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Фонд оценочных средств по дисциплине

СГ 02. Иностранный язык в профессиональной деятельности

среднего профессионального образования по специальности 38.02.01 Экономика и бухгалтерский учет (по отраслям)

по программе подготовки специалистов среднего звена (ППССЗ) среднего профессионального образования

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Обучение: по программе базовой подготовки

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осваивается ППССЗ: Основное общее образование

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Фонд оценочных средств, подготовки специалистов среднего звена среднего профессионального образования составлена 2025 году в соответствии ΦΓΟС СΠΟ требованиями разработана и утверждена федеральным образовательным государственным бюджетным учреждением высшего образования «Дагестанский государственный университет» сформирована на государственного образовательного Федерального соответствующей специальности СПО (ФГОС СПО), утвержденного приказом Министерства образования и науки Российской Федерации от 24.06.2024г. №437, по направлению 38.02.01 Экономика и бухгалтерский учет (по отраслям)

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Фонд оценочных средств, подготовки специалистов среднего звена среднего профессионального образования по специальности 38.02.01 Экономика и бухгалтерский учет (по отраслям) согласованна с представителями работодателей:

Отдел №26 Управление федерального казначейства по Республике Дагестан

Старший казначей

A. Ovanon

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ПАСПОРТ ФОНДА ОЦЕНОЧНЫХ СРЕДСТВ

по дисциплине «Иностранный язык в профессиональной деятельности»

1.1. Основные сведения о дисциплине

Общая трудоемкость дисциплины на 2 и 3 курсе составляет 108 академических часов.

Вид работы		Трудоемкост	ь, академическі	их часов
-	3 семестр	4 семестр	5 семестр	всего
Общая трудоёмкость	46	34	28	108
Контактная работа:				
Лекции (Л)				
Практические занятия (ПЗ)	36	26	14	76
Семинарские занятия (СЗ)				
Консультации				
Промежуточная аттестация (зачет,			9	9
экзамен)				
Самостоятельная работа (указать виды	10	8	5	23
работ, предусмотренные рабочей				
программой дисциплины (практики)):				
- выполнение индивидуального				
творческого задания (ИТЗ);				
- выполнение расчетно-графического				
задания (РГЗ);				
- написание реферата (Р);				
- написание эссе (Э);				
- самостоятельное изучение разделов				
(перечислить);				
- самоподготовка (проработка и				
повторение лекционного материала и				
материала учебников и учебных пособий;				
- подготовка к практическим занятиям;				
- подготовка к коллоквиумам;				
- подготовка к рубежному контролю и				
m.n.)				

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

№ п/		Индекс	Оценочные	Способ	
П	Контролируемые	Контролируемой	наименование	№№ заданий	контроля
	разделы (темы)	компетенции			
	дисциплины				

1.	Раздел 1.	OK 5, OK 09- OK 3 OK 6	Контрольная работа	№ 1	Письменно
	I'm a student of the college of the economics. About student's life. My future profession of an economist.				
2.	Раздел 2. Shopping, supermarket and customers. Travelling on business.	OK 5, OK 09- OK 3 OK 6	Контрольная работа	№ 2	Письменно
3.	Раздел 3. Great Britain and its economy. London and its sights. English language in the world.	OK 5, OK 09- OK 33	Контрольная работа	№ 3	Письменно
4	Раздел 4. The Russian Federation and its economy. Moscow. Dagestan and its economy.	OK 5, OK 09- OK 3 OK 6	Контрольная работа	№ 4	Письменно
5	Раздел 5. The United States of America and its economy. Washington. New York.	OK 5, OK 09- OK 3 OK 6	Контрольная работа	№ 5	Письменно
6	Раздел 6. British economy. Education in Great Britain. Bank and its functions. Financial transactions.	OK 5, OK 09- OK 3 OK 6	Контрольная работа	№ 6	Письменно
7	Раздел 7. How to write a business letter in English. Money and its functions. Kinds of money. "How to fill out a form. Accountancy.		Контрольная работа	№ 7	Письменно

Код	Умения	Знания		
ОК				
ОК 3	Пополнять словарный запас и Самостоятельно совершенствовать Устную и письменную речь, распознавать задачу/ проблему в контексте иноязычного общения; анализировать задачу, определять механизм выполнения задачи/ проблемы, используя языковые средства; определять актуальность нормативно—правовой документации на иностранном языке в профессиональной сфере; строить высказывания на иностранном языке, характеризующие готовые изделия и методы их производства;	документацию);пути и способы самообразования и повышения уровня владения иностранным языком.		
ОК 5	пополнять словарный запас и самостоятельно совершенствовать устную и письменную речь, распознавать задачу/ проблему в контексте иноязычного общения; определять источники поиска информации на иностранном языке; определять актуальность нормативно- правовой документации на иностранном языке в профессиональной сфере; понимать, аннотировать, реферировать, анализировать тексты различной формы и содержания;	особенности произношения; основные правила чтения; правила построения предложений; основные общеупотребительные глаголы; лексический минимум для описания предметов, средств и процессов, относящихся к этикетной, бытовой и профессиональной сфере; лексический минимум, относящийся в описанию документации на иностранном языке; грамматический минимум, необходимый для чтения и перевода (со словарем)иностранных текстов профессиональной направленности; приемы работы с текстом(включая нормативно-правовую документацию);правила создания устной/электронной презентации на иностранном языке; пути и способы самообразования и повышения уровня владения иностранным языком.		

ОК 6 Работать в коллективе и команде, эффективно общаться с коллегами, руководством, потребителями.

Анализировать задачу, определять механизм выполнения задачи/проблемы, используя языковые средства; понимать, аннотировать, реферировать, анализировать тексты различной формы и содержания.

Лексический минимум для описания предметов, средств и процессов, относящихся к этикетной, бытовой и профессиональной сфере; правила и условия экологической безопасности

ОК9 Ориентироваться в условиях частой смены технологий в профессиональной деятельности.

Пополнять словарный запас и самостоятельно совершенствовать устную и письменную речь, распознавать задачу/проблему в контексте иноязычного общения; определять источники поиска информации на иностранном языке; определять актуальность нормативно- правовой документации на иностранном языке в профессиональной сфере.

Основные общеупотребительные глаголы; лексический минимум для описания предметов, средств и процессов, относящихся к этикетной, бытовой и профессиональной сфере; лексический минимум, относящийся к описанию документации на иностранном языке; грамматический минимум, необходимый для чтения и перевода (co словарем)иностранных текстов профессиональной направленности; приемы работы с текстом (включая нормативно- правовую документацию); правила создания устной/электронной презентации на иностранном языке.

2. КОНТРОЛЬНЫЕ ЗАДАНИЯ И ИНЫЕ МАТЕРИАЛЫ ОЦЕНКИ

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

ОГСЭ.04 «Иностранный язык в профессиональной деятельности»

Раздел 1. Бытовая и учебно-познавательная сферы общения

I'M A STUDENT NOW

My working day.

Now I am a second-year student of the college of economics. Let me describe my usual working day. My classes begin at eight o'clock. So, on weekdays I have to get up at half past six. My alarm clock usually wakes me up and my working day begins. I go to the bathroom, take a shower and brush my teeth. After that I get dressed and comb my hair. Then I have breakfast.

I leave the house at ten minutes past seven and walk to the nearest bus stop. I live rather far from my college. It usually takes me about a quarter of an hour to get there by bus. Sometimes when the weather is fine and I have enough time I walk to the college.

As a rule we have several classes a day. We have lectures in different subjects. Usually I don't miss my classes because I want to pass my examinations successfully.

At eleven o'clock we have a big interval for lunch. That's my favourite time. That is the time to share the latest news with my friends. I prefer not to go to the canteen and we often have lunch in a small cafe not too far from the college. At eleven forty five we have to be back to our classes. During the working day we also have several short intervals that last for fifteen minutes. From time to time I have to stay at the college till late in the evening because I go to the library to get ready for my practical classes or to write a report. As a rule I have no free time on weekdays. So by the end of the week I get very tired.

I come home at about 7 o'clock in the evening. My parents are already at home. We have supper together. Then I prepare the assignments for the next day. It doesn't take much time. Sometimes I go for a walk in the park or visit my friends. At about eleven at night I go to bed. I like to read something before going to bed or to listen to some music. Sometimes I fall asleep while I am reading.

Задание 1. Переведите на английский язык следующие слова и словосочетания.

- 1. я хочу рассказать вам о...
- 2. быть студентом...
- 3. по будним дням
- 4. по рабочим дням
- 5. просыпаться
- 6. вставать в 7 часов утра
- 7. принимать душ
- 8. чистить зубы
- 9. одеваться
- 10. у меня уходит час, чтобы добраться до...
- 11. ездить на трамвае (троллейбусе, автобусе)

- 12. опаздывать на занятия
- 13. заканчиваться поздно вечером
- 14. пропускать занятия
- 15. сдать экзамены успешно
- 16. подготовиться к занятиям
- 17. уставать
- 18. свободное время

SHOPPING

When you want to buy something, you go to shops where various goods are sold. Shops play an important role in our life because people cannot do without them. Through the shop-window we can see what merchandise is sold in this or that shop. For example, in the shop-window of the shop that sells clothes you can often see mannequins dressed in fashionable clothes.

In small shops a salesman, salesgirl or saleswoman usually stand behind the counter. The cashier sits at the cash desk. The salesman or salesgirl weighs the goods (which are not packed) on the scales, and tells the price. People who often come to a shop to buy different things are called customers.

So, what can you buy at different shops? At the grocer's you can buy sugar, tea, coffee, salt, pepper, ham, bacon, sausages, frankfurters and so on. Bread is sold at the baker's, meat at the butcher's. We go to the greengrocer's for vegetables and fruit. Cakes and sweets are sold at the confectioner's. When we want to buy clothes, we go to men's and ladies' clothes shop. We buy boots and shoes at the footwear shop. We buy jewellery at the jeweller's. We buy books at the bookseller's.

Some shops may have many departments. These shops are called department stores or supermarkets. Supermarkets are self-service stores with departments for different food products. Supermarkets sell thousands of food products: meat, fresh fruit and vegetables, dairy products, bakery items, delicatessen items, and frozen foods. Some supermarkets also have seafood and alcohol. In some supermarkets you can also buy household goods.

The supermarkets are usually located in shopping centres or malls. Supermarkets are popular because they save time, have low prices and variety of products in one place. There you can buy almost everything you need. These shops are called self-service shops because there are no salespersons there but only cashiers at the cash desks. The customers choose the goods they want to buy and pay for their purchase at the cash desk. The cashiers give the customers a change and a receipt. A receipt is necessary if you want to return

Задание 1. Ответьте на вопросы.

- 1. Where do people go when they want to buy some—thing?
- 2. What are the types of shops?
- 3. What can we see through the shop-window?
- 4. What can we buy at the grocer's?
- 5. What can we buy at the baker's?
- 6. What can we buy at the greengrocer's?
- 7. What can we buy at the butcher's?
- 8. What can we buy at the confectioner's?
- 9. What can we buy at the footwear shop?
- 10. What can we buy at the bookseller's?
- 11. Where do customers pay for the goods at self- service shops?
- 12. What is a supermarket?

Задание 2. Переведите на английский язык.

- 1. Я часто хожу в магазин на нашей улице, где про-даются различные товары.
- 2. Люди, которые часто приходят в магазин, назы-ваются покупателями.
- 3. Магазины, которые имеют много отделов, назы-ваются универмагами или супермаркетами.
- 4. В маленьких магазинах покупатели платят за свою покупку продавцу.

- 5. В магазинах самообслуживания покупатели платят за свою покупку на расчетной кассе.
- 6. Товарный чек нужен для того, чтобы вернуть товар и получить назад деньги.

TRAVELLING

Modern life is impossible without travelling. Almost all people are fond of travelling. Thousands of people travel every day either on business or for pleasure. It is very interesting to see new places, other towns and countries.

There are various means of travelling. People can travel by air, by train, by sea or by road. Of course, travelling by air is the fastest and the most convenient way, but it is the most expensive, too.

Travelling by train is slower than by plane, but it has its advantages. With a train you have speed, comfort and pleasure combined. You can see much more interesting places of the country you are travelling through. Modern trains have comfortable seats. There are also sleeping cars and dining cars that make even the longest journey enjoyable.

Speed, comfort, and safety are the main advantages of trains and planes. That is why many people prefer them for business trips to all other means of travelling.

Travelling by sea or sea voyages are popular mostly as pleasure journeys. Large ships can visit foreign countries and different places of interest.

Many people like to travel by car. It is interesting too, because you can see many places in a short time, you can stop anywhere you wish and spend as much time as you like at any place.

Nowadays a very popular method of travelling is hiking. It is travelling on foot. Walking tours are very interesting.

Задание 1. Ответьте на вопросы.

- 1. Why do people travel?
- 2. What are the means of travelling?
- 3. What are the advantages of travelling by plane?
- 4. What are the advantages and disadvantages of travelling by car, train and ship?
- 5. Why do many people prefer to travel by car?

- 6. How do you prefer to travel and why?
- 7. When was the last time you went travelling?

GRAMMAR TESTS:

Present and past

1.1.1 a book when I heard a noise outside.

A was reading B read C will read

- 1.1.2 don't understand this word. What? A does mean this word B does this word mean C means this word
- 1.3. Peter abroad several times a year.

A is going usually B is usually going C usually goes

1.4. How now? Are you better?

A you are feeling B are feeling C are you feeling

1.5. They went fishing but they catch anything.

A didn't B I don't C doesn't

1.6. Mike while we were away.

A phoned B was phoning C has phoned

Present perfect and past

2.1. Jane is on holiday. She to Italy.

A is gone B has gone C has been

2.2. Everything is going well. We any problems

so far.

A didn't have B don't have C haven't had

2.3. Mary has lost her keys again. This the

second time.

A has happened B happens C happened D is happening

2.4. Whose book is this? Who it?

A loose B have lost C has lost

2.5. Where's the book I gave you? What with it?

A have you done B have you been doing C are you

doing

2.6. "each other for a long time?" — "Yes, since childhood."

A Do you know B Have you known

C Have you been knowing

- 2.7. She has been working here. A for six months B since six months C six months ago
- 2.8. It's two years him.

A that I don't see B that I haven't seen

C since I didn't see D since I last saw

2.9. The rain for a while, but now it's raining

again.

A stopped B has stopped C was stopped

2.10. My mother in Belarus.

A grew up B has grown up C had grown up

- 2.11. A lot of books when you were a schoolboy? A Have you read B Had you read C Did you read
- 2.12. He in St Petersburg for ten years. Now he

lives in Moscow.

A lived B has lived C has been living

2.13. The book you gave me was interesting. I it

before.

A hasn't read B didn't read

C hadn't read D wasn't read

2.14. She went to bed early. She was tired because very hard.

A she was working B she has been working

C she had been working

2.15. a car when you were living in Moscow?

A Had you B Were you having

C Have you had D Did you have

2.16. He tennis a lot, but he doesn't play very

often now.

A was playing B was used to play C used to play

Future

3.1. "Jane is in the hospital." — "I know that. her this evening."

A I visit B I'm going to visit C I'll visit

3.2. I'm so tired that to bed now.

A I go B I'm going

- 3.3. That suitcase looks heavy. you with it. A I'm helping B I help C I'll help
- 3.4.1 think the weather be nice this afternoon.

A will B shall C is going to

- 3.5.1 you tomorrow at 5:00 PM.
- A will call B call C will be calling
- 3.6. for you at ten o'clock tomorrow in the library.
- A I'm waiting B I'm waited C I'll be waiting D I've waited
- 3.7.tomorrow, so I mustn't get up early.
- A I'm not working B I don't work C I won't work

Modal verbs

- 4.1. The control work was very difficult but everybody
- A can do it B has to do it C could do it
- 4.2. I'm so tired I for a week.
- A can sleep B could sleep C could have slept
- 4.3. She fallen and injured her leg.
- A might have B can C could D may

the lecture to begin?

- A is B must C shall
- 4.5. "I've lost my keys." "You them somewhere."
- A must drop B must have dropped
- C must be dropping D must have been dropping
- 4.6. John wasn't at the meeting because he about

it.

- A might not know B may not know C may not have known
- 4.7. Why leave early?

A had you to B did you have to C must you

D you had to

4.8. The control work will last two hours, so you hurry.

A don't need to B mustn't C needn't

4.9. 1 asked him, but he listen to me.

A wouldn't B shouldn't C oughtn't D won't

4.10. We to meet at 10 o'clock.

A should B can C must D are

4.11. You're always at home. You out more often.

A should go B had better go C had better to go

4.12. It's late. It's time home.

A we go B we must go C to go

Критерии оценки:

- оценка «отлично» выставляется студенту, если обучающийся демонстрирует (глубокое знание учебно-программного материала, умение свободно выполнять задания, усвоивший взаимосвязь основных понятий дисциплины; способный самостоятельно приобретать новые знания и умения; способный самостоятельно использовать углубленные знания);
- «хорошо» выставляется обучающийся оценка студенту, если демонстрирует полное знание учебно-программного материала, успешно предусмотренные программой выполняющий показывающий задания, систематический характер знаний ПО дисциплине И способный самостоятельному пополнению и обновлению в ходе дальнейшего обучения в вузе и в будущей профессиональной деятельности;
- оценка «удовлетворительно» выставляется обучающемуся, обнаружившему знание основного учебно- программного материала в объеме, необходимом для дальнейшего обучения, выполняющего задания, предусмотренные программой, допустившим неточности в ответе, но обладающим необходимыми знаниями для их устранения;
- оценка «неудовлетворительно» выставляется обучающемуся, имеющему пробелы в знаниях основного учебно-программного материала, допустившему принципиальные ошибки в выполнении предусмотренных программой заданий.

Раздел 2. Социально-культурная сфера общения

British Economy

Great Britain is a highly developed industrial country. It is known as one of the world's largest producers and exporters of iron and steel products, machinery and electronics, chemicals and textile. One of the chief industries is shipbuilding.

Great Britain is a country with old cultural traditions and customs. The most famous educational centres are Oxford and Cambridge universities. They are considered to be the intellectual centres of Europe. The education is not free, it is very expensive.

Задание 1. Ответьте на вопросы:

- 1. Is Great Britain a highly developed industrial country?
- 2. What are the largest producers and exporters of Great Britain?
- 3. What is the chief industry of Great Britain?
- 4. The most famous educational centres are Oxford and Cambridge universities, aren't they?

HOW MANY PEOPLE IN THE WORLD SPEAK ENGLISH?

English is one of the most widely used languages in the world. Over 375 million people speak English as their first language, and about 350 million people speak it as a second language. America has the largest number of English speakers — over 226 million speak the language as a mother tongue. India was a British colony for a long time. Now English is the second official language in India. About 3,000 newspapers are published in India in the English language.

English is also the language of international commerce.

Over 80 per cent of the world's electronically stored information is in English and two-thirds of the world's scientists read in English. English is an official language in over 75 of the world's territories.

If the rest of the world is not talking English, they are borrowing English words to add to their own language. For example the Japanese go on a "pikunikku" (picnic). Almost all computer terms in Russian are taken from English.

WHY SHOULD WE LEARN ENGLISH?

Students should learn English because today it is the language of the world. Today knowledge of foreign languages is especially important because they are the main and the most efficient means of information exchange between the people of our planet.

Over 375 million people in the world speak English as a mother tongue. The native speakers of English live in Great Britain, in the United States of America, Australia, and New Zealand. English is one of the official languages in the Irish Republic, Canada, and South African Republic. As a second language it is used in the former British and US colonies.

English is the major international language for communication in such areas as science, technology, business and mass media. English is used as one of the official languages of the United Nations Organisation and other political organisations. It is the language of computer software, literature, education, modern music and international tourism.

Learning a foreign language is a long and slow process that takes a lot of time and patience. But every educated person, every good specialist has to know English because it is absolutely necessary nowadays.

It is well known that reading books and magazines in the original, watching films and talking with the native speakers helps a lot. When learning a foreign language you learn the culture and history of the country where this language is spoken.

Задание 1. Ответьте на вопросы.

- 1. Why do we need to learn foreign languages now?
- 2. How many people in the world speak English?
- 3. What English-speaking countries do you know?
- 4. In what areas is English mostly used?
- 5. What are the main difficulties for you in learning foreign languages?

NEW YORK

New York is one of the largest cities in the world. It was founded three hundred years ago in the mouth of the Hudson River.

The centre of New York is Manhattan Island. In 1626 it was bought from the Indians for twenty-four dollars. Today Manhattan is the centre of business and commercial life of the country. There are many skyscrapers, banks and offices of American businessmen in Manhattan. Broadway begins here; the Stock Exchange is located here. Not many people live in Manhattan, although the majority work here. Numerous bridges link Manhattan Island with the other parts of New York.

People from almost all parts of the world live New York. It is even called "Modern Babylon". A lot of immigrants came to the USA from different countries at the beginning of the 20th century. They entered the USA through New York — the Gateway of America.

New York is one of the leading manufacturing cities in the world. The most important branches of industry are those producing paper products, vehicles, glass, chemicals, and machinery. The city traffic is very busy.

Задание 7.3. Ответьте на вопросы.

- 1. When was New York founded?
- 2. What was the price of the Manhattan Island in 1626?
- 3. What is Manhattan today?
- 4. Do many people live in Manhattan?
- 5. What is Broadway famous for?
- 6. Why is New York called "Modern Babylon"?
- 7. What are the most important branches of industry in New York?

GRAMMAR TESTS:

Conditional sentences (If and wish)

- 5.1. I'm not tired enough to go to bed. If I to bed now, I wouldn't sleep.
- A go B went C had gone D would go
- 5.2. If I were rich,a big house.
- A I'll have B I can have C I'd have D I had
- 5.3. I wish I have to work tomorrow, but unfortunately I do.
- A don't B didn't C wouldn't D won't
- 5.4. If a camera with me, I would have taken some photographs.
- A I had B I would have
- C I would have had D I had had
- 5.5. The weather is bad. I wish it raining.
- A would stop B stopped C stops D will stop

Passive Voice

6.1. We by a loud noise during the night.

A woke up B are woken up

C were woken up D were waking up

6.2. A new supermarket is going to next year.

A build B be built C be building D building

6.3. There's somebody walking behind us. I think

A we are following B we are being following C we are followed D we are being followed

6.4. "Where?" — "In London."

A were you born B are you born

C have you been born D did you born

6.5. There was a mistake in the book, but nobody.

A was notice it B have noticed it C had noticed it

6.6. Jane to phone me last night, but she didn't.

A supposed B is supposed C was supposed

6.7.1 the job, but I refused it.

A was offered B was not offered C didn t offer

Questions and auxiliary verbs

7.1. "What time?"—"At 8.30."

A begins the film B does begin the film C does the film begin

7.2. "Do you know where?" "No, he didn t say."

A Tom has gone B has Tom gone C has gone Tom

7.3. The police officer stopped us and asked us where.

A were we going B are we going

C we are going D we were going

7.4. "Do you think it will rain?" — "

AI hope not. B I don't hope. CI don't hope so.

7.5. "You don't know where Karen is,?"

A don't you B do you C is she D are you

Articles and nouns

8.1. It wasn't your fault. It was.

A accident B an accident C some accident

8.2. Where are you going to put all your?

A furniture B furnitures

8.3. "Where are you going?" — "I'm going to buy

A A bread B some bread C A loaf of bread

8.4. Vera is. She works at a large hospital.

A nurse B A nurse C the nurse

8.5. Helen works six days week.

A in B for CAD the

8.6. There are millions of stars in.

A space B A space C the space

8.7. Every day begins at 9 and finishes at 3.

A school B A school C the school

8.8. a problem in most big cities.

A Crime is B The crime is C The crimes are

8.9. When invented?

A was telephone B were telephones C were the telephones D was the telephone

8.10. Have you ever been to?

A Canada or United States

B the Canada or the United States

C Canada or the United States

D the Canada or United States

8.11. On our first day in Moscow, we visited.

A Kremlin B A Kremlin C the Kremlin

8.12. What time on television?

A is the news B are the news C is news D is the new

8.13. It took us quite a long time to get here. It was journey.

A three hour B A three-hours C A three-hour

8.14. This isn't my book. It's.

A my sister B my sister's C from my sister

D of my sister E of my sister's

Критерии оценки:

- □ **оценка «отлично»** выставляется студенту, если обучающийся демонстрирует (глубокое знание учебно-программного материала, умение свободно выполнять задания, усвоивший взаимосвязь основных понятий дисциплины; способный самостоятельно приобретать новые знания и умения; способный самостоятельно использовать углубленные знания);
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Раздел 3. Профессиональная сфера общения

WHAT IS A BANK?

A bank is a financial institution licensed to receive deposits. This type of bank is a commercial or retail bank. Some banks issue new securities. These banks are called investment banks.

A commercial bank accepts customer deposits in the form of demand deposit accounts, savings accounts, and Certificates of Deposit. Banks pay interest to the depositors on some of these accounts.

Banks loan the deposited money to borrowers who pay interest to the bank as long as the loan is outstanding. Typical loans are short-term loans, car loans, mortgages, large loans to businesses. Some commercial banks also issue credit cards as part of their services.

Banking is a business and banks earn profit for its owners. Banks earn more on the interest that borrowers pay to the bank than lose on the interest they pay to depositors.

For example: if, in a year, a bank has \$100 million in deposits for which it pays 2% (two per cent) to the depositors and then loans that \$100 million to borrowers at the interest rate of 5%, the bank earns a profit of 3% (\$3 million) for the year.

Задание 1. Ответьте на вопросы.

- 1. What is a bank?
- 2. What are the types of banks?
- 3. What do commercial banks do?
- 4. How do banks earn profit?

Задание 2. Прочитайте и переведите на русский.

QUESTION:

What do cashiers do every day in the bank?

ANSWER:

- They usually come to work at 8.30. The bank opens at 9.00.
- They help customers deposit money and withdraw money from their accounts.
- Sometimes they answer questions about banking services.
- Sometimes they check up bank balances for customers.
- They open new accounts for customers and talk to them about investments.
- They help customers deposit their money at a certain interest and give them information about their interest rates.

ACCOUNTANCY

Accountants produce financial statements. A financial statement is a written report with information about the financial activities of a company. It includes a balance sheet and a profit and loss statement.

A balance sheet lists the company's assets, its liabilities and its capital.

Assets are things that a company owns, such as funds, machines and buildings. Liabilities are things that a company owes, such as debts and taxes. Capital is money invested in the company.

A profit and loss statement shows the company's income, expenses, net revenue and profits or losses. Income is money a company receives from the sale of goods or services. Net revenue is money left from a company's income when expenses have been paid.

Accountants produce financial statements quarterly (every three months) or annually (every year) to show the financial position of a company and its performance over a period of time. This period of time is called the reporting period.

There are many different people who need this information. They could be shareholders, the directors of the company, government departments, employees, suppliers (people who sell goods and services to a company) or customers. Investors can also look at this information and decide whether or not to buy shares in the company.

Задание 1. Поставьте 5 различных типов вопросов к данному тексту.

Types of banks

There are many different types of banks:

Retail banks are often called commercial banks. In addition to usual banking services, such as checking accounts, they deal in foreign exchange, issue credit cards, provide investment and tax advice, and sell financial products such as insurance. In the United Kingdom the biggest retail banks (by assets) are Barclays Bank, National Westminster Bank, Midland Bank, Abbey National Bank and Lloyds Bank.

Merchant or investment banks are often underwriters for an issue of shares. They play a fundamental role in advising on mergers and acquisitions, and on management buy-outs. In the United Kingdom, some of the oldest and best-known merchant banks are still privately owned.

Building societies were set up in the United Kingdom to take deposits in order to provide long-term loans (mortgages) to people who want to buy home.

Savings Banks were set up with the aim of attracting small savers. They resemble retail banks in the services they provide.

Credit unions are the equivalents of savings banks. They are cooperative nonprofit-making organizations. Credit unions are widespread in the United States. France's biggest bank, Credit Agricole is a federation of more than 3,000 credit unions.

Universal banks such as Sberbank, Citibank, and VTB provide all kinds of banking services to their customers.

Задание 1. Ответьте на вопросы.

- 1. What does banking business consist of?
- 2. What are the aims of banks?
- 3. What are the types of banks?
- 4. Describe the activities of different types of banks.

DIFFERENT KINDS OF MONEY

1. What is commodity money?

Golden coins are the examples of commodity money, because their gold content is a commodity.

2. What is token money?

Token money is paper money and metallic coins we use in everyday life to buy services and goods. Token money is a means of payment and its value or purchasing power as money is guaranteed by the state* Society makes token money a legal tender. The law says it must be accepted as a means of payment. The main condition for the existence of token

money is the prohibition to produce it. To produce money privately is illegal.

3. What is IOU money?

In modem economies, IOU money is a supplement to token money. IOU is a signed document acknowledging debt. IOU money is a medium of exchange based on the debt of a private firm or individual. A bank deposit is IOU money because it is a debt of the bank. When you have a bank deposit the bank owes you money. You can write a check to yourself or a third party and the bank is obliged to pay when you present a check. Bank deposits are a medium of exchange because they are generally accepted as payment.

Задание 1. Ответьте на вопросы.

- 1. What is token money?
- 2. What can be the means of payment?
- 3. What are the different kinds of money?
- 4. What does IOU mean?

GRAMMAR TESTS:

Pronouns and determiners

9.1. What time shall we tomorrow?

A meet B meet us C meet ourselves

9.2. I'm going to a wedding on Saturday, getting married.

A A friend of me B A friend of mine

C One my friends

9.3. They live on a busy road. a lot of noise from the traffic.

A It must be B It must have

C There must have D There must be

9.4. He's lazy. He never does work.

A some B any C no

9.5. "What would you like to eat?" — ",whatever you have".

A Something B Anything C Nothing

9.6. We couldn't buy anything because of the shops were open.

A all B no-one C none D nothing

9.7. We went shopping and spent money.

A A lot of B many C lots of

9.8. don't visit this part of the town.

A The most tourists B Most of tourists C Most tourists

9.9. 1 asked two people the way to the station, but of them could help me.

A none B either C both D neither

9.10. enjoyed the film. It was interesting.

A Everybody B All C All of us D Everybody of us

9.11. The bus service is excellent. There's a bus ten minutes.

A each B every C all

Adjectives and adverbs

10.1. Jane doesn't enjoy her job any more. She's because every day she does exactly the same thing.

A boring B bored

10.2. Diane was carrying a bag.

A black small plastic B small and black plastic

C small black plastic D plastic small black

10.3. Her English is excellent. She speaks.

A perfectly English B English perfectly

C perfect English D English perfect

10.4. He to find a job, but he had no luck.

A tried hard B tried hardly C hardly tried

1.1.1 1 haven't seen her for, I've forgotten what she looks like.

A so a long B a such long time C such a long time

10.6. We haven't got on holiday at the moment.

A money enough to go B enough money to go

C money enough for going D enough money for going

10.7. Sally is doing OK at the moment. She has. A a quite good job B quite a good job C a pretty good job

10.8. The exam was rather easy.than I expected. A more easy that B more easy than

C easier D easier as

10.9. The more electricity you use.

A your bill will be higher C the higher your bill will be

B will be higher your bill D higher your bill will be

10.10.Patrick is a fast runner. I can't run as fast as

A he B him C he can

10.11. The film was really boring. It was I've ever seen.

A most boring film B the more boring film

C the film more boring D the most boring film

10.12.Ben likes walking. .

A Every morning he walks to work.

B He walks to work every morning.

C He walks every morning to work.

D He every morning walks to work.

10.13. Joe never phones me. .

A Always I have to phone him.

B I always have to phone him.

C I have always to phone him.

D I have to phone always him

10.14.Lucy. She left last month.

A still doesn't work here B doesn't still work here

C no more works here D doesn't work here any more.

10.15.she can't drive, she has bought a car.

A Even B Even when C Even if D Even though

Conjunctions and prepositions

11.1. I couldn't sleep very tired.

A although I was B despite I was

C despite of being D in spite of being

11.2. You should insure your car stolen.

A in case it will be B if it will be C in case it is D if it

11.3. The club is for members only. You you're a

member.

A can't go in if B can go in only if

C can't go in unless D can go in unless

11.4. Yesterday we watched television all evening we had nothing better to do.

A when B as C while D since

11.5. "What's that noise?" - "It sounds crying".

A as B like C as if D as though

11.6. They are very kind to me. They treat me their own son.

A like I'm B as if I'm C as if I was D as if I were

11.7. I'll be in London next week. I hope to see Tom there.

A while I'll be B while I'm C during my visit

D during I'm

11.8. Nobody knows when Nick is coming back, but I'm sure he'll be back Friday.

A by B until C since

Prepositions

12.1. We'll meet.

A at Friday morning B on Friday morning

C in Friday morning

12.2. I'm going away the end of January.

A at B on C in

12.3. When we were in Italy, we spent a few days Venice.

A at B to C in

12.4. Our flat is the second floor of the building.

A at B on C in D to

12.5. I saw Steve concert on Saturday.

A at B on C in D to

12.6. When did they the hotel?

A arrive to B arrive at C arrive in

12.7. I'm going holiday next week. I'll be away

for two weeks.

A at B on C in D for

12.8. We travelled 10.45 train, which arrived

at 16.30.

A in the B on the C by the D by

12.9. The accident was my fault, so I had to pay for the damage the other car.

A of B for C to D on E at

12.10.I like them very much. They have always been very nice me.

A of B for C to D with

12.11.I'm not very good repairing things.

A at B for C in D about

12.12.I don't understand this word. Can you?

A explain to me this word B explain me this word

C explain this word to me

12.13.If you're worried about the problem, you should do something it.

A for B about C against D with

12.14. "What time will you be home?" - "I don't know.

It depends the traffic".

A of B for C from D on

12.15.I prefer tea coffee.

A to B than C against D over

Phrasal verbs

13.1. These shoes are uncomfortable. I'm going to

A take off B take them off C take off them

13.2. We're playing a game. Why don't you.

A join in B come in C get in D break in

13.3. Nobody believed Paul at first, but he to be

right.

A worked out B came out C found out D turned out

13.4. We can't making a decision. We have to decide now.

A put away B put over C put off D put out

13.5. "Have you finished painting the kitchen?" — "Nearly. I'll tomorrow".

A finish it up B finish it over (^finish it off

- 13.6. You can always rely on Pete. He'll never. A put you up B let you down C take you over D see you off
- 13.7. Children under 16 half the population of the city.

A make up B put up C take up D bring up

Критерии оценки:

- выставляется студенту, обучающийся оценка «отлично» если демонстрирует (глубокое знание учебно-программного материала, умение свободно задания, усвоивший взаимосвязь основных понятий дисциплины; выполнять способный самостоятельно приобретать новые знания И умения; способный самостоятельно использовать углубленные знания);
- оценка «хорошо» выставляется студенту, если обучающийся демонстрирует полное знание учебно-программного материала, успешно выполняющий предусмотренные программой задания, показывающий систематический характер знаний по дисциплине и способный к их самостоятельному пополнению и обновлению в ходе дальнейшего обучения в вузе и в будущей профессиональной деятельности;
- обнаружившему знание основного учебно- программного материала в объеме, необходимом для дальнейшего обучения, выполняющего задания, предусмотренные программой, допустившим неточности в ответе, но обладающим необходимыми знаниями для их устранения;
- оценка «неудовлетворительно» выставляется обучающемуся, имеющему пробелы в знаниях основного учебно-программного материала, допустившему принципиальные ошибки в выполнении предусмотренных программой заданий.

Примерные темы рефератов:

- 1. I'm a student of the college of the economics.
- 2. My future profession of an economist.
- 3. Shopping, supermarket and customers.
- 4. Travelling on business.

- 5. Great Britain and its economy.
- 6. London and its sights.
- 7. English language in the world.
- 8. The Russian Federation and its economy.
- 9. Dagestan and its economy.
- 10. The United States of America and its economy.
- 11. British economy.
- 12. Education in Great Britain.
- 13. Bank and its functions.
- 14. Financial transactions.
- 15. How to write a business letter in English.

в будущей профессиональной деятельности;

- 16. Money and its functions.
- 17. Kinds of money.
- 18. How to fill out a form.
- 19. Accountancy.

Критерии оценки:							
□ оценка «отлично» выставляется студенту, если обучающийся							
демонстрирует (глубокое знание учебно-программного материала, умение свободно							
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демонстрирует полное знание учебно-программного материала, успешно							
выполняющий предусмотренные программой задания, показывающий							
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самостоятельному пополнению и обновлению в ходе дальнейшего обучения в вузе и							

оценка «удовлетворительно» выставляется обучающемуся, обнаружившему знание основного учебно- программного материала в объеме, необходимом для дальнейшего обучения, выполняющего задания, предусмотренные программой, допустившим неточности в ответе, но обладающим необходимыми знаниями для их устранения;

□ оценка «неудовлетворительно» выставляется обучающемуся, имеющему пробелы в знаниях основного учебно-программного материала, допустившему принципиальные ошибки в выполнении предусмотренных программой заданий. Критерии оценки:

оценка «отлично» выставляется студенту, если обучающийся демонстрирует (глубокое знание учебно-программного материала, умение свободно выполнять задания, усвоивший взаимосвязь основных понятий дисциплины; способный самостоятельно приобретать новые знания и умения; способный

самостоятельно использовать углубленные знания);
□ оценка «хорошо» выставляется студенту, если обучающийся
демонстрирует полное знание учебно-программного материала, успешно
выполняющий предусмотренные программой задания, показывающий
систематический характер знаний по дисциплине и способный к их
самостоятельному пополнению и обновлению в ходе дальнейшего обучения в вузе и
в будущей профессиональной деятельности;
□ оценка «удовлетворительно» выставляется обучающемуся, обнаружившему знание основного учебно- программного материала в объеме,
необходимом для дальнейшего обучения, выполняющего задания, предусмотренные
программой, допустившим неточности в ответе, но обладающим необходимыми
знаниями для их устранения;
□ оценка «неудовлетворительно» выставляется обучающемуся, имеющему
пробелы в знаниях основного учебно-программного материала, допустившему
принципиальные ошибки в выполнении предусмотренных программой заданий.
Критерии оценок тестового контроля знаний:
□ 5 (отлично) - 71-100% правильных ответов
□ 4 (хорошо) - 56-70% правильных ответов
□ 3 (удовлетворительно) - 41-55% правильных ответов
□ 2 (неудовлетворительно) - 40% и менее правильных ответов
□ При оценивании письменных работ (ответов на контрольные вопросы, выполнении контрольных работ, выполнении практических заданий различного вида), учитывается правильность оформления работы и требования, предъявляемые к оценкам:
□ «отлично» - студент показывает глубокие осознанные знания по освещаемому вопросу, владение основными понятиями, терминологией; владеет конкретными знаниями, умениями по данной дисциплине в соответствии с ФГОС СПО: ответ полный, доказательный, четкий, грамотный, иллюстрирован практическим опытом профессиональной деятельности;
 «хорошо» - студент показывает глубокое и полное усвоение содержания материала, умение правильно и доказательно излагать программный материал. Допускает отдельные незначительные неточности в форме и стиле ответа;
□ «удовлетворительно» - студент понимает основное содержание учебной программы, умеет показывать практическое применение полученных знаний. Вместе с тем допускает отдельные ошибки, неточности в содержании и оформлении ответа: ответ недостаточно последователен, доказателен и грамотен;
□ «неудовлетворительно» - студент имеет существенные пробелы в знаниях, допускает ошибки, не выделяет главного, существенного в ответе. Ответ поверхностный, бездоказательный, допускаются речевые ошибки.

Критерии оценки:

	«зачт	гено» в	ыставляетс	я студе	нту, есл	іи сту	дент	глубоко	понимает
пройденн	ый м	атериал,	отвечает	четко и	всестор	онне,	умеет	оценив	ать факты,
самостоят	ельно	paccy	кдает, отл	ичается	способі	ностью	обос	новыват	ь выводы,
разъяснят	ь их в	з логичес	кой послед	овательн	юсти и д	емонст	рирует	сформи	рованность
компетені	ций;								
	«не	зачтено	» выставл	яется ст	гуленту.	если	v ctv	лента о	тсутствуют
			ости компо))		10)1012)101
признаки	сформ	лировань	юсти компо	ленции.					