

Оценочные материалы для промежуточной аттестации по дисциплине

Иностранный язык в профессиональной сфере

Код, направление подготовки	38.03.01 Экономика
Направленность (профиль)	Финансы и кредит
Форма обучения	Очная
Кафедра-разработчик	Кафедра лингвистики и переводоведения
Выпускающая кафедра	финансов, денежного обращения и кредита

ТИПОВЫЕ ЗАДАНИЯ ДЛЯ КОНТРОЛЬНОЙ РАБОТЫ

5 СЕМЕСТР

1. Give English equivalents for the following words and expressions

1) вступать во владение	6) отмена (операции)
2) тариф	7) казначейский билет
3) по сниженной цене	8) профицит, избыток
4) предпринимательский капитал	9) наблюдать, контролировать
5) налогообложение	10) уступать

2.

A Translate the words and expressions into English using business lexis

Здравствуйте, предоставлять, создавать, выбирать, управлять, предлагать, обеспечивать, устанавливать, посещать, получать, я пишу вам в связи с..., вот почему так важно иметь..., можем ли мы остановиться и предложить вам..., у сотрудников нашей компании богатый опыт и знания в..., искренне Ваш.

B Use the phrases above to write a letter of sales for a newly made product at your company (160-180 words)

3. Translate the text

Customers might not think about competition when they're walking through the grocery store or making an online purchase, but it happens to be a cornerstone of business and the free economy that impacts every single thing that's bought and sold. Technically, **competition** consists of the cumulative force of actions taken by companies that're designed to improve their market standing, sales, and ultimately, profits.

Like many business ideas, competition is best explained through an example. Imagine that a company opens a profitable retail location and sells bread at an enormous profit. After another company notices all the profits that're being made through bread sales in this neighborhood, they may open a store of their own and undercut the competition, or sell similar items or services for lower prices. The first company may respond by lowering their own prices (so they sell more bread to their former customers, who're presumably buying the cheaper bread), and the end result is much cheaper bread for consumers. In this way, businesses going head-to-head benefits customers.

4. Answer the questions using no less than 3 sentences and linking words

- 1) What personal finance decisions have you had to make recently?
- 2) What happens when a business fails to repay its loans?

3) Do you think that banks should make it easier for small businesses to take out loans?

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ТИПОВЫЕ ВОПРОСЫ К ЗАЧЕТУ

5 СЕМЕСТР

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1. чтение и перевод текста по специальности
 2. реферирование научной статьи
- 1. Пример текста для оценки чтения и перевода**

Does it pay to be a communist in China?

Jul 6th 2023 | HONG KONG

<https://www.economist.com/finance-and-economics/2023/07/06/does-it-pay-to-be-a-communist-in-china>

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But as any well-trained communist knows, true economic clout derives not from labour but capital. So how does party membership affect the assets people own, such as their stocks, bonds and property?

2. Пример текста для реферирования

China's communists see themselves as a "vanguard party", full of dedicated social warriors. Less than 9% of the country's adult population are members, according to figures released on June 30th. Gaining entry can take years. Even Xi Jinping, the party's boss, was not admitted until his tenth attempt. Aspiring members are often made to attend ideology classes, take written tests, submit "thought reports", demonstrate their worthiness through community service and survive an interview by a panel of members. Is it worth the bother?

The answer might seem obvious. "Virtually every influential position in China is held by a party member," as Bruce Dickson of George Washington University has noted. Leaks like the Panama papers have revealed the offshore riches accumulated by the families of party leaders. And Chinese social media will occasionally erupt over indiscreet displays of wealth or privilege by members, like the boss of a PetroChina subsidiary, spotted strolling through a Chengdu shopping district in June holding hands with a fashionable younger employee who was not his wife. Yet changes in the party and the economy may be eroding the material benefits of membership.

Party members can be found at every rung of the economic ladder. Of the poorest tenth of Chinese households, about 14% contain a party member, according to the China Household Finance Survey by Southwestern University of Finance and Economics. A third of members are farmers and workers (down from two-thirds in 1994). Since becoming head of the party in 2012, Mr Xi has urged cadres to adhere to a less hedonistic lifestyle. "Incorruptibility is a blessing and greed is a curse," he advised in a recent speech.

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Recent research by Matteo Targa of diw Berlin and Li Yang of the Paris School of Economics reaches a surprising conclusion. The two economists look at the urban wealth distribution, as documented by the China Household Finance Survey. In each wealth bracket, some fraction of households include party members. If the fraction were to increase by one percentage point, what would happen to that bracket's wealth? Messrs Targa and Li calculate that at the lower rungs of the wealth distribution, party membership makes a substantial difference. At the tenth percentile, for example, a one-percentage-point increase in party-membership rates would increase wealth by almost 0.9% (see chart). But the higher up you go, the weaker the financial rewards seemingly offered by membership. For households at the 93rd percentile and beyond, party membership makes no discernible difference at all.

One reason for this divergence is property. Among the middle and upper echelons of Chinese society, almost everybody now owns a flat, whether they are a member of the party or not. And so everyone in these wealth brackets has benefited from the long real-estate boom that ended in 2021. Home ownership is, unsurprisingly, patchier among people on the lower rungs of the ladder. For these households, party membership may be a decisive factor governing whether or not they own a flat.

In the five years since the household-finance survey was carried out, home-ownership rates in China have risen further. House prices have also recently fallen in cities, narrowing the gap between the propertied classes and everyone else. Both of these trends probably mean that becoming a communist confers less of a material benefit than it did five years ago, let alone 20 years back. Thanks to these economic forces, Mr Xi may get the more ascetic cadres for which he has been looking. His purges and rectification campaigns have abolished some of the perks of party membership. His mishandling of China's property market may have helped, too.

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