



**ХМЕЛЬНИЦЬКА ОБЛАСНА РАДА
ХМЕЛЬНИЦЬКИЙ УНІВЕРСИТЕТ УПРАВЛІННЯ ТА ПРАВА
ІМЕНІ ЛЕОНІДА ЮЗЬКОВА**

ЗАТВЕРДЖУЮ

Проректор з науково-педагогічної
роботи

_____ **І.Б.Ковтун**
(підпис) (ініціали, прізвище)

22 жовтня 2020 року

М.П.

**НАВЧАЛЬНО-МЕТОДИЧНІ МАТЕРІАЛИ
з навчальної дисципліни
«ІНОЗЕМНА МОВА (за професійним спрямуванням)(Англійська мова)»
для підготовки на першому освітньому рівні
здобувачів вищої освіти ступеня бакалавра
за спеціальністю 072 Фінанси, банківська справа та страхування
галузі знань 07 Управління та адміністрування
за денною формою навчання**

м. Хмельницький
2020

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1. Структура вивчення навчальної дисципліни

1.1. Тематичний план навчальної дисципліни

№ теми	Назва теми	Кількість годин												
		Денна форма навчання						Заочна форма навчання						
		Усього	у тому числі					Усього	у тому числі					
			Лекції	Практ.	Лабор.	Ін.зав.	СРС		Лекції	Практ.	Лабор.	Ін.зав.	СРС	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	
1.	Money / Гроші	22	–	10	–	–	12	–	–	–	–	–	–	–
2.	Finance / Фінанси	24	–	10	–	–	14	–	–	–	–	–	–	–
3.	Banks. Banking System. / Банки. Банківська система	22	–	10	–	–	12	–	–	–	–	–	–	–
4.	Insurance / Страхування	24	–	10	–	–	14	–	–	–	–	–	–	–
5.	Audit / Аудит	26	–	12	–	–	14	–	–	–	–	–	–	–
	Всього годин:	240	–	104	–	–	136	–	–	–	–	–	–	–

1.2. Практичні заняття

Практичне заняття 1-5

Тема 1. Money / Гроші

Питання для усного опитування та дискусії

- 1.1. Evolution of money. / Еволюція використання грошей.
- 1.2. The concept of money. / Визначення поняття гроші.
- 1.3. Characteristics of money. / Характерні риси грошей.
- 1.4. Functions of money. / Функції грошей.
- 1.5. Forms of money. / Типи грошей.
- 1.6. The value of the currency. / Вартість валюти.
- 1.7. Legal means of payment. / Законні платіжні засоби.
- 1.8. Способи дієслова. Conditional Mood, Suppositional Mood, Imperative Mood. Правила утворення та вживання
- 1.9. Conditionals. Wishes. / Умовні речення та їх вживання.

Аудиторна робота

Виконання студентами усних та письмових завдань з питань теми:

1. Арзянцева Н.І., Дейнега І.А. Англійська мова для менеджерів: навчальний посібник / [уклад. Н.І. Арзянцева, І.А. Дейнега]. – Хмельницький : Хмельницький університет управління та права, 2011. – С.108-126.

Методичні рекомендації

З метою глибокого засвоєння навчального матеріалу при вивченні теми студенту варто особливу увагу зосередити на таких аспектах:

Лексичний мінімум, який необхідно засвоїти для обговорення теми:

monetary unit, cash, coin, change, check, ATM, currency, exchange, balance, exchange rate, fee, withdrawal, deposit, flow, petty cash, cash advance, expenditure, spend/save/invest/ charge money, monitor, credit card, direct deposit, credit limit, track, purchase, legal tender, barter, exchange goods, value, intrinsic value, to guarantee/represent value, paper money, metal money, commodity money, fiat money, to spend money, price, inflation, a standard of value, a unit of account, a store of value, a standard of deferred payment, divisibility, uniformity, stability in value, durability, portability, money market, money supply, chequebook

Граматичний мінімум, яким необхідно оперувати:

1. Способи дієслова. – Conditional Mood, Suppositional Mood, Imperative Mood. Правила утворення та вживання. Виконання граматичних вправ. Верба Г.В., Верба Г.Г. Верба Л.Г. Довідник з граматики англійської мови (з вправами): навчальний посібник / Г.В. Верба, Г.Г. Верба, Л.Г.Верба. – К.: Освіта ТОВ «ВП Логос-М», 2011. – С.57-67. – § 120-136; С.268-279. – Впр.142 – 164.
2. Умовні речення та їх вживання. Верба Г.В., Верба Г.Г. Верба Л.Г. Довідник з граматики англійської мови (з вправами): навчальний посібник / Г.В. Верба, Г.Г. Верба, Л.Г.Верба. – К.: ТОВ «ВП Логос-М», 2011. – С.57-64. – Впр. 268-279.

Практичне заняття 6-11

Тема 2. Finance / Фінанси

Питання для усного опитування та дискусії

- 2.1. The concept of finance. Financial institutions and spheres of their activities. / Визначення поняття фінанси. Фінансові установи та сфери їхньої діяльності.
- 2.2. Types of financial documents. / Типи фінансових документів.
- 2.3. Types of jobs in finance. / Типи професій у фінансовій сфері.
- 2.4. Private finance. Types of investments. Personal investments and retirement. The stock market. / Фінанси в приватному секторі. Типи інвестицій. Особисті інвестиції та пенсійні відрахування. Фондова біржа.
- 2.5. Public finance. Central banks. International organizations. / Фінанси в державному секторі. Роль центральних банків. Міжнародні фінансові установи.
- 2.6. Business finance. Starting business. / Роль фінансів у веденні бізнесу. Основи ведення бізнесу.
- 2.7. Passive Voice.

Аудиторна робота

Виконання студентами усних та письмових завдань з питань теми:

1. Evans Virginia, Dooley Jenny, Petal Ketan C. Career Paths English. Book 2: Finance / V.Evans, J.Dooley, Ketan C. Petal. – Newbury, Express Publishing, 2012. – P.22-32.
2. Evans Virginia, Dooley Jenny, Petal Ketan C. Career Paths English. Book 3: Finance / V.Evans, J.Dooley, Ketan C. Petal. – Newbury, Express Publishing, 2012. – P.4-18, P.24-26.

Лексичний мінімум, який необхідно засвоїти для обговорення теми:

contract, application, letter of credit, insurance policy, business plan, legal tender, record, file statement, review, bank manager, accountant, tax consultant, tax preparer, financial advisor, stock broker, sales agent, stock/day trader, portfolio manager, exchange, stock exchange, oversee, work ethic, supervise, clientele, investment firm, capital market, derivative market, currency market, prices, salary, bonus, advisory dealing, discretionary dealing, financial planning, insurance products, risk assessment, investor profile, asset allocation, commission, fee-only, best interests, conflict of interest, tax, file, tax return, back taxes, tax debt, audit, refund, payroll, total wages, gross wages, stubs, cash collections, checking account, cash, bonus, disbursements, procurement, inventory, purchase order, on credit, property accounting, investment, bonds, certificate of deposit, stocks, equity, mutual bonds, stocks, pool, securities, money market, account, real estate, risk tolerance, risk-free, risk aversion, retirement, personal investment, pension, profit sharing, trust, cash in, retirement age, contribution, stock market, share, dividends, shareholder, bear market, bull market, value, central bank, reserve bank, price stability, exchange rate, interest rate, inflation, hyperinflation, IMF, WTO, GNP, UN, WHO, NAFTA, OPEC, EU, G20, ASEAN, multinational corporation, supply, demand, elasticity, business plan, sales revenue, margin, gross profit, profit and loss account, income statement, revenue, cost of sales, cost of goods, net sales, sales forecast, predict, competition, strategic business, inventory management, bid buyout, divestment, parent company, takeover, white knight

Граматичний мінімум, яким необхідно оперувати:

Passive Voice. Виконання граматичних вправ. Верба Г.В., Верба Г.Г. Верба Л.Г. Довідник з граматики англійської мови (з вправами): навчальний посібник / Г.В. Верба, Г.Г. Верба, Л.Г.Верба. – К.: ТОВ «ВП Логос-М», 2011. – С.49-56. – § 105 – 117; С.264-268. – Впр.132 – 141.

Практичне заняття 12-16

Тема 3. Banks. Banking System. / Банки. Банківська система

- 3.1. Bank as a financial institution. / Банк як фінансова установа.
- 3.2. Classifications and types of banks. / Класифікація та типи банків.
- 3.3. Products and activities of the banks. / Послуги та діяльність банків.
- 3.4. Different types of payment systems: cash, cheque, credit card, ATM. / Різні платіжні системи; готівка, чеки, кредитні картки, банкомати.
- 3.5. Careers and their functions in the bank. / Кар'єрний зріст та функціональні обов'язки працівників банківської сфери.
- 3.6. The National Bank of Ukraine. The Federal Reserve System of the USA. The Bank of England. / Національний банк країни. Федеральна резервна система США. Банк Англії.
- 3.7. Infinitive. Об'єктний інфінітивний комплекс. Суб'єктний інфінітивний комплекс. Прийменниковий інфінітивний комплекс.

Аудиторна робота

Виконання студентами усних та письмових завдань з питань теми:

1. Evans Virginia, Gilmore Ken. Career Paths English. Book 1: Banking / V. Evans, K.Gilmore. – Newbury, Express Publishing, 2011. – P.30-31.
2. Evans Virginia, Gilmore Ken. Career Paths English. Book 2: Banking / V. Evans, K.Gilmore. – Newbury, Express Publishing, 2011. – P.26-32.
3. Evans Virginia, Gilmore Ken. Career Paths English. Book 3: Banking / V. Evans, K.Gilmore. – Newbury, Express Publishing, 2011. – P.10, P.12-20, P.22-24, P.30-32.

Лексичний мінімум, який необхідно засвоїти для обговорення теми:

teller, phone banker, loan officer, credit analyst, branch manager, trust officer, trust account, personal trust, trustee, beneficiary, corporate trust, fiduciary, fraud, check fraud, manipulate, counterfeit, forgery, alter, paper hanging, check kiting, circular kiting, float time, forge, combat, credit card fraud, card-not-present transaction, card security code, copy, stolen, duplication, debit card fraud, skimming, deposit envelope, intentional, overdraft, identity theft, accounting fraud, arrest, ring, fraudulent, books, demand fraud, payable branch, solicit, uninsured deposits, cover up, Internet fraud, phishing, pharming, redirect, traffic, bogus, hacker, antivirus software, spyware, legitimate, SSL connection, link, scam, steal, robbery, armed/unarmed robbery, camera, dye pack, security guard, threaten, getaway car, silent alarm, apprehend, demand, comply, competition, loanable funds, compete, deposit account, money market account, NOW account, notice account, IRA, club account, regulate, regulation, regulatory, principle, minimum requirement, capital requirement, reserve requirement, credit rating requirement capital adequacy, capital ratio, minimum reserve ratio, full reverse banking, bank license, revoke, compliance, breach, market discipline, corporate governance, financial reporting, disclosure

Граматичний мінімум, яким необхідно оперувати:

1. Infinitive. Виконання граматичних вправ. Верба Г.В., Верба Г.Г. Верба Л.Г. Довідник з граматики англійської мови (з вправами): навчальний посібник / Г.В. Верба, Г.Г. Верба, Л.Г.Верба. – К.: ТОВ «ВП Логос-М», 2011. – С.85-97. – § 171 – 199; - С. 298-303. – Впр.214 – 224.
2. Об'єктний інфінітивний комплекс. Суб'єктний інфінітивний комплекс. Прийменниковий інфінітивний комплекс. Виконання граматичних вправ. Верба Г.В., Верба Г.Г. Верба Л.Г. Довідник з граматики англійської мови (з вправами): навчальний посібник / Г.В. Верба, Г.Г. Верба, Л.Г.Верба. – К.: ТОВ «ВП Логос-М», 2011. – С.85-97. – § 200-202; С.97-98. - Впр.226 – 229.

Практичне заняття 17-21

Тема 4. Insurance / Страхування

- 4.1. Definition of *insurance*. / Визначення поняття *страхування*.
- 4.2. Insurance policy and its types. / Види полісів страхування.
- 4.3. Insurance basics. / Основи ведення діяльності у сфері страхування.
- 4.4. Careers and their functions in the insurance activities. / Кар'єрний зріст та функціональні обов'язки працівників сфери страхування.
- 4.5. Participle. Present Participle and Past Participle. Утворення дієприкметників. Форми дієприкметників. Значення та вживання дієприкметників. Об'єктний дієприкметниковий комплекс. Суб'єктний дієприкметниковий комплекс. Незалежний дієприкметниковий комплекс.

Аудиторна робота

Виконання студентами усних та письмових завдань з питань теми:

1. Evans Virginia, Dooley Jenny, Petal Ketan C. Career Paths English. Book 2: Finance / V.Evans, J.Dooley, Ketan C. Petal. – Newbury, Express Publishing, 2012. – P.20-22.

Лексичний мінімум, який необхідно засвоїти для обговорення теми:

insure, insurance, an insurer, premium, compensation, cover, life insurance, auto insurance, health insurance, policy, term, disability insurance, protect, property insurance, claim, file, estimate, policy number, loss, agent, policy holder, claims adjuster, investigation, confirm, determine, to offer financial compensation, in case of death/disability, to secure family's financial security, a lump-sum payment, to make periodic payments, a premium, to cover, term insurance, a term policy, to survive the term, whole life insurance, a bonus, to accrue, endowment policy, valid, a term plan, money-back policy, survival benefit, to assure, the expiry of the term, unit-linked insurance plans (ULIPs), an investment tool, an insurance cover, child plan, child's financial security, pension plans, to build a retirement fund

Граматичний мінімум, яким необхідно оперувати:

1. Дієприкметник. Утворення дієприкметників. Форми дієприкметників. Значення та вживання Present Participle and Past Participle. Виконання граматичних вправ. Верба Г.В., Верба Г.Г. Верба Л.Г. Довідник з граматики англійської мови (з вправами): навчальний посібник / Г.В. Верба, Г.Г. Верба, Л.Г.Верба. – К.: ТОВ «ВП Логос-М», 2011. – С.100-107. – § 206 – 219; С.307-308. – Впр.230 – 233.
2. Об'єктний дієприкметниковий комплекс. Суб'єктний дієприкметниковий комплекс. Незалежний дієприкметниковий комплекс. Виконання граматичних вправ. Верба Г.В., Верба Г.Г. Верба Л.Г. Довідник з граматики англійської мови (з вправами): навчальний посібник / Г.В. Верба, Г.Г. Верба, Л.Г.Верба. – К.: ТОВ «ВП Логос-М», 2011. – С.108-112. – § 220 – 228; С. 309-311. – Впр.234 – 241.

Практичне заняття 22-27

Тема 5. Audit / Аудит

- 5.1. Definition of *audit*. / Визначення поняття *аудит*.
- 5.2. Functions of audit. / Функції аудиторської діяльності.
- 5.3. Responsibilities and functions of an auditor. / Сфера відповідальності та функціональні обов'язки аудитора.
- 5.4. Categories the auditors are classified. Differences between external auditors and internal auditors. / Класифікація аудиторів. Внутрішні та зовнішні аудитори.
- 5.5. Gerund. Дієслівні властивості герундія. Іменникові властивості герундія. Комплекси з герундієм. Переклад герундія українською мовою.

Аудиторна робота

Виконання студентами усних та письмових завдань з питань теми:

What is the function of the Office of Internal Audit and Assurance? [Електронний ресурс]. - Режим доступу: <http://www.tsu.edu/about/administration/department-of-audit-compliance/internal-audit-and-fraud/functions-of-auditing.html>

Office of the Director of Audit. [Електронний ресурс]. - Режим доступу: <http://www.audit.gov.dm/key-functions>

Лексичний мінімум, який необхідно засвоїти для обговорення теми:

an auditor, a branch, a company auditor, to review/verify the accuracy of financial records, to comply with tax norms, to protect business, fraud, discrepancy, an audit report, an appraisal, to be responsible for, a financial statement, a book of accounts, to examine, to maintain, the relevant laws, to depict a true/fair view of the company's financial position, assurance, reliability, to form an adverse opinion on, to issue a disclaimer of opinion, due to, lack of information, to determine a financial status of the entity, to make inquiry, personal expenses, to be charged to the Revenue Account, relevant accounting standards, to comply with the standards, to provide excerpts of his working papers to the company auditor to aid in the audit, to perform audit duties with ease and accuracy, to adhere, Code of Ethics, Code of Professional Conduct

Граматичний мінімум, яким необхідно оперувати:

1. Gerund. Дієслівні властивості герундія. Іменникові властивості герундія. Вживання герундія. Виконання граматичних вправ. . Верба Г.В., Верба Г.Г. Верба Л.Г. Довідник з граматики англійської мови (з вправами): навчальний посібник / Г.В. Верба, Г.Г. Верба, Л.Г.Верба. – К.: ТОВ «ВП Логос-М», 2011. – С.140-142. - § 219 – 230; С.307-308. – Впр.231 – 237.
2. Комплекси з герундієм. Переклад герундія українською мовою. Виконання граматичних вправ. Верба Г.В., Верба Г.Г. Верба Л.Г. Довідник з граматики англійської мови (з вправами): навчальний посібник / Г.В. Верба, Г.Г. Верба, Л.Г.Верба. – К.: ТОВ «ВП Логос-М», 2011. – С.150-151. - § 231 – 235; С.307-308. – Впр..240 – 246.

1.3. Самостійна робота студентів

Тема 1. Money / Гроші

Завдання для перевірки знань лексики

Для більш ґрунтовного вивчення НТ1 необхідно опрацювати зміст текстів, а саме:

Текст №1: Money. Арзянцева Н.І., Дейнега І.А. Англійська мова для менеджерів: навчальний посібник / [уклад. Н.І. Арзянцева, І.А. Дейнега]. – Хмельницький: Хмельницький університет управління та права, 2011. – С.109.

Текст №2: Some Facts from the History of Money. Арзянцева Н.І., Дейнега І.А. Англійська мова для менеджерів: навчальний посібник / [уклад. Н.І. Арзянцева, І.А. Дейнега]. –Хмельницький: Хмельницький університет управління та права, 2011. – С.115.

Завдання до тексту №1: Money. Арзянцева Н.І., Дейнега І.А. Англійська мова для менеджерів: навчальний посібник / [уклад. Н.І. Арзянцева, І.А. Дейнега]. – Хмельницький: Хмельницький університет управління та права, 2011. – С.109.

1. Прочитайте текст та письмово виконайте завдання до тексту. Випишіть незнайомі слова по темі з транскрипцією та перекладом.
2. Ознайомтесь та вивчіть нову лексику.
3. Перекажіть текст.

Завдання до тексту №2: Some Facts from the History of Money. Арзянцева Н.І., Дейнега І.А. Англійська мова для менеджерів: навчальний посібник / [уклад. Н.І. Арзянцева, І.А. Дейнега]. Хмельницький: Хмельницький університет управління та права, 2011. – С.115.

1. Прочитайте та перекладіть текст. Випишіть незнайомі слова по темі з транскрипцією та перекладом.
2. Ознайомтесь та вивчіть нову лексику.

3. Виконайте тестові завдання до тексту.

Завдання для перевірки знань граматики

Task 1. Відкрийте дужки, вживаючи дієслова у відповідному часі.

A. If John 1) ...*hadn't overslept*... (not/oversleep), he 2) (not/be) late for work. If he 3) (not/be) late for work, his boss 4) (not/fire) him. If John 5) (not/lose) his job, he 6) (not/need) money and he 7) (not/rob) the bank. If he 8)(not/rob) the bank, the police 9) (not/arrest) him.

B. Yesterday the famous bank robber, Finger Smith, robbed another bank in the centre of town. As usual, he only stole £10. If he 1)... *had left* ...(leave) any clues, he 2)(be) in prison now, but he's much too clever. He disconnected the security cameras; if he 3) (not/do) that, police 4)..... (have) him on film now.the strange thing is, Fingers doesn't seem to be interested in the money; if he 5) (be), he 6)(can/steal) thousands of pounds by now. The police are determined to catch him, and the Chief is confident that they will. He says that if he 7) (think) they weren't going to arrest Fingers eventually, he 8) (leave) the police force long ago.

Task 2. Виберіть правильну відповідь.

- 1) If for a walk, we will take the dog with us.
a. we will go b. we go c. we would go d. we have go
- 2) When they the criminals, I shall get my car back.
a. catch b. catches c. will catch d. will catch
- 3) Will she be upset if she the news?
a. heard b. is hearing c. hears d. had heard
- 4) If I my job properly, I wouldn't be a manager.
a. hadn't done b. didn't do c. wouldn't do d. shouldn't do
- 5) If I were him, a bodyguard.
a. I will hire b. I would hire c. I have hired d. I am hired
- 6) If he had done everything in time, he ... to see results yesterday.
a. would be glad b. will be glad c. would have been glad d. was glad
- 7) If she learned the new words, she a good mark at the test.
a. can get b. could get c. could have got d. can have got
- 8) If he had seen the film, we ... the DVD.
a. will not buy b. would not buy c. would not have bought d. wiil not buy
- 9) You would have slept better, if you your medicine.
a. will take b. took c. had taken d. will have taken
- 10) If you wer older, you to the party.
a. will go b. would go c. would have gone d. went
- 11) They will stay longer in Greece, if they ... a cheap hotel.
a. found b. find c. will find d. would find
- 12) I wish I in America.
a. lived b. would live c. were living d. would have lived
- 13) If only he me.
a. could call b. can call c. called d. could have called
- 14) I wish I more for the exam.
a. have studied b. had studied c. will study d. would study
- 15) I wish... he so rude to people.

a. wouldn't be

b. won't be

c. would be

d. weren't be

Завдання для перевірки розуміння прочитаного

Текст №1: Прочитайте та письмово перекладіть текст. Випишіть незнайомі слова по темі з транскрипцією та перекладом. Поставте 10 запитань до тексту.

History of Money

The use of money is as old as the human civilization. Money is basically a method of exchange, and coins and notes are just items of exchange. But money was not always the same form as the money today, and is still developing.

The basis of all early commerce was barter, in other words the direct exchange of one product for another, with the relative values a matter for negotiation. Subsequently both livestock, particularly cattle, and plant products such as grain, come to be used as money in many different societies at different periods. The earliest evidence of banking is found in Mesopotamia between 3000 and 2000 B.C. when temples were used to store grain and other valuables used in trade.

Various items have been used by different societies at different times. Aztecs used cacao beans. Norwegians once used butter. The early U.S. colonists used tobacco leaves and animal hides. The people of Paraguay used snails. Roman soldiers were paid a "salarium" of salt. On the island of Nauru, the islanders used rats. Human slaves have also been used as currency around the world. In the 16th century, the average exchange value of a slave was 8000 pounds of sugar.

Gradually, however, people began exchanging items that had no intrinsic value, but which had only agreed-upon or symbolic value. An example is the cowrie shell. Metal tool money, such as knife and spade monies, was also first used in China. These early metal monies developed into primitive versions of round coins at the end of the Stone Age. Chinese coins were made out of copper, often containing holes so they could be put together like a chain. The Chinese invented also paper money during the T'ang Dynasty.

Outside of China, the first coins developed out of lumps of silver. They soon took the familiar round form of today, and were stamped with various gods and emperors to mark their authenticity. These early coins first appeared in the Kingdom of Lydia (now in Turkey) in the 7th century B.C.. Paper money was adopted in Europe much later than in Asia and the Arab world -- primarily because Europe didn't have paper.

The Bank of Sweden issued the first paper money in Europe in 1661, though this was also a temporary measure. In 1694 the Bank of England was founded and began to issue promissory notes, originally handwritten but later printed. To make travelling with gold less dangerous, goldsmiths, or people who made jewelry and other items out of gold, came up with an idea. The goldsmiths started writing out notes on pieces of paper that said the person who had the note could trade the note in for gold. These promissory notes were the beginning of paper money in Europe. If you look at a British bank note today, you'll see it still says: I promise to pay the bearer on demand the sum of twenty pounds.

Текст №2: Прочитайте та перекладіть текст. Випишіть незнайомі слова по темі з транскрипцією та перекладом.

Bitcoin is a cryptocurrency invented in 2008 by an unknown person or group of people using the name Satoshi Nakamoto and started in 2009 when its implementation was released as open-source software.

It is a decentralized digital currency without a central bank or single administrator that can be sent from user to user on the peer-to-peer bitcoin network without the need for intermediaries. Transactions are verified by network nodes through cryptography and recorded in a public distributed ledger called a blockchain. The ledger is public; anybody can store it on their computer. There is no single administrator; the ledger is maintained by a network of equally privileged miners.

Bitcoins are created as a reward for a process known as mining. They can be exchanged for other currencies, products, and services. Research produced by University of Cambridge estimates that in 2017, there were 2.9 to 5.8 million unique users using a cryptocurrency wallet, most of them using bitcoin.

Bitcoin has been praised and criticized. Critics noted its use in illegal transactions, the large amount of electricity used by miners, price volatility, and thefts from exchanges. Some economists, including several Nobel laureates, have characterized it as a speculative bubble. Bitcoin has also been used as an investment, although several regulatory agencies have issued investor alerts about bitcoin.

Питання для самоконтролю

1. Dwell on the evolution of money.
2. Speak on the concept of *money* and characteristics of money.
3. Remind information concerning functions of money and forms of money.
4. Describe the value of the currency.
5. What are the legal means of payment?

Тема 2. Finance / Фінанси

Завдання для перевірки знань лексики

Для більш ґрунтовного вивчення НТ1 необхідно опрацювати зміст текстів, а саме:

Текст №1: Evans Virginia, Dooley Jenny, Petal Ketan C. Career Paths English. Book 2: Finance / V.Evans, J.Dooley, Ketan C. Petal. – Newbury, Express Publishing, 2012. – P.4-5.

Текст №2: Evans Virginia, Dooley Jenny, Petal Ketan C. Career Paths English. Book 2: Finance / V.Evans, J.Dooley, Ketan C. Petal. – Newbury, Express Publishing, 2012. – P.8-9.

Текст №3: Evans Virginia, Dooley Jenny, Petal Ketan C. Career Paths English. Book 2: Finance / V.Evans, J.Dooley, Ketan C. Petal. – Newbury, Express Publishing, 2012. – P.10-11.

Текст №4: Evans Virginia, Dooley Jenny, Petal Ketan C. Career Paths English. Book 3: Finance / V.Evans, J.Dooley, Ketan C. Petal. – Newbury, Express Publishing, 2012. – P.6-7.

Текст №5: Evans Virginia, Dooley Jenny, Petal Ketan C. Career Paths English. Book 3: Finance / V.Evans, J.Dooley, Ketan C. Petal. – Newbury, Express Publishing, 2012. –P.24-26.

Завдання до тексту №1: *Types of Investments*. Evans Virginia, Dooley Jenny, Petal Ketan C. Career Paths English. Book 2: Finance / V.Evans, J.Dooley, Ketan C. Petal. – Newbury, Express Publishing, 2012. – P.4-5.

Прочитайте та письмово перекладіть текст. Випишіть незнайомі слова по темі з транскрипцією та перекладом.

1. Ознайомтесь та вивчіть нову лексику.
2. Виконайте завдання 1-4.

Завдання до тексту №2: *Retirement Saving*. Evans Virginia, Dooley Jenny, Petal Ketan C. Career Paths English. Book 2: Finance / V.Evans, J.Dooley, Ketan C. Petal. – Newbury, Express Publishing, 2012. – P.8-9.

1. Прочитайте та письмово перекладіть текст. Випишіть незнайомі слова по темі з транскрипцією та перекладом.
2. Ознайомтесь та вивчіть нову лексику.
3. Дайте відповіді на запитання:
 - What are some ways of saving for retirement?
 - At what age do people usually retire in your country?

Завдання до тексту №3: Evans Virginia, Dooley Jenny, Petal Ketan C. Career Paths English. Book 2: Finance / V.Evans, J.Dooley, Ketan C. Petal. – Newbury, Express Publishing, 2012. – P.10-11.

1. Прочитайте та письмово перекладіть текст. Випишіть незнайомі слова по темі з транскрипцією та перекладом.
2. Ознайомтесь та вивчіть нову лексику.
3. Дайте відповіді на запитання:
 - What actions occur on the stock market?
 - What are some good stocks to buy in Ukraine?

Завдання до тексту №4: Evans Virginia, Dooley Jenny, Petal Ketan C. Career Paths English. Book 3:

Finance / V.Evans, J.Dooley, Ketan C. Petal. – Newbury, Express Publishing, 2012. – P.6-7.

1. Прочитайте та письмово перекладіть текст. Випишіть незнайомі слова по темі з транскрипцією та перекладом.
2. Ознайомтесь та вивчіть нову лексику.
3. Дайте відповіді на запитання:
 - What decisions must someone make before opening business?
 - What official steps are required to open a business in your country?

Завдання до тексту №5: Evans Virginia, Dooley Jenny, Petal Ketan C. Career Paths English. Book 3: Finance / V.Evans, J.Dooley, Ketan C. Petal. – Newbury, Express Publishing, 2012. –P.24-26.

1. Прочитайте та письмово перекладіть текст. Випишіть незнайомі слова по темі з транскрипцією та перекладом.
2. Ознайомтесь та вивчіть нову лексику.
3. Дайте відповіді на запитання:
 - What are some examples of international organizations?
 - What are the functions and responsibilities of those organizations?

Завдання для перевірки знань граматики

Task 1. Виконайте завдання 119-132. Evans Virginia. Round-Up 5. / V. Evans. – Madrid, Pearson Education Limited, 2006 – P.60-63.

Task 2. Виберіть правильний варіант відповіді:

- 1) Mark a good job by a construction company last month.
 - A offered
 - B was offered
 - C is offered
 - D will be offered
- 2) His book yet.
 - A wasn't published
 - B hasn't been published
 - C isn't published
 - D hadn't been published
- 3) His house ... yet.
 - A has been built
 - B was built
 - C had been built
 - D will be built
- 4) I couldn't use my office yesterday because it
 - A is painted
 - B has been painted
 - C was being painted
 - D was painted
- 5) Pete at the moment by the teacher.
 - A is being examined
 - B is examining
 - C was examined
 - D has been examined
- 6) When I came to the hospital, Tom by the doctor.
 - A was examined
 - B was examining
 - C was being examined
 - D has been examined
- 7) He in that house twice.
 - A has seen
 - B has been seen
 - C had been seen
 - D is seen
- 8) Four people to have been injured in the accident.
 - A reported
 - B are reported
 - C had reported
 - D have reported
- 9) She in her apartment for three days already.
 - A was locked
 - B has been locked
 - C locked
 - D is locked

- 10) Laura to speak at the teacher's conference last week.
 A asked C had been asked
 B had asked D was asked
- 11) Several houses by the hurricane last week.
 A are destroyed C have destroyed
 B were destroyed D will be destroyed
- 12) Dinner here after seven.
 A was served C has been served
 B is served D seves
- 13) So far, ten employees by the new director.
 A are fired C have been fired
 B fired D were fired
- 14) Dear clients! By this time tomorrow your telephone connection completely.
 A will be restored C has been restored
 B will restore D will have been restored
- 15) He to be the richest man in the country.
 A is believed C was believed
 B believes D believed

Завдання для перевірки розуміння прочитаного

Текст №1: Прочитайте та письмово перекладіть текст *International Monetary Fund*. Випишіть підкреслену професійну лексику з транскрипцією та перекладом.

International Monetary Fund (IMF), United Nations (UN) specialized agency, was founded at the Bretton Woods Conference in 1944 to secure international monetary cooperation, to stabilize currency exchange rates, and to expand international liquidity (access to hard currencies).

The IMF is headed by a board of governors, each of whom represents one of the organization's approximately 180 member states. The governors, who are usually their countries' finance ministers or central bank directors, attend annual meetings on IMF issues. The fund's day-to-day operations are administered by an executive board, which consists of 24 executive directors who meet at least three times a week. Eight directors represent individual countries (China, France, Germany, Japan, Russia, Saudi Arabia, the United Kingdom, and the United States), and the other 16 represent the fund's remaining members, grouped by world regions. It makes most decisions by consensus. The board is chaired by a managing director, who is appointed by the board for a renewable five-year term and supervises the fund's staff of about 2,700 employees from more than 140 countries. The managing director is usually a European and - by tradition - not an American. The first female managing director, Christine Lagarde of France, was appointed in June 2011.

Each member contributes a sum of money called a quota subscription. Quotas are reviewed every five years and are based on each country's wealth and economic performance - the richer the country, the larger its quota. The quotas form a pool of loanable funds and determine how much money each member can borrow and how much voting power it will have. For example, the United States' approximately \$83 billion contribution is the most of any IMF member, accounting for approximately 17 percent of total quotas.

Since its creation, the IMF's principal activities have included stabilizing currency exchange rates, financing the short-term balance-of-payments deficits of member countries, and providing advice and technical assistance to borrowing countries.

Each member has been permitted to choose the method it uses to determine its exchange rate:

- a free float, in which the exchange rate for a country's currency is determined by the supply and demand of that currency on the international currency markets;

- a managed float, in which a country's monetary officials will occasionally intervene in international currency markets to buy or sell its currency to influence short-term exchange rates;

- a pegged exchange arrangement, in which a country's monetary officials pledge to tie their currency's exchange rate to another currency or group of currencies;
- or a fixed exchange arrangement, in which a country's currency exchange rate is tied to another currency and is unchanging.

Members with balance-of-payments deficits may borrow money in foreign currencies, which they must repay with interest, by purchasing with their own currencies the foreign currencies held by the IMF. Each member may immediately borrow up to 25 percent of its quota in this way. The amounts available for purchase are denominated in Special Drawing Rights (SDRs), whose value is calculated daily as a weighted average of four currencies: the U.S. dollar, the euro, the Japanese yen, and the British pound sterling.

Additional loans are available for members with financial difficulties that require them to borrow more than 25 percent of their quotas. The IMF uses an analytic framework known as financial programming to determine the amount of the loan and the macroeconomic adjustments and structural reforms needed to reestablish the country's balance-of-payments equilibrium. The IMF has several financing programs, or facilities, for providing these loans, including

- a standby arrangement, which makes short-term assistance available to countries experiencing temporary or cyclical balance-of-payments deficits;
- an extended-fund facility, which supports medium-term relief;
- a supplemental-reserve facility, which provides loans in cases of extraordinary short-term deficits;
- and, since 1987, a poverty-reduction and growth facility.

Each facility has its own access limit, disbursement plan, maturity structure, and repayment schedule. The typical IMF loan, known as an upper-credit tranche arrangement, features an annual access limit of 100 percent of a member's quota, quarterly disbursements, a one- to three-year maturity structure, and a three- to five-year repayment schedule. The IMF charges the same interest rate to every country that borrows from a particular financing facility. Loans typically carry annual interest charges of approximately 4.5 percent.

Typical conditionalities require borrowing governments to reduce budget deficits and rates of money growth; to eliminate monopolies, price controls, interest rate ceilings, and subsidies; to deregulate selected industries, particularly the banking sector; to lower tariffs and eliminate quotas; to remove export barriers; to maintain adequate international currency reserves; and to devalue their currencies if faced with fundamental balance-of-payments deficits. These adjustments are intended to reduce imports and increase exports to enable the country to earn sufficient foreign exchange in the future to pay its foreign debts, including the newly incurred IMF debt. Most lending programs specify quarterly targets for key economic variables that, in theory, must be met to receive the next loan installment.

Питання для самоконтролю

1. Give the definition of *finance*.
2. Dwell on the types of financial institutions and spheres of their activities.
3. What are the main types of financial documents?
4. Describe the main types of jobs in finance.
5. Private finance. Types of investments. Investment styles. Personal investments and retirement.
6. The stock market.
7. Public finance. Central banks. International organizations.
8. Business finance. Starting business.

Тема 3. Banks. Banking System. / Банки. Банківська система

Завдання для перевірки знань лексики

Для більш ґрунтовного вивчення НТ1 необхідно опрацювати зміст текстів, а саме:

Текст №1: *Phone Baker*. Evans Virginia, Gilmore Ken. Career Paths English. Book 1: Banking / V. Evans, K.Gilmore. – Newbury, Express Publishing, 2011. – P.30-31.

Текст №2: *Loan Officer*. Evans Virginia, Gilmore Ken. Career Paths English. Book 2: Banking / V. Evans, K.Gilmore. – Newbury, Express Publishing, 2011. – P.26-27.

Текст №3: *Credit Analyst*. Evans Virginia, Gilmore Ken. Career Paths English. Book 2: Banking / V. Evans, K.Gilmore. – Newbury, Express Publishing, 2011. – P.28-29.

Текст №4: *Branch Manager*. Evans Virginia, Gilmore Ken. Career Paths English. Book 2: Banking / V. Evans, K.Gilmore. – Newbury, Express Publishing, 2011. – P.30-31.

Текст №5: *Trust Officer*. Evans Virginia, Gilmore Ken. Career Paths English. Book 2: Banking / V. Evans, K.Gilmore. – Newbury, Express Publishing, 2011. – P.32-33.

Завдання до тексту №1: *Phone Baker*. Evans Virginia, Gilmore Ken. Career Paths English. Book 1: Banking / V. Evans, K.Gilmore. – Newbury, Express Publishing, 2011. – P.30-31.

1. Прочитайте та перекладіть текст. Випишіть незнайомі слова по темі з транскрипцією та перекладом.
2. Ознайомтесь та вивчіть нову лексику.
3. Дайте відповіді на запитання до тексту:
 - What are reasons for people choosing telephone banking?
 - What are the benefits of making transactions by telephone?

Завдання до тексту №2: *Loan Officer*. Evans Virginia, Gilmore Ken. Career Paths English. Book 2: Banking / V. Evans, K.Gilmore. – Newbury, Express Publishing, 2011. – P.26-27.

1. Прочитайте та перекладіть текст. Випишіть незнайомі слова по темі з транскрипцією та перекладом.
2. Ознайомтесь та вивчіть нову лексику.
3. Дайте відповіді на запитання до тексту:
 - What should someone do to obtain a loan?
 - What can prevent someone from qualifying for a loan?

Завдання до тексту №3: *Credit Analyst*. Evans Virginia, Gilmore Ken. Career Paths English. Book 2: Banking / V. Evans, K.Gilmore. – Newbury, Express Publishing, 2011. – P.28-29.

1. Прочитайте та перекладіть текст. Випишіть незнайомі слова по темі з транскрипцією та перекладом.
2. Ознайомтесь та вивчіть нову лексику.
3. Дайте відповіді на запитання до тексту:
 - What does a credit analyst do?
 - How do banks decide if they should lend money to an individual?

Завдання до тексту №4: *Loan Officer*. Evans Virginia, Gilmore Ken. Career Paths English. Book 2: Banking / V. Evans, K.Gilmore. – Newbury, Express Publishing, 2011. – P.30-31.

1. Прочитайте та перекладіть текст. Випишіть незнайомі слова по темі з транскрипцією та перекладом.
2. Ознайомтесь та вивчіть нову лексику.
3. Дайте відповіді на запитання до тексту:
 - What are some of the things branch managers do?
 - How do branch managers interact with customers in Ukraine?

Завдання до тексту №5: *Trust Officer*. Evans Virginia, Gilmore Ken. Career Paths English. Book 2: Banking / V. Evans, K.Gilmore. – Newbury, Express Publishing, 2011. – P.32-33.

1. Прочитайте та перекладіть текст. Випишіть незнайомі слова по темі з транскрипцією та перекладом.
2. Ознайомтесь та вивчіть нову лексику.
3. Дайте відповіді на запитання до тексту:
 - What happens to people assets in Ukraine when they die?

- What tasks do trust officers undertake?

Завдання для перевірки знань граматики

Task 1. Відкрийте дужки, вживаючи Infinitive з часткою to чи без.

1. He made me (do) it all over again.
2. He will be able (swim) very well soon.
3. They won't let us (leave) the Customs shed till our luggage has been examined.
4. Will you help me (move) the bookcase?
5. They refused (accept) the bribe.
6. The kidnappers told the parents (not inform) the police and the parents didn't dare (disobey).
7. Do you wish (make) a complaint?
8. I felt the house (shake) with the explosion.
9. It is better (put) your money in a bank than (keep) it under your bed in an old stocking.
10. The bank robbers made the cashier (show) them how (open) the safe.

Task 2. Відкрийте дужки, вживаючи відповідну форму Infinitive.

1. We'd better not bother her – she seems (study).
2. Paul pretended (win) a lot of money but in the fact he had won nothing at all.
3. She must (work) outdoors when we rang. She didn't answer the phone.
4. Jane hoped (give) the prize, but someone else won it.
5. He seemed (swim). He was all wet.
6. I should (give) him some money before I went out, but I forgot.
7. She says she would love (come) to dinner with us tonight.
8. He must (practise) that piece for hours – he plays it very well now.
9. The athlete seemed (be) out of breath – he must (run) for hours.
10. Peter claims (choose) as the best-dressed man of the year.
11. They could (prepare) a meal for us last night instead of making us go out to eat.
12. John must (be) very busy these days – I never see him.
13. The house looks so clean now. They must (clean) all day.
14. The two men appeared (try) to break into the building when the police arrived.
15. You should (study) now instead of watching TV.

Task 3. Перефразуйте речення, використовуючи інфінітив чи інфінітивні конструкції замість виділених слів та словосполучень.

1. The captain was last man *who left* the ship.
2. He got to the top *and was very disappointed when he found* that someone else had reached it first.
3. It is necessary *that everyone should know* the truth.
4. He put his hand into his pocket *and was astonished when he found* that his wallet wasn't there.
5. *It seems that the crime was committed* by a left-hand man.
6. The strikers decided *that the strike should continue*.
7. He was the only one *who realized* the danger.
8. *It is said that the murderer is hiding* in the woods near your house.
9. *He rushed* into the burning house, *which* was very brave of him.
10. *You signed* the document without reading it, *which was very stupid*.

Завдання для перевірки розуміння прочитаного

Текст №1: Прочитайте та письмово перекладіть текст *The Structure and Functions of the Federal Reserve System*. Випишіть незнайомі слова по темі з транскрипцією та перекладом. Поставте 15 запитань до тексту.

The Structure and Functions of the Federal Reserve System

The Federal Reserve System is the central bank of the United States. It was founded by Congress in 1913 to provide the nation with a safer, more flexible, and more stable monetary and financial system. Over the years, its role in banking and the economy has expanded.

The Federal Reserve has three primary functions: Monetary Policy, Banking Supervision, Financial Services.

Board of Governors

The Board of Governors, located in Washington, D.C., provides the leadership for the System. The Board of Governors, also known as the Federal Reserve Board, is the national component of the Federal Reserve System. The board consists of the seven governors, appointed by the president and confirmed by the Senate. Governors serve 14-year, staggered terms to ensure stability and continuity over time. The chairman and vice-chairman are appointed to four-year terms and may be reappointed subject to term limitations. Among the responsibilities of the Board of Governors are to guide monetary policy action, to analyze domestic and international economic and financial conditions, and to lead committees that study current issues, such as consumer banking laws and electronic commerce.

The Board also exercises broad supervisory control over the financial services industry, administers certain consumer protection regulations, and oversees the nation's payments system. The Board oversees the activities of Reserve Banks, approving the appointments of their presidents and some members of their boards of directors. The Board sets reserve requirements for depository institutions and approves changes in discount rates recommended by Reserve Banks. The Board's most important responsibility is participating in the Federal Open Market Committee (FOMC), which conducts nation's monetary policy.

Federal Reserve Banks

A network of 12 Federal Reserve Banks and 24 branches make up the Federal Reserve System under the general oversight of the Board of Governors. Each of the 12 Reserve Banks serves its region of the country. The Banks are named after the locations of their headquarters - Boston, New York, Philadelphia, Cleveland, Richmond, Atlanta, Chicago, St. Louis, Minneapolis, Kansas City, Dallas and San Francisco.

The Reserve Banks serve banks, the U.S. Treasury, and, indirectly, the public. A Reserve Bank is often called a "banker's bank," storing currency and coin, and processing checks and electronic payments. Reserve Banks also supervise commercial banks in their regions. As the bank for the U.S. government, Reserve Banks handle the Treasury's payments, sell government securities and assist with the Treasury's cash management and investment activities. Reserve Banks conduct research on regional, national and international economic issues.

Member Banks

Approximately 38 percent of the 8,039 commercial banks in the United States are members of the Federal Reserve System. National banks must be members; state-chartered banks may join if they meet certain requirements. The member banks are stockholders of the Reserve Bank in their District and as such, are required to hold 3 percent of their capital as stock in their Reserve Banks.

Other Depository Institutions

In addition to the approximately 3,000 member banks, about 17,000 other depository institutions provide the American people checkable deposits and other banking services. These depository institutions include nonmember commercial banks, savings banks, savings and loan associations, and credit unions. Although not formally part of the Federal Reserve System, these institutions are subject to System regulations, including reserve requirements, and have access to System payments services.

Federal Open Market Committee

The Federal Open Market Committee, or FOMC, is the Fed's monetary policymaking body. It is responsible for formulation of a policy designed to promote stable prices and economic growth. Simply put, the FOMC manages the nation's money supply.

The voting members of the FOMC are the Board of Governors, the president of the Federal Reserve Bank of New York and presidents of four other Reserve Banks, who serve on a rotating basis. All Reserve Bank presidents participate in FOMC policy discussions. The chairman of the Board of Governors chairs the FOMC. The FOMC typically meets eight times a year in Washington, D.C. At each meeting, the committee discusses the outlook for the U.S. economy and monetary policy options.

The FOMC is an example of the interdependence built into the Fed's structure. It combines the expertise of the Board of Governors and the 12 Reserve Banks. Regional input from Reserve Bank directors and advisory groups brings the private sector perspective to the FOMC and provides grassroots input for monetary policy decisions.

Advisory Councils

Three statutory advisory councils - the Federal Advisory Council, the Consumer Advisory Council, and the Thrift Institutions Advisory Council - advise the Board on matters of current interest. These councils, whose members are drawn from each of the 12 Federal Reserve Districts, meet two to four times a year. The individual Reserve Banks have advisory committees as well, including thrift institutions advisory committees, small business and agricultural advisory committees. Moreover, officials from all Reserve Banks meet periodically in various committees.

Текст №2: Прочитайте та письмово перекладіть текст *Bank of England*. Випишіть незнайомі слова по темі з транскрипцією та перекладом.

Bank of England

The Bank of England is the central bank of the United Kingdom and the model on which most modern central banks have been based. Established in 1694 to act as the English Government's banker, and still one of the bankers for the Government of the United Kingdom, it is the world's eighth-oldest bank. It was privately owned by stockholders from its foundation in 1694 until it was nationalised in 1946 by the Attlee ministry.

The Bank became an independent public organisation in 1998, wholly owned by the Treasury Solicitor on behalf of the government, but with independence in setting monetary policy.

The Bank is one of eight banks authorised to issue banknotes in the United Kingdom, has a monopoly on the issue of banknotes in England and Wales and regulates the issue of banknotes by commercial banks in Scotland and Northern Ireland.

The Bank's Monetary Policy Committee has a devolved responsibility for managing monetary policy. The Treasury has reserve powers to give orders to the committee "if they are required in the public interest and by extreme economic circumstances", but such orders must be endorsed by Parliament within 28 days. The Bank's Financial Policy Committee held its first meeting in June 2011 as a macroprudential regulator to oversee regulation of the UK's financial sector.

The Bank's headquarters have been in London's main financial district, the City of London, on Threadneedle Street, since 1734. It is sometimes known as *The Old Lady of Threadneedle Street*, a name taken from a satirical cartoon by James Gillray in 1797. The road junction outside is known as Bank junction.

As a regulator and central bank, the Bank of England has not offered consumer banking services for many years, but it still does manage some public-facing services such as exchanging superseded bank notes. Until 2016, the bank provided personal banking services as a privilege for employees.

Питання для самоконтролю

1. Give the definition of the *bank* as a financial institution.
2. What are the main types of banks?
3. Speak on the main products and activities of the banks.
4. What are the different types of payment systems?
5. Dwell on the types of careers and their functions in the bank.
6. Describe the difference between the National Bank of Ukraine, the Federal Reserve System of the USA and the Bank of England.

Тема 4. Insurance / Страхування

Завдання для перевірки знань лексики

Для більш ґрунтовного вивчення НТ1 необхідно опрацювати зміст текстів, а саме:

Текст №1: *Insurance Basics*. Evans Virginia, Dooley Jenny, Petal Ketan C. Career Paths English. Book 2: Finance / V.Evans, J.Dooley, Ketan C. Petal. – Newbury, Express Publishing, 2012. – P.20-21.

Текст №2: *Insurance Claims*. Evans Virginia, Dooley Jenny, Petal Ketan C. Career Paths English. Book 2: Finance / V.Evans, J.Dooley, Ketan C. Petal. – Newbury, Express Publishing, 2012. – P.22-23.

Завдання до тексту №1: *Insurance Basics*. Evans Virginia, Dooley Jenny, Petal Ketan C. Career Paths English. Book 2: Finance / V.Evans, J.Dooley, Ketan C. Petal. – Newbury, Express Publishing, 2012. – P.20-21.

1. Прочитайте та письмово перекладіть текст. Випишіть незнайомі слова по темі з транскрипцією та перекладом.
2. Ознайомтесь та вивчіть нову лексику.
3. Дайте відповіді на запитання до тексту:
 - What are some ways people project themselves and their property?
 - How is medical care paid in Ukraine?

Завдання до тексту №2: *Insurance Claims*. Evans Virginia, Dooley Jenny, Petal Ketan C. Career Paths English. Book 2: Finance / V.Evans, J.Dooley, Ketan C. Petal. – Newbury, Express Publishing, 2012. – P.22-23.

1. Прочитайте та письмово перекладіть текст. Випишіть незнайомі слова по темі з транскрипцією та перекладом.
2. Ознайомтесь та вивчіть нову лексику.
3. Дайте відповіді на запитання до тексту:
 - What hen do people make insurance claims?
 - When will insurance companies deny a claim?

Завдання для перевірки знань граматики

Task 1. Прочитайте речення. Знайдіть та випишіть Participle I та Participle II. Перекладіть речення українською мовою.

1. They saw overturned tables and chairs and pieces of broken glass all over the room.
2. The hour late, she hastened home.
3. And then came the final moment, with the guards coming for him.
4. The speaker faced the audience, his hand raised for silence.
5. Running into the room, she caught her foot on a rug and fell.
6. The man saw a notice pinned to the door.
7. Wading across the river, I swept off my feet by the current.
8. The doll lay deserted on the porch.
9. Tied to the tree, the victim could not run away.
10. There being no chance of escape, the thief was arrested on the spot.

Task 2. Виберіть Participle I або Participle II

2. Are you interesting/interested in football?
3. The football match was quite exciting/excited, I enjoyed it.
4. It's sometimes embarrassing/embarassed when you have to ask people for money.
5. Do you easily get embarrassing/embarassed?
6. I had never expected to get the job. I was really amazing/amazed when I was offered it.

Task 3. Виберіть правильний варіант утвореного речення з Objective Participle Complex.

1. The woman was shouting at the boys. We heard it.
 - a. We heard the woman shouting at the boys.
 - b. We heard the woman was shouting at the boys.
 - c. We heard how the woman shouted at the boys.
2. The man was trying to unlock the door. I noticed it.
 - a. I noticed the man unlocking the door.
 - b. I noticed the man tried to unlock the door.
 - c. I noticed the man trying to unlock the door.
3. The birds were singing in the trees. I heard it.
 - a. I heard the birds to sing in the trees.

- b. I heard the birds singing in the trees.
 - c. I heard the birds having sung in the trees.
4. The children were swimming in the river. We watched it.
- a. We watched the children to swim in the river.
 - b. We watched the children swimming in the river.
 - c. We watched the children being swum in the river.
7. The boy was whistling. They heard it.
- a. They heard the boy whistling.
 - b. They heard how the boy was whistling.
 - c. They heard the boy to whistle.

Task 4. Виберіть правильний варіант перекладу.

1. She had her hair done.
- a. Вона зробила зачіску.
 - b. Їй зробили зачіску.
2. He had his car repaired.
- a. Йому відремонтували машину.
 - b. Він відремонтував машину.
3. My brother having locked the door, I couldn't get into the room.
- a. Так як мій брат замкнув двері, я не міг потрапити в кімнату.
 - b. Оскільки двері були замкнені, то я не міг потрапити в кімнату.
4. The weather being fine, we went for a walk.
- a. Оскільки погода була чудова, то ми вирішили піти на прогулянку.
 - b. Погода була чудова і ми пішли на прогулянку.
5. The documents having being destroyed, he opened the door to the police.
- a. Коли всі документи були знищені, він відкрив двері поліції.
 - b. Коли він знищив всі документи, то відкрив двері поліції.

Завдання для перевірки розуміння прочитаного

Текст №1: Прочитайте та письмово перекладіть текст *What is Life Insurance*. Напишіть есе 'Pros and Cons of Different Types of Life Insurance.'

What is Life Insurance

Life insurance is a contract that offers financial compensation in case of death or disability. Some life insurance policies even offer financial compensation after retirement or a certain period of time. Life insurance, thus, helps you secure your family's financial security even in your absence. You either make a lump-sum payment while purchasing a life insurance policy or make periodic payments to the insurer. These are known as premiums. In exchange, your insurer promises to pay an assured sum to your family in the event of death, disability or at a set time.

Life insurance can help you support your family even after retirement. Depending on what it covers, Life insurance can be classified into various types:

Term Insurance

It is the most basic type of insurance. It covers you for a specific period. Your family gets a lump-sum amount in the case of your death. If, however, you survive the term, no money will be paid to you or your family.

Whole Life Insurance

It covers you for a lifetime. Your family receives a certain sum of money after your death. They will "also be entitled to a bonus that often accrues on such amount.

Endowment Policy

Like a term policy, it is also valid for a certain period. A lump-sum amount will be paid to your family in the event of your death. Unlike a term plan, you get the maturity proceeds after the term period.

Money-back Policy

A certain percentage of the sum assured will be paid to you periodically throughout the term as survival benefit. After the expiry of the term, you get the balance amount as maturity proceeds. Your family gets the entire sum assured in case of death during the policy period. This is regardless of the survival benefit payments made.

Unit-linked Insurance Plans (ULIPs)

Such products double up as investment tools. A part of your premium goes towards your insurance cover. The remaining amount is invested in Debt and Equity. A lump-sum amount will be paid to your family in the event of your death.

Child Plan

This ensures your child's financial security. In the event of your death, your child gets a lump-sum amount. The insurer pays the premium amounts after your death. Your child will continue to get a certain sum of money at specific intervals.

Pension Plans

This helps build your retirement fund. You can get a regular pension amount after retirement. In the case of your death, your family can claim the sum assured.

Текст №2: Прочитайте та письмово перекладіть текст. Випишіть незнайомі слова по темі з транскрипцією та перекладом. Напишіть есе 'Motor Insurance in Ukraine.'

Motor Insurance

Motor insurance refers to policies that offer financial assistance in the event of accidents involving your car or bike. Motor insurance can be availed for three categories of motorised vehicles, including:

- Car Insurance - Personally owned four-wheeler vehicles are covered under such a policy.
- Two-wheeler Insurance - Personally owned two-wheeler vehicles, including bikes and scooters, are covered under these plans.
- Commercial Vehicle Insurance - If you own a vehicle that is used commercially, you need to avail insurance for the same. These policies ensure that your business automobiles stay in the best of shapes, reducing losses significantly.

Types of Motor Insurance Policies

Based on the extent of cover or protection offered, motor insurance policies are of three types, namely:

- *Third-Party Liability* - This is the most basic type of motor insurance cover in India. It is the minimum mandatory requirement for all motorised vehicle owners, as per the Motor Vehicles Act of 1988. Due to the limited financial assistance, premiums for such policies also tend to be low. These insurance plans only pay the financial liability to the third-party affected in the said mishap, ensuring that you do not face legal hassle due to the accident. They, however, do not offer any financial assistance to repair the policyholder's vehicle after accidents.
- *Comprehensive Cover* - Compared to the third-party liability option, comprehensive insurance plans offer better protection and security. Apart from covering third party liabilities, these plans also cover the expenses incurred for repairing the damages to the policyholder's own vehicle due to an accident. Additionally, comprehensive plans also offer a payout in case your vehicle sustains damage due to fire, man-made and natural calamities, riots and others such instances. Lastly, you can recover your bike's cost if it gets stolen, when you have a comprehensive cover in place. One can also opt for several add-ons with their comprehensive motor insurance policy that can make it better-rounded. Some of these add-ons include zero depreciation cover, engine and gear-box protection cover, consumable cover, breakdown assistance, etc.
- *Own Damage Cover* - This is a specialised form of motor insurance, which insurance companies offer to consumers. Further, you are eligible to avail such a plan only if you purchased the two-wheeler or car after September 2018. The vehicle must be brand new and not a second-hand one. You should also remember that you can avail this standalone own damage cover only if you already have a third party liability motor insurance policy in place. With own damage cover, you basically receive the same benefits as a comprehensive policy without the third-party liability portion of the policy.

Benefits of Motor Insurance Policies

Cars and bikes are increasingly more expensive with each passing day. At such a time, staying without proper insurance can lead to severe monetary losses for the owner. Listed below are some advantages of purchasing such a plan.

- *Prevents Legal Hassle* - Helps you avoid any traffic fines and other legalities that you would otherwise need to bear.
- *Meets All Third-Party Liability* - If you injure a person or damage someone's property during a vehicular accident, the insurance policy helps you meet the monetary losses, effectively.
- *Financial Assistance to Repair Your own Vehicle* - After accidents, you need to spend considerable sums on repairing your own vehicle. Insurance plans limit such out of pocket expenses, allowing you to undertake repairs immediately.
- *Theft/loss cover* - If your vehicle is stolen, your insurance policy will help you reclaim a portion of the car/bike's on-road price. You can expect similar assistance if your vehicle is damaged beyond repair due to accidents.

Additionally, individuals who own a commercial car/two-wheeler can also avail tax benefits if they pay premiums for that vehicle.

Питання для самоконтролю

1. What is the definition of the term *insurance*?
2. Speak on the main features of insurance policy and its types.
3. What are the insurance basics?
4. What are the careers and their functions in the insurance activities?

Тема 5. Audit / Аудит

Завдання для перевірки знань лексики

Для більш ґрунтовного вивчення НТ1 необхідно опрацювати зміст текстів, а саме:
Текст №1: *What is the function of the Office of Internal Audit and Assurance?* [Електронний ресурс]. - Режим доступу: <http://www.tsu.edu/about/administration/department-of-audit-compliance/internal-audit-and-fraud/functions-of-auditing.html>

Текст №2: *Office of the Director of Audit.* [Електронний ресурс]. - Режим доступу: <http://www.audit.gov.dm/key-functions>

Завдання до тексту №1: *What is the function of the Office of Internal Audit and Assurance?* [Електронний ресурс]. - Режим доступу: <http://www.tsu.edu/about/administration/department-of-audit-compliance/internal-audit-and-fraud/functions-of-auditing.html>

1. Прочитайте та письмово перекладіть текст. Випишіть незнайомі слова по темі з транскрипцією та перекладом.
2. Ознайомтесь та вивчіть нову лексику.
 - How is an area selected to be audited?
 - What happens during an Audit?
 - What professional standards are followed?
 - Who audits the auditors?

Завдання до тексту №2: *Office of the Director of Audit.* [Електронний ресурс]. - Режим доступу: <http://www.audit.gov.dm/key-functions>

1. Прочитайте та письмово перекладіть текст. Випишіть незнайомі слова по темі з транскрипцією та перекладом.
2. Ознайомтесь та вивчіть нову лексику.

Завдання для перевірки знань граматики

Виконайте завдання 119-132. Evans Virginia. Round-Up 5. / V. Evans. – Madrid, Pearson Education Limited, 2006 – P.60-63.

Завдання для перевірки знань граматики

Task 1. Виберіть правильний варіант відповіді.

Millions of people every year visit national parks. 1) ... a national park can 2)... a wonderful way of 3)... a day, but are these parks worthwhile or do they have too many drawbacks?

One major advantage of national parks is that they provide an opportunity for wild animals and other species to be protected and conserved. In addition, national parks make it possible for animals to have more space and freedom than they can 4)... in zoos and allow children to see animals 5) ... freely instead of 6)... behind bars.

However, some people object to 7) ... animals in national parks. They believe that animals should 8) ... in their natural habitats and shouldn't be used as a form of entertainment for visitors to these parks.

All in all, it would 9) ... that national parks do some advantages, but there are also several drawbacks to 10) ... animals in them. Perhaps it is time we started 11)... to protect animals in their natural environments.

- | | | |
|------------------|------------|---------------|
| 1) a) To visit; | b) Visit; | c) Visiting. |
| 2) a) to be; | b) be; | c) being. |
| 3) a) to spend; | b)spend; | c) spending. |
| 4) a) to have; | b) have; | c) having. |
| 5) a) to wander; | b) wander; | c) wandering. |
| 6) a) to live; | b) live; | c) living. |
| 7) a) to keep; | b) keep; | c) keeping. |
| 8) a) to live; | b) live; | c) living. |
| 9) a) to appear; | b) appear; | c) appearing. |
| 10) a) to keep; | b) keep; | c) keeping. |
| 11) a) worked; | b) work; | c) working. |

Task 2. Відкрийте дужки, вживаючи відповідну форму Infinitive чи Gerund.

My parents dislike ... (*to spend*) holidays without me. 2) The Thompsons go... (*to ski*) to the mountains every winter. 3) I think you'd better ... (*to phone*) him in the evening. 4) Helen refused ... (*to answer*) my question about her future plans. 5) We saw Greg ... (*to walk*) towards the bus stop. 6) Nick promised ... (*to return*) my MP3 player in a week. 7) Bob is too angry ... (*to listen*) to our explanation. 8) Sarah started ... (*to learn*) French when she was 7. 9) The doctor advised Kate ... (*to keep*) to a diet. 10) Don't bother me. I'm busy ... (*to write*) an essay about my winter holidays.

Task 3. Відкрийте дужки, вживаючи відповідну форму Infinitive чи Gerund.

1) Alison wants ... (*to take*) her little sister with us. 2) Martin is looking forward to ... (*to meet*) his school friends. 3) Margaret couldn't help ... (*to feel*) that she had made a mistake. 4) You couldn't ... (*to swim*) a year ago. 5) It's no use ... (*to talk*) to Tony. He is too obstinate ... (*to change*) his mind. 6) How did they manage ... (*to book*) a room in this hotel? Any room in this hotel is worth ... (*to pay*) a lot of money. 7) I offered ... (*to help*) Ann with the washing-up. 8) My parents let me ... (*to use*) our cottage house for the party. 9) Do you mind ... (*to wait*) outside? 10) I know that your cousin is fond of ... (*to paint*). I hope ... (*to see*) her pictures at my gallery some day.

Task 4. Відкрийте дужки, вживаючи відповідну форму Infinitive чи Gerund.

Dear Sir/Madam,

I am writing ... (*to inquire*) about your advertisement in the May edition of «Around The World» magazine. I am interested in ... (*to visit*) Italy and would be grateful if you could ... (*to send*) me further details.

Your advertisement states that the price includes a return flight from Borispol Airport. Will the flight... (*to leave*) in the morning or in the evening? The advertisement also mentions that the price includes seven nights in a five-star accommodation. Will I ... (*to have*) my own room or will I have ... (*to share*)? In addition, ... (*to regard*) the meals that the price includes, I'd like ... (*to know*) if all meals are included in the full cost or if the price only includes breakfast. Finally, could you ... (*to tell*) me whether the tour includes ... (*to visit*) Vatican and if there will be time to go ... (*to shop*).

I look forward to ... (*to hear*) from you. Thank you in advance for your help.

Yours faithfully,
Victor Bondarenko

Завдання для перевірки розуміння прочитаного

Текст №1: Прочитайте та письмово перекладіть текст. Випишіть незнайомі слова по темі з транскрипцією та перекладом. Ознайомтесь та вивчіть нову лексику. Напишіть стислий виклад тексту.

An auditor is an authorised personnel that reviews and verifies the accuracy of financial records and ensures that companies comply with tax norms. Their primary objective is to protect businesses from fraud, highlight any discrepancies in accounting methods, among other things.

Duties of the Auditor

1. Prepare an Audit Report

An audit report is an appraisal of a business's financial position. The auditor is responsible for preparing an audit report based on the financial statements of the company. The books of accounts so examined by him should be maintained in accordance with the relevant laws. In addition to this, it is imperative that he ensures that the entity's financial statements depict a true and fair view of the company's financial position.

2. Form a negative opinion, where necessary

The auditor's report has a high degree of assurance and reliability because it contains the auditor's opinion on the financial statements. Where the auditor feels that the statements do not depict a true and fair view of the financial position of the business, he is also entitled to form an adverse opinion on the same. Additionally, where he finds that he is dissatisfied with the information provided and finds that he cannot express a proper opinion on the statements, he will issue a disclaimer of opinion. A disclaimer of opinion basically indicates that due to the lack of information available, the financial status of the entity cannot be determined. However, it is to be noted that the reasons for such negative opinion is also to be specified in the report.

3. Make inquiries

One of the auditor's important duties is to make inquiries, as and when he finds it necessary. A few of the inquiries include:

- a. Whether loans and advances made on the basis of security are properly secured and the terms relating to the same are fair.
- b. Whether any personal expenses (expenses not associated with the business) are charged to the Revenue Account.
- c. Where loans and advances are made, they are shown as deposits.
- d. Whether the financial statements comply with the relevant accounting standards

4. Lend assistance in case of a branch audit

Where the auditor is the branch auditor and not the auditor of the company, he will lend assistance in the completion of the branch audit. He shall prepare a report based on the accounts of the branch as examined by him and then send it across to the company auditor. The company auditor will then incorporate this report into the main audit report of the company. In addition to this, on request, if he wishes to, he may provide excerpts of his working papers to the company auditor to aid in the audit.

5. Comply with Auditing Standards

The Auditing Standards are issued by the Central Government in consultation with the National Financial Reporting Authority. These standards aid the auditor in performing his audit duties with relevant ease and accuracy. It is the duty of the auditor to comply with the standards.

6. Reporting of fraud

Performing his duties, the auditor may have certain suspicions with regard to fraud taking place within the company, certain situations where the financial statements and the figures contained therein don't quite add up. When he finds himself to be in such situations, he will have to report the matter to the Central Government immediately.

7. Adhere to the Code of Ethics and Code of Professional Conduct

The auditor, being a professional, must adhere to the Code of Ethics and the Code of Professional Conduct. Part of this involves confidentiality and due care in the performance of his duties. Another important requisite is professional scepticism.

8. Assistance in an investigation

In the case where the company is under the scope of an investigation, it is the duty of the auditor to provide assistance to the officers as required for the same.

Текст №2: Прочитайте та письмово перекладіть текст. Випишіть незнайомі слова по темі з транскрипцією та перекладом. Ознайомтесь та вивчіть нову лексику. Напишіть стислий виклад тексту.

The **European Court of Auditors (ECA)** (French: *Cour des comptes européenne*) is one of the seven institutions of the European Union (EU). It was established in 1975 in Luxembourg in order to improve EU financial management.

The ECA was created by the 1975 Budgetary Treaty and was formally established on 18 October 1977, holding its first session a week later. At that time the ECA was not a formal institution; it was an external body designed to audit the finances of the European Communities. It replaced two separate audit bodies, one which dealt with the finances of the European Economic Community and Euratom, and one which dealt with the European Coal and Steel Community.

The ECA did not have a defined legal status until the Treaty of Maastricht when it was made the fifth institution, the first new institution since the founding of the Community. By becoming an institution it gained some new powers, such as the ability to bring actions before the European Court of Justice (ECJ). At first its audit power related only to the European Community pillar of the European Union (EU), but under the Treaty of Amsterdam it gained the full power to audit the finances of the whole of the EU.

Despite its name, the ECA has no jurisdictional functions. It is rather a professional external investigatory audit agency. The primary role of the ECA is to externally check if the budget of the European Union has been implemented correctly, in that EU funds have been spent legally and with sound management. In doing so, the ECA checks the paperwork of all persons handling any income or expenditure of the Union and carries out spot checks. The ECA is bound to report any problems in its reports for the attention of the EU's Member States and institutions, these reports include its general and specific annual reports, as well as special reports on its performance audits. The ECA's decision is the basis for the European Commission decisions; for example, when the ECA found problems in the management of EU funds in the regions of England, the Commission suspended funds to those regions and is prepared to fine those who do not return to acceptable standards.

In this role, the ECA has to remain independent yet remain in touch with the other institutions; for example, a key role is the presentation of the ECA's annual report to the European Parliament. It is based on this report that the Parliament makes its decision on whether or not to sign off the European Commission's handling of the budget for that year. The Parliament notably refused to do this in 1984 and 1999, the latter case forced the resignation of the Santer Commission. The ECA, if satisfied, also sends assurances to the Council and Parliament that the taxpayers' money is being properly used, and the ECA must be consulted before the adoption of any legislation with financial implications, but its opinion is never binding.

Питання для самоконтролю

1. Give the definition of *audit*.
2. What are the functions of audit?
3. What are the responsibilities and functions of an auditor?
4. What categories are the auditors classified?
5. What are the differences between external auditors and internal auditors?

1.4. Індивідуальні завдання

Індивідуальні завдання передбачаються у формі рефератів-оглядів або у формі індивідуальних науково-дослідних завдань (ІНДЗ) (письмовий переклад професійно - спрямованого оригінального тексту, який містить 1000 слів; письмове висвітлення теми ситуативних творчих завдань).

Завдання у формі ІНДЗ обирається студентом добровільно на початку семестру. Виконання індивідуального завдання у формі ІНДЗ може передбачає:

- підбір та опрацювання літератури за темою;
- складання плану і виконання роботи (вступ, *перше питання* - розкриття теоретичних аспектів проблеми, виклад основних ідей та пропозицій авторів; *друге питання* - аналіз фактичних та статистичних даних; висновки; список використаної літератури та інформаційних джерел);
- презентація ІНДЗ на практичних заняттях (виступ до 5 хвилин).

Індивідуальне завдання у формі рефератів-оглядів обирається студентом добровільно на початку семестру і виконується за ustalеними вимогами.

1.4.1. Основні вимоги до написання рефератів-оглядів

При виконанні індивідуального завдання необхідно взяти до уваги, що реферат (лат. *refereo* – доношу, повідомляю, переказую) – це короткий переказ змісту наукової роботи, книги або вчення, оформлене у вигляді письмової публічної доповіді; доповідь на задану тему, зроблена на основі критичного огляду відповідних джерел інформації (наукових праць, літератури по темі).

Зі свого боку, реферат-огляд складається на основі декількох джерел і зіставляє різні точки зору з досліджуваного питання.

Реферат-огляд, незалежно від теми, містить визначені реквізити: титульна сторінка встановленого зразка, вступ, розділи, висновки, список використаних джерел і додатки (у разі необхідності).

Обов'язково в тексті повинні бути посилання на джерела, що були використані при написанні реферату. Посилання подаються у квадратних дужках з вказівкою номера джерела, за яким воно внесене у список використаних джерел, та сторінки (якщо подається точна цитата або числові дані), наприклад [3, с.8].

Технічні вимоги: текст має бути набраний шрифтом Times New Roman, 14 кеглем через 1,5 інтервали. Поля: верхнє – 2,0 см, нижнє – 2,0 см, лівє – 3,0 см, правє – 1,0 см. Загальний обсяг реферату-огляду – до 15 сторінок формату А4.

**LEONID YUZKOV KHMELNYTSKY UNIVERSITY OF MANAGEMENT AND LAW
DEPARTMENT OF MANAGEMENT AND ECONOMY
Movoznavstvo Chair**

Discipline:
English

„ ...Title ... „

Reasercher:
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Iryna Stepanivna,
the 1st -year student
Department of Management and Economy

Supervisor:
Gumenchuk
Olga Yevgenivna,
senior teacher, Master of Educational
Institutions Management

Khmelnysky

2020

1.4.2. Теми рефератів-оглядів та науково-дослідних завдань

1. Some facts on the evolution of money.
2. Role of money in the modern society.
3. Different types of legal means of payment.
4. Financial institutions in Ukraine and spheres of their activities.
5. Investment policy in Ukraine. Personal investments and retirement.
6. Role of the stock market.
7. Influence of central banks on the economy of the country.
8. Role of international monetary organizations.
9. To some problems of starting business in Ukraine.
10. Products and activities of the banks.
11. Role of the National Bank of Ukraine and the stability of economy of the country.
12. Insurance policy and its types.
13. Responsibilities and functions of an auditor.

1.4.3. Приклад тексту для письмового перекладу

Auto insurance is a contract between you and the insurance company that protects you against financial loss in the event of an accident or theft. In exchange for your paying a premium, the insurance company agrees to pay your losses as outlined in your policy.

Auto insurance requirements vary from state to state. Nearly every state requires car owners to carry:

- **Bodily injury liability** – which covers costs associated with injuries or death that you or another driver causes while driving your car.
- **Property damage liability** – which reimburses others for damage that you or another driver operating your car causes to another vehicle or other property, such as a fence, building or utility pole. In addition, many states require that you carry:
- **Medical payments or personal injury protection (PIP)**, which provides reimbursement for medical expenses for injuries to you or your passengers. It will also cover lost wages and other related expenses.
- **Uninsured motorist coverage** reimburses you when an accident is caused by a driver who does not have auto insurance—or in the case of a hit-and-run. You can also purchase *under* insured motorist coverage, which will cover costs when another driver lacks adequate coverage to pay the costs of a serious accident.

Even if PIP and uninsured motorist coverage are optional in your state, consider adding them to your policy for greater financial protection.

While most basic, legally mandated auto insurance covers the damage your car causes, it does *not* cover damage to your own car. To cover your own car, you should consider these optional coverages:

- **Collision** reimburses you for damage to your car that occurs as a result of a collision with another vehicle or other object—e.g., a tree or guardrail—when you're at fault. While collision coverage will not reimburse you for mechanical failure or normal wear-and-tear on your car, it will cover damage from potholes or from rolling your car.
- **Comprehensive** provides coverage against theft and damage caused by an incident other than a collision, such as fire, flood, vandalism, hail, falling rocks or trees and other hazards—even getting hit by an asteroid!
- **Glass Coverage** provides coverage from windshield damage, which is common. Some auto policies include no-deductible glass coverage, which also includes side windows, rear windows and glass sunroofs. Or you can buy supplemental glass coverage.

Collision and comprehensive only cover the market value of your car, not what you paid for it—and new cars depreciate quickly. If your car is totaled or stolen, there may be a “gap” between what you owe on the vehicle and your insurance coverage. To cover this, you may want to look into

purchasing gap insurance to pay the difference. Note that for leased vehicles, gap coverage is usually rolled into your lease payments.

Next steps: Check out this handy infographic on the types of required and optional drivers insurance coverages.

* *Теми наукових робіт, рефератів, текстів для письмового перекладу, теми ситуативних творчих завдань можуть змінюватись викладачем.*

1.5. Підсумковий контроль

Підсумковий семестровий контроль проводиться у формі заліку в письмово-усній формі.

1.5.1. Питання для підсумкового контролю у формі заліку

3 семестр

1. Evolution of money.
2. The concept of *money*. Characteristics of money.
3. Functions of money.
4. Forms of money.
5. The value of the currency.
6. Legal means of payment.
7. The concept of finance. Financial institutions and spheres of their activities.
8. Types of financial documents.
9. Types of jobs in finance.
10. Private finance. Types of investments. Personal investments and retirement.
11. The stock market.
12. Public finance. Central banks.
13. International organizations.
14. Business finance. Starting business.
15. Bank as a financial institution.
16. Classifications and types of banks.
17. Products and activities of the banks.
18. Different types of payment systems: cash, cheque, credit card, ATM.
19. Careers and their functions in the bank.
20. The National Bank of Ukraine.
21. The Federal Reserve System of the USA.
22. The Bank of England.
23. Definition of *insurance*. Insurance policy and its types.
24. Insurance basics.
25. Careers and their functions in the insurance activities.
26. Definition of *audit*. Functions of audit.
27. Responsibilities and functions of an auditor.
28. Categories the auditors are classified. Differences between external auditors and internal auditors.
29. Способи дієслова. Conditional Mood, Suppositional Mood, Imperative Mood. Правила утворення та вживання. Умовні речення та їх вживання.
30. Conditionals. Wishes.
31. Passive Voice. Правила утворення та вживання
32. Infinitive. Форми інфінітива. Об'єктний інфінітивний комплекс. Суб'єктний інфінітивний комплекс. Прийменниковий інфінітивний комплекс.
33. Participle. Present Participle and Past Participle. Утворення дієприкметників. Форми дієприкметників. Значення та вживання дієприкметників. Об'єктний дієприкметниковий комплекс. Суб'єктний дієприкметниковий комплекс. Незалежний дієприкметниковий комплекс.

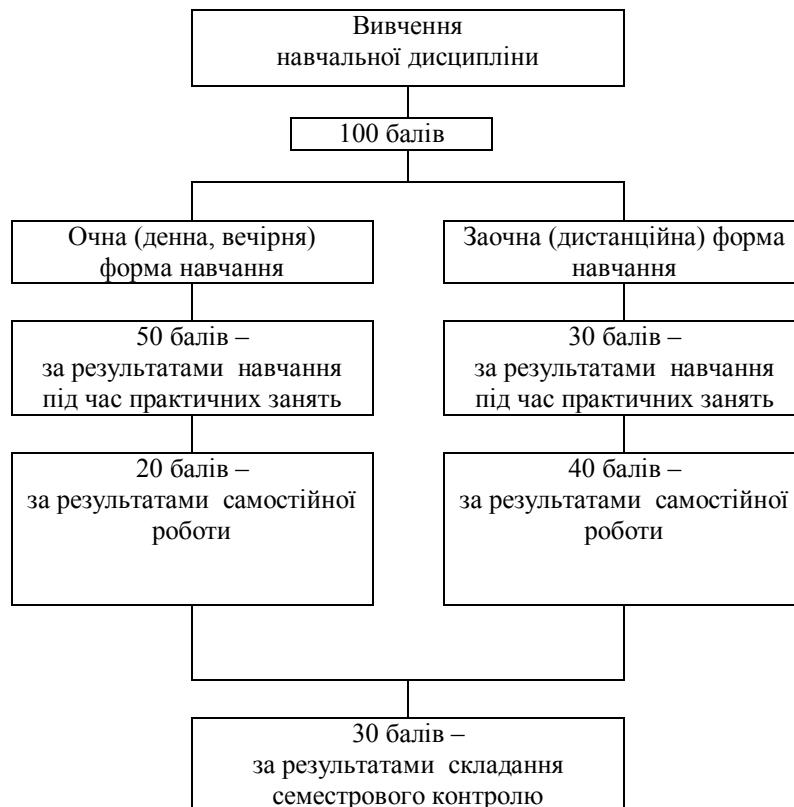
34. Gerund. Дієслівні властивості герундія. Іменникові властивості герундія. Комплекси з герундієм.

1.5.2. Приклад залікового білету

1. Speak on the topic *The concept of finance. Financial institutions and spheres of their activities.* (10 points)
2. Vocabulary Test. Give the Ukrainian equivalents to the following words and word combinations:
 - prices
 - salary
 - financial planning
 - insurance products
 - investor profile
 - commission
 - conflict of interest
 - tax return
 - audit
 - total wages
 - checking account
 - cash
 - certificate of deposit
 - stocks
 - money market
 - real estate
 - personal investment
 - stock market
 - share
 - dividends
 - bear market
 - bull market
 - central bank
 - reserve bank
 - price stability
 - exchange rate
 - interest rate(10 points)
3. Grammar Test. *Turn the following sentences into reported speech.*
 - 1) Robert said, 'This film is very funny'.
 - 2) 'I'm starting a new job next week,' she said.
 - 3) 'I got my exams results last week,' he told them.
 - 4) 'I can't afford to buy this dress,' said Sally.
 - 5) The boss asked me, 'Have you finished those reports?'
 - 6) "May I look at the menu, please?" the man said to the waiter.
 - 7) Pam asked me, 'Why do you want to leave your job?'
 - 8) 'What time will you be at home?' he asked her.
 - 9) The teacher said to the student, 'Don't come after classes.'
 - 10) The policemen said to the thieves, 'Put your hands up!'(10 points)

2. Схема нарахування балів

Нарахування балів студентам з навчальної дисципліни здійснюється відповідно до такої схеми:



2.1. Поточний контроль

2.1.1. У межах поточного контролю студент максимально може набрати 70 балів. У випадках, коли студент проявив надзвичайну активність та успішність на семінарських (практичних, лабораторних) заняттях, він може набрати у межах поточного контролю до 75 балів. Сума балів за поточний контроль складається із балів, отриманих за результатами навчання під час практичних занять та самостійної роботи студента.

1.1.2. Обсяг балів, здобутих студентом під час практичних занять, обчислюється за сумою балів, здобутих під час кожного із занять, передбачених навчальним планом, і визначається згідно з пунктом 4.3.5 «Положення про організацію освітнього процесу в Хмельницькому університеті управління та права», уведеного в дію наказом університету від 06 червня 2017 року № 279/17.

1.1.3. З цієї навчальної дисципліни за денною формою навчання передбачено проведення 34 практичних заняття у першому семестрі.

Обсяг балів, здобутих студентом під час практичних занять з навчальної дисципліни, визначається за формулою $\sum_c = B1+B2+\dots+Bn / n \times K$, де:

\sum_c – загальна сума балів;

B – кількість балів, отриманих на одному занятті;

n – кількість семінарських (практичних, лабораторних) занять, визначених робочою програмою;

K – коефіцієнт, який, дорівнює 11 (з урахуванням специфіки навчальної дисципліни).

За результатами практичного заняття кожному студенту до відповідного документа обліку успішності виставляється кількість балів від 0 до 5 числом, кратним 0,5, яку він отримав протягом заняття.

З дисципліни “Іноземна мова (за професійним спрямуванням)(Англійська мова)” передбачено проведення 26 практичних занять за денною формою навчання.

Приклад обрахунку балів:

$$\frac{4+4,5+4+3+5+2,5+3+4+4+3,5+4+4+4,5}{26} \times 11 = 21$$

де в знаменнику зазначені бали (оцінки), отримані студентом під час семінарського заняття, в чисельнику – загальна кількість практичних занять, помножено на коефіцієнт, який дорівнює 11 і в результаті отримано 21 з максимально можливих 50 балів.

1.1.4. Приймання (перевірка, захист) індивідуальних завдань, винесених на самостійну роботу студентів, здійснюється під час проведення консультацій з навчальної дисципліни протягом семестру

Нарахування балів за самостійну роботу студентів може оцінюватися кількістю балів у таких межах:

№ з/п	Рівень виконання завдання		Кількість балів
1.	Високий (творчий)	A	20
2.	Достатній (конструктивно-варіативний)	B	17
		C	15
3.	Середній (репродуктивний)	D	10
		E	5
4.	Низький (рецептивно-продуктивний)	F	2
		FX	0

2.2. Семестровий контроль

2.2.1. На семестровий контроль з кожної навчальної дисципліни відводиться 30 балів.

2.2.2. Підсумовування балів за результатами вивчення навчальної дисципліни здійснюється після складання семестрового контролю.

2.2.3. Семестрова оцінка з навчальної дисципліни обчислюється шляхом додавання набраних студентом балів з поточного та семестрового контролю, а також додаткових балів. Семестрова оцінка виставляється у відомості обліку успішності, індивідуальному навчальному плані та заліковій книжці студента, при чому вона не може перевищувати 100 балів.

2.2.4. У разі отримання за результатами вивчення навчальної дисципліни (поточного і підсумкового контролю) 34 або менше балів (оцінка F за шкалою ЄКТС) студент зобов'язаний повторно вивчити дисципліну в наступному навчальному періоді.

2.2.5. У разі отримання за результатами вивчення навчальної дисципліни (поточного і підсумкового контролю) 35-59 балів (оцінка FX за шкалою ЄКТС) студент має право повторно пройти підсумковий контроль двічі: перший раз – перескладання викладачеві, другий раз – перескладання комісії.

3. Рекомендовані джерела

3.1. Джерела до всіх тем навчальної дисципліни

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3.2. Джерела до конкретних тем навчальної дисципліни

Тема 1

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Розробник навчально-методичних матеріалів:

Викладач дисципліни: старший викладач кафедри мовознавства

_____ О.Є. Гуменчук

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Декан факультету управління та економіки

_____ Т. В. Терещенко

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протокол № 2.

Голова методичної ради _____ І.Б.Ковтун

