance, Management and Economics.
Borys: What a coincidence! My friend Maria also studies there. She wants to be a specialist in investment management. And you?
Anna: My dream is to become an accountant.
Borys: I think it's so boring!
Anna: Oh, no! Accounting is very important.
Borys: Really? Numbers and only numbers.
Anna: Every business needs an expert to manage its finance and ensure that all figures add up. The key areas of job of accountants are managing cash flow and monitoring profit and loss.
Borys: That's all?
Anna: You are kidding? Accountants provide and explain financial information to the people in companies who are in charge of strategy. You could work for an accountancy firm, small businesses or charities, a professional services firm or any manufacturing company.
Borys: I see you are very determined.

Task 17. Make up your own dialogues and act them.

1. Areas the finance is divided into.
2. The need for accountancy.
3. The main areas of investment management.
4. The main areas of banking.
5. The main functions of insurance.
6. Insurance and actuarial science.
7. The degree necessary in the financial sphere.

Task 18. Topics for discussion.

1. Dwell on the areas the finance is divided into.
2. Speak on the need for accountancy and the areas the accountants work for.
3. Describe the main areas and the clients of investment management.

4. Discuss the main areas of banking and the difference between retail and investment banking
5. How do you understand corporate/commercial banking?
6. Speak on the main types and functions of insurance.
7. Dwell on the difference between underwriting, insurance and actuarial science.
8. The degree necessary in the financial sphere.

Section 4. Brainstorm Section

Task 23. Read the quotations. What is your understanding of these words? Do you agree or disagree with these statements? Why? Why not?

Investing is not really as difficult as it looks. Successful investing involves doing a few things right and avoiding serious mistakes.

John Boale

Financial freedom is available to anyone who is willing to learn Money, Finance, and Wealth creation processes and work for it.

Sundeep Katarria

A budget is most essential method of tracking and controlling the movement of your money

Sundeep Katarria

JUST FOR FUN

‘I’m a walking economy, you know’

‘How so?’

‘My hairline is in recession, my stomach is always in inflation, and these two together bring me into a deep depression’

The banker fell overboard from a friend’s sailboat. The friend grabbed a life preserver, held it up, not knowing if the banker could swim, and shouted, “Can you float alone?” “Obviously,” the banker replied, “but this is a heck of a time to talk business.”

An economist, a chemist and a physicist are stranded on an island and they have nothing to eat. Suddenly, a can of soup washes ashore. The physicist says, “Let’s smash the can open with a rock.” The chemist says, “Let’s make a fire and heat the can.” The economist says, “Let’s assume that we have a can-opener...”

Three religious leaders of the community, a priest, a rabbi, and an evangelical preacher, are sitting around talking about how they run their finances.

The priest says, "At the end of the week I make a line on the floor. Then I take all the money out of the donation box, throw it in the air, and what lands on the left is for God and the church, and what lands on the right is for me."

The rabbi says, "I do something like that. At the end of the week I draw a big circle on the floor. I throw the donation money into the air, and whatever lands in the circle is for God and the temple and whatever lands outside the circle is for me."

The evangelical preacher perks up with his thick southern drawl, "I do something similar too. At the end of the week, I throw all of the donation money into the air." With a smile he adds, "Whatever God catches, he keeps."

A divorced man is walking to town when he discovers an old lamp in oddly impeccable shape glistening through bushes. He decides it's worth a closer look, walks over and picks it up.

All of a sudden a genie pops out and tells the man in his booming voice, "You have three wishes, but be careful. Whatever you wish, your ex-wife gets double."

The man, taken aback, scratches his head for a moment and tells the genie, "Alright, I wish for a 100-million dollar mansion."

"It is yours as you desire. Your ex-wife will be happy to learn she now owns a 200-million dollar mansion. What is your next wish?"

"Well, I'm going to have to pay the bills on that huge house, so I suppose I'll wish for a billion dollars. That ought to cover it for a while, at least."

The genie reaches into his lantern and pulls out a bank statement on which the man's name is printed, and then hands it to him. "You'll find your finances are in order, to the tune of one billion dollars. Don't forget, your ex has twice as much. And for your last wish?"

The man rubs his chin for a minute to ponder. "I wish to be beaten half to death."

UNIT 7

Money

Section 1. Text Work

Task 1. Answer these questions:

1. Do you think that money can be a stressful part of life? How often do you think about money?
2. What do people usually do with their money? Are you sensible or foolish with your money?
3. Are you a saver or a spender? What makes some people mean or generous?
4. Share with your groupmates who and what are on your country's bank notes and coins. Why are they famous for?
5. What about the currency of the other countries? Have you seen any foreign coins or banknotes? What countries in your opinion have beautiful notes or coins?

Task 2. Read and memorize the active vocabulary to the text *What is Money*.

to evolve	– розвиватись
a market value	– ринкова вартість
commodity money	– товарні гроші
representative money	– представницькі гроші (<i>повністю забезпечені дорогоцінними металами</i>)
fiat money	– нерозмінні паперові гроші
legal tender	– законний платіжний засіб
intrinsic value	– внутрішня собівартість
a bank account	– рахунок у банку
a savings account	– ощадний рахунок (відсотковий)
digital cash	– електронні гроші
currency	– валюта
a medium of exchange	– засіб обміну
a unit of account	– розрахункова одиниця
a store of value	– запас вартості
to supply (with)	– постачати, забезпечувати
to consume	– споживати, витратити

Task 3. Read and translate the text, write down all the unknown words.

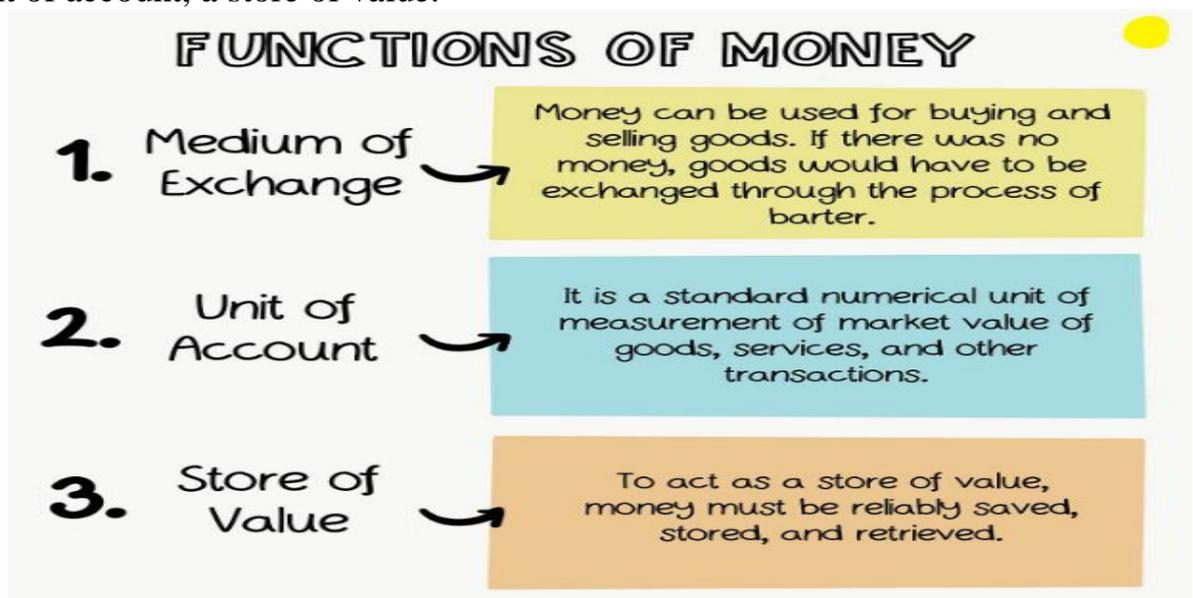
What Is Money?

Besides of all bills and coins that you use every day what do you know about money? Money is something that affects you every day. You work for it, worry about it, spend it, and wished you had more of it. Money is so prevalent in the society but how does it work and what makes it a significant part of modern life? Where does it come from? How did it evolve into the form we are having today?



Money took different forms in different cultures. Gold, silver, shells, cigarettes, and even cocoa beans were used as money. Economists call such type of money as *commodity money*, i.e. it is a good whose value serves as the value of money. Early money originated as commodity money but later on, *representative money* consisted of banknotes could be swapped against a certain amount of gold or silver. But nearly all modern economies are based on *fiat money*. This is the money that is declared as a *legal tender* and is issued by a central bank, but unlike representative money, cannot be converted into a fixed weigh of gold. It has no *intrinsic value* – the notes are just paper – but it represents value and this value is guaranteed by the government. Present day currency can also exist independently of a physical representation. It can exist in a bank account in the form of a computer entry or it can be stored in the form of savings account. *Digital cash* or *electronic money* is monetary value stored in a pre-paid card or smartphone. Direct debits, internet payments and card transfers are all forms of payment that do not involve cash. There are even newer decentralized digital currencies like Bitcoin that exist without a central control unit such as a central bank. Despite the rapid use in electronic payments, cash is still very popular.

Whatever its form, money has three main functions – a medium of exchange, a unit of account, a store of value.



Money is *a medium of exchange* because it is a means of payment with a value that everyone trusts. Workers exchange labour services for money. People sell and buy goods in exchange for money. We accept money not to consume it

directly but because it can be used to buy things we wish to consume. Money is the medium through which people exchange goods and services.

Money is *a unit of account* as it allows goods and services to be priced. It is convenient to the society to use a monetary unit to determine relative costs of different goods and services.

Money is *a store of value*, i.e. it is anything that can hold value for you in future. Nobody will accept money as payment for goods supplied today if the money was going to be worthless when they tried to buy goods with it tomorrow. If you sell something for money, you can keep those funds in cash or deposit them into a bank account until you want to buy something later.

If there was no money, people would trade goods directly or swapped for other goods. It is known as *barter* economy. Under barter economy there is no medium of exchange, the seller and the buyer each must want something the other has to offer. Trading is very expensive in a barter economy. People spend a lot of time and effort to find mutually satisfactory swaps. Since time and effort are scarce resources, a barter economy is wasteful.

To sum up, money is anything generally accepted as payment for goods and services.

Task 4. Answer the following questions.

1. What do people usually use money for?
2. What does the term *commodity money* mean?
3. How do you understand the term *representative money*?
4. What comes up to your mind when speaking about *fiat money*?
5. Why does fiat money have no *intrinsic value*?
6. What form does present-day currency exist?
7. What e-money are you familiar with? Have you got any?
8. What form of money is popular in Ukraine?
9. What are the main functions of money?
10. Explain the term *Money is a medium of exchange*.
11. How do you understand the function of money as a unit of account?
12. Why do economists say that money is a store of value?
13. Give the definition of money.

Task 5. Pick out from the text all the word combinations with the following words and give their Ukrainian equivalents.

money, exchange, value, goods, services, medium

Section 2. Exercises to Be Done In Writing

Task 6. Match the word combinations on the left with their Ukrainian equivalents on the right.

1. to affect smb/smth	a) бумажні гроші
2. to evolve	b) внутрішня вартість
3. commodity money	c) засіб обміну
4. representative money	d) поміняти місцями

5. to swap	e) зберігати кошти в готівці
6. fiat money	f) розвиватись
7. to convert into	g) електронні платежі
8. intrinsic value	h) дефіцитні ресурси
9. to guarantee value	i) обмінювати щось на гроші
10. a savings account	j) цифрова готівка
11. digital cash	k) товарні гроші
12. electronic payments	l) відносна вартість
13. a medium of exchange	m) конвертувати
14. to exchange smth for money	n) представницькі гроші
15. to consume	o) гарантувати вартість
16. relative cost	p) впливати на когось/щось
17. to keep funds in cash	q) ощадний рахунок
18. scarce resources	r) споживати

Task 7. Make sure that you know the meaning of these words and word combinations in Ukrainian.

1) work for money	14) digital cash
2) spend money	15) e-money
3) to evolve	16) direct debit
4) to have a market value	17) card transfer
5) a banknote	18) a form of payment
6) fiat money	19) virtual currency
7) a legal tender	20) to trust a value
8) a fixed weight of gold	21) to buy and sell goods
9) to accept money	22) to be priced
10) to keep money stable	23) to determine
11) a store of value	24) to be worthless
12) a bank account	25) to deposit funds
13) to store	26) a bank account

Task 8. Make sure that you know the meaning of these words and word combinations in English.

1) турбуватись про гроші	12) валюта
2) домінуючі гроші	13) ощадний рахунок
3) товарні гроші	14) грошова вартість
4) монета	15) оплата по інтернету
5) представницькі гроші міняти гроші	16) готівка
6) декларувати	17) децентралізована цифрова валюта
7) конвертувати	18) обмінювати послуги праці на гроші
8) внутрішня собівартість	19) споживати/витрачати
9) в обмін на товари та послуги	

10) засіб обміну	20) грошова одиниця
11) зберігати кошти в готівці	21) відносна вартість товарів та послуг

Task 9. Translate the following sentences and pay special attention to the underlined words or phrases.

- 1) Dollar bills are an example of fiat money because their value as slips of printed paper is less than their value as money.
- 2) In the UK 96 % of money is held electronically (bank deposits) while 4% of money is held physically in the form of cash (banknotes and coins).
- 3) Since holding large amounts of cash is risky as it could get lost or stolen, it's a good idea to deposit money in banks for security reasons.
- 4) Scientists claim that money is any good that can be widely used and accepted in transactions that involve transfer of goods and services from one person to another.
- 5) Such cryptocurrency as bitcoin are also considered money because people accept Bitcoin payments in return for goods and services.
- 6) The face value of most coins and banknotes is the value that governments give them irrespective of the actual metal content.

Task 10. Complete the article with the correct word from the box.

small, insert, by, through, deducts, credit, lose, fraud, contactless, number, in, chip

Payments methods have changed a lot in recent years. Only a few decades ago, people preferred to pay 1)_____ cash and after that, we had chequebooks, so we didn't need to carry around so much money. Now, however, paying 2)_____ cheque has nearly disappeared and most of us use plastic, paying by debit or 3)_____ card. For everything over ten pounds, shops want us to use 4)_____ and pin devices, where we 5)_____ a card, key in a PIN 6)_____ and then remove it. Such an easy system! But now there is something even easier. For less expensive items, we can use 7)_____ payment, where we flash our card over a small machine and it 8)_____ the money directly from our account. Of course there are problems when using these convenient ways of paying. We have to remember several PIN numbers, we might 9)_____ our cards or they could be stolen and used by thieves. Sometimes the payments don't go 10)_____ for some reason. We must be very careful when paying by card online because of internet 11)_____. But at least these days, we don't have to carry such a lot of 12)_____ change around in our pockets.

Task 11. Make the following sentences complete by translating the phrases in brackets.

- 1) People generally prefer (використовувати чеки та кредитні картки, аніж готівку) for large market transactions.
- 2) Money was not used in America (поки держава не почала друкувати монети та паперові банкноти).
- 3) When people use bank credit cards (вони позичають гроші).

- 4) Through the ages, (гроші приймали різні форми) from gold and silver to the two types of money used today: (готівка та банківські депозити).
- 5) The barter system involves trading goods and services directly (замість того, щоб використовувати засоби обміну, тобто гроші).
- 6) (Ви не зможете заплатити Ваші податки біткоїнами), but you can use Bitcoins in the shops if they accept such form of money.

Task 12. Give synonyms to the words in bold type.

- 1) The ECB (European Central bank) creates money electronically and does not actually *print* banknotes.
- 2) You had better not *spend all your money* now so that you'll have some later.
- 3) Economists claim that this year inflation *has gone up* by 5%.
- 4) There are a lot of *cash machines* around the city so you can make your payment ant any of them.
- 5) My credit card allows me to *withdraw* up to €100 a day from cash machines.
- 6) *Fiat money* can support the smooth functioning of the economy.
- 7) Did you receive *pocket-money* when you were a child?

(to increase, take money out of a bank account, an allowance, to save some money, inconvertible paper money, to issue, automated teller machine)

Task 13. Complete the text choosing a suitable preposition from the list below; find the best way of expressing the sentences in Ukrainian.

to×2, for, from×2, on

Some analysts believe that Europe is heading for a financial crisis. Although we are spending more money 1)..... different luxurious items and recreation than we have ever done it before, it is often money we have borrowed 2)..... a bank. Theses days banks are lending more and more money 3)..... us because they can profit 4)..... it by charging us interests. People spend money that doesn't really belong 5)..... them, and few of us save much 6)..... our old age.

Task 14. Match the words on the left with their definitions on the right. Use them in the sentences of your own.

- | | |
|----------------|--|
| 1) money | h) provide with something needed or wanted; |
| 2) cash | i) money used in a particular country; |
| 3) to supply | j) money in coins or notes, as distinct from cheques, money orders, or credit; |
| 4) currency | k) give something and receive something of the same kind in return; |
| 5) to exchange | l) a medium of exchange in the form of coins and banknotes |

Task 15. Choose the correct words to complete the text.

Remember that there are different types of accounts at a bank. You can have a 1) *current/present* account, a deposit account and a savings account too. You'll need to check which has the best interest 2) *levels/rates*. Also, if you need to pay bills regularly, you can set up standing 3) *orders/payments*, where the money is

transferred automatically. You can arrange 4) *an overspill/overdraft* with your bank too so that they don't charge you too much if you go into the 5) *debt/red!* If you are travelling abroad, you can get the right 6) *currency/coins* from the bank at a reasonable 7) *transfer/exchange* rate. And, if you get a 8) *luck/windfall* and have an unexpected amount of money, it's a good idea to invest in an investment 9) *bond/share*.

Task 16. Read the text and fill the spaces with the appropriate words and word combinations which are given after the text. Be ready to speak on it.

credit cards, barter, stamp, valuable, transferred, governments, sign, prices, customers, disadvantages, exchanged, cheaper, metal, inflation, goldsmiths, pays tobacco, guaranteed

History of Money

In early civilizations people 1) _____ goods in a system called 2) _____. This, however, also had some 3) _____. If someone else didn't need what you had to offer, you couldn't get other things in return.

As time went on people used objects that were 4) _____ as a form of money. Grain, salt, 5) _____ or cacao beans were used in the Middle Ages.

Later on, round pieces of 6) _____, especially gold and silver became a popular form of money. Governments put a 7) _____ on them and 8) _____ their value.

About three hundred years ago 9) _____ started to give people pieces of paper in return for their gold. This was the beginning of paper money.

In the 20th century 10) _____ started to produce paper money for the gold that they had. It was easier to carry around and 11) _____ to produce. But if a government gave its people too much paper money, they would have too much to spend and prices would go up. This is called 12) _____.

During the second half of the last century banks stopped giving their 13) _____ a lot of money if they needed it. Instead they 14) _____ information to other banks.

Today, lots of people use 15) _____. When you want to buy something you show the shop assistant your credit card and 16) _____ a small piece of customer 17) _____ the money back after a few weeks.

Task 17. Read English proverbs and match them with Ukrainian ones.

1. Easy come easy go.	a) Гроші – це сила.
2. Money is the root of all evil.	b) Час – це гроші.
3. Money makes money.	c) Гроші псують людину.
4. Money talks.	d) Усе зло в грошах.
5. Money makes the man.	e) Копійка до копійки робить гривню.
6. Lend money to a friend and you will lose both the money and the friend.	f) Хто грошам не знає ціни, тому й не минувати нужди.
7. A penny save is a penny gained.	g) Де копійка, там і гривня.

8. In for a penny, in for a pound.	h) Гроші до грошей.
9. Time is money.	i) Як прийшли, так і пішли.
10. Waste not, want not.	j) Якщо хочеш втратити друга – позич йому гроші.

Task 18. Read the text and choose the correct answer A, B, C, or D.

Some Facts from the History of Money

Money is used for buying, selling, measuring value, and storing wealth. All societies have a money economy based on paper bills and coins. But primitive societies used a system of barter, i.e. a system of direct exchange of goods. So, you could exchange a cow for anything in the market that you considered to be of equal value. However, barter was an unsatisfactory system of payment as people's precise needs seldom coincided. They needed more practical system of exchange. So, people developed different money systems that were based on goods which the members of a society recognized as having value. Grain, salt, tobacco, cattle, shells, skulls, elephant tusks, feathers, and even teeth have all been used in a barter. But very soon precious metals took over because coins made from them were portable, durable, recognizable, and divisible into large and smaller units of value. A coin is a piece of metal, usually disc-shaped, which bears lettering, designs or numbers showing its value. Coins were given monetary worth based on the exact amount of metal contained in them until the 18th and 19th centuries. But most modern coins are based on face value which governments choose to give them, irrespective of the actual metal content. Nowadays governments issue paper money in the form of bills, which are really 'promises to pay'. It is obviously easier and much convenient to handle paper money in the modern world. Checks and credit cards are being used more and more often so it is possible to imagine a world where nobody will be use 'money' in the form of coins and paper currency.

1. *What is modern money economy based on?*
 - a) Barter deals.
 - b) Coins and paper bills.
 - c) Exchange of goods.
 - d) Precious metals.

2. *What system was used in primitive society?*
 - a) Exchange of cattle was used in primitive society.
 - b) Barter system.
 - c) Exchange of salt, gold and silver.
 - d) System of coins.

3. *Why was barter a very unsatisfactory system of exchange?*
 - a) Because the society recognized shells as having some value.
 - b) It was not easy to exchange a sheep for a cow.
 - c) Cattle couldn't be divided into smaller units of value.
 - d) Because people's needs seldom coincide.

4. *Why did precious metals gradually take over?*
 - a) When made into coins they were portable, durable, and divisible.
 - b) Because goods became cheaper.
 - c) Because coins were disc-shaped.
 - d) Because the numbers on coins showed their value.
5. *How was monetary worth given to coins?*
 - a) By the amount of salt that could be bought by a coin.
 - b) By their shape.
 - c) By the amount of metal contained in them.
 - d) By the picture on the coin.
6. *In what form do most governments issue paper money now?*
 - a) In the form of dollars.
 - b) In the form of bills.
 - c) In the form of hryvnas.
 - d) In the form of pounds.
7. *What kinds of money are being used increasingly?*
 - a) Bills.
 - b) Dollars.
 - c) Disc-shaped coins.
 - d) Checks.
8. *What is the system of direct exchange of goods called?*
 - a) Market.
 - b) Selling.
 - c) Barter.
 - d) Buying.
9. *What can we measure value with?*
 - a) Money.
 - b) Precious metals.
 - c) Checks.
 - d) Elephant tusks.
10. *What is face value of the coin?*
 - a) The value of the coin which depends upon the portrait on it.
 - b) The value based on the amount of metal in the coin.
 - c) The coin is made of gold which is worth one dollar.
 - d) The value that government chooses to give a coin.

Task 19. Translate the sentence into English.

1. Сучасні гроші мають ті ж самі характеристики, що й примітивні гроші.
2. Валюта – це паперові гроші, які ми використовуємо майже щодня.

3. Більшість країн використовує високоякісний папір для виготовлення грошей.
4. Гроші функціонують як засіб обігу, міра вартості та запас вартості.
5. Бізнесу не потрібно тримати великі обсяги готівки під рукою.
6. Термін “валюта” відноситься до паперових грошей, а “монета” до грошей, виготовлених з металу.
7. Гроші – це засіб, який дає нам можливість робити обмін.
8. Люди в основному надають перевагу використовувати кредитні картки, аніж готівку для великих ринкових трансакацій.
9. У кожній країні існує грошова економіка, яка базується на тих чи інших видах монет та паперових грошей.
10. Бартер був системою прямого обміну товарами. Проте ця система була незадовільною для обох сторін, оскільки точні потреби людей рідко співпадали.

Task 20. Read the texts and make the written translation of the texts into Ukrainian.

I. The process of manufacturing money

It is not so efficient to use precious metals than fiat money and it does not depend on the amount of precious metal. Since there is a finite amount of precious metals, there is a limit on the amount of notes that can be issued. How do governments know how much money to print if there is no gold or silver to back money? On the one hand, if the government issues more money, it can buy more with it, hire more people, pay more wages, and increase more popularity. On the other hand, if government prints too much money, the prices may start to push up. If people expect that prices will continue to rise, they may increase their own prices even faster. If the government does not act to rein in expectations, trust in money will be eroded and it may become worthless. It can happen during hyperinflation. In order not to have a temptation to print more money, most countries have delegated this decision to independent central banks which assess the economy's needs and do not transfer funds to the government to finance the spending. Nowadays most money is in the form of bank deposits rather than paper currency.

II. The currency of the USA

In January 2020 the circulation of the US dollars was estimated as \$15,4 trillion but the greatest amount of this money sits in financial institutions or electronic accounts. Only \$1,75 trillion of the US dollars were accounted in circulation. The central bank of the USA, the Federal Reserve, breaks the money supply into several categories.

- M1 means liquid money. This includes the \$1,75 trillion in cash that circulate in the economy as well as money in demand accounts or other forms of money. Only \$4 trillion is included in the M1 measurement .
- M2 includes M1 plus money that is less accessible. This include savings account and time deposits.

- M3 is the broadest measurement of money. It includes M2 data as well as larger time deposits. Money market funds, money market instruments and other large cash-like assets. M3 was officially stopped publishing in 2006.

III. Is cryptocurrency money?

Cryptocurrency is a digital currency that is secured by cryptography. It is impossible to counterfeit it or double-spend it. Cryptocurrency use a decentralised network which is based on blockchain technology. This technology is a distributed ledger enforced by a disparate network of computers. The main feature of a cryptocurrency is that it is not issued by a central authority. It is immune to government interference or manipulation. There are a lot of reasons to support the cryptocurrency, e.g.:

- Bitcoin is considered as the currency of the future and it's better to get it before it becomes more valuable.
- Central banks do not manage the money supply as banks tend to reduce the value of money because of the inflation.
- The decentralised network based on blockchain technology can be more secure than traditional payment systems.
- Cryptocurrency grow up in value so there is no interest in the long-term acceptance as a way to move money.

Section 3. Exercises for Oral Practice

Task 21. Read and dramatize the following dialogues.

Anna: Hi! Where are you?

Borys: Hi! I'm in the library. I'm working on my report on English.

Anna: What is the topic?

Borys: "Money as Economic Criterion".

Anna: Have you found anything interesting?

Borys: Oh, yes. You can't even imagine what role money plays in the modern world.

Anna: Really? What is special about money? Cash, cheques, credit cards. Banknotes and coins. Nothing interesting.

Borys: Money, whatever its form, has three different functions. It is a medium of exchange, a unit of account and a store of value

Anna: I've never heard about this information. What does it mean?

Borys: As a medium of exchange, it is a means of payment with a value that everyone trusts. Workers exchange labour services for money. People buy and sell goods in exchange for money. Money is the medium through which people exchange goods and services.

Anna: And why is it called a unit of account?

Borys: As a unit of account it allows goods and services to be priced. Society considers it convenient to use a monetary unit to determine relative costs of different goods and services.

Anna: Let me guess about the third function of money, that is a store of value.

- Borys: OK, try.
- Anna: It can hold value of different things.
- Borys: You are right. Nobody will accept money as payment for goods supplied today if the money was going *to be worthless* when they tried to buy goods with it tomorrow. If you sell something for money, you can keep those funds in cash or deposit them into a bank account until you want to buy something later.
- Anna: It seems to me I'm also prepared on this topic.
- Borys: Oh, don't be so self-confident. There's too much to learn on this topic.

Task 22. Make up your own dialogues and act them.

1. Evolution of money.
2. Dwell on the main functions of money
3. Discuss different forms of money.
4. Role of present-day currencies.
5. Speak on the future of cryptocurrency.

Task 23. Topics for discussion.

1. How often do you think about money? Is money a stressful part of life? Imagine you have won a million dollars. Who will you tell? What will you do with the money?
2. Should people of your age know how to do the following: set up a bank account, buy things online, shop around, invest money, and take faulty goods to the shop? Why? Why not?
3. Can you recall (without looking) who and what are on your country's bank notes and coins? Why are they famous or significant? Have you seen another country's money? Which countries have beautiful notes or coins?
4. If a young person wanted to know what career they should pursue to make as much money as possible, what would you recommend they do? What does '*money doesn't grow on trees*' mean? Do you agree?
5. Do you have any cryptocurrency such as *bitcoin*? Where can you use that kind of money?
6. It has been said that *Money is the root of all evil; Money makes the world go round* or *Money makes the mare go; Money talks*, etc. Do you agree or disagree with these and similar sayings? Can you give any examples to prove or disprove them?

Section 4. Brainstorm Section

Task 24. Read the quotations. What is your understanding of these words? Do you agree or disagree with these statements? Why? Why not?

The love of money is the root of evil.

The Bible

Money is like the sixth feeling without which you cannot make a complete use of the other five.

W.S. Maugham

Money makes the world go round.

Proverb

JUST FOR FUN

Little Johnny is always teased by the other boys at school for being stupid. Whenever they make fun of Johnny, the other boys will offer him a nickel or a dime, and Johnny always takes the nickel. One day, after Johnny takes a nickel, Johnny's friend, Billy, pulls him aside and asks, "Johnny, don't you know by now that a dime is worth more than a nickel, even though the nickel is bigger?" A smile slowly comes over Johnny's face. "Well," he says, "they'd stop doing it if I took the dime, and so far I've made 20 bucks!"

One day a man went to an auction. When an exotic parrot went on the auction block, the man decided he was going to buy it, no matter what. He wanted the bird so badly, he didn't think twice about the anonymous bidder who was outbidding him—he just kept bidding, and getting outbid, and bidding higher and higher until he finally won the bird at a price that anyone would call a rip-off. Despite his disappointment about the price, the beautiful bird was his at last!

As he was paying for the parrot, he said to the auctioneer, "I sure hope this parrot can talk. I would hate to have paid so much for it, only to discover that he can't speak!"

"Oh, don't you worry," said the Auctioneer. "He's a talker. Who do you think kept bidding against you?"

A little boy wanted \$100 badly and prayed for two weeks but nothing happened. Then he decided to write a letter to the Lord requesting the \$100. When the postal authorities received the letter addressed to the Lord, USA, they decided to send it to President Trump. President Trump was so impressed, touched, and amused that he instructed his secretary to send the little boy a \$5.00 bill, as this would appear to be a lot of money to a little boy. The little boy was delighted with the \$5.00, and sat down to write a thank-you note to the Lord. It said: "Dear Lord, Thank you very much for sending me the money. However, I noticed that for some reason you had to send it through Washington, DC and as usual, those jerks deducted \$95."

Progress Test 1 (Unit 1)

1. Read the text below. For statements (1-10) choose T if the statement is true according to the text, F if it false. Write your answers on the separate answer sheet.

How to Introduce Yourself Confidently! Self-Introduction Tips & Samples

You might be thinking that you introduce yourself to people all the time, so surely you don't need a guide about it. However, there are ways that you can give a self-introduction to send across the right sort of message.

Shuffling into a room and murmuring your name just loud enough to be audible is going to say something quite different than if you strode in with your hand outstretched and your shoulders back. Yes, body language plays a big part in introducing yourself too of course, but language itself is important in conveying the right sort of message to your audience too. First, we'll take a look at what self-introduction is all about, before giving some tips that'll help you introduce yourself more effectively.

What do you say when you meet someone new? Introduce yourself of course!

Self-introduction is simply the act of introducing yourself to someone else. You might just be introducing yourself to a new person you have never met before, or you might be introducing yourself to hundreds of people in a conference room. Thankfully, both situations actually require the same sort of language and body language to introduce yourself in a way that is both confident, and clear. The two things you should definitely aim to be when introducing yourself to others.

Introducing yourself is much more than saying your name. You need to tell some more information about yourself in English. Introducing yourself to strangers can be tricky because what you say depends on the context, situation (in a job interview, in an email, or give self-introduction in an English class).

(Taken from: <https://7esl.com/introduce-yourself/>)

1. You don't need a guide about introductions and greetings.
2. There are ways that you can give a self-introduction to send across the right sort of message.
3. Shuffling into a room and murmuring your name just loud is enough to be audible.
4. Body language does not play an essential part in introducing yourself
5. Language itself is important in conveying the right sort of message to your audience too.
6. Self-introduction is not simply the act of introducing yourself to someone else.
7. The only one thing you need when introducing yourself to others.
8. Introducing yourself is just saying your name.
9. Introducing yourself to strangers is easy.
10. Nothing depends on the situation when you introduce yourself.

2. Read the text below. For questions 11-18, choose the correct answer (A, B, C or D) which you think fits best according to the text. Write your answers on the separate answer sheet.

How to Announce a New Employee

Julie Ritzer Ross

Business News Daily Contributing Writer

Updated Nov 19, 2021

Sending out an announcement to your team each time you bring in a new hire can help make the onboarding process a smooth one.

- An announcement email introducing a new employee paves the way for a smoother onboarding experience for the new hire and minimizes unpleasant surprises for existing team members.
- You should email the announcement to your team several days before the person's start date.
- Some key details to include in a new-employee introduction email are the reason for the new hire, the individual's starting date and qualifications, and tidbits such as their personal interests and hobbies.
- This article is for small business owners, HR professionals and managers who are hiring or looking to hire new employees and need to know how best to announce the new hire to the company.

Just as it's important to let your employees know when [an employee is leaving your company](#), it's essential to inform them when you're bringing a new hire on board. It's best to do this by email and leave plenty of time for your team to get ready for the new arrival.

While this email doesn't need to be lengthy or formal, it should include some key details. If you are getting ready to bring on a new employee, this guide can help you understand the message you want to convey, who should get the announcement and when you should send it out.

Why it's important to announce a new employee.

Your goal when you bring on a new employee is to make them feel like part of the team as quickly as possible. Failing to send an employee introduction email can lead to awkward first encounters between current and new team members. This is especially true if existing employees are so blindsided by the appearance of another worker that they worry about their job security. Forgetting or deciding against an employee introduction email is setting the stage for a rocky employee onboarding experience.

A properly timed and well-written introduction email gives your team time to process the news and prepare to welcome their new colleague. It minimizes potentially negative surprises, such as an employee finding out they have a new supervisor or department member on the day that person begins work. Just as importantly, it helps the new employee put their best foot forward and positions them for success.

Key takeaway: An employee introduction email is critical to a smooth onboarding experience for the new hire. It also makes the transition easier for existing team members, giving them a chance to prepare for the changes a newbie could bring.

(Taken from: <https://www.businessnewsdaily.com/15912-employee-introduction-announcement.html>)

11 Why is it necessary to send out an announcement to your team each time you bring in a new hire?

- A** It saves time.
- B** It is mentioned by the board members.
- C** It makes you do more tasks.
- D** It can help make the onboarding process a smooth one.

12 What is the target audience of this article?

- A** It is for IT specialists.
- B** It is for new employees.
- C** It is for small business owners, HR professionals and managers.
- D** It is for employers.

13 Why should you email the announcement to your team several days before the person's start date?

- A** Not to be late.
- B** To minimize surprises for colleagues.
- C** To be on the safe side
- D** To challenge the staff

14 Does this email need to be lengthy?

- A** Yes, it does.
- B** No, it doesn't.
- C** I am not sure.
- D** I don't know.

15 What is your goal when you bring on a new employee?

- A** It is your duty.
- B** To be promoted.
- C** To make him feel like part of the team.
- D** To attract more attention.

16 What does rocky employee onboarding experience mean?

- A** Pleasant impressions.
- B** Awkward first encounters.
- C** Difficult tasks.
- D** Less financial reward.

17 What should be done to give your team time to process the news and prepare to welcome their new colleague?

- A** To write a letter of invitation.
- B** To write a letter of application.
- C** To write a reference letter.
- D** To write an introduction email.

18 What should be included into an introduction email?

A The reason for the new hire.

B Political beliefs.

C Family status.

D Own property.

3. Read the text and choose the most suitable heading from the list (A-G) for each part (19-24). There is one extra heading you do not need to use. Write your answers on the separate answer sheet.

What Skills are Required to Become a Manager?

A manager sets the standard for their staff. A company manager must be in a suit, while the manager of a construction site must wear the proper safety equipment including steel-toed boots and a helmet. A manager must decide what conduct they want to see from their staff, covering everything from dress code to interactions with other staff and clients.

19. _____

A good manager makes everybody in a team feel welcome and important. A staff member who does not feel important is not as likely to perform their job to the necessary standard. Being friendly with staff can be as simple as having a good sense of humor, remembering birthdays, and being a good listener when staff come to you with problems.

20. _____

A reasonable manager has a calendar that is always updated, plans meetings and communicates their times well in advance, creates time lines for projects, and doesn't lose paperwork.

21. _____

A good manager has to be unattached to the way things currently are done so that she/he can quickly adapt when changes occur. If you're a manager that suddenly has to go from handling six employees to 20, this can be a major issue if you had already settled in your mind that this could never occur.

22. _____

Learn everything about the company that you're managing. Allow more time to be spent worrying about the people you're managing and less time spent worrying about your specific job duties. A good manager's purpose is to bring out the best in other people for the sake of the company.

23. _____

Having the skills to remain calm even in a stressful situation is a must if you truly want to be a good manager. A good manager should never lose control or appear frantic especially in the eyes of others.

24. _____

- A. An organized manager
- B. A flexible manager
- C. A personable manager
- D. A professional manager
- E. An enthusiastic manager
- F. A knowledgeable manager
- G. A cool manager

4. Read the text below. Match choices (A-H) to (25-30). There are two choices you do not need to use. Write your answers on the answer sheet.

Our First Meeting
by **Louisa**

25) as I left my house that day,
Looking for a good time and to see what games I could play.

I didn't realize that it would be my night to find true love,
Nor did I realize I would find my angel from above.

As I cruised down the road with the wind blowing my hair,
Smiling at nothing at all... happy without a care.

I found myself 26),
Walking up the stairs with a bouncing kind of pace.

I looked to the left then glanced to the right,
And then I saw you... what a handsome sight.

First I saw your eyes, 27),
Then I saw your hair, uniqueness is your way.

Feeling convinced I could start a conversation,
I started walking towards you with the greatest reservation.

I notice my friend sitting next to you,
Where you two talking... something was obstructing my view,

28) to hear what was being said.
I was convinced I would talk to you before I went to bed,

29) about your unusual hair.
Hoping to impress you with my evil flair!

You didn't acknowledge me or what I said,
You made me feel pathetic my heart was as heavy as lead.

But then you turned around and looked me up and down,
I felt so stupid I felt like an ugly clown.

So I smiled gracefully and walked away,
Holding off the chill of the autumn month in May.

I sat with some friends to enjoy the rest of my night,
But when I turned around I got a small fright.

You came to collect your friend from our table,
30), did I have a stupid label.

With one last burst of courage I opened my mouth,
If you didn't give me acknowledgement I'd run to the south.

I told you to sit down and have a drink with us,
I told you, you wouldn't regret it you would get a plus.

You smiled at me with your warm caring face,
And suddenly I felt heaven was this place.

(Taken from: http://www.poemslovers.com/love_poems/new_love/poems/1919.html)

- A. So I walked closer
- B. I was in a good mood
- C. to sit down and have a drink with us
- D. So I started the conversation
- E. If you didn't give me acknowledgement
- F. blue with a touch of gray
- G. at the local pool place
- H. But again you didn't acknowledge me

5. For questions 31-40, read the text and decide which answer (A, B, C or D) best fits each gap. There is an example at the beginning (0). Mark your answer on the separate answer sheet.

0 A 0. normal B usual C ordinary D natural

The Price of Fame

Charlotte Church looks like a (0) teenager, but she is far from average. She has an amazing voice. Her fans stand in (31) for hours to get tickets for her concerts and she is often on television. Charlotte's singing (32) began when she performed on a TV show at the age of 11. The head of a record company was so impressed by her voice that he (33) her up on the spot. Her first album rose to number one in the charts. Charlotte still attends school in her home town when she can. (34) , she is often away on tour for weeks at a time. She doesn't miss out on lessons, though, because she takes her own tutor with her! She (35) three hours every morning with him. Her exam results in all the (36) she studies are impressive. But how does she (37) with this unusual way of life? She (38) that she has the same friends as before. That may be true, but she can no longer go into town with them because everybody stops her in the street to ask for her (39) It seems that, like most stars, she must learn to (40) these restrictions and the lack of privacy. It's the price of fame!

- | | | | |
|--------------------|----------------|---------------|--------------|
| 31. A rows | B queues | C ranks | D files |
| 32. A profession | B job | C labour | D career |
| 33. A signed | B wrote | C made | D picked |
| 34. A Although | B While | C For | D However |
| 35. A takes | B utilises | C spends | D complains |
| 36. A titles | B materials | C subjects | D lessons |
| 37. A cope | B adjust | C bear | D tolerate |
| 38. A denies | B refuses | C insists | D uses |
| 39. A signature | B autograph | C sign | D writing |
| 40. A look down on | B make do with | C put up with | D run out of |

6. Read the text below. Use the word given in capitals at the end of some of the lines to form a word that fits in the gap in the same line. There is an example at the beginning (0). Mark your answer on the separate answer sheet.

A Memo from the Managing Director

I have to bring a matter to your (0) attention
Unfortunately we have received a lot of (41)
from customers about late (42) of parcels.
I have come to the (43) that the new system
we introduced last month is a complete (44)
This seems to be due to a (45) of factors,
but one of the most important ones is that some (46)
are not very responsible. The union (47) say it's
not the workers but the (48) who are at fault.
What is clear is that we have to improve (49) ...
within the company. Nowadays there's a lot of (50)
in the messenger service industry and we can't afford
to be less than the best.

ATTEND
COMPLAIN
DELIVER
CONCLUDE
FAIL
COMBINE
EMPLOY
REPRESENT
MANAGE
COMMUNICATE
COMPETE

Progress Test 2 (Unit 2)

1. Read the text below. For statements (1-10) choose T if the statement is true according to the text, F if it false. Write your answers on the separate answer sheet.

COMMAND OF LANGUAGES

When asked which languages they could understand or speak, almost one third of the German speakers taking part in a poll answered “English”. Thirteen point two percent said they could understand or speak French. Last in the list of 12 languages on choice was Norwegian with a rating of only 0,8 %.

But the seemingly, extraordinary results of this poll are misleading. What does “understand” mean when we are talking about such a complex thing as language? Does it mean you understand ninety per cent of what the hotel receptionist says? Three quarters of a pop song? A few words in an English newspaper? Or what?

And when someone claims that they can “speak” English, you may ask just how far their language skills can get them in a number of different situations. In the same poll 25,4 %, or just over one quarter, of the people asked, the biggest group to give this answer, claimed they could “get by quite well” when speaking English, but could understand and read it fluently. This group was a little more modest than the group which gave the second most frequent answer. Here, 13,9% said they could speak English fluently. This would mean in theory that 39,3% or almost two fifths of the population of Germany have a good command of English. A very optimistic situation indeed, if it were only true. The real truth unfortunately, lies somewhere else. Ask a poor English-speaking tourist who has tried to find his way around Germany using only English. The lesson to be learnt from this is, if someone says his or her English is “almost perfect”, don’t trust them. They don’t know what they are saying. Remember, not even people born and brought up in England and resident there for all their lives speak “perfect” English.

1. Poll means asking people questions to learn their opinion.
2. Most Germans can understand or speak English.
3. Norwegian was the first in the list of the languages on choice.
4. One fourth of-the people asked could get by well when speaking English.
5. If one speaks a language fluently, he has very good knowledge of it
6. Two fifths of the population of Germany have a good command of English.
7. An English-speaking’ tourist can easily find his way around Germany.
8. You mustn’t trust people who claim their English is perfect.
9. Language is a very complex thing.
10. People born and brought up in England speak perfect English.

7. Read the text below. For questions 11-18, choose the correct answer (A, B, C or D) which you think fits best according to the text. Write your answers on the separate answer sheet.

Travelling to Learn

Having decided in later life that it might actually be quite nice to master another language, rather than dusting off my schoolgirl French, I opted for a clean break: Spanish. Three years of half-finished evening classes later, thanks to the enthusiastic teacher's efforts I could order in a restaurant and ask directions, but my conversational skills were limited to asking everybody how many brothers and sisters they had. The only true way to master a language is to live and breathe it for a period of time. I toyed with the idea of taking a language 'immersion' course abroad, but two little words always stopped me: home stay. Then I saw that tour operator *Journey Latin America* had started offering Spanish courses in Peru, amongst other places. The opportunity to realize two long-held ambitions in one holiday – to improve my Spanish and to see Machu Picchu – proved irresistible.

My **misgivings** evaporate the moment I am met by my home-stay family, the Rojas, at Cusco airport. They greet me warmly, like an old friend. Carlos is an optician and Carmucha owns a restaurant. With their four children they live in a comfortable house right in the centre of the town. Then I'm whisked off to a family friend's birthday party, where I understood nothing apart from the bit where they sing 'Happy Birthday'. By the end of the evening my face aches from holding an expression of polite, but uncomprehending interest, and fall into bed wondering what I've let myself into.

The following morning, I'm off to school and get to know my new school chums. We're aged between 19 and 65, each spending up to a month studying before travelling around Peru. We had all clearly hit it off with our new families, though one of us is a bit alarmed at the blue flame that jumps out of the shower switch in the morning, one of us has a long bus ride in to the school, and another is disconcerted to find that his host mother is actually six years younger than he is. We're all keen to meet our teachers and see which class we'll be joining, but after sitting a placement test, we learn that as it's not yet high season and the school is not too busy, tuition will be one-on-one. Although some find the prospect **daunting**, to my mind, this is a pretty impressive ratio – though even in high season the maximum class swells to only four pupils.

As the week unfolds, I slip into a routine. Four hours of classes in the morning, back home for lunch, then afternoons free for sightseeing. Cusco will supply anything it can lure the **feckless student** away from his or her homework. It's all too easy to swap verb conjugations for a swift beer in a bar, although it's at least three days before anybody plucks up the courage to suggest that maybe we don't have to go back to our respective families for dinner very night. Once the seed of rebellion has been planted we queue up like nervous teenagers outside the phone box plucking up the courage to ring our 'Mums' and ask if we can stay out late – all the more strange when you consider that our average age is probably thirty three. But after one strangely unsatisfying restaurant meal, I decided that true authenticity is back home at the dinner table with Carmucha.

As the weeks wear on, a strange thing starts to happen: the dinner-table chatter, which at first was so much 'white noise', starts to have some meaning and miraculously, I can follow the thread of the conversation. What's more. I've started to dream in Spanish!

- 11 How did the writer feel after her courses of evening classes?
A proud of what she'd learnt so far
B frustrated at her slow rate of progress
C critical of the attitude adopted by her teacher
D unable to perform simple tasks in the language
- 12 What put the writer off the idea of doing an 'immersion' course?
A having relatively little time to devote to it
B the thought of staying with a host family
C her own lack of fluency in the language
D the limited range of locations available
- 13 The word '**misgivings**' refers to the writer's
A reasons for choosing Peru for her trip.
B first impressions of the city of Cusco.
C plans to do more than learn the language
D doubts about her decision to come on the trip.
- 14 How did the writer feel after the party she attended?
A upset that people assumed she could speak Spanish
B confident that she was beginning to make progress
C unsure how well she coped during her stay
D worried that she may have seemed rude.
- 15 What did the writer discover when she met her fellow students?
A Some were less happy with the arrangements than she was.
B They would all be studying together for a fixed period.
C Some were much older than the teachers at the school.
D They did not all like their host families.
- 16 The word '**daunting**' suggests that the writer's fellow students viewed one-on-one lessons as
A a disappointing change of plan.
B good value for money.
C an unexpected bonus.
D a difficult challenge.
- 17 A '**feckless**' student is one who
A plans study time carefully.
B is easily distracted from studying.
C completes all home work efficiently.
D balances study with their activities.
- 18 How did the writer feel when her fellow students suggested a night out together?
A embarrassed by their immaturity
B thinks her hosts are too rebellious
C amused by their behaviour
D unwilling to take part

8. Read the text and choose the most suitable heading from the list (A-G for each part (19-23). There are two extra headings you do not need to use. Write your answers on the separate answer sheet.

Top 5 Reasons to Learn English

Every year thousands of language travel students choose to learn English in a foreign language school whether this be in England itself or in one of the many other countries around the world where English is the first language. There are many great reasons why you should learn English as a second language, but here are the ones that we consider to be the 'Top 5 Reasons to Learn English'...

19. _____

English is spoken as a first language by between 309 and 400 million people around the world. Imagine all those people who you can successfully communicate with if you learn English yourself! In addition to being spoken in 53 of the world's countries English is also the official language of many of the world's most important organizations, such as the United Nations, the European Union, the Commonwealth of Nations, and NATO.

20. _____

As English is the official language in 53 different countries you have so much choice when it comes to choosing the best language travel destination for you. England and the rest of the United Kingdom are very popular, imagine studying abroad in London for example, but think of all those other great places where English is spoken too – the United States, Australia, New Zealand, Malta, Canada, South Africa, and more!

21. _____

If you want to work in a multinational company within your home country, or you want to work abroad, you should consider learning English. English has become the 'lingua franca' in many parts of the world, and as well as being spoken as a first language by all those people, it is thought to be spoken as a second language by as many as 1.4 billion people!

22. _____

All the best movies, TV programs, and books seem to come out in English before they are translated into many other languages. Learn English and be the first to watch the next big blockbuster from Hollywood, or read the next best seller!

23. _____

Because English is spoken in so many different countries there are thousands of foreign language schools around the world that offer English as a second language courses. For language travel students this means there's ample opportunity for you to learn English and finding an appropriate school and course to suit your needs should be very easy!

- A. So many popular countries around the world where you can learn English!
- B. Enjoy the latest movies, books, and TV when you learn English!
- C. Social networking is the main source of improving your knowledge in any foreign language.
- D. Many excellent foreign language schools to choose to learn English in!
- E. Learn English to be able to communicate with millions of people around the world!
- F. Get ahead in your career when you learn English!
- G. Having a pen pal is a great idea!

9. Read the text below. Match choices (A-G) to (24-28). There are two choices you do not need to use. Write your answers on the answer sheet.

According to sociological findings, no one can exist isolated from the reaction of the social environment to her or to him. Applied to Ukraine, it means that Ukrainian-speaking Ukrainians when they speak their native language in their native country very often find themselves in a linguistically hostile environment which exercises a crippling psychological pressure on the Ukrainian speakers.

In the mid-13th century, the Mongol invasion dealt a devastating blow to the feudal principalities which once made up the powerful Slavic state of Kyivan Rus-Ukraine. Later, attempts to regain independence in the 17th century and then in late 1910s failed. It was only in 1991 **24)** _____ after over seven centuries of foreign domination.

In the middle of the 17th century, the Ukrainian Cossacks launched a national-liberation war against the Polish occupation of their country, and for a short period of time, from 1648 to 1657, an independent Cossack state was established. However, the Polish and Turkish military pressure proved to be too overpowering for Ukraine to handle alone and it had to turn for help to an outside power, Muscovy. The year 1654 **25)** _____ to seek help from its northern neighbor, the Moscow state, was a turning point.

Back in 1654, when Ukraine entered an alliance with Russia, it was a country culturally considerably more developed than Muscovy. Ukrainian cultural development which peaked in the 11th and 12th centuries **26)** _____ but never stopped, and in the 17th century many Ukrainian peasants could read and write whereas in Muscovy even the top stratum – boyars – of Russian society was illiterate.

In 1640s, well-educated Ukrainian monks were invited to come to Moscow **27)** _____, the first one in Muscovy – the Greeko-Roman School, and a library. In the 18th century, Ukrainians founded 20 seminars in various parts of Russia and the first theatre in Moscow.

It was Peter I who launched a policy aimed at doing away with Ukrainian culture in general **28)** _____. Starting from 1720, many ukases were issued to suppress the Ukrainian language and culture. They included bans on using the Ukrainian language in offices and in official transactions; on calling the Ukrainian language as ‘malorosiyskoye narechiye’ (Small-Russian Dialect). All in all, 170 ukases, bans and orders aimed at suppressing Ukrainian culture and the Ukrainian language were issued.

- A because Ukraine wasn't independent
- B where they set up a school of advanced studies
- C was slowed down by brutal interruptions in the succeeding centuries
- D that Ukraine re-emerged as a sovereign state
- E when Ukraine was forced by the military and political situation
- F and the Ukrainian language in particular
- G which greatly influenced the language

10. For questions 29-40, read the text and decide which answer (A, B, C or D) best fits each gap. There is an example at the beginning (0). Mark your answer on the separate answer sheet.

0 A standard B degree C measure D ability

At Home Abroad

Every year thousands of people travel to Britain in order to improve their (0)... of English. For many, however, this can be (29)... experience due to the fact that it involves (30)... a strange school, staying in sometimes unpleasant accommodation and living in an (31)... culture.

One (32)... to these problems is the Homestay method. With this, students are each assigned a teacher (33)... to their language requirements and interests, who they then stay with throughout their course. As well as giving individual tuition, the teacher (34)... the student with information about what activities are available locally and (35)... them on trips.

The idea of (36)... Homestay is for students to be totally immersed in English language and culture. Students get between ten and twenty hours tuition a week and are also expected to (37)... the family's daily activities. The students speak English at all times and therefore learn how to use the language in everyday (38)... .

Homestay programmes usually (39) for up to four weeks. Although costs are higher than of regular language schools, students can feel (40)... that they will be receiving top-class language teaching in a safe and pleasant environment.

29 A a score B an aching C a hurtful D a painful

30 A attending B going C studying D learning

31 A unfamiliar B inexperienced C unaccustomed D unknown

32 A reply B answer C key D reaction

33 A right B proper C suited D correct

34 A advises B provides C offers D suggests

35 A goes B takes C brings D fetches

36 A between B before C beside D behind

37 A go along B join in C tie up D connect with

38 A positions B parts C situations D backgrounds

39 A stand B stay C last D remain

40 A confident B reliable C self-assured D believed

11. Read the text below. Use the word given in capitals at the end of some of the lines to form a word that fits in the gap in the same line. There is an example at the beginning (0). Mark your answer on the separate answer sheet.

Disappearing Languages

0 ALARMING

Many of the world's languages are disappearing at an (0) rate due to **ALARM**
political or (41) reasons. It is estimated that as many as half of **ECONOMY**
all known languages may disappear by 2100. The (42) of **APPEAR**
some elements of a language is a natural result of the passage of time, but
now that we all live in a (43) village, this process is speeding up. **GLOBE**
And as language is an essential part of a people's culture, if one
disappears it is a terrible (44)for all humanity. **LOSE**
Sometimes local languages co-exist with the dominant language, but they
are (45) replaced as older speakers die and younger ones adopt **EVENTUAL**
what they consider to be the more (46) tongue. **USE**
Although interest in language (47)..... is on the rise, many people have **PRESERVE**
an equally strong interest in stamping out (48)..... languages. It is **MINOR**
essential, therefore, for language (49)....., language professionals and **COMMUNE**
(50) to work together to try to stop them from doing this. **GOVERN**

Progress Test 3 (Unit 3)

1. Read the text below. For statements (1-10) choose T if the statement is true according to the text, F if it false. Write your answers on the separate answer sheet.

Universities in the UK

Universities in Britain are a magnet for overseas students. There are currently over 200,000 from outside Britain studying at British universities. The largest single group is Chinese students. There are currently 50,000 in the UK. The British government expects the total number of overseas students to be around 900,000 by 2010, and also thinks that the quarter of these will be Chinese.

But why is the UK such a popular destination for university students? Well, the quality of your course is guaranteed. All courses are assessed by an independent system, so you can be assured that your course is officially approved and has wide international recognition.

Besides, the British education system is very flexible in order to provide for the needs of a modern, complex society. It is also cost-effective. Degree courses are usually shorter and more intensive than in other countries. There are lots of scholarships available. You normally need 3 A-levels, which are the exams taken by people leaving school at 18, in order to enter an undergraduate degree course. You also need an IELTS score of at least 5.5, but many universities offer foundation or access courses to prepare students for their studies.

British universities offer a personalised but independent approach. The emphasis is on creative and independent thought, which helps to develop the skills you will need to compete in the global job market. Tutors not only teach but also provide support and guidance. As a result, international students have a very low drop-out rate and a very high pass rate.

It is very simple to become an international student in the UK. The British council offers a free and impartial service to anyone who is interested in studying in the UK and an organisation called UCAS assists you in finding a course and making an effective application.

The UK is a dynamic and cosmopolitan place. The countryside is beautiful, and the theatres, museums, architecture and rich history make it a fascinating place to live and study. Why not give it a go?

1. There are currently over 200,000 British students at universities of the UK.
2. The British government knows for sure the total number of overseas students by 2020.
3. Chinese students prefer to get their education in the US universities rather than go to Britain.
4. 'Cost-effective' means saving a lot of money in comparison with the costs involved.
5. Students' results are evaluated independently.
6. Scholarships are available for all international students.
7. British higher education is adapted to the modern social needs.
8. All the universities in the UK offer foundation or access courses to prepare students for their studies.
9. International students frequently leave British universities without finishing the degree courses.
10. The British Council is the only institution that can help you to become an international student in the UK.

2. Read the text below. For questions 11-18, choose the correct answer (A, B, C or D) which you think fits best according to the text. Write your answers on the separate answer sheet.

The Brighton Institute of Modern Music, also known as BIMM, recently doubled in size with the opening of BIMM West. Jarvis Cocker, Kaiser Chiefs, the Young Knives and Scissor Sisters are among those who have addressed students, and various shaky YouTube clips exist of drum course members playing along with Chad Smith of Red Hot Chili Peppers.

The original BIMM, now called BIMM East, opened in 2002, after Bruce Dickison, guitarist with the Little Angels, often in the charts in the 1990s, decided to move from running the Academy of Contemporary Music in Guildford, and set up something closer to his heart. 'We have a more specialist niche here: we're more band, more rock'n'roll oriented. Guildford's a really good school, but we don't do music IT here – we want the substance, we look after the band oriented people. We own it and we set the culture, and that's great,' says Bruce.

Indeed, the streets of Brighton and Hove now throng with young people carrying guitar backpacks who are heading to classes. Courses range from one-year diplomas to BA honours degrees, with students specializing in guitar, bass, drums or vocals, or focusing on the touring and management end of things. While the strings and percussion departments are male-dominated, two-thirds of the singers are female.

'The biggest myth musicians have is that someone will wave a magic wand and sort out the business side. Bands who make it actually accept responsibility for all aspects of what goes on,' says Dickinson. So, no matter what the student's speciality, their courses will include business models. The story of popular music is riddled with footnotes about artists being **ripped off** by shiny-suited managers. They are the people who produce contracts that you need a microscope to read and who retire to the Bahamas while their **cash cows** remain as poor as ever.

'There's a live performance workshop every week, for which students are given a song to learn,' says Jim Williams, head of the guitar department. 'You'd expect something heavy, by, say, System of a Down to be the most popular track, but last year it was a Norah Jones song, really delicate, that people seemed to like the most. They were dreading it, but they were so pleased to get it right.'

Those weekly performances involve individuals from various disciplines being matched together, and that's how Floors and Walls became a last unit last year, with singer Alex Adams hooking up with guitar, bass and drum contemporaries. 'I was into drum'n'bass and garage. Through some friends I heard about BIMM. As a singer, it's been fantastic: you learn technical exercises, warming up, keeping the voice healthy, the history of music, but the main thing for me is the live performance events. Learn a song, and then you're at a proper venue with a band. It's a place where you're all in the same boat, and it's competitive, but in a friendly way.'

The competition element peaks in the quest to appear on the annual compilation CD: last year, 160 demos were sent in by students hoping to make the final cut of twelve. The BIMM principal, Vaseema Hamilton, is particularly pleased when diploma students' tracks show up on the CD. 'Most of the students are full-time and from local schools,' she says. 'They are often people who didn't really engage with school. You know they might **end up quite disengaged from life** otherwise, and it's great when they get on to the album and sound better than some of those from higher levels.'

Tutors, too, are on a learning curve. Members of the staff undertake a two-year part-time special teaching course at Sussex University. 'It's a bit like a football team here, with people fulfilling different roles,' says Dickinson. 'You've got your tutors who can transcribe the entire back catalogue of Frank Zappa, and then you've got your less academic but very vociferous types.'

There's a constant turnover, with many going on the road, on tour to all sorts of places. Students like that – it shows them the facts of life as a musician. One thing is clear to all who come to BIMM: it moves in its own way, and there is something quite magical about it.

- 11 In the first paragraph, the writer mentions a number of famous artists in order to
- A show that BIMM relies too much on big names.
 - B emphasise that BIMM is held in high regard.
 - C compare the artists' relative importance.
 - D win the support of BIMM students.
- 12 Bruce Dickinson likes his job at BIMM better than his previous job because he is now able to
- A concentrate on training band leaders.
 - B attract students from other colleges.
 - C decide about the content of the courses.
 - D be amongst the best of the chart-toppers.
- 13 What does the expression 'ripped off' mean?
- A cheated
 - B attacked
 - C persuaded
 - D impressed
- 14 The words 'cash cows' refer to
- A managers.
 - B contracts.
 - C students.
 - D artists.
- 15 Alex Adams says that what he appreciates most about BIMM is
- A the prestige of the degrees it awards.
 - B the opportunity to perform professionally.
 - C the mixture of styles it embraces.
 - D the way it looks after artists' well-being.
- 16 The BIMM principal Vaseema Hamilton, uses the expression 'end up quite disengaged from life' to indicate that some students
- A come from broken homes.
 - B fail to appear on the BIMM CD.
 - C make more an effort than others.
 - D need special support to succeed.
- 17 Dickinson compares BIMM to a football club to suggest that members of staff
- A want to encourage healthy competition.
 - B like travelling to represent the college.
 - C take on a number of different roles.
 - D are very loyal to their institution.
- 18 The word 'many' refers to
- A tutors.
 - B facts.
 - C students.
 - D places.

3. Read the text and choose the most suitable heading from the list (A-G) for each part (19-23). There are two extra headings you do not need to use. Write your answers on the separate answer sheet.

Need Help Paying for College

19. _____

The Free Application for Federal Aid is used to determine your family's eligibility for government student Loans and grants. Many colleges also use it to determine eligibility for their own institutional financial aid programmes. It doesn't take long to complete – about 20 minutes – but it could be your teen's ticket to free money from the government or college, low-interest loans or work-study job.

Your family should fill out a FAFSA every year you have a teen in college, no matter how much aid you think you will (or won't) receive. The bottom line is, you'll have hard time getting any tuition help if you don't apply.

20. _____

A grant is free money that doesn't have to be paid back, like a scholarship. Loans must be paid back in full with interest. The lender will spell out the terms of the loan agreement, including when your student will start paying it back, how often payments will be due and how much each payment will be.

21. _____

Check the Websites of your teen's prospective colleges for school specific financial aid forms. Questions? Call the financial aid office and ask to speak to a representative. When your teen receives an award letter, make sure you adhere to the deadlines. To serve a spot in the college's freshman class, a tuition deposit will likely be required by May 1.

22. _____

Most schools offer scholarships to current students, and many students don't realize they're available. Your child should find the college financial aid office online and research scholarships there. The awards may reward leadership or community service or be major-specific. One of your teen's talents or passions could end up paying off.

23. _____

Colleges respect teens who successfully manage part-time jobs while maintaining their academic and extracurricular commitments. Encourage your student to perfect time management skills and help pay for items like their textbooks, phone bill and dinners out by getting a part-time job in high school and college.

- A Know what you're getting
- B Apply for school scholarships
- C Maximize your income
- D Encourage your teen to get a job
- E Follow all deadlines
- F Fill out the FAFSA
- G Loan repayment

- 4. Read the text below. Match choices (A-G) to (24-28). There are two choices you do not need to use. Write your answers on the answer sheet.**
Different Countries. Different People?

We all come from different countries; we have different cultures, food, religion but what I found in the time I have been in Sheffield is that, inside, all people are the same. That's why living in Sheffield **24)**_____ for what they really are.

In my flat I live with three girls, one from Scotland, one from Hong-Kong, one from Thailand and I am Mexican. In my master class I study every day with people from Pakistan, Malaysia, Spain, Taiwan, India, Greece, UK, Libya, Sri-Lanka, etc. On the outside we are so different, we have the same concerns. It's funny how we cannot understand each other **25)**_____; our family and couple relationships, the politic systems religions, economies and traditions are different. Nevertheless, we are the same.

We all have the same external worries about assignments, examinations, lectures; the same questions about accommodation, cooking, etc. More importantly we have the same internal worries: we all miss our families, we all feel the same mixture of pressure and pride by knowing that we are lucky to have this opportunity. So it does not matter if they do not eat chilli, or sing mariachis or if I am not a Buddhist **26)**_____. Our tears and our laughs are the same; we feel the same sadness or the same happiness, no more, no less.

That is why I will never regret coming to study at this University and I know now **27)**_____ : it opens your eyes to the world. Yes, quality teaching is useful in life but it cannot make you a better person. What can make you a better person is to experience and understand the way of life of local and international people. And here in the University of Sheffield you can have both, a good useful education **28)**_____.

Without any doubt, this is the most valuable thing I will take with me when I return to Mexico, not my certificate and not my improvement in English, but the comforting knowledge that the world is not so big and different as we sometimes think. A smile has no nationality, it is worth the same here and all over the world.

- A. if we cannot speak other languages
- B. has taught me to see and appreciate people
- C. and the invaluable interaction with British and international people
- D. if we talk in our native language
- E. as far as I know we like each other
- F. or do not know how to use chopsticks
- G. why an international University is the best

5. For questions 29-40, read the text and decide which answer (A, B, C or D) best fits each gap. There is an example at the beginning (0). Write your answer on the separate answer sheet.

SCHOOL-LEAVING AGE SET TO RISE TO 18

The British government is soon to pass legislation that would raise the school-leaving (29)... to 18. The new plans will come into effect by 2013. (30)... will have the choice of staying in formal classroom education that covers academic lessons, or of receiving vocational training. It is the first major revision of the compulsory education age limit since 1972, when it went up to present 16 years (31) The government hopes the additional two years of schooling or training will (32) ... the quality of young Britons and ensure more British youth to have qualifications or workplace skills. If successful, Britain may be able to boast the best (33) ... and most highly trained school-leavers in the world, which is bound to have positive knock-on effects for industry and economy.

Britain's Minister for Education Alan Johnson told *The Times* (34) ... that it was 'repellent that a youngster of 16 is not getting any training'. He admitted his (35) ... of the past, saying: 'I regret not staying on in education... when I left school, there were loads of (36) ... you could walk into without qualifications. That's not going to be the case in the future.' The leader of (37) ... teaching union Steve Sinnot agreed. He described the upcoming legislation as 'inevitable'. He warned: 'We cannot afford to neglect those young people who currently (38) ... school at 16 unprepared for the rigorous and (39) ... of life in the 21st century'. Toby Ashford, a 16-year-old student from London, wasn't as (40) He complained that: 'It is another example of politicians trying to be Big Brother with young people'.

- | | | | | |
|----|---------------|----------------|-------------|---------------|
| 29 | A certificate | B curriculum | C grades | D age |
| 30 | A Teachers | B Headmasters | C Pupils | D Ministers |
| 31 | A old | B elder | C young | D age |
| 32 | A improve | B better | C worsen | D mend |
| 33 | A intelligent | B educated | C learn | D disciplined |
| 34 | A show | B news | C newspaper | D school |
| 35 | A mistakes | B success | C merits | D skills |
| 36 | A jobs | B employees | C trade | D behind |
| 37 | A Britain | B Britain's | C Britains | D Britains' |
| 38 | A go | B pass | C enter | D leave |
| 39 | A demands | B pressure | C stresses | D heat |
| 40 | A anxious | B enthusiastic | C impatient | D zealous |

6. Read the text below. Use the word given in capitals at the end of some of the lines to form a word that fits in the gap in the same line. There is an example at the beginning (0). Write your answer on the separate answer sheet.

0 TEACHING

Being a Teacher

Without a doubt, (0) is one of the oldest professions and one of the	TEACH
most (41) To be a good teacher, you need certain qualities	CHALLENGE
such as (42) understanding and patience. Teachers must also	MATURE
be good communicators if they are to convey (43) to their students.	KNOW
Language teachers in particular have to be aware of all the skills students	
need to communicate (44) with others.	SUCCESS
As well as being (45) to students' needs , teachers also need to	SENSE
be (46) and approachable while at the same time maintaining high	HELP
standards of discipline in the classroom.	
Perhaps most (47)..... of all, teachers need to keep themselves well-	IMPORTANT
informed about current (48)..... in their field and the world in general in	DEVELOP
order to give their best. However, although it can be difficult when	
teachers find themselves (49)..... to help students outside of class they	ABLE
(50) try to help everyone in class.	CONSTANT

Progress Test 4 (Unit 4)

1. Read the text below. For statements (1-10) choose T if the statement is true according to the text, F if it false. Write your answers on the separate answer sheet.

The history of iPhones

The history of iPhones is actually a remarkable story about a device that, under the normal rules of business, should not have been designed. *Apple* had given the popularity to the iPod, so it should have been the last company in the world to try to build something, aim of which was to 'kill' music players. Yet in 2005 *Apple* co-founder Steve Jobs realised the necessity of creating a universal gadget that could not only make calls but also play music and videos, and do many other things.

Fortunately for *Apple*, most phones on the market were a breakdown. The simplest phones didn't do much other than make calls, and the more functions were added to phones, the more uncomfortable they became to use. Getting music and video on 2005-era phones was too complicated, and if you managed that, getting the device to actually play your stuff was a joyless procedure involving numerous screens and menus. Those phones weren't any good as entertainment devices. Besides, they didn't have a good method of input. Hard keys were good for typing, but not for navigation.

Apple's chief designers managed to create a new technology – a multitouch phone. Jobs knew it was a risk: will people find it convenient to type on a touchscreen? But the payoff could be huge: if the phone's only interface was a touchscreen, it would be endlessly flexible – you you would be able to use it not just for talking and music but for anything else.

Apple spent over thirty months designing the device. An approximate 150 million US dollars are said to have been spent on the project.

As a result, the iPhone was introduced at the Macworld convention in San Francisco in 2007. Hundreds of customers lined up outside the stores in the US when the iPhone went on sale. Soon the iPhone was available in some European countries like France, the UK and Germany.

Since then *Apple* managed to develop a highly effective system distributing its devices on the markets in different countries and regions.

Among the characteristics associated with *Apple*, the most valued one is the attention to innovations. Smartphones are a large step forward when compared to predecessors.

1. It can be inferred from the text that iPod was a universal gadget.
2. iPhones shifted iPods from the market.
3. It was difficult for for *Apple* to compete on the market as its phones were a breakdown.
4. 2005-era phones didn't satisfy customers' needs.
5. 'The payoff could be huge' meant that it was possible that the public would like iPhones more than any other phone.
6. iPhones are rather musical players than smartphones.
7. The company didn't spend a lot of of money on the project.
8. Spending millions of dollars on advertising helped *Apple* to become a successive company.
9. In 2007 *Apple* participated in the Macworld convention in San Francisco.
10. *Apple* is an innovative company as the company isn't afraid to move in a new direction.

2. Read the text below. For questions 11-18, choose the correct answer (A, B, C or D) which you think fits best according to the text. Write your answers on the separate answer sheet.

Keep playing that computer game?

There used to be a general feeling that computer games were bad for you, and books were good. Now people are not so sure. Researchers have found that computer games, television and the Internet have become key factors in boosting children's IQs up to levels never reached by past generations.

The idea that intelligence can be measured was first suggested about a century ago, but at that time it was hard to find tests that gave the useful results. Over the past two decades, however, tests have become more **subtle** and complex and researchers have found that IQ scores can give a good indication of what children's future exam results will be. Some experts have even claimed that IQ scores can accurately predict what level of income and status young people will achieve in adult life.

Why are today's youngsters doing so much better than their grandparents? Of course, better nutrition, higher standards of living and improved education all play their part in raising general levels of intelligence. But there seems to be more to it than that. Scientists are attributing the change in intelligence levels to the complexity of modern life.

In today's fast-moving world, young people are required to interact constantly with electronic gadgets and equipment. Research has shown that they are constantly exposed to an increasingly complex and visual world – a world far more stimulating than previous generations lived in. This is developing youngster's brains in ways that older generations never experienced. Computers are one of the major sources of stimulation, and activities such as playing games and using the Internet seem to be particularly important.

There are still some things that remained unexplained, however. For example, the increase in children's IQ scores varies according to the type of intelligence being tested. It appears that nowadays people are better at abstract thinking than their ancestors were – but their verbal and mathematical abilities have remained the same as those of previous generations. No one knows why this is the case. Nevertheless, during the last few years there has certainly been a general upward trend, and it has been found that the present generation have IQs about 15 points above their parents.

Although this is clearly good news, the surging popularity of computer gaming and other activities has caused concern in some quarters, for two reasons. Firstly, there have been claims that the high levels of violence in the games could encourage children to be aggressive. There have also been fears that children could become addicted to the games, and so be unable to stop playing them. But a recent study found no reliable evidence to prove that computer games contribute to long-term violence or anti-social behaviour.

Indeed, it has been claimed that, in moderation, computer gaming is positively good for youngsters. It requires positive qualities such as perseverance, fast thinking and rapid learning. However, it seems that improvements in IQ may not last very long without continuing stimulation. The brain seems to be like a muscle and requires repeated and **vigorous** exercise to stay fit and healthy. When it comes to IQ, it's a case of 'Use it or lose it'.

Others argue that computers have only limited value. **They** fear that young people who spend too much time playing computer games alone will never learn to think independently. They claim that the danger with a computer is that doing repetitive tasks can actually reduce intelligence. In the end, computer games are no substitute for real-life experience and for imagination.

11. In the first paragraph, the writer says that computer games
- A have got much better recently.
 - B are not as good for children as reading.
 - C can improve the intelligence of young people.
 - D are now used in many different ways by children.
12. According to the writer, in the last twenty years IQ tests have become
- A a substitute for examinations.
 - B more difficult than they were in past.
 - C a way of increasing young people's income.
 - D more reliable than they used to be.
13. What does the word '**subtle**' mean?
- A delicately complex
 - B not worthy doing
 - C too genius
 - D mentally impossible
14. What does the writer say about young people and electronic equipment nowadays?
- A They sometimes find the equipment confusing.
 - B The equipment makes things too easy for them.
 - C The equipment is an important part of their daily lives.
 - D They depend on the equipment for their entertainment.
15. Research indicates that violence in computer games
- A can sometimes be addictive for children.
 - B may lead to aggressive behaviour to children.
 - C can make some children nervous or afraid.
 - D may have little effect on children
16. Some people say that playing computer games may affect young people's ability to
- A make decisions on their own.
 - B tell original stories.
 - C find work which satisfies them.
 - D develop physical skills.
17. What does the word '**vigorous**' mean?
- A strong, healthy, and full of energy
 - B difficult to perform
 - C suitable only to scientists
 - D physically impossible
18. The word '**they**' refer to
- A computers.
 - B children.
 - C games.
 - D researchers.

3. Read the text and choose the most suitable heading from the list (A-G) for each part (19-23). There are two extra headings you do not need to use. Write your answers on the separate answer sheet.

19. _____

Society is becoming increasingly dependent on computers and technology for functioning in every day life. Every aspect of our lives has been affected by the infiltration of computers and technology. Computers are used to conduct business from home, meet new friends and find old friends, maintain communications with distant family, and to meet out some stress relief after a long day at the office. As more and more people rely on computers to succeed each day, it begs the question – are people becoming too dependant on computers.

20. _____

Starting at a young age now, children are learning how to use a computer for fun and for learning. One advantage is that it takes an increased manual dexterity to operate a computer mouse and keyboard, but at the same time, children are losing out on the increased fine motor skills that come with writing their name and assignments out in long hand. Handwriting is a necessary skill that is not likely to find a replacement in the world of technology.

21. _____

Computers can also lead to an educational environment where spelling skills are lost. This is even true for adults who consider themselves good spellers. Many word processing programs auto correct misspelled words and the writer never even knows that they have made a mistake. Everyone loves efficiency and while it certainly speeds up the writing process, it leads to the enforcement of common misspellings.

22. _____

Some people do become obsessed with computers. For example, a couple in South Korea was recently charged with murder after they neglected their newborn baby to spend up to 12 hours a day in an internet café caring for a virtual baby. This type of obsession certainly can make the case that people are becoming too dependant on computers. But it is the exception to the rule, not the norm.

23. _____

Many people share intimate details with others online, leaving them vulnerable to cyberstalking and real life issues. Also, many people have so much of their personal, financial information stored online that they are at risk of losing their fortunes, or even just the grocery money for next week. Cyber attacks are frequent occurrences and it is important for individuals to keep their online information private and secure. For example, bank passwords should all be different and include letters, numbers, and at least one special character.

People will only know if they are too dependent on computers by examining their own lives, including the amount of time they spend online and the quantity and quality of information they share. When people begin asking their computers for flesh and blood relationships, the danger zone is fast approaching. However, if a person is able to find a safe, secure, and healthy balance, then they are probably not in danger of becoming too dependent on their computers.

- A** Virtual life becomes more important.
- B** Safety first.
- C** They are everywhere.
- D** No dependency at all.
- E** Selfie obsession.
- F** No more need to think.
- G** Decay of motor activity.

4. Read the text below. Match choices (A-G) to (24-28). There are two choices you do not need to use. Write your answers on the answer sheet.

Computers at school

If your school computers have power-management features, make sure controls are set 24)_____ . Screen savers don't save energy – only the sleep mode does.

Students should turn off monitors 25) _____. All computer equipment should be turned off at the end of the day and on weekends, 26)_____ specifically instruct otherwise.

Form a student energy patrol to make sure monitors are off when computers are not in use 27)_____ .

Is your college purchasing new equipment? Save 50% of energy costs by using Energy Star computers, monitors, printers, fax machines, copiers and other equipment. Have students calculate potential savings from use of Energy Star equipment 28) _____. If your college purchases the equipment, make sure the Energy Star features are enabled.

- A to minimize operating hours of computers
- B so they will go into the sleep mode when not in active use
- C That will not be used for the next class period
- D And to turn computers off at the end of the day
- E And present the results to school administration
- F Find out why and fix the problem
- G unless your network technicians

5. For questions 29-40, read the text and decide which answer (A, B, C or D) best fits each gap. There is an example at the beginning (0). Write your answer on the separate answer sheet.

Can you **29)**... life without computers? Whether in the office, school or at home computers have become an **30)**... part of our everyday existence. Yet, have the changes they brought about really been for the better?

On the one hand, the benefits of computers cannot be denied. To begin with, they **31)**... valuable time and space. Time-consuming tasks, such as checking bank accounts, can now be done in a matter of minutes and large **32)**... of information are economically stored on tiny discs. In addition, with immediate **33)**... to the Internet, they allow us to **34)**... the world from the comfort of our homes. As a result, we can always keep up-to-date with global and current issues. Finally, computers provide entertainment, for instance in the form of amusing games.

On the other hand, there are also disadvantages with the computer age. Computer technology may progress rapidly, but machines still make **35)**... It is not uncommon for computers to suddenly crash, deleting whole **36)**... of essential information. Another negative effect of computers is that people easily begin dependent **37)**.... them. How often do we hear of youngsters spending all their free time in front of the computer, isolating themselves from other people their age?

All things **38)**...., it seems to me that computers are admirable tools that improve the quality of life, but only when used sensibly. No **39)**.... how advanced the machine is, it can never **40)**.... a human being.

- | | | | | |
|-----------|--------------------|----------------------|---------------------|------------------------|
| 29 | A imagine | B visualize | C see | D picture |
| 30 | A critical | B crucial | C decisive | D indispensable |
| 31 | A conserve | B save | C keep | D reserve |
| 32 | A varieties | B amounts | C quantities | D numbers |
| 33 | A access | B entrance | C admission | D entry |
| 34 | A look into | B investigate | C explore | D research |
| 35 | A mistakes | B errors | C omissions | D blunders |
| 36 | A icons | B documents | C papers | D files |
| 37 | A from | B of | C on | D in |
| 38 | A reflected | B considered | C discussed | D thought |
| 39 | A concern | B issue | C question | D matter |
| 40 | A reverse | B barter | C change | D replace |

6. Read the text below. Use the word given in capitals at the end of some of the lines to form a word that fits in the gap in the same line. There is an example at the beginning (0). Write your answer on the separate answer sheet.

0 ARTISTIC

Computer games

To get an idea of the (0) and technical skill that goes into a **ARTIST**
 computer game, you only need to visit the Los Angeles studio of
 Electronic Arts, the world's largest and most (41) **INFLUENCE**
 gamemaker. The firm's (42) team have just started work on **CREATE**
 the latest version of one of their most popular games. As you enter the
 building, you see an (43) display of photographs that help you to **IMPRESS**
 imagine what the game's particular look and style will be like.

The (44) of the game will involve engineers, technical experts **DEVELOP**
 and (45), will cost more than \$10 million. These days, there is **MUSIC**
 a great deal of (46) between making a game and making a **SIMILAR**
 Hollywood movie, and it's big business.

According to (47)....., Americans spend more than \$70 billion on **ECONOMY**
 computer games each year, or in other words, they buy two games per
 household. Part of the (48)..... for the success of the games is the **EXPLAIN**
 (49)..... rise in the number of adults who are buying them, not as gifts **EXPECTED**
 for teenagers, but for their own (50) use. **PERSON**

Progress Test 5 (Unit 5)

1. Read the text below. For statements (1-10) choose T if the statement is true according to the text, F if it false. Write your answers on the separate answer sheet.

The Internet and Information Revolution

In 1969, the US Defence Advanced Research Projects Agency needed a system for computers 'to talk' to each other via the telephone. They created a network of computers called ARPANET. In 1984, the US National Science Foundation started the NSNET network, a system of five supercomputer centres.

More and more people and agencies wanted to join the network. NSNET became known as the Inter-Net-Network. People started calling it the Internet.

Today, there are millions of computers all over the world which are connected to the Internet.

The World Wide Web is the most popular area of the Internet. The web is a huge collection of documents, from all over the world. It contains a mixture of texts, images and sounds.

The Internet is a source of information that is accessible through a computer. It consists of millions of pages of data about every possible subject. Twenty-five million people surf the Internet every day. The Internet is already the biggest source of information of the planet. It will soon be the main source of material for students and teachers of many different subjects.

To access the Internet, you need a service provider; a company which can bring the Internet to your computer screen. Then you can access the information via your telephone line.

If you have the website address of a company or service that you want, you simply type it and you arrive automatically at the page you want. If you haven't got a particular website address, there are several directories or search engines which can help you, such as Alta Vista, Yahoo! or Infoseek. There are then two ways to find information-directories and key-word searches.

1. The Internet is a source of information that is accessible through a cable TV.
2. You can access the Internet without a service provider.
3. The first network of computers was called ARPANET.
4. You can't do a key-word search without knowing website address.
5. The Internet consists of million pages of data about different subjects.
6. More and more people and agencies wanted to join the network.
7. The World Wide Web is the most popular area of the Internet.
8. The Internet is a source of information.
9. The Web is a small collection of documents from all over the world.
10. There are several directories or search engines which can help you.

2. **Read the text below. For questions 11-18, choose the correct answer (A, B, C or D) which you think fits best according to the text. Write your answers on the separate answer sheet.**

WHAT IS A WEBINAR

The word ‘webinar’ appeared several years ago and meant ‘a presentation, lecture, workshop or seminar that is transmitted over the Web using.’ You may hear terms such as ‘web seminar’, ‘web conference’, or ‘Internet meeting’ used in this context. Some people say that a true webinar refers only to a presentation given to a large group of audience members, each of them having the ability to interact in some way with the presenter, i.e. to give, receive and discuss information in real-time. This differentiates a webinar from a webcast, which typically indicates a broadcast – a (or one-way) presentation where the audience can only watch and listen.

The most common use for webinars is in sales and marketing applications, when sellers want to inform and influence potential customers. You can show how a product works and demonstrate the benefit to the user. You can include testimonials from other satisfied customers. Besides, webinars also allow you the opportunity to connect with different industry leaders and have them as guest presenters on your webinar. Having a guest speaker will help **boost** your authority in your niche and also attract more customers. You will also build up a loyal customer base because your audience will view you as someone who provides high-quality content from a number of different angles.

Video marketing is also fast dominating internet traffic. In fact, videos and online streaming now account for around 75% of internet traffic. Recorded webinars can be edited and broken down into smaller segments. You can use these clips as short educational or training videos that can boost your marketing efforts. These short video clips can be uploaded to video sharing sites or be featured in your blog posts. Video marketing is an essential part of modern day online marketing.

Webinars are also used for **remote training**, where an instructor can lead students through lessons and exercises with integrated online testing.

There are some things that make webinars an amazing learning tool.

First, you have access to world experts at the other end of a phone line or an Internet connection.

Then, this is probably the most economical way to gain access to the top expertise, as well as there being no travel costs and overhead of nearly zero for the participant. The Webinar platform welcomes thousands of individuals around the globe to join an online conference whilst eliminating the need for travel and related expenses. Webinars are a simple and effective way to connect and educate people around the world.

Besides, learning can be just as valuable to a person listening later as listening live: once the webinar takes place, it can be repurposed to print and the other modes of learning delivery. Training videos can be recorded and then distributed later.

And while most webinars run 60-75minutes (which is already bite-sized compared to classroom training), there is no reason they can’t be even shorter and more focused, based on the learning need.

Although webinars take some investment in time and resources, it is still a very cost-effective way to market your products. Many of the tools that are required to host a webinar are either free or cheap to use. This means that all you need is a good, stable internet connection and you can reach out to a worldwide audience. As for the computer requirements, you will need a reliable high speed internet connection and USB powered headset.

So, how to register for the Webinar?

1. Sign into the Webinar (link will be emailed) before the start of the meeting.
2. Download the Webinar software to your computer (if needed – quick and easy).
3. Follow the Webinar directions and wait for the Webinar to begin.

11. According to the article, the term ‘webinar’ ...
- A can be explained in different ways.
 - B is only referred to ‘a learning tool presented over the net’.
 - C means the same as a webcast.
 - D typically indicates a broadcast-only presentation.
12. What can NOT people do during webinars?
- A To interact with the presenter.
 - B To watch and listen.
 - C To sell goods.
 - D To inform and influence potential customers.
13. It can be inferred from the second passage that webinars are
- A widely used in selling.
 - B to persuade or make an effect on customers.
 - C to make the potential clients aware of something.
 - D all of the above.
14. The word ‘boost’ means
- A an extra dividend paid to the presenter.
 - B approval, comfort, or encouragement.
 - C help or encouragement leading to increase or improvement.
 - D capacity to develop in the future.
15. Which of the following is stated in the text about webinars?
- A They can be effective learning tools.
 - B They are rather expensive.
 - C They don’t usually last longer than 6 minutes.
 - D They are as effective as classroom training.
16. What does the word combination ‘remote training’ refer to?
- A This is the synonym for ‘after-school clubs’.
 - B It means a learning process in which the instructor and the pupil aren’t in the same room.
 - C It is preparation for sporting events.
 - D It’s travelling by trains.
17. Which of the following information is NOT presented in the text?
- A Explanation of the term ‘webinar’.
 - B Advantages of the webinars.
 - C Webinar drawbacks.
 - D Differences between a webinar and a webcast.
18. In order to register for the Webinar one needs
- A a powerful computer and Internet connection.
 - B special software.
 - C webinar registration.
 - D all of the above.

3. Read the text and choose the most suitable heading from the list (A-G) for each part (19-23). There are two extra headings you do not need to use. Write your answers on the separate answer sheet.

19. _____

Do you remember the telephone? My memory takes me to a time when long distance was very expensive. Also, the rotary dial was awkward and, unless your mom allowed you to have an extended phone cord, you were rarely more than a wall ornament with phone handle in your ear. While telephones have evolved, innovation took years to get traction. In fact, it was 75 years before telephones were adopted by 50 million users. The Internet, however, needed only four short years to hit this mark. The Internet is just entering middle age and it will mature and give rise to even more potential.

20. _____

Currently, there are 47 billion websites, including the very first website ever created over 28 years ago. As well as, there are 3.58 billion Internet users worldwide, which accounts for almost 47 percent of the global population. Close to half (48%) of all Internet users are in Asia. The other half are drivers in traffic jams. There are 1.59 billion households worldwide with a television, but already over 2 billion people access the Internet from a handheld device.

21. _____

In 2017, we will send and receive 269 billion emails, equating to almost 121 work emails per day. Unfortunately, almost 86 percent of these emails will be spam. My spam filters, unfortunately, cannot figure out that I don't need miracle hair growth drugs and have no relatives in Africa.

22. _____

YouTube has over a billion users and accounts for 1/3 of all people on the internet. Viewers watch 6 billion hours of video each month, including an equivalent 68,000 years watching the top 10 music videos in 2015. Interestingly, well over 80 percent of YouTube watchers live outside the US.

Facebook currently has 1.86 billion users, which if it were a country would make it the most populated country on earth. Almost 80 percent of online users use Facebook, with a distant second, 32 percent, accounted for by Instagram (also owned by Facebook). In fact, Facebook and all of its partner apps and services accounts for a global average of 50 minutes a day of our time.

23. _____

Amazon is not an online retailer - it is a tech company. In creating the infrastructure needed to run its services, Amazon discovered they had a good thing going and started offering Amazon Web Services (AWS) as an IT infrastructure service to other businesses. Today, one in four companies run on AWS (including Snapchat, Netflix, Adobe and Nasa, just to name a few) and one in three website users will visit an AWS website every day. Amazon controls hundreds of thousands of servers operating in 42 "availability zones" in 16 geographic regions around the world, and the company is adding enough new servers - every single day - to have managed all of Amazon when it was a seven billion dollar business.

Maybe most difficult to contemplate is where the Internet will go from here. We are clearly in the early stages of its potential, and it may be more fun to dream of what life will look like in just a few short years from now.

- A. Not in handy information.
- B. Making money.
- C. Harmful services.
- D. Incredible statistics.
- E. Challenge your mind.
- F. Net obsession.
- G. Evolution of technology.

4. Read the text below. Match choices (A-G) to (24-28). There are two choices you do not need to use. Write your answers on the answer sheet.

Computers at school

If your school computers have power-management features, make sure controls are set **24)**_____ . Screen savers don't save energy – only the sleep mode does.

Students should turn off monitors **25)** _____. All computer equipment should be turned off at the end of the day and on weekends, **26)**_____ specifically instruct otherwise.

Form a student energy patrol to make sure monitors are off when computers are not in use **27)**_____.

Is your college purchasing new equipment? Save 50% of energy costs by using Energy Star computers, monitors, printers, fax machines, copiers and other equipment. Have students calculate potential savings from use of Energy Star equipment **28)** _____. If your college purchases the equipment, make sure the Energy Star features are enabled.

- A to minimize operating hours of computers
- B so they will go into the sleep mode when not in active use
- C That will not be used for the next class period
- D And to turn computers off at the end of the day
- E And present the results to school administration
- F Find out why and fix the problem
- G unless your network technicians

5. For questions 29-40, read the text and decide which answer (A, B, C or D) best fits each gap. There is an example at the beginning (0). Write your answer on the separate answer sheet.

Quality of Communication

The Internet is like a huge city, full of many different kinds of places and people. As in a real city, there are certain places which are suitable for youngsters and others which need to be avoided.

The Internet neither belongs to 29)... is controlled by any one person, organization or government. It gives 30)... of us the opportunity to create material for others to see. On the other hand, as in ordinary life, there are those who might use it for illegal 31)... . The freedom of the Net 32)... exciting opportunities for youngsters and, 33)... being aware of the possible dangers and 34)... steps to avoid them, they can happily explore that online world in safety.

Common sense will certainly help children to use the Internet safely. It is preferable, for example, for parents to get to know 35)... their children are meeting online and make 36)... they never give out personal information about themselves. Although it is an excellent tool for learning, playing and communicating with others, youngsters should not be allowed to become so involved that they forget other activities 37)... to their development. Obviously, surfing as a family is the best solution, so that any problems that are found can be 38)... together. Parents need to think about safety issues and agree on a 39)... of rules. Just as youngsters are given instructions on road 40)... , they also need to be instructed on how to travel safely along that super highway.

- | | | | | |
|----|-------------|-------------|------------|--------------|
| 29 | A or | B neither | C either | D nor |
| 30 | A all | B every | C other | D lot |
| 31 | A methods | B works | C purposes | D uses |
| 32 | A proposes | B offers | C faces | D finds |
| 33 | A with | B by | C for | D as |
| 34 | A putting | B doing | C making | D taking |
| 35 | A which | B who | C whose | D whom |
| 36 | A positive | B sure | C definite | D real |
| 37 | A important | B based | C required | D needed |
| 38 | A discussed | B chatted | C talked | D spoken |
| 39 | A group | B choice | C set | D collection |
| 40 | A security | B knowledge | C safety | D care |

6. Read the text below. Use the word given in capitals at the end of some of the lines to form a word that fits in the gap in the same line. There is an example at the beginning (0). Write your answer on the separate answer sheet.

0 LIFE

Computer Generation

Computers are reshaping children's 0) _____, at home and at **LIVE**
 school, in totally 41)_____ ways. Common sense suggests **EXPECT**
 that we consider both the 42)_____, as well as the **HARM**
 beneficial aspects of these changes. Computers can **SERIOUS**
 43)_____ damage children's health. The health hazards
 include obesity, 44)_____ stress injuries, eyestrain, social **REPEAT**
 45)_____, and, for some, long-term damage to physical, **ISOLATE**
 emotional, or intellectual 46)_____. What is suitable for adults **DEVELOP**
 and older students is often 47)_____ for youngsters. Too often, **APROPRIATE**
 what computers actually connect children to is 48)_____ **AGGRESION**
 advertising and silly games. This can cut children off, 49)_____ **EMOTION**
 and physically from the world of 50)_____ **REAL**.

Progress Test 6 (Unit 6)

1. Read the text below. For statements (1-10) choose T if the statement is true according to the text, F if it false. Write your answers on the separate answer sheet.

6 Jobs in the Financial Field

If you are interested in finance, you might consider pursuing one of the following finance jobs:

1. Banker. Bankers may be expected to aid customers with opening and maintaining bank accounts, keep clients informed in regards to bank policies and security measures, and advise customers on financial matters and resolving any bank-related issues. They may also sell the bank's services to any potential clients.

2. Accountant. Accountants are typically hired to record the rate of outgoing and incoming funds, consult with their employer regarding taxes and tax returns, and audit finances to ensure the company or individual is using their money effectively. They may also write and edit financial reports and offer suggestions for updates to a budget or spending plan.

3. Financial advisor. Common duties for a financial advisor involve discussing short and long-term financial goals, creating a manageable and personalized budget and advising clients on investments. Additional duties include assisting with taxes and related laws and ensuring clients' business practices are safe and legal.

4. Financial analyst. The typical responsibilities of a financial analyst may include assessing the company's spending, making adjustments to budgets and creating a strategic business plan. They could also project future profits and potential losses, and write and review financial reports and documents.

5. Investment manager. Investment managers are often responsible for advising their clients on which stocks and bonds to buy or sell, underwriting securities and placing them with investors, and meeting with other investment professionals to negotiate agreements. Additional responsibilities could include overseeing mergers and acquisitions, strategizing for future investments and making market projections.

6. Insurance agent. The specific duties of an insurance agent might include speaking directly to clients, supplying personalized policy quotes, analyzing risk using quantitative data to estimate premiums, answering client questions and troubleshooting issues. They could also pitch insurance policies to potential customers.

1. Bankers help their clients with different questions.
2. Bankers may sell the bank's secrets to any clients.
3. Accountants are only hired to record the rate of outgoing and incoming funds.
4. Accountants offer suggestions for updates to a budget plan.
5. A financial advisor usually advises clients on safe and legal investments.
6. It is impossible for the financial analysts to forecast profits and losses of a company.
7. If you want to buy or sell stocks and bonds, you should see an investment manager.
8. An investment manager meets with financial advisors to negotiate agreements.
9. An insurance agent analyzes risk using illegal sources of information to estimate premiums.
10. An insurance agent supplies clients with different types of insurances.

2. **Read the text below. For questions 11-18, choose the correct answer (A, B, C or D) which you think fits best according to the text. Write your answers on the separate answer sheet.**

Finance is one of the top subjects for giving students both great graduate job prospects and high earning potential – graduates with a bachelor’s degree in finance earn an average of \$57,500 in their early career, rising to \$97,100 once they have 10 or more years of experience.

If you want to study finance, there are a wide range of careers you could pursue in accountancy firms, investment and high street banks, insurance firms, management consultancies, the public sector and other areas.

The career of a **financial analyst** allows you to combine your knowledge and interest in maths, accounting and economics. As a financial analyst, you’ll be employed in gathering and analyzing financial data to guide the investment decisions of your employer, which could be an individual, a non-profit organization, government, or other businesses. You’ll be involved with recommending the best course of action when identifying and overcoming investment challenges, and will need to stay aware of the market trends and investment opportunities in your specialist area. To become a financial analyst, you’ll need at least a bachelor’s degree in finance, or a strong understanding of statistics and good presentation skills.

Financial manager develop and maintain the overall financial goals of their company. The tasks will vary depending on a company size, with financial managers involved with strategic analysis in large companies, while those in smaller companies may be responsible for collecting and preparing accounts. In general, the role involves managing budgets, reviewing financial reports, managing employees in the finance department, analyzing market trends, developing a network of financial contacts, and analyzing the results of investments. To become a financial manager, you’ll need a strong relevant degree, as well as strong commercial awareness, analytical and numerical skills, and personal qualities such as teamwork, leadership, decision-making and problem-solving.

As a **chartered accountant**, you’ll be employed by a multinational organization, government body or private company to undertake financial audits, give financial advice, and manage financial systems and budgets, dealing with issues such as insolvency. You’ll probably specialize in a particular area, such as auditing, management consultancy, forensic accountancy, corporate finance or taxation. To become a chartered accountant, you’ll need to complete a professional qualification, which requires you to pass exams and take part in at least three years of training on the job.

Financial advisers provide specialist advice to their clients on how to manage their money, including how to choose investments, savings, pensions, mortgages or insurance products. Financial advisors may be independent or restricted, with independent financial advisers researching and considering all financial products on the market. In the UK, you can gain entry to this job through an apprenticeship, graduate training scheme or by progressing to it after working as a paraplanner (providing administrative support to a financial adviser).

Actuaries forecast, assess, manage and advise on future financial risks. They use mathematics, statistics, and financial theory to assess the risk of an event occurring, and help their employer take steps to minimize the risk’s likely cost. Actuaries mainly work in investment banks, insurance companies, pension funds and corporate finance, and apply mathematical modeling techniques, statistical modelling tools and probability theories to economic markets. Actuaries need to have effective communication skills in order to present complex information to non-specialists. You’ll also need a strong background in mathematics, statistics, and business, and will need to qualify to become an actuary by becoming a student member of a professional actuarial body.

11. As a beginner in finance you can earn
 - A. low salary
 - B. average salary
 - C. high salary
 - D. minimum salary

12. A financial analyst combine knowledge and interest in
 - B. maths
 - C. accounting
 - D. economics
 - E. all of the above

13. To become a financial analyst, you'll need
 - A a bachelor's degree in finance
 - B a strong understanding of statistics
 - C good presentation skills.
 - D all of the above

14. Financial managers usually fulfill their tasks depending on
 - A a company size.
 - B their personal financial contacts
 - C market trends
 - D analyses of the results of investments

15. A chartered accountant
 - A specializes in a particular area
 - B manages financial systems and budgets
 - C is trained as an apprenticeship
 - D undertakes financial audits,

16. Financial advisers provide specialist advice to their clients on how
 - A to manage their estates
 - B to choose a reputable bank
 - C to get a mortgage
 - D to administer a company

17. Actuaries mainly work in
 - A investment banks
 - B insurance companies
 - C pension funds
 - D all of the above

18. All of the following is mentioned in the passage EXCEPT
 - A Finance is low-paid sphere.
 - B There are various jobs in the finance area.
 - C Master's degree is necessary to work in the finance area.
 - D Writing skills are necessary while working in finance.

- 3. Read the text and choose the most suitable heading from the list (A-G) for each part (19-23). There are two extra headings you do not need to use. Write your answers on the separate answer sheet.**

Top 5 Jobs for Finance Majors

Here are some options to consider as you explore careers related to a finance degree.

19 _____ learn about a variety of investment vehicles, and this knowledge can help them to advise clients about how to manage their finances. They can decipher trends in the securities markets and apply this perspective to their planning sessions. These people must crunch numbers and apply principles of accounting in order to devise plans suitable for individual investors. They also need to inspire trust in people and promote their services. Therefore, finance majors with strong interpersonal skills and persuasive abilities will be most likely to succeed in this profession.

20 _____ research stocks, bonds, companies, and industries to assist bankers, investors, and corporate finance officers with mergers, acquisitions, and stock/bond offerings, as well as corporate expansions and restructuring. They can capitalize on their finance major training as they dissect financial statements and other financial data. The representatives of this area build financial models and conduct complex quantitative analyses and produce reports detailing their findings and present their analyses to other members of the banking or finance team.

21 _____ apply principles of finance to projects and proposals in the business, educational, governmental, and not-for-profit sectors. They analyze budgets and evaluate the financial impact of continuing ventures and new ventures. These professionals must have refined communication skills because they interview managers in order to gather information for proposals. They also train staff regarding the budget development processes for their organization. Finance majors develop the essential analytical and communication skills needed to become a successful budget analyst.

22 _____ play a leadership role in financially oriented businesses such as insurance, banking, rating agencies, and accounting firms. The finance graduate with strong mathematical skills is ideally positioned to calculate the likelihood of various events and to assess the financial consequences for those outcomes. Just like the finance major, they manipulate software to perform calculations and represent their findings. They present their recommendations to managers at their firm and convince others of the soundness of their decisions.

23 _____ learn to construct, interpret, and critique financial statements while completing the accounting component of their studies. Thus, they become capable of carrying out complex accounting work in financially oriented industries. Students of finance develop a number of accountancy skills as they learn to analyze business problems with precision and attention to detail, which prepares them for the world of accounting. These finance majors learn to present financial information to clients and colleagues by using charts, graphs, and other visual aids.

- A.** Financial Planner
- B.** Financial Analyst
- C.** Budget Analyst
- D.** Actuary
- E.** Accountant
- F.** Credit Analyst
- G.** Commercial Real Estate Agent

4. Read the text below. Match choices (A-G) to (24-28). There are two choices you do not need to use. Write your answers on the answer sheet.

The accounting and finance industry is a diverse field **24)**_____. Due to this variety, there are many different job titles to consider if you are interested in a career in this industry. Before starting a job search, it is important to understand all of the available job titles so **25)**_____.

It is important to familiarize yourself with accounting titles because an accountant's job title determines their professional duties. Many people believe **26)**_____, but in reality, accountants can have a variety of different duties and areas of specialization depending on their specific job title.

The word "accounting" is a generic term that encompasses a broad range of job titles, so there are many varying roles in this category of work. Each specific role also requires **27)**_____. If you want to work in accounting, it is important to understand all of your available options to help you decide which works best for you.

If you want to pursue a career in accounting, there are a few different requirements you may need to fulfill, **28)**_____ you want to pursue. Here are some of the typical requirements: high school diploma, college education, CPA certification, area of specialty, work experience.

- A. setting up their own business
- B. that there is not much diversity in accounting jobs
- C. that has an internal accounting department
- D. with a wide range of positions
- E. depending on the specific job
- F. that you can choose the best career path for you
- G. different skills and levels of experience

5. For questions 29-40, read the text and decide which answer (A, B, C or D) best fits each gap. There is an example at the beginning (0). Write your answer on the separate answer sheet.

Finding Job Opportunities

Financial jobs exist at almost every company in almost every industry. There are two **29)**..... to find openings - online and offline - and it's a good idea to use both methods. Keep in **30)**..... that financial jobs are highly specialized, so generic job **31)**..... are not the best places to seek such **32)**..... When looking offline, specialized executive recruiters (headhunters) can be excellent resources for both financial job **33)**..... and career advice. Your university's alumni **34)**..... can also be very helpful by putting you **35)**..... touch with industry insiders and B-school alumnae who are willing to provide insight and sometimes job leads. Industry conferences and other networking **36)**..... are also great places to **37)**..... financial jobs. Concerning networking, never forget the value of **38)**..... interaction - everyone you meet could know someone who knows of a job opening. Keep your avenues of communication open by following up in a professional, yet personal way, with every contact - write a **39)**..... email or forward an article of common **40)**.....

- | | | | | |
|-----------|------------------------|-----------------------|-----------------------|-----------------------|
| 29 | A types | B ways | C kinds | D roads |
| 30 | A in touch | B notebook | C head | D mind |
| 31 | A companies | B associations | C boards | D newspapers |
| 32 | A places | B paths | C positions | D roads |
| 33 | A opportunities | B abilities | C findings | D descriptions |
| 34 | A company | B club | C organization | D association |
| 35 | A at | B in | C on | D out |
| 36 | A actions | B activities | C events | D measures |
| 37 | A look into | B look for | C look after | D look up |
| 38 | A common | B personal | C individual | D ordinary |
| 39 | A thank-you | B promotion | C enquiry | D recovery |
| 40 | A interest | B knowledge | C education | D ability |

6. Read the text below. Use the word given in capitals at the end of some of the lines to form a word that fits in the gap in the same line. There is an example at the beginning (0). Write your answer on the separate answer sheet.

Top Skills Finance Majors Have

0 ANALYTICAL

Finance majors develop 0) _____- skills in order to **ANALYSIS**
 dissect 41)_____ statements and appraise the financial standing **FINANCE**
 of companies, 42)_____, and other entities. They can **MUNICIPAL**
 assess the 43)_____ and qualitative dimensions of **QUANTITY**
 business problems and 44)_____ the financial **VALUE**
 implications of corporate and individual actions.

Graduates with a degree in finance
 also acquire the 45)_____ to deal with spreadsheets and with **ABLE**
 other software used to process and represent financial data. They learn to
 present financial 46)_____ to clients and colleagues with **INFORM**
 varying levels of financial sophistication.

An 47)_____ background in finance can be **ACADEMY**
 applied to a broad range of careers in virtually every industry. Before
 arriving at a final career 48)_____, consider your unique **DIRECTION**
 49)_____ of skills, interests, values, and **COMBINE**
 50)_____ traits. **PERSON**

Progress Test 7 (Unit 7)

- 1. Read the text below. For statements (1-10) choose T if the statement is true according to the text, F if it false. Write your answers on the separate answer sheet.**

There is a saying that money is the root of evil. The question is, what is money being used for? Is it being used only for pleasure or for pride, to support dictators and for the purchase of arms to kill people, or is it being used for a higher purpose? Money can be used to build orphanages, homeless shelters and hospitals, to feed the poor, to build universities and churches, to educate people.

The wage earner must earn money to stay alive. In earlier societies, if a man had no wages he faced starvation and death. In today's consumer society, money plays a vital role as it became the substitute for supplies of food and clothing. Besides, the standard of living has raised a lot over the last years, and we can see how families can't make end meet due to their mortgage and the cost of living in general. We all are dominated by spending money and buying material possessions. As a matter of fact, having money can show your status in our society: having a good car, wealthy possessions, living in an upper-class neighbourhood, etc. But the pursuit of money became an end in itself - a status symbol - a measure of achievement.

Due to new technologies and the use of the internet, we can buy and pay using the Internet. It's an easy and comfortable way of payment, and it is becoming more and more popular, although it can carry fraud and cheating. And, it is very easy to have an identity theft and be cheated. Nowadays, there are a lot of research and studies to avoid this way of fraud, but internet is not the safest way of payment. You can be aware of this problem, and be very self-conscious with your shopping on the web. The safest way of paying for something is face to face. But nowadays we all are dominated by the internet, because it is very easy to achieve goods and services on the net. By the way the computer crime has to be pursued and tried by the authorities.

In the near future, coins and paper money are likely to disappear and be replaced by digital methods: through mobile phones, advanced credit cards and so on By the way digital methods of paying and paper money's disappearance will take place in a not too far future. Nowadays, there are a lot of people, specially elderly people, who don't know how to pay by the internet and credit cards... but banking online in general works in this way.

1. Using money for charity is a sign of wealth and generosity.
2. Money people earn is spent on different things.
3. Only wealthy people can afford buying different things.
4. The standard of living has been increasing greatly for the last years.
5. The Internet is a convenient way of payment, despite fraud.
6. It is easy to identify a thief when doing online banking.
7. Paying face to face is extremely popular nowadays.
8. Scientists predict that coins and paper money will disappear in future.
9. Digital methods have already replaced all finance operations in the modern world.
10. Elderly people have a lot of difficulties in paying by credit cards.

2. Read the text below. For questions 11-18, choose the correct answer (A, B, C or D) which you think fits best according to the text. Write your answers on the separate answer sheet.

What is money? Why do we use money?

We live in a world that revolves around **money**. We use it to buy or rent our home, pay for tuition, travel, and communicate using our mobile phones. People also use it to buy a car, have fun, and for hundreds of different things. But what is money exactly?

We use it as a means of paying for goods and services. It is, by definition, any object that we can store and has a unit of value. It is also something we use as a medium of exchange.

In the past, people would use commodities that had a value in themselves.

Examples of commodity money that people have used as a means of making exchanges include: gold, copper, silver, salt, peppercorns, precious stones, alcohol and even cigarettes.

The history of money

The first known coin currency dates back to Mesopotamia (circa 3000 BC). At that time, people used shekels as a medium of exchange. The Sumerian bronze shekel represented one bushel of wheat in value.

Gold and silver coins

Historians believe that the Lydians first started using gold and silver coins as currency. They say that these coins first went into circulation more than two thousand years ago, i.e., 650-500 BC. The Lydians came from Lydia, which was in the modern western Turkish provinces of Izmir, Manisa, and Uşak.

Economies then started using systems of representative money. This began with banks or gold merchants issuing redeemable receipts. They issued these receipts to collect commodity money that people had deposited.

Eventually, people began accepting these receipts as currency that could be traded.

Banknotes were first used in China during the Song dynasty. At the time, people called paper money “jiaozi.”

The functions of money

Money has three main functions: first, it is a medium of exchange; second, it is a unit of account; and third, it acts as a store of value.

Every element of society uses money as a medium of making exchanges. For example, producers sell their goods to wholesalers (in exchange for money). Subsequently, wholesalers go on to sell their goods to consumers.

Put simply, money facilitates exchanges in the economy.

It also acts as a unit of account. In other words, we use it to measure the value of various goods and services in an economy. It essentially serves as a standard of value.

If money did not exist

If money did not exist, the world as we know it would be completely different. We would all be living in a barter economy.

Every time any of us wanted to buy something, we would have to change it for something else. Specifically, we would have to find something that the seller would want.

Cryptocurrency

The most modern type of money today is cryptocurrency. A cryptocurrency is a digital currency, i.e., it exists only electronically. Cryptocurrencies, such as ethereum and bitcoin have become extremely popular. Whether their popularity continues over the long term is anybody's guess. Currencies like bitcoin operate without any central banks.

11. We can use money for
A Buying different things.
B Selling different things.
C Stealing things.
D Making exchanges.
12. According to the passage money is
A a medium of stock exchange.
B an object that can be stored and has a unit of value.
C a means of selling goods to merchants.
D a receipt.
13. It was known that the first money was used in
A Mesopotamia
B Turkey
C China
D Nobody knows
14. What is NOT TRUE according to the text?
A Money acts as a store of value.
B Barter is a system of exchange of goods.
C The first coins appeared in China.
D It is all about the money in our society.
15. All of the following concerning money is mentioned in the passage EXCEPT
A Salt is an example of a commodity money.
B A cryptocurrency exists only electronically.
C Governments issue paper money in form of banknotes yearly.
D If there were no money, we would live in a barter economy .
16. The underlined word 'facilitate' is closest in meaning to
A simplify.
B deteriorate.
C hinder.
D accelerate.
17. It is stated in the passage that.....
A First banknotes were used in primitive societies.
B Barter is a practical system of exchange.
C Coin is a piece of paper usually disc-shaped.
D Money is used to measure the value of goods.
18. All of the following is mentioned in the passage EXCEPT
A There is no need to have banks to use bitcoins.
B Nobody knows how long cryptocurrencies will exist.
C Cryptocurrency is the last invention in the money area.
D Cryptocurrency is only used in the developed countries.

3. Read the text and choose the most suitable heading from the list (A-F) for each part (19-23). There are two extra headings you do not need to use. Write your answers on the separate answer sheet.

19) _____ I have a difficult time understanding the level of apathy that so many people have towards money. People do seem to care about money and they certainly want more, but not a lot of people make the wise and sometimes difficult choices that will help them actually grow their money and achieve financial independence. Money can become so many things, i.e., more free time, your children's education, dinner at a 5-star restaurant, retiring some day, a well for clean water in a third-world country, an around-the-world cruise, food and medicines for an animal shelter, etc.

20) _____ Lots of people actually do have intent on getting more money. Some do noble work or start useful businesses that serve their communities. Others get more money the easy way - by taking it from those who don't seem to care that much about money. When you care about money, and you grow your income and savings rate, you're more likely to develop a surplus of money. When you have a surplus, you have little need to be greedy, and you can afford to be more charitable without damaging your ability to live the life you want to live.

21) _____ Money generally comes to you via earned income from your main job and then returns from your investments. You may receive money in the form of gifts from friends and family or as an inheritance. Money exits in many ways, and if you're going to care about money, you really need to get a handle on them. Taxes are the number one money drain for many high-income professionals. Tax-efficient investing and tax-deferred retirement contributions are two such examples. Spending is the other primary money thief. Some is necessary, a lot is not. If you care about money, you'll monitor your spending. Track it using one good rewards credit card and a checking account, or work with a strict budget. Once you have a grasp on the ways money comes and goes, and the quantity of the flows, you'll have an idea of your savings rate.

22) _____ Money is a taboo topic in many circles; most people don't like to talk about money. When you care about money and the good things it can bring you, your family, and the human race, you'll want to talk about money. Money talk starts at home. Have a monthly family budget meeting. Review your net worth from time to time. Calculate how long it will take to pay off your debts and see what you can do to become debt free more quickly. Decide to consult with one another for all purchases. Make sure that expenditure is in harmony with your goals.

23) _____ There are several books that will pay for themselves a thousand times over. If I could pick three that I've read, I'd go with *The Millionaire Next Door*, *How to Think About Money*, and *The White Coat Investor* (for physicians) or *The Only Investment Guide You'll Ever Need* (for everyone else). For further reading and resources, see my extensive recommended list. I do my best on this site to educate people on all aspects of personal finance with a focus on the high-income professional. A few posts to get you started would be:

- *20 Steps to Effective DIY Investing*
- *Investing Basics for Physicians With Little Time or Experience, Part I*
- *Investing Basics for Physicians With Little Time or Experience, Part II*

Whether you learn best from books, audio, video, or in-person conferences, there's a medium for you.

- A How to Learn About Money
- B How to Invest Money.
- C How to Talk About Money
- D Money Obsession.
- E You Should Care About Money
- F How to Care About Money
- G Money is Everything

4. Read the text below. Match choices (A-G) to (24-28). There are two choices you do not need to use. Write your answers on the answer sheet.

Money is not everything, but money is something very important. Beyond the basic needs, money helps us achieve our life's goals and supports family, education, health care, charity, adventure and fun. It helps us **24)**_____ - freedom or independence, the opportunity to make the most of our skills and talents, the ability to choose our own course in life, financial security. With money, much good can be done **25)**_____ or eliminated.

But, money has its own limitations too. It can give us the time to appreciate the simple things in life more fully, **26)**_____ innocence and wonder necessary to do so. Money can give us the time to develop our gifts and talents, but not the courage and discipline to do so.

Money can give us the power to make a difference in the lives of others, but not the desire to do so. It can give us the time **27)**_____, but not the love and caring necessary to do so. It can just as easily make us jaded, escapist, selfish, and lonely.

Evidence of the psychological and spiritual poverty of the rich and famous fills our newspapers, magazines, tabloids, and television programmes and hardly needs repeating here. "We always think if we just had a little bit more money, we'd be happier," says Catherine Sanderson, a psychology professor at Amherst College, "but when we get there, we're not."

Money can help us find more happiness, so long as we know just what we can and cannot expect from it. Many researches suggest that seeking the good life at a store is an expensive exercise in futility. Money can buy us some happiness, but only if we spend our money properly.

Money should not cost us our soul, relationships, dignity, health, intelligence and joy in simple things of life. People **28)**_____ and then align their money with those values have the strongest sense of financial and personal well-being.

- A. and much unnecessary suffering avoided
- B. something very important
- C. to develop and nurture our relationships
- D. but not the spirit of
- E. financial and personal well-being
- F. who figure out what they truly value
- G. get some of life's intangibles

5. For questions 29-40, read the text and decide which answer (A, B, C or D) best fits each gap. There is an example at the beginning (0). Write your answer on the separate answer sheet.

Money matters

Are you always **29)**... up? Do you often have to **30)**... money from your parents whenever you need a little extra **31)**...? If you **32)**... too much, and save too little, you will end up with more **33)**... than friends. You know the solution, of course: just save a small **34)**... every month. Most banks will pay **35)**... on your savings and you will soon be able to **36)**... all those things which seemed to cost too much before. The trouble is, you are a university student, and many banks treat you like a child. But not us. If you open a/an **37)**... with Smith Fulton Bank before October 31st we'll not only send you your own **38)**... book and credit **39)**..., but you'll also receive a copy of our booklet "Putting Money **40)**... for Your Future." Smith Fulton can pay your **41)**....., help you with special student **42)**....., and your friendly branch **43)**..... can give you advice for the future. We believe in you. Why not believe in us and open an account?

- | | | | | |
|----|-------------|-------------|------------|--------------|
| 29 | A shut | B hard | C debt | D money |
| 30 | A borrow | B save | C lend | D pay |
| 31 | A cheque | B pension | C wealth | D cash |
| 32 | A sign | B spend | C cost | D cheat |
| 33 | A with | B by | C for | D as |
| 34 | A putting | B doing | C making | D taking |
| 35 | A which | B who | C whose | D whom |
| 36 | A positive | B sure | C definite | D real |
| 37 | A important | B based | C required | D needed |
| 38 | A discussed | B chatted | C talked | D spoken |
| 39 | A group | B choice | C set | D collection |
| 40 | A security | B knowledge | C safety | D care |

6. Read the text below. Use the word given in capitals at the end of some of the lines to form a word that fits in the gap in the same line. There is an example at the beginning (0). Write your answer on the separate answer sheet.

0 WEALTHY

Money! Money! Money!

Helen had always dreamt of becoming	0)_____	woman,	WEALTH
and imagined living in a	41)_____	mansion, and how her	LUXURY
friends would praise her	42)_____	when she gave them	GENEROUS
43)_____	_____	presents. In reality she was usually	EXPENSE
some	44)_____	and a small life	SAVE, INSURE
45)_____	_____	, but her antique shop was not really	PROFIT
very	46)_____	. Every time	CASH
she took money out of the bank,	the	47)_____	checked her
account, and told her how little there was in it!	Helen had taken out a		
48)_____	_____	a month before. How could she repay it?	LEND
Then one day		she noticed an old painting in her shop.	
She had thought it was	49)_____	but as she brushed away the dust she saw the	WORTH
50)_____	_____	at the bottom. It said 'Renoir'!	SIGN
She was rich at last!			

Check yourself

Unit 1 Introductions and Greetings

Task 1. Choose the correct definition.

1. farewell
 - a) an act of parting or of marking someone's departure
 - b) an act of greeting (someone)

2. respond
 - a) do something as a treatment of someone or something
 - b) say something in reply

3. associate
 - a) a person with limited or subordinate membership of an organization
 - b) a friend who lives abroad

4. shake hands
 - a) indicate that the speaker wishes to agree with someone or congratulate someone
 - b) dance a cha-cha

5. catch smb. later
 - a) grasp or try to grasp
 - b) goodbye for the present

6. position
 - a) the correct location of someone or something
 - b) high rank or social standing

7. a peck on the cheek
 - a) eat food listlessly or daintily
 - b) kiss (someone) lightly or perfunctorily

8. start off
 - a) cause smth. to begin
 - b) ignore smth.

9. indicate
 - a) point out; show
 - b) strongly suggest

10. rare
 - a) not occurring very often
 - b) found in large numbers

25. to start off
 a) починати
 c) сприяти
 b) припиняти
 d) розвивати
26. necessary
 a) ефективний
 c) чудовий
 b) необхідний
 d) тривалий
27. assume
 a) читати
 c) брати (на себе)
 b) поводитися зарозуміло
 d) знищувати
28. response
 a) спілкування
 c) запит
 b) привітання
 d) відповідь
29. occasion, n
 a) запит
 c) проблема
 b) подія
 d) відповідь
30. expression
 a) привітання
 c) запит
 b) побажання
 d) вираз

Task 4. Choose the correct English equivalent to the Ukrainian one.

31. знайомство
 a) friend
 c) stress
 b) farewell
 d) introduction
32. спілкування
 a) introduction
 c) language
 b) conversation
 d) graduation
33. соціальний
 a) society
 c) social
 b) success
 d) so-so
34. колега
 a) colleague
 c) colleaguesmanship
 b) collation
 d) collating
35. посада
 a) state
 c) position
 b) success
 d) society
36. необхідний
 a) chosen
 c) compulsory
 b) necessary
 d) obligatory

- c) a ceremony of retirement
- d) a ceremony of welcoming

50. I wanted to **major in** phylology, so my parents agreed.

- a) study
- b) specialize in
- c) teach
- d) love

Task 6. Complete the sentence choosing the correct word or word combination.

51. First impressions are a really important aspect of... .

- a) Roman culture
- b) Latin culture
- c) Celtic culture
- d) British culture

52. In social situations, a man is traditionally introduced... .

- a) to a child
- b) to a woman
- c) to relatives
- d) to a man

53. However, in ... introductions are based on a person's rank or position in an organization.

- a) the global world
- b) management
- c) the business world
- d) banking sphere

54. There might be ... where you will have to introduce yourself.

- a) people
- b) conflicts
- c) occasions
- d) holidays

55. Do not ... that the person would remember you.

- a) assume
- b) state
- c) trust
- d) fight

56. The British do..., when first introduced to new people.

- a) assume
- b) shake hands
- c) trust
- d) fight

57. In an informal situation you may see social kissing (often just...).

- a) a peck on the cheek
- b) a smile
- c) an emotion
- d) a hug

58. If you wish to be on first-name terms with someone you can... this by stressing your first name.

- a) want
- b) deny
- c) refuse
- d) indicate

59. The response you give should have the same level ... as the introduction.

- a) of abuse
- b) of denial
- c) of formality
- d) of rudeness

60. If you... two people of equal rank to each other, introduce the one you know less well to the one you know best.

- a) see
- b) introduce
- c) hate
- d) meet

Unit 2

The Importance of Studying Foreign Languages

Task 1. Choose the correct definition.

1. language
 - a) a system for the expression of thoughts and feelings with the help of spoken sounds or conventional symbols
 - b) a particular manner of non-verbal communication
 - c) a verbal communication
2. mother tongue
 - a) a verbal method of human communication
 - b) language spoken by a person from early childhood
 - c) language used in a country that is not your own
3. artificial language
 - a) a language which is no longer used in every day life
 - b) an invented language
 - c) a language which is used at the negotiations
4. communication
 - a) method of human communication using words
 - b) exchanging of information by speaking, writing, or using some other medium
 - c) method of transformation symbols into images
5. foreign language
 - a) language used in a country that is not your own
 - b) language used when creating computer programmes
 - c) language used in the country where you were born
6. dead language
 - a) language which is spoken when smb die
 - b) language which is no longer spoken
 - c) language which is used during church service
7. drill
 - a) a way of learning something by means of repeated exercises
 - b) a tool which helps to learn words when sleeping
 - c) a way of repeating words using a special machine
8. pronounce
 - a) to make a sound in a particular way
 - b) to send a sound in a particular way
 - c) to feature a sound in a particular way
9. native speaker
 - a) a person who speaks a particular language since childhood
 - b) a person who speaks the language after moving to a foreign country
 - c) a person who speaks instructional language at the university
10. vocabulary
 - a) all the words that a person knows or uses
 - b) all the words in a particular language

c) all of the above

Task 2. Choose the correct preposition.

11. to get away ... mistakes

a) from b) out c) in d) off

12. to build ... one's vocabulary

a) in b) on c) up d) from

13. to be ... constant need

a) on b) in c) for d) at

14. to read literature ... specialty

a) in b) at c) for d) on

15. to be good ... spoken English

a) in b) at c) for d) on

16. to be ... use

a) in b) at c) for d) on

17. ... least

a) in b) up c) at d) from

18. to brush ... grammar skills

a) in b) at c) up d) on

19. to learn ... heart

a) by b) at c) in d) for

20. to be ... use

a) at b) on c) for d) in

Task 3. Choose the correct Ukrainian equivalent to the English one.

21. means of communication

a) засоби зв'язку b) засоби спілкування
b) засоби поширення інформації d) засоби існування

22. English-speaking community

c) англо-мовна компанія b) англо-мовний курс
a) англо-мовна комунікація d) англо-мовна спільнота

23. to conduct business deals

d) заключати ділові угоди b) вести ділові переговори
b) створювати бізнес компанію d) проводити бізнес-форуми

24. to consider alive

a) роздумувати над життям b) оживляти
c) вважатись живим d) придумувати життєві сюжети

25. a broadcasting company

a) компанія із великим персоналом b) радіомовна компанія
c) компанія для обробки інформації d) компанія із збору коштів

26. to store information

a) зберігати інформацію b) поширювати інформацію

- c) створювати інформацію
d) ділитись інформацією
27. to fall into the category
a) ділитись категоріями
b) підпадати під категорію
c) створювати категорію
d) використовувати категоричність
28. artificial language
a) природна мова
b) мертва мова
c) штучна мова
d) офіційна мова
29. mutually intelligible
a) взаємозрозумілий
b) взаємозалежний
c) взаємоприйнятний
d) взаємозумовлений
30. to transmit to audience
a) надавати аудієнцію
b) створити антитіла
c) передавати автограф
d) транслювати аудиторію

Task 4. Choose the correct English equivalent to the Ukrainian one.

31. вільно/швидко розмовляти
a) to be fluent in
b) to be full of
c) to be in demand
d) to be good at
32. бути дуже важливим
a) to be famous for
b) to be of great importance
c) to be popularity
d) to be proud of
33. збагачувати словниковий запас
a) to be rich in dictionaries
b) to reach a goal
c) to enrich one's vocabulary
d) to be enrich one's life
34. дивний акцент
a) a foreign accent
b) a strange accent
c) an unknown accent
d) a pleasant accent
35. турбуватись про помилки
a) to worry about problems
b) to worry about information
c) to worry about news
d) to worry about mistakes
36. освіжати у пам'яті мовні навички
a) to obtain language skills
b) to improve language skills
c) to brush up language skills
d) to share language skills
37. вчити напам'ять
a) to learn sth by heart
b) to memorise
c) to review
d) to teach
38. вимовляти слово по буквах
a) to pronounce a word
b) to write a word
c) to dictate a word
d) to spell a word
39. вчити мову на слух
a) to learn the language listening to the radio
b) to learn the language with a native speaker
c) to learn the language by ear
d) to learn the language using headphones
40. добре володіти
a) to have an influence on
b) to have a good command of

53. While doing listening, it is necessary to become familiar not only with the ... of speech but also with the excesses of speech.
- a) accent
b) rules
c) norms
d) pronunciation
54. Latin, old Greek, old Slavonic are considered ... languages.
- a) natural
b) dead
c) artificial
d) all of the above
55. It is worth bathing yourself in the language and not focusing ... individual bits of language – just having English on all the time in the background.
- a) in
b) on
c) at
d) for
56. The best way to understand ... is to listen to different talk shows, radio programmes, watch movies, and even chat online when studying the foreign language.
- a) interpreters
b) your country fellows
c) distant relatives
d) native speakers
57. Be sure wrong pronunciation and intonation can lead to
- a) misunderstanding
b) misconduct
c) miscommunication
d) misconnection
58. A lot of teachers find that doing too ... is important for those who learn the foreign language while their students think it is boring and useless.
- a) many grammar drills
b) much music
c) much writing
d) many performances
59. The President's speech was barely ... because of the background noise on the radio.
- a) correct
b) intelligible
c) incomprehensible
d) confusing
60. There is no ... to learn such artificial language as Esperanto as long as very few people speak it today.
- a) encouragement
b) provocation
c) incentive
d) challenge

Unit 3

The System of Higher Education in Ukraine

Task 1. Choose the correct definition.

1. department
 - a) the building where the students study
 - b) one of the several divisions of a government, business, shop, university
 - c) the building where the students live
2. Bachelor
 - a) a university degree that allows post-graduate education
 - b) a university degree after five years of study at the university
 - c) man or a woman who has taken the first university degree
3. to cope with sth
 - a) to consider
 - b) to carry sth heavy
 - c) to deal with sth difficult
4. term
 - a) a student's principal subject or course
 - b) a period of the year in a college or university during which classes are held
 - c) a particular period of time when exams are passed
5. tutorial
 - a) an educational talk to an audience, esp. to students in a university or college
 - b) research that is done by the professors
 - c) a period of tuition that a university or college tutor gives to a student or a group
6. timetable
 - a) a list or table of events according to the time when they take place;
 - b) a list of all the courses of study offered by a school or college
 - c) a list of all subjects the student should pay for
7. to cheat
 - a) to behave in a dishonest way to get good results in an exam
 - b) to speak during exam in order to get good results
 - c) to use manuals when preparing for exams
8. scholarship
 - a) money given to company to organize training
 - b) money given to smb by organization to help pay for their education
 - c) money given to smb by organization to help pay for their education
9. to revise
 - a) to prepare for inspection of a supervising instructor
 - b) to prepare for research in a major
 - c) to prepare for an exam by looking again at work that you have done
10. professor
 - a) a teacher at a university department or college
 - b) a person who supervises an institution
 - c) a person who organizes laboratory research

27. to obtain knowledge
 a) діставати освіту
 c) отримувати знання
 b) набувати навичок
 d) виконувати дослідження
28. to be available
 a) бути переконливим
 c) бути задіяним
 b) бути доступним
 d) бути виконаним
29. to gain skills
 a) отримувати навички
 c) отримувати ступінь
 b) отримувати кваліфікацію
 d) отримувати диплом
30. curriculum
 a) освітній ступінь
 c) навчальна вимога
 b) освітній рівень
 d) навчальний план

Task 4. Choose the correct English equivalent to the Ukrainian one.

31. аспірант
 a) graduate
 c) master
 b) bachelor
 d) post-graduate
32. вступні іспити
 a) state examinations
 c) entrance examinations
 b) term examinations
 d) external examinations
33. спеціалізуватися
 a) to major
 c) to provide
 b) to fulfill
 d) to cope
34. гуртожиток
 a) library
 c) hostel
 b) laboratory
 d) lecture hall
35. кафедра
 a) office
 c) staff
 b) body
 d) chair
36. дослідницька діяльність
 a) research activity
 c) educational activity
 b) academic activity
 d) extra-curriculum activity
37. пишатися
 a) to be famous for
 c) to be good at
 b) to be proud of
 d) to be fond of
38. державний службовець
 a) a government official
 c) a head of the municipal
 b) a civil servant
 d) a governor of the region
39. видавничий центр
 a) a broadcasting centre
 c) a training centre
 b) a media centre
 d) a publishing centre

40. аспіра́нт
a) an undergraduate
b) a freshman
c) a postgraduate
d) a sophomore

Task 5. Choose the correct synonym to the word in bold.

41. Professors and lecturers of the university carry out an academic and research activities at the **departments**.

- a) laboratories
b) chairs
c) library
d) premises

42. Outstanding **scholars** give lectures at the University.

- a) scientists
b) masters
c) students
d) lawyers

43. Leonid Yuzkov Khmelnytsky University of Management and Law **was founded** in 1992.

- a) as known as
b) was declared
c) was located
d) was established

44. **Annual** scientific conferences are organized and held at the university.

- a) yearly
b) weekly
c) monthly
d) quarterly

45. Khmelnytskyi Institute of Regional Management and Law **was reclassified** into Khmelnytskyi University of Management and Law in 2004.

- a) was established
b) was created
c) was renamed
d) was organised

46. The teachers constantly **expand** their knowledge in the area of teaching methodologies.

- a) elevate
b) share
c) increase
d) was organised

47. The main **purpose** of the university is to equip students with contemporary knowledge in management, economics, finance and law.

- a) activity
b) aim
c) level
d) direction

48. The teaching **staff** of the university have published a number of textbooks and monographs.

- a) personnel
b) personal
c) authority
d) individual

49. Teachers and students **carry out** an academic research at the departments.

- a) take part
b) guarantee
c) fulfill
d) declare

50. The University has got four academic buildings with all education facilities, **hostels** and a sport centre.

- a) appartments
b) dormitories
c) shelters
d) accomodation

Task 6. Complete the sentence choosing the correct word or word combination.

51. Leonid Yuzkov Khmelnytskyi University of Management and Law is an acknowledged centre for carrying out research and training specialists in spheres of

- a) law and social security
b) management and tourism
c) state service and finance
d) all of the above mentioned

Unit 4

Modern Means of Delivering Information

Task 1. Choose the correct definition.

1. software
 - a) programmes that you put into a computer to publish manuals
 - b) programmes that you put into a computer to make calculations
 - c) programmes that you put into a computer to make it run

2. disk drive
 - a) an apparatus that allows to read or store information from disk
 - b) an apparatus that allows to send information
 - c) an apparatus that allows to seek information

3. word processing
 - a) writing and storing images on a computer
 - b) writing and storing printed text on a computer
 - c) writing and storing music on a computer

4. download
 - a) to transfer data or software from a computer around the world
 - b) to transfer data or software from a small computer to a larger one
 - c) to transfer data or software from a large computer to a smaller one

5. virus
 - a) instructions in a programme designed to enlarge information
 - b) instructions in a programme designed to destroy information
 - c) instructions in a programme designed to make information better

6. hard disk
 - a) programme that you put into a computer to make it run
 - b) an apparatus that allows to read or store information from disk
 - c) a device inside a computer that stores large amounts of information

7. to retrieve
 - a) to find data stored in the memory of a computer
 - b) to keep data in the memory of a computer
 - c) to find and get back data stored in the memory of a computer

8. compatible
 - a) being able to be used separately
 - b) being able to be used together
 - c) being able to be used one after another

9. process
 - a) to perform a series of operations on data in a computer
 - b) to perform a series of operations to change data in a computer
 - c) to perform a series of operations to crash data in a computer

10. to store
 - a) to show facts or information on TV
 - b) to transmit information or facts on the radio
 - c) to keep facts or information in a computer

Task 2. Choose the correct preposition.

11. to carry ... a set of instructions

- a) from b) out c) in d) off

12. to be divided ... categories

- a) for b) on c) in d) into

13. to run ... a computer

- a) at b) in c) on d) for

14. to be compatible ...

- a) with b) in c) on d) for

15. to set standard ... smb

- a) at b) on c) in d) for

16. to be used ... business

- a) from b) out c) in d) off

17. ... the basis of cost and performance

- a) on b) from c) for d) in

18. ... the market

- a) on b) in c) at d) out

19. to measure ... megabytes

- a) at b) for c) in d) off

20. to click ... the icon

- a) at b) on c) in d) near

Task 3. Choose the correct Ukrainian equivalent to the English one.

21. to use computer terminology

- a) використовувати комп'ютерну технологію b) використовувати комп'ютерні терміни
c) використовувати комп'ютер таємно d) використовувати комп'ютерну техніку

22. database management program

- a) текстовий редактор b) видавнича програма
c) бухгалтерська програма d) програма управління базами даних

23. to set standard for the PC

- a) створити стандартний ПК b) встановлювати стандарти для ПК
c) придумати стандартні програми для ПК d) розташувати ПК в стандартному місці

24. to invent artificial intelligence

- a) розробити правила розвідки b) здійснити розвідувальні маневри
c) винайти штучний інтелект d) придумати штучні прийоми

25. software company

- a) компанія, яка випускає комп'ютери b) компанія із створення м'яких іграшок
c) компанія, яка зберігає товари на складі d) компанія із створення програмного забезпечення

26. word processing
 a) текстовий редактор
 c) бухгалтерська програма
 b) видавнича програма
 d) програма управління базами даних
27. to draw charts
 a) зображувати таблиці
 c) складати маршрути
 b) креслити діаграми
 d) планувати графіки
28. wireless Internet
 a) інтернет без обмежень
 c) кабелі для проведення інтернету
 b) безпроводний інтернет
 d) безкоштовний інтернет
29. to expose
 a) виявляти
 c) викривати
 b) випускати
 d) винайти
30. computer literate
 a) клавіші для роботи на комп'ютері
 c) комп'ютерна компанія
 b) комп'ютерна література
 d) комп'ютерна грамотність

Task 4. Choose the correct English equivalent to the Ukrainian one.

- 31) пристрої збереження інформації
 a) output devices
 c) input devices
 b) memory storage devices
 d) digital devices
- 32) бухгалтерська програма
 a) spreadsheets program
 c) word processing program
 b) desktop publishing program
 c) graphics program
- 33) друкувати/набирати на клавіатурі
 a) to publish
 c) to scan
 b) to key in
 d) to print
- 34) запускати програми
 a) to run programmes
 c) to download programmes
 b) to install programmes
 d) to upload programmes
- 35) працювати на комп'ютері
 a) to restart a computer
 c) to operate a computer
 b) to connect a computer
 d) to give away a computer
- 36) прикріпити документ
 a) to scan a document
 c) to delete a document
 b) to attach a document
 d) to stream a document
- 37) ввести пароль
 a) to open a password
 c) to enter a password
 b) to save a password
 d) to key in a password
- 38) відповісти на і-мейл
 a) to start up an email
 c) to forward an email
 b) to send an email
 d) to reply to an email

- 39) увійти на вебсайт
 a) to connect a website
 c) to visit a website
 b) to forward a website
 d) to log on to a website
- 40) переглядати в інтернеті
 a) to copy the internet
 c) to connect to the internet
 b) to browse the internet
 d) to link up to the internet

Task 5. Choose the correct synonym to the word in bold.

- 41) I'm sure it's a good idea to put the **tower** under the desk so you'll have more room to work.
 a) central processing unit
 c) memory storage devices
 b) hard disk
 d) CD-ROM
- 42) I think there's something wrong with my computer because a warning just appeared on the **screen**.
 a) modem
 c) monitor
 b) scanner
 d) keyboard
- 43) My best friend usually **keys in** the information he needs and save it on the computer using a very unusual and difficult password.
 a) gets in
 c) pulls in
 b) breaks into
 d) types in
- 44) You can always **save** different data on the computer and then retrieve it at a later date.
 a) copy
 c) delete
 b) store
 d) surf
- 45) Have you ever visited any **website** for pop stars or film stars?
 a) housepage
 c) chat room
 b) chatforum
 d) homepage
- 46) Frank and Ann e-mail one another almost every day and can **talk live** to one another.
 a) meet
 c) chat
 b) visit
 d) arrive
- 47) The first personal computer to feature a graphical-user interface was controlled by a mouse, the Macintosh was a true **breakthrough** in terms of ease-of-use.
 a) advance
 c) change
 b) breakdown
 d) success
- 48) The first digital computer was built during World War II and was designed to ... the calculations.
 a) make
 c) divide
 b) automate
 d) add
- 49) Using computers with ... allows the police to track suspects and equipment.
 a) CD-ROM
 c) Wi-Fi
 b) Internet
 d) GPS
- 50) I belong to a great **chat room**. There are about ten people who are all interested in 1960s music.
 a) chat forum
 c) network
 b) website
 d) chat meeting

Task 6. Complete the sentence choosing the correct word or word combination.

51) When you want to send photos by e-mail, use a ..., it's just like using a photocopier.

- a) scanner
- b) printer
- c) modem
- d) mouse

52) My flatmate misses his family so he often makes ... to his parents as he thinks it's good to see them and to speak to them at the same time.

- a) appointments
- b) video calls
- c) decisions
- d) arrangements

53) Some days ago I learnt how to ... websites and to fix problems caused by computer viruses.

- a) draw
- b) write
- c) design
- d) show

54) I downloaded a new ... for word processing on my tablet but I can't get it to work.

- a) image
- b) application
- c) website
- d) link

55) I usually do a lot of video ... and that means I don't have to travel so much for meetings.

- a) conferencing
- b) calculating
- c) performing
- d) shooting

56) Sam uses email to keep in touch with his friends but he doesn't need a computer anymore, just a

- a) router
- b) pager
- c) teleportation
- d) smartphone

57) There was a computer virus when I was working in the office and it's ... a load of my work.

- a) smashed
- b) crashed
- c) broken
- d) deleted

58) I tried clicking on different ... but nothing happened, the screen was frozen on the strange picture that had suddenly appeared with no text.

- a) files
- b) icons
- c) keys
- d) buttons

59) Greg put a(an) ... programme on his new computer to protect it.

- a) interactive
- b) antimilitary
- c) antivirus
- d) international

60) You should minimise some of these files otherwise your screen is completely

- a) cluttered
- b) neat
- c) jumbled
- d) messy

Unit 5

Internet

Task 1. Choose the correct definition.

1) browser

- a) a programme that lets you look at or read documents on the Internet
- b) a programme that lets you digitize documents on the computer
- c) a programme that lets you advertise documents on the Internet

2) spam

- a) important and necessary for research data
- b) educational material used in learning at universities, colleges, etc.
- c) advertising material sent by email to people who have not asked for it

3) to embrace

- a) to advertise
- b) to include
- c) to digitize

4) router

- a) a device that sets data to the appropriate parts of a computer network
- b) a device that joins users across the world
- c) a device that is used to download computer programmes

5) attachment

- a) a device to digitize data
- b) a programme to run the computer
- c) a document that you send to somebody using e-mail

6) interactive TV

- a) is the integration of traditional television technology and data services
- b) is the integration of computing technology and broadcasting services
- c) the integration of television and radio services

7) abusive

- a) polite and intelligent
- b) rude and offensive
- c) fair and democratic

8) to surf the net

- a) to join to the Internet
- b) to use the Internet
- c) to install the Internet

9) to connect

- a) to join a computer to the Internet or a computer network
- b) to join a computer to the router
- c) to join a computer to the Wi-Fi

10) inoperative

- a) not joining correctly
- b) not installing correctly
- c) not functioning correctly

Task 2. Choose the correct preposition.

11) to socialize ... other computer users

- a) in b) to c) with d) at

12) to refer ... the global system

- a) to b) at c) in d) from

13) to operate ... a central governing body

- a) on b) to c) without d) in

14) to communicate ... international zones

- a) along b) across c) without d) from

15) to associate ...

- a) with b) for c) without d) to

16) a subscriber ... e-mail

- a) with b) for c) without d) to

17) to provide wireless access to the Internet ... local computer networks

- a) with b) for c) from d) via

18) to prey ... others

- a) on b) for c) at d) in

19) to be made ... of networking facilities

- a) with b) up c) for d) from

20) to convert ... digital form

- a) into b) on c) at d) in

Task 3. Choose the correct Ukrainian equivalent to the English one.

21) to transfer data

- a) передавати дані b) створювати дані
c) змінювати дані d) зберігати дані

22) to digitize

- a) опрацьовувати b) ознайомити
c) ошукати d) оцифровувати

23) to find some matches

- a) шукати сірники b) запалювати факели
c) знаходити відповідності d) підходити по значенню

24) a key word

- a) ключове слово b) ключова фраза
c) ключові дані d) ключова форма

25) to post information

- a) поширювати інформацію b) скачувати інформацію
c) створювати інформацію d) приховувати інформацію

26) to maintain an Internet site

- a) відкрити інтернет-сайт b) підтримувати інтернет-сайт
c) створити інтернет-сайт d) оновлювати інтернет-сайт

- 27) to feature text
 a) відображати текст
 c) оцифровувати текст
 b) пересилати текст
 d) зображувати текст
- 28) to store information
 a) приховувати інформацію
 c) поширювати інформацію
 b) зберігати інформацію
 d) скачувати інформацію
- 29) to crack a programme
 a) скачати програму
 c) зламати програму
 b) завантажити програму
 d) інсталювати програму
- 30) an accurate number
 a) акуратний номер
 c) точні новини
 b) акуратна цифра
 d) точна кількість

Task 4. Choose the correct English equivalent to the Ukrainian one.

- 31) підтримувати підтримувати сайт в інтернеті
 a) to support an Internet forum
 c) to provide an Internet services
 b) to maintain an Internet site
 d) to create an internet site
- 32) мати допуск до потужного комп'ютера
 a) to access a powerful mainframe computer
 c) to exceed capacities of a computer
 b) to enlarge the memory of a computer
 d) to influence speed of CD-ROM
- 33) витіснити зі звичайного життя
 a) to improve standards of living
 c) to exclude from a chat room
 b) to create living conditions
 d) to force out of ordinary life
- 34) дискусійна група в мережі
 a) a net group
 c) a chat forum
 b) a computer forum
 d) a discussion group
- 35) діставати інформацію
 a) to retrieve information
 c) to save information
 b) to download information
 d) to copy information
- 36) від'єднати від інтернету
 a) to crash a programme
 c) to restart a computer
 b) to log on to a website
 d) to disconnect from the net
- 37) відповісти на коментар
 a) to post a comment
 c) to reply to a comment
 b) to read a comment
 d) to install a comment
- 38) ввести пароль
 a) to open a password
 c) to save a password
 b) to enter a password
 d) to key in a password
- 39) прикріпити документ
 a) to scan a document
 c) to delete a document
 b) to attach a document
 d) to stream a document

40) переглядати в інтернеті

a) to copy the Internet

c) to browse the Internet

b) to connect to the Internet

d) to link up to the Internet

Task 5. Choose the correct synonym to the word in bold.

41) It is commonly known that to **explore** the Internet it is necessary to use a browser.

a) to surf

c) to investigate

b) to research

d) look through

42) The researchers claim that the Internet may contain inappropriate **offensive** content.

a) interesting

c) abusive

b) amusing

d) thrilling

43) With the help of the Internet you can **download** a great amount of files, pictures, songs, and video.

a) to open

c) to cut

b) to paste

d) to receive

44) Social networking sites are widely used by businesses to **promote** their brands.

a) to produce

c) to make

b) to advance

d) to describe

45) The Internet has **enabled** such forms of personal interactions as instant messaging, Internet forums, and social networking.

a) declined

c) allowed

b) developed

d) designed

46) The Internet is a tool we use **to interact** with one another so it poses challenges to privacy and security.

a) to cooperate

c) to merge

b) to get across

d) to relate

47) The Internet has **impacted** all levels of education providing unbounded possibilities for learning.

a) used

c) changed

b) influenced

d) established

48) Although the Internet is an excellent and beneficial tool, a lot of people use it for gambling laptop games and get **addict** to it.

a) enthusiast

c) fanatic

b) devotee

d) buff

49) The use of the Internet poses certain risks to the younger generation, such as **bullying**, harmful adults, unsuitable content and cheating.

a) communicating

c) frightening

b) influencing

d) interrupting

50) Such social media platforms as Facebook, YouTube, Instagram **dominate** the social media market.

a) incorporate

c) create

b) increase

d) control

Task 6. Complete the sentence choosing the correct word or word combination.

1) The Internet is a global computer network which ... hundreds of millions of users all over the world.

- a) embraces
- b) transfers
- c) disconnects
- d) produces

2) The ... Internet was used for the first time by Vint Cerf and Bob Kahn in 1974.

- a) definition
- b) term
- c) number
- d) product

3) Using the Internet it is easier and faster ... different financial transactions.

- a) to carry out
- b) to make up
- c) to create
- d) to bring out

4) Instead of a computer you can use your ... to connect to the Internet and send e-mails, pictures and some music compositions.

- a) Wi-Fi
- b) modem
- c) cell phone
- d) router

5) Cybercrime is seen as very difficult one

- a) to battle
- b) to fight
- c) to kill
- d) to combat

6) The carrying capacity of the net sometimes fails ... it because of the amount of information.

- a) to transmit
- b) to delete
- c) to copy
- d) to install

7) Thanks to the Internet, businesses can hold global ... instead of paying for people to fly in for meetings.

- a) war conflicts
- b) hacker's attacks
- c) video conferences
- d) trade agreements

8) One more advantage of the Internet is digital payments which increase the speed of

- a) business deals
- b) transactions
- c) purchases
- d) loans

9) ... can be so great that people become preoccupied with the Internet.

- a) Internet love
- b) Internet abuse
- c) Internet addiction
- d) Internet enjoyment

10) Ransomware is a growing threat, where ... gain control of specific files and refuse to release them without paying a ransom.

- a) hackers
- b) hijackers
- c) terrorists
- d) smugglers

Unit 6

Job Careers in Finance, Banking and Insurance

Task 1. Choose the correct definition.

1) insurance

- a) an arrangement with a company under which you pay regular amounts of money and it agrees to pay the costs of damage
- b) an arrangement with a government under which you get regular amounts of money
- c) an arrangement with an accounting department under which you pay the tax to the government

2) to loan

- a) lend money to smb
- b) borrow money from smb
- c) invest money in smth

3) accounting

- a) the activity of keeping records of money spent on a business
- b) the activity of keeping detailed transactions of the amounts of money of a business or a person
- c) the activity of keeping detailed records of the amounts of money a business or person receives and spends

4) business

- a) the activity of manufacturing, distributing, and delivering goods and services
- b) the activity of making, buying, selling or supplying goods and services for money
- c) the activity of investing, predicting, and estimating the benefits of goods and services

5) tax

- a) money that you have to pay to the government so that it can pay for the public services
- b) money that you receive from the government as a regular pay for your job
- c) money that you invest into business activity with the aim to get income

6) finance

- a) money used to donate a project
- b) money used to run a business, a project or an activity
- c) money used to pay bills

7) banking

- a) financial activity of government departments
- b) business activity of industrial enterprises
- c) business activity of banks

8) cash

- a) money in the form of bitcoins
- b) money in the form of banknotes
- c) money in the form of coins or notes

9) a shareholder

- a) an owner who shares dividends with his partners
- b) an owner of shares in a company or business
- c) an owner who has shares insurance company

- 10) to underwrite
 a) to accept responsibility for an insurance policy so that you will pay money in case loss or damage happens
 b) to accept responsibility for an investment policy in case loss or damage happens
 c) to accept responsibility for manufacturing goods so that you will pay money in case pollution of environment

Task 2. Choose the correct preposition.

- 1) to refer ... the investment management
 a) in b) at c) to d) for
- 2) to be essential ... success
 a) in b) at c) for d) from
- 3) a degree ... finance
 a) for b) at c) on d) in
- 4) protect oneself ... losses
 a) from b) with c) for d) within
- 5) to be insured ... risks
 a) in b) against c) within d) with
- 6) to enter ... the finance world
 a) in b) into c) at d) from
- 7) to provide smb ... a solid knowledge
 a) for b) with c) at d) in
- 8) to invest money ... business activity
 a) at b) at c) into d)
- 9) to be responsible ... policy
 a) in b) at c) from d) for
- 10) to focus ... a specific segment.
 a) on b) at c) from d)

Task 3. Choose the correct Ukrainian equivalent to the English one.

- 1) to manage cash flow
 a) управляти потоком готівки b) керувати готівковими рахунками
 c) роздавати готівку d) купувати акції за готівкові кошти
- 2) to insure a risk
 a) гарантувати ризик b) сприяти ризику
 c) уникати ризику d) застрахувати ризик
- 3) to follow payout
 a) платити фоловерам b) слідкувати за виплатами
 c) виплачувати дивіденти d) прослідковувати сплату податків
- 4) personal loan
 a) персональний рахунок b) приватне підприємство

- c) особиста позика
d) особистий борг
- 5) business venture
a) комерційне підприємство
b) бізнес структура
c) ділова угода
d) підприємницька діяльність
- 6) to increase one's fortune
a) збільшити виплати
b) примножити свої статки
c) отримати дохід
d) вступити у права на спадщину
- 7) retail banking
a) робота банків з населенням
b) банківське обслуговування підприємств
c) рахунки для фізичних осіб
d) банківські інвестиції
- 8) to research companies
a) проводити опитування в компаніях
b) шукати партнерів
c) моніторити роботу компаній
d) досліджувати компанії
- 9) a merger of companies
a) захват компаній
b) створення компаній
c) злиття компаній
d) збільшення компаній
- 10) pool of cash
a) готівкові витрати
b) готівкові виплати
c) готівковий фонд
d) готівкові розрахунки

Task 4. Choose the correct English equivalent to the Ukrainian one.

- 1) страхувати ризики
a) to underwrite risks
b) to guarantee risks
c) to ensure risks
d) to create risks
- 2) охоплювати територію
a) to invade the territory
b) to span an area
c) to catch the territory
d) to occupy an area
- 3) надавати фінансову інформацію
a) to give financial information
b) to provide financial information
c) to gather financial information
d) to share financial information
- 4) прибуток
a) benefit
b) interests
c) shares
d) profit
- 5) страхування
a) police
b) ensurance
c) underwriting
d) guarantee
- 6) стежити за витратами
a) to follow damages
b) to predict injuries
c) to monitor losses
d) to spread diseases
- 7) недостача

- | | |
|----------------------------|--------------------------|
| a) deficit | b) income |
| c) disaster | d) catastrophe |
| 8) страховий | |
| a) secure | b) legal |
| c) actuarial | d) independent |
| 9) фінансова мета | |
| a) a financial plan | b) a financial goal |
| c) a financial transaction | d) a financial operation |
| 10) придбання | |
| a) buying | b) acquisition |
| c) purchase | d) benefit |

Task 5. Choose the correct synonym to the word in bold.

- 1) A chief financial officer (CFO) is responsible for tracking profits and *deficits* of a company.

a) benefit	b) shares
c) shortage	d) income

- 2) After *completing* a bachelor's degree in finance, you can pursue a master's degree.

a) considering	b) establishing
c) getting	d) bringing out

- 3) Public accountants help to prepare financial statements and *record* business transactions.

a) make up	b) sign
c) create	d) register

- 4) Financial planners help individuals *develop* their plans to ensure future stability.

a) create	b) carry on
c) make up	d) complete

- 5) A financial planner works discuss strategies for investing and savings with *clients* in order to reach their goals.

a) employees	b) friends
c) applicants	d) customers

- 6) Venture capital professionals spend most of their time with small fast-growing *companies*.

a) establishments	b) enterprises
c) offices	d) firms

- 7) *Mortgage* companies work with clients to plan out the best strategy to buy a family home.

a) building	b) loan
c) investment	d) borrow

- 8) Accountants prepare audit financial records, income *tax* returns, and provide related consulting services.

a) duty	b) income
c) reseipt	d) bill

- 9) A job of a financial planner is to create plans that ensure an individual's current and future *finances* are in order.

- a) funds
- b) charities
- c) accounts
- d) bills

10) The duties of an insurance agent include *supplying* clients with personalized policy quotes.

- a) asking for
- b) carrying out
- c) providing with
- d) creating

Task 6. Complete the sentence choosing the correct word or word combination.

1) If you want to pursue a career in accounting you may need to fulfill a few different ... depending on the specific job.

- a) diplomas
- b) demands
- c) requirements
- d) degrees

2) Finance majors develop analytical skills in order to dissect ... and appraise the financial standing of companies.

- a) financial statements
- b) financial records
- c) financial benefits
- d) financial information

3) A career in commercial banking provides a variety of financial services such as savings accounts, checking accounts and multiple ... options.

- a) credit
- b) loan
- c) deposit
- d) borrow

4) A budget is most essential method of tracking and controlling the movement of

- a) money
- b) cash
- c) currency
- d) funds

5) Working with the type of ... provides an array of possible jobs ranging from financial traders, analysts, compliance officers, and portfolio managers.

- a) ensurance
- b) accounting
- c) supplyng
- d) investment

6) A ... is employed in gathering and analyzing financial data to guide the investment decisions of an employer.

- a) estate agent
- b) financial planner
- c) financial analyst
- d) accountant

7) Actuaries forecast, assess, manage and advise on future

- a) financial services
- b) financial risks
- c) financial statements
- d) financial records

8) One of the pros when you enter the finance world is to receive

- a) a high-paying salary
- b) a low income
- c) shares of the stockholders
- d) a quick pension

9) Investment banking provides insightful advice to

- a) small-size firms
- b) large corporations
- c) corporations and individuals
- d) individuals

10) Within the insurance field you can work ... risks and probabilities of financial trends to help your clients with their financial objectives.

- a) to calculate
- b) to create
- c) to manipulate
- d) to deal with

Unit 7

Money

Task 1. Choose the correct definition.

1) money

- a) a medium of exchange in the form of coins and banknotes
- b) money used in a particular country
- c) money in coins or notes, as distinct from cheques, money orders, or credit

2) to invest

- a) to deposit money on a bank account in the hope to receive interests
- b) to move money that has been originated illegally into foreign bank accounts
- c) to buy property, shares in a company in the hope of making a profit

3) to borrow

- a) to give money to a person or a bank in a hope to get profit
- b) to take money from a person or a bank and to pay it back at a later time
- c) to deposit money on a bank account and withdraw it at a later time

4) to exchange

- a) to put money somewhere and keep it there to use later
- b) to take money out of a bank account
- c) to give and receive something of the same kind in return

5) to supply

- a) to receive money from smb when they die
- b) to provide with something needed or wanted
- c) to manage to get money

6) interest

- a) extra money that you pay back when you borrow money
- b) extra money that you receive when you invest money
- c) all of the above

7) currency

- a) money used in a particular country
- b) a medium of exchange in the form of coins and banknotes
- c) money in coins or notes that is distinct from cheques, money orders, or credit

8) stock

- a) an amount of the profits paid to people
- b) a unit of equal value into which a company is divided and sold to raise money
- c) a share that somebody has bought in a company or business

9) price

- a) the amount of money you need to buy sth
- b) the amount money you have to pay for sth
- c) the money you spend on sth

10) cash

- a) money in coins or notes, as distinct from cheques, money orders, or credit
- b) money used in a particular country
- c) a medium of exchange in the form of coins and banknotes

Task 2. Choose the correct preposition.

11) to spend money ... sth

- a) in b) at c) on d) for

12) to borrow money ... smb

- a) from b) at c) in d) with

13) to lend money ... smb

- a) for b) to c) at d) from

14) to profit money ... sth

- a) in b) at c) from d) with

15) to worry ... money

- a) about b) for c) at d) on

16) to convert ... a fixed weigh of gold

- a) for b) on c) at d) into

17) to exchange services ... money

- a) for b) into c) on d) at

18) to keep funds ... cash

- a) at b) for c) in d) into

19) to deposit money ... a bank

- a) at b) into c) on d) from

20) to swap goods ... other goods

- a) into b) on c) at d) for

Task 3. Choose the correct Ukrainian equivalent to the English one.

21) commodity money

- a) фальшиві гроші b) обмінні гроші
c) товарні гроші d) неліквідні гроші

22) to consume

- a) споживати b) інвестувати
c) витрачати d) обмінювати

23) to guarantee value

- a) гарантувати вартість b) гарантувати якість грошей
c) гарантувати курс валюти d) гарантувати відсотки

24) direct debit

- a) зирання коштів на благодійність b) внесення коштів на депозит
c) інвестування коштів d) пряме списання коштів

25) to have a market value

- a) мати ринкову цінність b) мати ринок цінних паперів
c) мати місце на ринку d) мати доступ до акцій компанії

- 26) relative cost
 a) відносна ціна
 c) відносне споживання
 b) відносна вартість
 d) відносні витрати
- 27) a bank account
 a) банківський баланс
 c) банківська комісія
 b) рахунок у банку
 d) чек банку
- 28) to keep funds in cash
 a) зберігати кошти у валюті
 c) зберігати кошти на рахунку
 b) зберігати кошти в облігаціях
 d) зберігати кошти в готівці
- 29) a legal tender
 a) законний платіжний засіб
 c) законний тендер
 b) законний переказ грошей
 d) законний
- 30) a savings account
 a) чинний рахунок
 c) ощадний рахунок
 b) депозитний рахунок
 d) благодійний рахунок

Task 4. Choose the correct English equivalent to the Ukrainian one.

- 31) бумажні гроші
 a) commodity money
 c) fiat money
 b) representative money
 d) paper money
- 32) дефіцитні ресурси
 a) scarce resources
 c) money resources
 b) natural resources
 d) finance resources
- 33) представницькі гроші
 a) liquid money
 c) allowance
 b) representative money
 d) fiat money
- 34) розвиватись
 a) to evolve
 c) to store
 b) to swap
 d) to determine
- 35) конвертувати
 a) to accept
 c) to deposit
 b) to affect
 d) to convert
- 36) грошова одиниця
 a) unit of account
 c) a military unit
 b) a monetary unit
 d) a trading unit
- 37) впливати на когось/щось
 a) to convert smb/smth
 c) to affect smb/smth
 b) to impress smb/smth
 d) to return smb/smth
- 38) поміняти місцями
 a) to swap
 c) to consume
 b) to exchange
 d) to guarantee

- 39) засіб обміну
a) a store of value
c) unit of account
- b) medium of exchange
d) means of payment

- 40) внутрішня вартість
a) intrinsic value
c) financial value
- b) market
d) monetary value

Task 5. Choose the correct synonym to the word in bold.

41) *Fiat money* can support the smooth functioning of the economy.

- a) inconvertible paper money
c) commodity money
- b) representative money
d) digital money

42) When I was a child, I received *pocket-money*.

- a) cash
c) an allowance
- b) tips
d) bonus

43) My credit card allows me to *withdraw* up to €100 a day from cash machines.

- a) purchase things
c) put money on a bank account
- b) get as interests
d) take money out of a bank account

44) You had better not *spend all your money* now so that you'll have some later.

- a) borrow some money
c) put on deposit
- b) invest all your money
d) save some money

45) Economists claim that this year inflation *has gone up* by 5%.

- a) has declined
c) has increased
- b) has been declared
d) has been announced

46) The ECB (European Central bank) creates money electronically and does not actually *print* banknotes.

- a) invest
c) lend
- b) issue
d) borrow

47) There are a lot of *cash machines* around the city so you can make your payment at any of them.

- a) automated teller machines
c) sewing machines
- b) production machines
d) milking machine

48) The *fare* for a one-way train ticket is £25, but a return ticket is only £30.

- a) charge
c) value
- b) price
d) fee

49) The central bank of the country has introduced a new *currency*.

- a) commodity money
c) barter system
- b) bitcoin
d) legal tender

50) They *have been bartering* wheat for cotton and timber.

- a) have been swapping
c) have been buying
- b) have been selling
d) have been using

Task 6. Complete the sentence choosing the correct word or word combination.

51) If the government issues more it would be possible to buy more with it, hire more people, pay more wages, and increase more popularity.

- a) money
- b) laws
- c) prices
- d) rules

52) The first known coin ... dates back to Mesopotamia (circa 3000 BC).

- a) money
- b) cash
- c) currency
- d) notes

53) Only methods of paying will take place in a not too far future.

- a) market
- b) digital
- c) cash
- d) barter

54) People do seem to care about money, but not a lot of people make the wise choices to grow their money and achieve

- a) financial independence
- b) financial improvement
- c) financial failure
- d) financial investment

55) We use money to buy or rent homes, ... for tuition, travel, and communicate using our mobile phones.

- a) buy
- b) pay
- c) purchase
- d) sell

56) Money is used as a unit of account to measure the ... of various goods and services in an economy.

- a) fare
- b) price
- c) costs
- d) value

57) If money did not exist, we would all be living in a(an) ... economy.

- a) exchange
- b) market
- c) barter
- d) industrial

58) Currencies like ... operate without any central banks.

- a) treasury notes
- b) bitcoin
- c) banknotes
- d) coins

59) Although the Internet can carry ... and cheating, it is becoming more and more popular.

- a) advantages
- b) illegality
- c) fraud
- d) evil

60) The computer crime has to be ... and tried by the different law-enforcement authorities.

- a) captured
- b) pursued
- c) hidden
- d) improved

Vocabulary Bank to Unit 1

<p> associate, n assume, v conversation, n etiquette, n expression, n farewell, n indicate, v major, adj necessary, adj occasion, n position, n rare, adj respond, v response, n a new colleague a peck on the cheek a person's rank level of formality social kissing the highest-ranking person to part to react to an introduction to stress smth to be acceptable to be on first-name terms with someone to be fraught with to extend one's hand to reintroduce yourself to start off to shake hands </p>	<p> компаньйон, партнер приймати, брати (на себе) ; уживати розмова етикет вираження (чого-небудь) прощання указувати, показувати основний, головний, повнолітній необхідний випадок, важлива подія посада рідкісний, винятковий, надзвичайний відповідати, реагувати відповідь, реакція новий колега поцілунок в щоку ранг людини рівень формальності поцілунок в щоку (не торкаючись) найбільш високопоставлена людина розділяти, відокремлювати реагувати на нововведення підкреслювати щось бути прийнятним бути на «ти» бути сповненим ч-н простягнути руку повнорно представити себе починати говорити; починатися потиснути руки </p>
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Vocabulary Bank to Unit 2

accent, n	вимова; акцент
adjective, n	прикметник
adverb, n	прислівник
artificial, adj	штучний
astonishing, adj	дивовижний, вражаючий
audience, n	аудиторія; радіослухачі, телеглядачі
bilingual, adj	двомовний
broadcasting, adj	трансляція
cable, n	телеграма; каблограма
conduct, v	вести; проводити
consider, v	розглядати; обдумувати; брати до уваги
define, v	давати визначення; характеризувати
definition, v	визначення, дефініція; тлумачення
drill, n	вправи; тренування
exceed, v	перевищувати
grammar, n	граматика
idiom, n	ідіома; характерний для даної мови зворот
interpret, v	тлумачити; перекладати усно
intonation, n	інтонація
memorize, v	запам'ятовувати; заучувати напам'ять
multilingual, adj	багатомовний
noun, n	іменник
rule, n	правило
phrase, n	фраза
phrasal verb	фразове дієслово
preposition, n	прийменник
pronunciation, n	вимова
pronounce, v	вимовляти
sentence, n	речення
sound, n	звук
spelling, n	правопис; вимовляння слова по буквах
store, v	зберігати
translate, v	перекладати
transmit, v	повідомити; транслявати
word, n	слово
widespread, adj	широко поширений
vocabulary, n	лексика; словниковий запас
verb, n	дієслово
broadcasting company	теле-/радіомовна компанія
business deal	ділова угода
common knowledge	загальновідомість
dead language	мертва мова
first language	перша/рідна мова
global language	світова мова
meaning of the word	значення слова
means of communication	засоби спілкування
mother tongue	рідна мова
native language	рідна мова
native speaker	носій мови

natural language	природня мова
official language	офіційна мова
formal English	ділова англійська мова
informal English	неформальна англійська мова (розмовна)
irregular verb	неправильне дієслово
regular verb	правильне дієслово
social English	побутова англійська мова
spoken English	розмовна англійська мова
total number	загальна кількість
to be good at	бути здібним в
to be fluent in English	вільно розмовляти англійською мовою
to be in use	бути у вжитку
to build up one's vocabulary	створювати власний словниковий запас
to borrow words	запозичати слова
to borrow books in the library	брати книги в бібліотеці
to brush up	освіжати (у пам'яті); поновити знання
to do one's best	робити все можливе
to imitate	копіювати, імітувати
to improve language skills	вдосконалювати мовні навички
to improve one's knowledge	вдосконалювати знання
to learn the language by ear	вчити мову на слух
to learn by heart	вчити напам'ять
to enrich vocabulary	збагачувати словниковий запас
to get out of practice	не мати практики
to go to an English-speaking country	поїхати в англо-мовну країну
to go to an international summer camp	поїхати в міжнародний літній табір
to have a good command of	добре знати/володіти
to have a pen friend	мати друга по листуванню
to have sth at one's disposal	мати в розпорядженні/використанні
to have a student exchange	мати програму студентів по обміну
to have private classes	мати приватні уроки
to master English	опанувати англійську мову
to practice	практикувати, тренуватись
to put on plays	ставити п'єси
to read books in the original	читати книги в оригіналі
to speak English fluently	говорити англійською мовою вільно
to stage plays	ставити п'єси на сцені
to study on one's own	вчитись самостійно
to understand/misunderstand	розуміти/невірно зрозуміти
to use educational computer programmes	використовувати освітні комп'ютерні програми

Vocabulary Bank to Unit 3

acknowledged, adj	визнаний, загальновизнаний
attend, v	відвідувати
Bachelor, n	бакалавр
certify, v	засвідчувати, підтверджувати
chair, n	кафедра
cope (with), v	справлятися з
curriculum, n	навчальний план
dean, n	декан
degree, n	ступінь
department, n	факультет, кафедра
dormitory, n	студентський гуртожиток
extra-mural, adj	заочний
establish, v	засновувати; створювати
faculty, n	факультет
founder, n	засновник
freshman, n	<i>амер.</i> першокурсник
graduate, n	випускник навчального закладу
graduate (from), v	закінчити вищий навчальний заклад
hostel, n	гуртожиток
laboratory, n	лабораторія
lecture, n	лекція
lecturer, n	лектор (вчене звання викладача у вузі)
Maste, n	магістр
Professor, n	професор
postgraduate, n	аспірант
rector, n	ректор
scholarship, n	стипендія
scientist, n	науковець
seminar, n	семінар
skill, n	майстерність; уміння
subject, n	предмет
test, n	тест; контрольна робота
timetable, n	розклад
train, v	навчати, готувати; виховувати; тренувати
training, n	навчання, підготовка; тренування
tutorial, n	консультація; практичні заняття з керівником
Administrative Management	адміністративний менеджмент
academic course	академічний курс
at the request of	на прохання
Assistant Professor	доцент
Bachelor Degree	ступінь бакалавра
bodies of local self-government	органи місцевого самоврядування
bodies of state administration	органи держадміністрації
book depository	книгосховище
Cabinet of Ministers of Ukraine	Кабінет міністрів України
Candidate of Sciences/C.S.	кандидат наук
distinguished scholars	вдатні вчені
Doctor of Sciences/D.S.	доктор наук
Department of Management and Economics	факультет менеджменту та економіки

educational level	освітній рівень
exchange program	програма обміну
executive body	виконавчий орган
Full Professor	професор (який має ступінь доктора наук)
fee-paying student	студент, який платить за навчання
free course	безкоштовний курс
full-time training	денна форма навчання
higher educational institution	вищий навчальний заклад
instructional language	мова викладання
Jurisprudence	юриспруденція
Law Department	юридичний факультет
level of accreditation	рівень акредитації
Management of Organizations	менеджмент організацій
Master Degree	ступінь магістра
outstanding scholars	видатні науковці
part-time training	заочна форма навчання
postgraduate education	навчання в аспірантурі
postgraduate student	аспірант
probationer teacher	викладач, який перебуває на стажуванні
Public Management and Administration	публічне управління та адміністрування
scientific adviser	науковий наставник
Senior lecturer	старший викладач
Social Security	соціальне забезпечення
state enterprise	державне підприємство
state security bodies	органи служби безпеки
State Service	державна служба
student body	студентський орган
teaching staff	викладацький склад
training in Law	підготовка в сфері права
training in Management	підготовка в сфері менеджменту
to be available for	бути доступним/нааявним
to be enrolled at the University	бути зарахованим в університет
to carry out research	виконувати дослідження
to carry out training	виконувати підготовку
to check progress	перевіряти досягнення
to complete the full academic course	закінчити повний академічний курс
to do an exam	здати екзамен
to be engaged in	бути задіяним
to enter the university	вступити в університет
to fail an exam	провалити іспит
to finance one's own study	фінансувати власне навчання
to get a degree (in)	отримати ступінь
to get money from the government	отримати кошти від держави
to graduate (from)	закінчити (вуз)
to maintain theses	захищати дисертацію
to make a progress	робити успіхи
to make one's dream come true	примусити мрію здійснитись
to obtain knowledge and skills	здобувати знання та навички
to pass qualification examination	здавати кваліфікаційний екзамен
to pass an exam	здавати екзамен
to receive diploma	отримати диплом

to retake an exam to revise for an exam to skip classes/lectures to take an exam to sit an exam	перездавати екзамен повторювати перед екзаменом прогулювати заняття/лекції здавати екзамен здавати екзамен
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Vocabulary Bank to Unit 4

<p>accounting, n attach, v bookkeeping, n budget, n bus, n crash, v digital, adj digitize, v download, v electronic mail/e-mail, n expose, v hardware, n incorporate, v Internet, n keyboard, n laptop, n microcomputer, n network, n modem, n monitor, n mouse, n palmtop, n paste, v printer, n processor, n save, v scan, v scanner, n screen, n server, n software, n spam, n store, v threshold n tower, n user, n virus, n workstation, n</p> <p>an accurate number of users an encoding program an area of human endeavour artificial intelligence CD-ROM drive</p> <p>central processing unit communications network communication program computer literate computer terminology computing technology</p>	<p>бухгалтерська справа прикріплювати бухгалтерія бюджет шина (лінія зв'язку) зруйнувати; зазнати аварії цифровий оцифровувати завантажувати електронна пошта розкривати; виставляти на показ апаратне забезпечення об'єднувати, з'єднувати інтернет клавіатура ноутбук мікрокомп'ютер мережа модем монітор, екран мишка портативний кишеньковий комп'ютер вставляти (дані в документ) принтер процесор зберігати сканувати сканер екран, монітор сервер програмне забезпечення спам зберігати поріг, межа</p> <p>користувач вірус робоча станція (<i>потужніша, ніж ПК</i>)</p> <p>точна кількість користувачів програма шифрування сфера людських зусиль штучний інтелект диск, на якому велику кількість інформації на компютері зберігається та прочитується пристрій обробки даних; процесор мережа комунікацій програма для комунікацій людина, яка вміє працювати з комп'ютером комп'ютерна термінологія комп'ютерна технологія</p>
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database management program	програма управління базами даних
defensive technology	захисна технологія
desktop computer	настільний комп'ютер
desktop system	настільна комп'ютерна система
desktop publishing program	видавнича програма
electronic device	електронний пристрій/прилад
financial analysis	фінансовий аналіз
floppy disc	гнучкий диск
graphics program	графічний редактор
hard disk/ hard disk drive/ hard drive	жорсткий диск, вінчестер
home page	домашня сторінка; офіційна Web-сторінка
IBM compatible	ІВМ сумісний (<i>компанія ІВМ – виробник апаратного та програмного забезпечення</i>)
input devices	пристрій входу
key phrase	ключова фраза
key word	ключове слово
memory storage devices	пристрої збереження інформації
mouse pad	килимочок для мишки
offensive technology	технологія, яка завдає шкоди
output devices	пристрої виведення інформації
random access memory/RAM	оперативна пам'ять
powerful mainframe computer	потужний комп'ютер звичайних розмірів
previous model	попередня модель
previous version	попередня версія
server computer	комп'ютер-сервер (<i>частина комп'ютерної мережі, яка зберігає та обробляє інформацію</i>)
spreadsheets program	бухгалтерська програма
threshold of computer era	поріг комп'ютерної ери
USB	універсальна шина послідовної передачі даних
word processing program	текстовий редактор
to abolish advertisement	знищити/ покласти кінець рекламі
to abolish newspapers	покласти кінець газетам
to abolish TV	покласти кінець телебаченню
to be cracked	тріснути
to be linked in local network	бути з'єднаним в локальну мережу
to click on the icon	клацати по іконці/символ/знак
to convert into digital form	перетворити в цифрову форму
to count approximately	підраховувати приблизно
to copy a file	копіювати файл
to direct the data	направляти дані
to draw charts	зображати таблиці
to feature sound	створювати/зображати звук
to feature text	зображати текст
to feature video clips	зображати відео кліпи
to find some matches	знаходити співпадіння/відповідність
to follow standards	слідувати стандартам
to force out newspapers	витіснити газети
to force out TV	витіснити телебачення
to intercept the data	перехоплювати дані

<p>to keep names and addresses of customers</p> <p>to key in</p> <p>to measure in megabytes</p> <p>to retrieve information</p> <p>to run on the computer</p> <p>to post messages</p> <p>to post information</p> <p>to produce manuals</p> <p>to produce catalogues</p> <p>to socialize with smb</p> <p>to surf the net</p> <p>to transfer data</p> <p>to type in</p> <p>to use information</p>	<p>зберігати імена та адреси клієнтів</p> <p>друкувати, вводити клавіатури</p> <p>вимірювати в мегабайтах</p> <p>діставати інформацію</p> <p>запускати на комп'ютері</p> <p>відправляти повідомлення</p> <p>відправляти інформацію</p> <p>створювати підручники</p> <p>створювати каталоги</p> <p>зустрічатись/спілкуватись з кимось</p> <p>шукати в інтернеті /блукати по мережі</p> <p>передавати дані</p> <p>друкувати</p> <p>використовувати інформацію</p>
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Vocabulary Bank to Unit 5

abuse, v	зловживати; необережно користуватись
accelerate, v	прискорювати; збільшувати
access, v	робити машинний пошук
affiliate, v	приєднувати
attach, v	прикріпляти
attachment, n	прикріплення
available, adj	доступний
browser, n	браузер/програма перегляду
broadband, n	широкополосна мережа
bulk, n	велика кількість
bypass, v	обходити
chatroom, n	дискусійний сайт в інтернеті
content, n	зміст
crack, v	ламатись
digitize, v	оцифровувати
download, v	завантажувати
dream up, v	придумувати
effort, n	зусилля
embrace, v	охоплювати, включати
exist, v	існувати
explore, v	досліджувати
feature, v	зображати
file, n	файл
image, n	зображення
incorporate, v	об'єднувати, з'єднувати
inoperative, adj	неефективний, нечинний
network, n	мережа
mailbox, n	поштова скринька
maintain, v	підтримувати; обслуговувати
modem, n	модем
print, v	друкувати
redefine, v	переглянути/переоцінити для введення змін
refer (to), v	відноситись до (чогось)
retrieve, v	діставати
reshape, v	надавати нового вигляду
route, n	маршрут
router, n	роутер
post, v	надсилати
satellite, n	супутник
spam, n	спам
specify, v	точно визначати/встановлювати
security, n	безпека; надійність
sink, v	тонути
staff, n	персонал
stalk, n	стрижень
store, v	зберігати
switch, v	міняти напрямок
subscriber, n	абонент
surf, v	шукати; блукати
support, v	підтримувати
trick, v	одурювати, надувати

upload, v	пересилати інформацію в інший комп'ютер
user, v	користувач
website, v	вебсайт
virus, n	вірус
US Defense Department's Advanced Research Projects Agency	
defensive technology	захисна технологія
digital form	цифрова форма
cell phone/cellular telephone	мобільний телефон
coaxial cable	коаксіальний кабел ь(використовується в комп'ютерній мережі)
encoding program	програма кодування
global computer network	всесвітнф комп'ютерна мережа
fiber optics	волокнистий оптичний кабель
information databases	інформаційна база даних
information site	інформаційний сайт
instant messaging	миттєве повідомлення
Internet forum	дискусійна група в інтернеті
Internet protocol	протокол передачі даних в інтернеті
Internet provider	постачальник інтернет-послуг
key word	ключове слово
key phrase	ключова фраза
offensive technology	технологія, яка завдає шкоди
outer space	відкритий космос
personal interaction	особиста взаємодія
phone line	телефонна лінія
quantum mechanics	квантова механіка
social networking	соціальна мережа
Telnet programmes	мережеві програма для роботи в інтернеті
Transmission Control Protocol	віддалено з власного ПК
video clip	протокол управління передаванням даних
World Wide Web	відео-кліп
Wi-Fi	всесвітня павутина/інформаційна система в інтернеті
to be popular with	вай-фай/безпроводний доступ до інтернету
to buy merchandise	бути популярним серед
to buy services	купувати товари
to carry out financial transactions	купувати послуги
to change the data	здійснювати фінансові трансакції
to choose an Internet provider	змінювати дані
to communicate with each other	вибирати інтернет-провайдера
to connect computers	спілкуватись один з одним
to convert into digital form	з'єднувати комп'ютери
to cover a topic	перетворювати в цифрову форму
to digitize	охоплювати тему
to encourage posts	оцифровувати
to go viral	заохочувати листування/повідомлення
to figure out	ставати вірусним
to find some matches	розуміти, осягати; підраховувати
to force out	знаходити відповідності/спів падання
	ВІТІСНЯТИ

<p>to have access to the Internet</p> <p>to have an influence on</p> <p>to intercept the data</p> <p>to pay bills</p> <p>to pay income tax</p> <p>to provide wireless access</p> <p>to receive a message</p> <p>to search around the Net</p> <p>to send e-mail</p> <p>to send a message</p> <p>to solve a problem</p> <p>to socialize with</p> <p>to transfer data</p> <p>to transmit information</p> <p>to use the Internet</p>	<p>мати доступ до інтернету</p> <p>мати вплив на</p> <p>перехоплювати дані</p> <p>оплачувати рахунки</p> <p>платити податок на дохід</p> <p>надавати бездротовий доступ</p> <p>отримувати повідомлення</p> <p>шукати в інтернеті</p> <p>посилати лист електронною поштою</p> <p>посилати повідомлення</p> <p>вирішувати проблему</p> <p>шукати в інтернеті /блукати по мережі</p> <p>передавати дані</p> <p>друкувати</p> <p>використовувати інформацію</p>
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Vocabulary Bank to Unit 6

accountancy, n	бухгалтерська справа
acquisition	придбання; оволодіння
actuarial, adj	страховий
analyst, n	аналітик; фахівець із системного аналізу
array, v	шикувати; розставляти
banking	банківська справа
bonds, n	фінансові облігації, бони
calculation, n	розрахунок; кошторис; обчислення
career, n	кар'єра; професія, заняття
cash, n	готівка
charity, n	благодійність
compliance, n	згода; поступливість
corporate, adj	корпоративний
determine, v	визначати, встановлювати
earn, v	заробляти
ensure, v	забезпечувати; гарантувати
effort, n	зусилля
flood, n	потік
flood, v	наводняти
granular, adj	зернистий, ранульований
insurance, n	страхування
invest, v	інвестувати
investment, n	інвестиція
involve, v	залучати
loan, n	позика, кредит
marketing, n	маркетинг
merge, v	об'єднувати, зливатись
mortgage, n	іпотека
predict, v	передбачати, прогнозувати
prize, n	премія; виграш
provide, v	забезпечувати
pursue, v	переслідувати; займатись своєю професією
revolve, v	крутитись навколо; бути осередком
scope, n	масштаб; сфера діяльності
shareholder, n	акціонер
shortage, n	брак; дефіцит
startup, n	стартап, початок, запуск
stock, n	запас, фонд
strategy, n	стратегія
track, v	простежувати
wealth, n	велика кількість; багатство
underwriting, n	андерайтинг/гарантування розміщення (цінних паперів)
accountancy firm	бухгалтерська фірма
actuarial profession	професія у сфері страхування
actuarial science	наука ведення страхової справи
advanced skills	розвинені/прогресивні навички
bank account	банківський рахунок
business venture	комерційна операція
business strategy	стратегія ділової активності

checking account	поточний рахунок
chief financial officer (CFO)	президент/генеральний директор (<i>компанії</i>)
commercial banking	банківське обслуговування підприємств
commercial insurance	
compliance officer	співробітник банківського нагляду
corporate banking	банківське обслуговування юр. Осіб
corporate client	клієнт-юридична особа
credit card	кредитна картка
current finances	поточні доходи
current market	поточний ринок
customer service specialist	спеціаліст відділу збуту
debit card	дебетова картка
degree in finance	вчений ступінь у сфері фінансів
economic circumstances	економічні обставини
financial goal	фінансова мета
financial objective	фінансові ціль
financial planner	плановик
financial products	фінансові послуги
financial services	фінансові послуги
financial stability	фінансова стабільність
financial trader	біржовий маклер
financial trends	тенденції у сфері фінансів
future finances	майбутнє фінансування/доходи
general insurance	загальне страхування
health insurance	страхування здоров'я
house insurance	страхування житла
income tax returns	повернення податку на прибуток
individual customers	окремий клієнт
individual retirement account	персональний пенсійний рахунок
insurance company	страхова компанія
insurance field	сфера страхування
insurance sales representative	представник відділу з продажів страхової компанії
investment banking	інвестиційно-банківська діяльність
investment management	інвестиційна діяльність; керування капіталовкладеннями
job prospects	перспективи працевлаштування
level of risk	рівень ризику
life insurance	страхування життя
key area	основна сфера
manufacturing company	компанія-виробник
minimum requirement	мінімальна вимога
mortgage broker	агент з питань іпотеки
multiple loan options	багато численний вибір позики
personal loan	особиста позика
portfolio manager	менеджер, який керує портфельними активами
professional services firm	фірма, яка надає професійні послуги
public accountant	бухгалтер-ревізор (<i>незалежний</i>)
range of	ряд, серія, низка
retail banking	банківські послуги для фізичних осіб
savings account	ощадний рахунок

small business	мале підприємство
statistics	статистика
trade deal	торгова угода; операція
venture capital (VC)	венчурний капітал
to add up figures	додавати цифри
to advise cash/asset-rich individuals	надавати поради багатим на грошові активи фізичним особам
to advise institutions	нустанови, які надають поради
to anticipate potential risks	передбачати потенційні ризики
to assess the probability	оцінювати ймовірність
to audit financial records	перевіряти фінансову звітність
to be in charge of	бути відповідальним за
to be in demand	бути в попиті
to be insured against	бути застрахованим від
to be involved in	бути залученим
to break into	проникати в приміщення з метою пограбування
to calculate risks	підраховувати ризики
to calculate probabilities	підраховувати вірогідності
to charge money	призначати ціну; стягувати плату
to develop information	надавати інформацію
to discuss strategy	обговорювати стратегію
to enter into the finance world	долучитись до світу фінансів
to focus on	зосереджуватись на
to follow payouts	супроводжувати виплати
to fund the purchase	фінансувати закупівлі
to grow the pool of cash	збільшувати загальний фонд
to increase one's fortune	збільшувати статки
to insure risk	страхувати ризики
to issue information	надавати інформацію
to invest funds	інвестувати капітал
to keep in mind	мати на увазі
to leave over	відкладати
to manage finance	керувати фінансами
to manage funds	керувати фондами/цінними паперами
to manage cash flow	управляти готівковим обігом
to maintain financial transactions	керувати фінансовими трансакціями
to maintain IT systems	обслуговувати інформаційні системи
to make money	заробляти гроші
to measure clients' exposures	вимірювати можливість виникнення дефіциту у клієнта
to monitor profit	стежити за прибутками
to monitor loss	стежити за втратами
to obtain a job	отримати роботу
to prepare income tax returns	підготувати повернення податку на прибуток
to prepare financial statements	підготувати фінансову звітність
to protect from losses	захищати від втрат
to provide insightful advice	надавати прогнозовану пораду
to provide consulting services	надавати консультативні послуги
to raise money	збирати гроші

to receive a high-paying salary to record business transactions to require direct access to research companies to sell corporate securities to support clients and staff to trade corporate securities to track data to track deficits to track profits to underwrite risks	отримувати високу зарплату вести облік ділових операцій вимагати прямого доступу збирати матеріал про компанію продавати цінні папери корпорації підтримувати клієнтів та персонал продавати цінні папери корпорації стежити за даними стежити за нестачею стежити за прибутками страхувати ризики
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Vocabulary Bank to Unit 7

acceptability, n	прийнятність (платіжної вимоги)
account, n	рахунок
affect, v	впливати
allowance, n	кишенькові гроші; гроші на дрібні витрати
assets, n	активи; капітал; кошти; фонди
banknote, n	банкнота
barter, n	бартер
bill, n	рахунок; інвентар
Bitcoin, n	біткоїн
borrow, v	позичати; давати в борг
card, n	картка; формуляр
cheque, n	чек
chequebook, n	чекова книжка
coin, n	монета
consume, v	споживати
counterfeit, adj	підроблений; фальшивий
cryptocurrency, n	крипто валюта
cryptography, n	криптографія
currency, n	валюта; грошовий обіг
deposit, v	віддавати на зберігання; класти в банк
e-money, n	електронні гроші
encapsulate, v	коротко викладати (факти, зміст)
endeavour, n	спроба, зусилля
evolve, v	розвивати
euro, n	євро
exchange for, v	обмінювати на
exist, v	існувати
gold, n	золото
goldsmith, n	ювелір
immune, adj	захищений, убезпечений
inflation, n	інфляція
invest, v	інвестувати
investment, n	інвестування
ledger, n	бухгалтерська книга
lend, v	позичати; давати на якийсь час
key, n	ключ; клавіша
manipulation, n	маніпуляція
overdraft, n	перевищення кредиту; заборгованість банку
payment, n	платіж; оплата
pocket-money, n	кишенькові гроші
price, n	ціна
save, v	заощаджувати
society, n	суспільство
speculator, n	біржовик; особа, що грає на біржі
stable, n	стабільний, стійкий
store, v	зберігати; накопичувати; постачати
swap, v	обмінюватись
supply, v	постачати; забезпечувати
transaction, n	операція; транзакція
trust, v	довіряти
withdraw, v	зняти (з рахунку яку-н. суму)

worth, adj	вартий; той, що має цінність
worthless, adj	нічого не вартий; той, що не має ніякої цінності
value, v	оцінювати, давати оцінку (у грошовому вираженні)
valuable, adj	коштовний; дорогий
automated teller machine	банкомат
bank account	рахунок в банку
bank deposit	банківський вклад
card transfer	переказ з картки
cash-like assets	готівкові активи
cash machine	банкомат
central bank	центральний банк
certificate of deposit	депозитний сертифікат
charge interest	нараховувати відсотки
commodity money	товарні гроші
credit card	кредитна картка
current account	поточний рахунок
decentralised digital currency	децентралізована цифрова валюта
decentralized network	децентралізована мережа
demand account	рахунок до запитання
deposit account	депозитний рахунок
digital cash	цифрові гроші
digital currency	цифрова валюта
direct debit	дебетування рахунка покупця поставачальниками; списання у безакцептному порядку (доручення і санкція банку перераховувати кошти на користь поставачальника товарів або послуг на їхню вимогу)
ECB (European Central Bank)	Європейський центральний банк
electronic account	електронний рахунок
electronic payment	електронний платіж
exchange for goods and services	обмін товарів і послуг
exchange rate	валютний курс; обмінний курс
Federal Reserve	Федеральна резервна система
fiat money	нерозмінні паперові гроші
financial crisis	фінансова криза
goods and services	товари та послуги
government interference	втручання уряду
inconvertible paper money	необоротні/нерозмінні/неконвертовані паперові гроші
intrinsic value	внутрішня собівартість
internet payment	інтернет-платіж
interest rate	послуги працівників відповідних спеціальностей
labour services	законний платіжний засіб
legal tender	ліквідні гроші(ті, що легко реалізуються)
liquid money	ринкова ціна; ринкова вартість
market value	засіб платежу
means of payment	

medium of exchange	засіб обміну
money market account	депозитний рахунок грошового ринку
money market fund	інвестиційний фонд на ринку
	короткострокових капіталів
money market instrument	інструмент ринку короткострокових
	капіталів
monetary value	грошова вартість; вартість у грошовому
	вираженні
nature of money	природа грошей
representative money	представницькі гроші <i>(повністю</i>
	<i>забезпечені дорогоцінними металами)</i>
payments method	метод оплати
pin device	пристрій для введення пін-кода
PIN number	особистий ідентифікаційний номер
printed paper	друкарський папір
pre-paid card	картка для передоплати/авансу
savings account	ощадний рахунок
store of value	засіб збереження вартості
time deposit	строковий вклад; строковий депозит
traveler's check	туристичний чек
value of money	вартість грошей
virtual currency	віртуальна валюта
unit of account	розрахункова одиниця
to be based on	базуватись на
to be in circulation	бути в обігу
to convert into	конвертувати в
to create money electronically	створювати електронні гроші
to determine relative costs	визначати відносну вартість
to flash a card over a machine	провести картку над пристроєм для
	зчитування
to get lost	загубитись
to get stolen	бути вкраденим
to go into the red	бути збитковим
to issue money	випускати гроші
to pay by card online	плати карткою онлайн
to reduce the value of money	зменшувати вартість грошей
to save some money	заощаджувати гроші
to spend money	витрачати гроші

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