

Міністерство освіти і науки України
ВІДОКРЕМЛЕНИЙ СТРУКТУРНИЙ ПІДРОЗДІЛ «БЕРДЯНСЬКИЙ
МАШИНОБУДІВНИЙ ФАХОВИЙ КОЛЕДЖ
Національного університету «Запорізька політехніка»

Циклова комісія гуманітарної, соціально-економічної та природничо-
наукової підготовки

**МЕТОДИЧНИЙ ПОСІБНИК ДО ІНДИВІДУАЛЬНИХ РОБІТ
З НАВЧАЛЬНОЇ ДИСЦИПЛІНИ**

**ІНОЗЕМНА МОВА
ЗА ПРОФЕСІЙНИМ СПРЯМУВАННЯМ (ПС)**

галузь знань: 07 Управління та адміністрування

спеціальність: 072 Фінанси, банківська справа, страхування та фондовий
ринок (спеціалізація: «Фінанси кредит»)

Методичний посібник до індивідуальних робіт з навчальної дисципліни «Іноземна мова за професійним спрямуванням (ПС)» для здобувачів освіти спеціальності 072 «Фінанси, банківська справа, страхування та фондовий ринок».

«30» серпня 2023 року

Розробник:

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Затверджено на засіданні циклової комісії гуманітарної, соціально-економічної та природничо-наукової підготовки.

Протокол № 1 від 30 серпня 2023 року

Голова циклової комісії спеціальності гуманітарної, соціально-економічної та природничо-наукової підготовки.

Олена КОЖУШКО

(підпис)

Індивідуальне завдання №1

Task 1. Read and translate the text.

Choosing a profession. Job interview

Getting the job you have applied for can sometimes depend on the successful job interview.

When you go for a job interview make sure you arrive on time. An employer will form a poor first impression if you show up late. If you realize you may be delayed, call ahead and explain the problem.

During the interview the employer will try to find out what kind of person you are, what experience you have and how you can fit into the job situation.

After you have got an appointment, review the information that you wrote on your application form and resume. Be prepared to explain your skills and abilities specifically. Bring a resume to the interview. The resume is a printed sheet that tells about your education and work experience. It serves as written record for the employer.

Go to the interview alone, don't take your friends or children with you. Plan to arrive about ten minutes before the appointment time. Wear the proper clothes. Do not appear in outfits that are too fancy. Likewise avoid a ragged and wrinkled look. You should have a neat, clean appearance to make a good impression.

During the interview be honest and modest about yourself. Do not make claims that are not true. You should mention but not brag about past accomplishments.

Pay attention as the interviewer talks, answer all the questions clearly and intelligently. Try not to seem bored even if you realize that the job doesn't interest.

Finally be prepared to ask your own questions about the job, know the type of work and benefits you want from the position. Write down these questions before you go to the interview. An employer will be interested if you ask intelligent questions about the work you may be doing. Before you leave there should be a clear understanding about all aspects of the job.

At the close of the interview, express your thanks and be sure that the interviewer knows how to contact you, if he or she wants to hire you.

Task 2. Answer the following questions

1. What are the three vital pieces of information to be included in a resume?
2. What are the stylistic features of a good resume?
3. What would you highlight in your own work experience (education)?
4. What are the possible tricks when you have to fill up a page?
5. Do you have any impressive qualifications which you feel are worth including in your resume?

Task 3. Translate the answer to the letter

Шановний пане,

Дякуємо за вашу заяву від 18 червня, на посаду особистого помічника нашого директора по продажу.

Пан директор доручив мені запросити вас на співбесіду о 15 годині, в цей четвер.

Будь-ласка, приходьте за 15 хвилин до зустрічі. Я зустріну вас біля реєстрації на першому поверсі.

Принесіть з собою свідоцтво, дипломи та рекомендації, які ви маєте. Будь-ласка, зателефонуйте мені про вашу згоду прийти на співбесіду за номером 217 - 03-71.

З повагою.

Індивідуальне завдання №2

Task 1. Read and translate the text

Designing a resume. What is the key to writing a successful resume?

When you apply for a job or wish to continue your education, you are likely to be asked to present your resume or CV (curriculum vitae). This document may prove crucial for your future, so special attention should be paid to the appropriate style.

What should a resume look like? First, it ought to be easy to read: not too much material crammed on a page, easily headings, and if you prefer short phrases rather than full sentences. Second, it ought to give your vital statistics: your name, address. Third, the resume ought to suggest where you are headed professionally.

The ordering of information is important in the section on qualification and experience. Generally, you want to put your most relevant and impressive qualification list. If you have a lot of relevant work experience you should list that before your educational experience. If you have only a little work experience you will have to emphasize your education and its special features.

What makes you different from any other student with your degree? Have you had any specific research? Do you have a number of honors?

Finally, you need a section titled "References", which either states that references are available on request or lists your references' names, addresses, if these are particularly impressive. Before, you list someone as a reference, ask the person if he or she is willing to serve in this role. It is impolite and potentially disastrous to list people without their approval.

Task 2. Answer the following questions

1. What are the three vital pieces of information to be included in a resume?
2. What are the stylistic features of a good resume?
3. What would you highlight in your own work experience (education)?
4. What are the possible tricks when you have to fill up the page?

Task 3. Translate the letter into English

Панове,

Я хочу подати заяву на посаду особистого помічника директора по продажу, що була оголошена в газеті «Гардіан».

Ви побачите з мого резюме, що на моїй теперішній роботі я виконую не лише повсякденні обов'язки секретаря, а також представляю нашу фірму на невеликих зустрічах і виставках.

Мене особливо зацікавило ваше оголошення, через те, що ця посада дає змогу, знайомитись з найновішими досягненнями в галузі інформаційних технологій.

Мене цікавить розвиток комп'ютерної техніки і люди, що мають з нею справу.

В разі необхідності я готовий представити будь-яку детальну інформацію про себе.

Сподіваюсь на вашу швидку відповідь.

З повагою,

Тарас Осипчук.

Індивідуальне завдання №3

Task 1. Read and translate the text

At the job interview

From Earnest's point of view, the interview was going very well indeed. Six days before, he had applied for the job, with a small business company and now one of the directors was interviewing him. The advertisement had invited applications from ambitious young men who would like to travel abroad if necessary and who wouldn't mind working irregular hours. Earnest had tried very hard not to say anything silly and the director seemed most impressed.

- You say you are not married, Mr. Revees, _ the director said/
- No, sir, _Earnest answered, _ I am getting married next June, but I am sure my future wife won't have any objections to my keeping irregular hours.
- I see from your application form you have worked as a salesman two years. Why do you wish to change your job?
- I found the work too dull, sir _ Earnest answered.
- That is a pleasant change _ the director said. Most young men these days seem to want dull jobs. The first question young man asked me is whether the job I am offering carries a pension. They want to retire before they start.
- Does the job carry a pension, sir? _ Earnest asked anxiously.

Task 2. Answer the following questions

1. Your friend is going to have a job interview. Give him advice how to behave before and during the interview.
2. Reproduce the dialogue between an applicant and an employer.

Task 3. Translate into English

1. Правильний вибір професії - дуже важлива річ для кожної людини.

2. В наш час хороші спеціалісти користуються великим попитом.
3. На мою думку, сучасна людина не може обійтися без знання іноземної мови.
4. Яку б професію ви не обрали, вам потрібно постійно розширювати свій кругозір.
5. Навчаючись ми розвиваємо вміння та навички.
6. Я рекомендую вам пана Міллера, як дуже відповідальну людину.
7. Я хочу дізнатися про умови праці на вашому заводі?
8. Нещодавно я побачив об'яву про найм на роботу, яка мене дуже зацікавила.
9. Мій друг збирається обійняти високу посаду і розуміє всю відповідальність цього кроку.
10. Я вирішив стати фінансистом, бо дійсно цікавлюсь цією справою

Індивідуальне завдання №4

Task 1. Read and translate the text

Writing letters

No matter what kind of letter you write, you should remember to do these things:

1. *Use the proper form of your letter.* It depends on the type of letter you are writing.
2. *Make the letter clear.* Remember that your letter is read, you will not be there to explain what do you mean. Plan what you are going to say, and how you are going to say it.
3. *Make your letter attractive.* A letter represents you, you should therefore take pride in its appearance. If you write to people you have never met, they must judge the writer entirely by the letter.
4. *Use the correct grammar, punctuation and spelling.* A letter filled with grammatical errors will not only lead the reader to assume that you are an uneducated person, mistakes in usage and misspelled words will not make a good impression.
5. *Be yourself.* Make your letters natural, write them in your own style. It will reflect your personality better than model letters taken from textbooks.

The friendly letter differs from a business one. It is informal, casual and personal. It is the kind of letter you write to your family and friends. There are no rigid, inflexible rules for writing friendly letters, but you should follow widely accepted practice.

Presentation of commercial letters

Many businesses rely on overseas markets and suppliers, employ workers and managers from different countries and maintain plants and offices abroad. Such companies need to communicate effectively with readers from diverse cultural and linguistic backgrounds.

The commercial correspondence in English has changed over time. It has lost its bombastic and formal style, but nevertheless the business letter differs in some respects

from the personal letter. Unlike, friendly letters business letters are always written according to standard practice. The body of a business letter may be formal or informal in tone, but conventions should always be followed in the form and in the placement of the parts. Since the rules governing business letters are elaborated and rather precise, you should study them with special care:

1. Use appropriate stationery in standard size. It is advisable to use the good quality paper, unrolled, with the printed letterhead.
2. Make your letter attractive. A business letter should be typed, not handwritten. Think of the margins. The left margin should be about as wide as the right margin, the top margin about as deep as the bottom margin. All business correspondence should present an even, well-balanced appearance neither crowded at the top of the page nor sitting lopsidedly on one side of it.
3. Standard forms of style for business letters differ in certain respects from the style of the personal letter. There are three of the styles.

The heading. The sender's address as well as the address of the person or organization to which the letter is written is given on the left hand side of the page, against the margins, slightly lower than the date.

Almost all business firms are stationery imprinted with letterhead containing the firm name and address. Dates may be indicated in different ways:

In England they use ordinal numerals: **5th of March 1998** or **5 March 1998**. In the USA the date is written as **March 5**.

The salutation. Type the salutation two spaces below the last line of the inside address. The salutation of a business letter is always followed by a comma or a colon. It is not of great importance what you put after *Dear Sir*.

A letter written to a man should be addressed to, for example: *Mr Smith*. A letter to a woman should be addressed to, for example *Mrs. C.Gones*. Whether married or unmarried, the woman is always addressed as *Dear madam*, and never as *Dear Miss*.

If you do not know the name of the person for whom your letter is intended you may address it as *the Managing Director, the Secretary*.

Task 2. Answer the following questions

1. Is there any difference between business and private letters?
2. How should you address your letter?
3. When have you to be careful in writing dates and how?
4. What other rules of writing a business letter do you know?

Task 3. Translate into English

Діловий лист, приватний лист, надіслати інформацію, посилатись на рекламу, з нетерпінням чекаємо відповіді, дякуємо за Ваш лист від..., з задоволенням повідомляємо Вам, будь-ласка проінформуйте нас у найкоротші строки, сподіваємось отримати вашу відповідь найближчим часом, з повагою.

Індивідуальне завдання №5

Task 1. Read and translate the following text.

The body of a business letter

The body of a business letter usually includes:

- Reference
- Information
- Purpose
- Conclusion

a) *Reference.* You should begin your letter with a reference to a letter you have received, an advertisement you have seen, or an event which has prompted the writing of your letter:

We have received your letter of...

We thank you for your letter of...

We are pleased to inform you that...

We learned from your letter that...

b) *Information.* It is sometimes necessary to add some detailed information related to the reference in a subsequent paragraph.

c) *Purpose.* This is the most important part of the letter, where you are expected to state clearly what you want and answer carefully and clearly all the questions you have been asked. Use short phrases where possible, avoid familiarities.

d) *Conclusion.* This usually consist of some polite remark to round the letter off:

Your early reply will be appreciated We are

looking forward to hearing from you.

Please, inform us in the shortest possible time.

We expect to hear from you in the near future.

Task 2. Answer the following questions

1. What are the main parts of a business letter?
2. What are the common rules in a writing a letter?

3. What does the body of a business letter usually include?
4. How is the letter to be ended?
5. Where do you put your signature?

Task 3. Translate into English

Панове,

Дякуємо Вам за листа від 15 липня 2010 року, в якому Ви висловлюєте прохання надіслати наш останній каталог.

З задоволенням додаємо його.

Сподіваємось наші товари задовольнять Ваші вимоги. Будь-ласка звертайтеся за додатковою інформацією в разі необхідності.

Formal letter 1 (information request)

6, Esterhazygasse 19
A-1060 Wien
Austria

30 June 2006

Jessica Campbell
Information Office
English Language Academy
99 Downs Road
Bristol BS6 0YW

Dear Ms Campbell,

I am writing with regard to the intensive English summer courses that you offer. I would be very grateful if you could send me some detailed information about the courses that will be held in your school in Bristol this summer, as well as what kind of accommodation you provide.

I am 18 years old and I have been learning English in Austria for seven years now. My written English is quite good but I would like to improve my speaking skills. Do you have any courses for teenagers which offer a lot of speaking practice in small groups? As I am a student I would be interested in details of any discounts that are available, and the full price of the course including accommodation.

I look forward to receiving your reply.

Yours sincerely

Karin Schneider

Karin Schneider

• Put your address in the top corner.

• Write the date.

• Put the following information below the date:
– the full name (and title) of the person you're writing to (if you know)
– the department within their company
– the name and address of the company

• If you don't know the name of the person, start with:
Dear Sir (if you know it's a man)
Dear Madam (if you know it's a woman)
Dear Sir/Madam or *Dear Sir or Madam*.

• If you know the name of the person, start with *Dear* and write their title and surname.

• Explain your reason for writing.

• Write more relevant details.

• Suggest or request action if appropriate.

• Finish with a polite expression, such as:
Looking forward to hearing from you soon.

• Write:
Yours sincerely (if you addressed the person by name)
Yours faithfully (if you didn't).

• Sign and print your full name.

MORE USEFUL PHRASES:

I am writing to enquire about ...

Could you please send me further information / details about ...?

I would be very interested in finding out more about ...

Індивідуальне завдання №6

Task 1. Read and translate the text.

Letter of offer

This kind of letter is often written as an answer to an inquire. But sometimes in case you want to attract the attention of new buyers.

It often happens that the Seller is not in a position to send a quotation immediately upon receipts of the Buyer's enquire.

For instance, the Seller sometimes wants to get in touch with the manufacturing plants. In such cases the Seller uses the following expressions in his answer to the Buyer's enquiries.

- We acknowledge the receipt of your letter dated 7 July.
- It is generous of you to take so much interest in our work.
- We were pleased that you want to buy ...
- As your inquire of . we are informing you that ...
- We are inclosing a brochure, specifications and a price list.
- We are sending you a copy of our latest product list under separate cover
- We can forward samples of all our articles on request
- Our salesman will contact you to agree on date for a meeting
- All our products can be delivered in a week.
- Our proposal is valid till ...
- We look forward to receive an order from you.
- The price covers packing and transposition expenses
- We trust our equipment will meet your enquires.
- We would appreciate if we get the order from you as soon as possible

Task 2. Answer the following questions.

1. What are the main parts of a business letter?
2. How is the letter to be started?

3. How is the letter to be ended?
4. What is the purpose of writing an offer letter?

Task 3. Translate into English.

Панове, дякуємо за Ваш лист від 10 березня і надсилаємо на ваше прохання наш каталог. В ньому Ви знайдете інформацію про товари, які ми виробляємо. Якщо вас цікавлять подробиці, ми надішлемо детальнішу інформацію найближчим часом.

З повагою.

Індивідуальне завдання №7

Task 1. Read and translate the text

Refusal letter

When you receive a letter to which you must give a negative reply, you may need to write a refusal letter. The refusal letter is difficult to write because it contains bad news. However, you can tactfully and courteously convey the bad news.

The ideal refusal letter says *no* in such a way that you not only avoid antagonizing your reader but keeps his or her goodwill. You must convince your reader of the justness of your refusal. Try to establish a pleasant and positive tone.

Dear Mr. Walker

We appreciate your interest in establishing an open account at our company. We know that your firm has earned an excellent reputation in the business community.

As you know interest rates have been rising sharply this past year, while sales have declined. With current negative economic climate we think that an open account would not be appropriate at this time.

We will be happy to have you renew your request around the first of next year, when economic climate is expected to improve.

Sincerely.

Task 2. Answer the following questions.

1. What is the difference between refusal letter and letter of request?
2. What are the main features of refusal letter?

Task 3. Translate the following into English.

З нетерпінням чекаємо, преїскурант, задовольняти потреби, додаток до листа, посилати зразки, прямий обмін, грошова система, вміст металу, монети та паперові гроші, накопичення, номінальна вартість, коштовні метали, кредитні картки, товари та послуги, неефективна система, збіг потреб.

Індивідуальне завдання №8

Task 1. Read and translate the following text.

Money and payment system

Money is used for buying or selling **goods**, for measuring **value** and for storing **wealth**. Almost every society now has a money economy based on **coins** and **paper bills** of one kind or another.

However this has not always been true. In primitive societies a system of **barter** was used. Barter was a system of direct exchange of goods or services one for another. In this system no money is used. Somebody could exchange a sheep, for example, for anything in the market place that they considered to be of equal value. The farmer specialising in production of beef might find a hungry barber and thus get a haircut or find a hungry tailor and thus exchange meat for clothes, or find a hungry doctor and thus obtain medical treatment. Farmers spent half their time producing beef, and the other half searching for someone who wants beef, but that someone had also to be able to provide something in exchange that the farmer wanted.

Clearly, barter was a very inefficient system, because people's precise wants seldom **coincided**. Furthermore, with barter, there is problem of **indivisibility**. A suit or an automobile, or a house should be bought all at once and not in pieces. People needed more practical system of exchange, and various money system, developed based on goods which the members of society recognised as having value. Cattle, grain, teeth, shells, feathers, skulls, salt, elephant tusks and tobacco have all been used.

With money, exchange was much easier. Precious metals gradually took over because, when made into coins, they were **portable, durable, recognisable**, and **divisible** into larger and smaller units of value. Until the 18th and 19th centuries coins were given monetary worth based on the exact amount of metal contained in them, but most modern coins are based on **face value** -the value that governments choose to give them, irrespective of the actual metal content. Most governments now issue paper money in the form of

bills, which are really ready to pay. Paper money is obviously easier to handle and much more convenient in the modern world. **Checks** and **credit cards** are being used increasingly, and it is possible to imagine a world where “money” in the form of coins

Terms to remember:

- goods
- value
- face value
- coin
- paper bill
- wealth
- barter
- coincide
- portable
- durable
- recognizable
- divisible

Task 2. Answer the following questions

1. What is modern money economy based on?
2. What system was used in primitive society?
3. Why was barter a very unsatisfactory system of exchange?
4. Why did precious metals gradually take over?
5. How was monetary worth given to coins?

6. In what form do most governments issue paper money now?
7. What kind of money is being used increasingly?
8. What is the system of direct exchange of goods called?
9. What can we measure value with?
10. What is face value of the coin?

Task 3. Completion exercise

Assembly line, bankrupt, commission, competition, component, director, employee, expenses, headquarters, institution, investor, manufacture, monopoly, multi-national, personnel, plant, salary, shareholder, subsidiary, training, welfare.

1. A large company is owned by its _____, who may be individual _____ or major financial _____, but it is controlled by a Board of _____.
2. _____ National airlines used to have a _____ of European air routes, but now there is _____ between different airlines.
3. Cars are _____ by putting together the various _____ on an _____.
4. _____ The selection of new staff is the responsibility of the _____ department. They are also responsible for the _____ and _____.
5. Sales representatives are paid monthly _____ but they also receive travelling _____ and may earn a _____ on the sales they make.
6. When the company went _____ all the workers in the _____ were made _____.

Індивідуальне завдання №9

Task 1. Read and translate the following text.

Money in the USA

The earliest monetary statute established that the money of account of the United States of America shall be expressed in dollars. By this action, the USA became the first of the present community of nations to adopt the decimal system for its currency.

Many types of paper money have been issued during nations history.

Paper money. By far the largest proportion of American paper money in over 99% consists of Federal Reserve Notes. Reserve Banks are currently authorized to issue notes in denomination of 1\$ 2\$ 5\$ 10\$ 50\$ and 100\$, though 2\$ bills are very rare. A slang word for a dollar is buck.

Other types of paper money. Many other types of paper money have been issued over the years. National currency notes were issued by national banks until 1935. Gold certificates, paper money that could be exchanged for gold were issued until 1934.

Size. All currently issued United States paper money is of uniform size regardless of type or denomination. Today's notes measure is about approximately 6.14*2.61 inches.

Seal. All denominations of paper money carry the Treasure seal. Prior to modernization of the design in 1968, the seal was encircled with the Latin inscription, Thesaur.

The National Motto. Legislation approved by Congress on July 11, 1955 instructed secretary of the Threasure to include the inscription *In God we trust* on all United states currency - paper money as well as coins. The following year Congress adopted "In God We Trust" as the national motto.

Task 2. Answer the following questions.

1. What are denominations of paper money in the USA?
2. What are the names of coins?
3. Do you think it is convenient to have bills of the same color and size irrespective of their denomination? Give your reason?
4. Compare American and Ukrainian money.

Task 3. Translate into English.

1. Старша сестра сказала дітям, що вони підуть погуляти коли закінчать уроки.
2. Коли англійські колоністи переселилися до нового світу, вони привезли з собою трохи грошей, якими вони користувалися вдома і які вони називали фунти, шилінги, пенси.
3. Проте, це не мало ніякого значення через те, що індійці з якими вони торгували зовсім не цікавилися грошима.
4. Місцеві жителі не хотіли обмінювати хутра, рибу, зерно на маленькі шматочки паперу.
5. Однак, вини охоче торгували через бартер.

Індивідуальне завдання №10

British money

1. Read and translate the following text.

The British currency is the pound sterling. In each pound there are 100 pence. British currency uses both notes and coins: the one pound piece [1p]; the fifty pence piece [50p], the twenty pence [20p], the ten pence piece [10p], the five pence piece [5p], the two pence [2p], the one pence piece [1p], Each coin has the date it was minted stamped on one side. There are five denominations of notes. The lowest note in value is the 5 pound note, the highest is the 100 pound note. Every note, has a serial number to show when it was issued and a water mark to prevent forgeries [false notes].

The Bank of England has been issuing banknotes for 300 years. During that time, both the notes themselves and their role in society have undergone continual change. From today's perspective it is easy to accept unquestioningly that a piece of paper that costs less than three pence to produce is worth five, ten, twenty, and fifty pounds. Gaining and maintaining public confidence in the currency or to put it another way, preserving its value and integrity, is a key role of the Bank of England and one which is essential to the proper functioning of the economy.

2. Answer the following questions.

1. What is the currency of England?
2. What is the main role of the Bank of England?
3. What is the lowest and the highest notes in England?

3. Translate into English

Бартер - прямий обмін товарів чи послуг одне на одне. Наприклад, голодна сім'я переселенців, могла обміняти одяг на рибу у місцевих жителів. Для цього їм

потрібно було знайти того, хто мав рибу і хотів мати одяг. Звичайно бартер мав багато недоліків. Перш ніж планувати рибу на обід сім'я переселенців повинна була знайти того, хто прийняв би одяг як плату за рибу. Отже, грошима може бути будь-що, що приймається як плата за товари та послуги.

Індивідуальне завдання №11

Inflation

1. Read and translate the following text.

During its development any economic system passes through many business cycles, some mild and others extreme.

Inflation is such one that has a vital affect on a nation's economy. Well, all can notice. That money can buy a lot more some time ago than it can these days. It means that purchasing power of money is lower now comparing to what it used to be.

Economists use the terms **purchasing power or value** to describe the quantity of goods and services we can buy with our money. When prices increase, our money can not buy as much. Its purchasing power declines.

An extend period of raising prices is called inflation. When a price raises there is both a winner and a loser. The loser is a buyer who has to pay more. However there is a benefit to the seller, who gets more. When people find the goods they sell rising in price, they see increase as perfectly right, normal, and justified. On the other hand, when they find the goods, they buy rising in price, they often view the increase as evidence of the seller's greed.

When the price of wheat rises, farmers see themselves at last getting a reasonable return from their toil. When the price of oil increases the oil companies argue that they are getting no more than the return necessary to finance the search for more oil. When the price of books rises, authors feel they getting no more than a "just" return for their creative work. However, the farmer, the oil company, the author find that the prices of the goods they buy have increase, they believe they have been cheated by inflation.

Inflation affects people differently: some suffer, others benefit. Inflation hurts people living on fixed incomes and people who saved fixed amount of money for they retirement or for a "rainy day". Inflation can cause business mistakes. For good decisions business need an accurate picture of what is going on. When prices are going rapidly, the picture becomes obscured. Decision-makers cannot see clearly. Those who lend money are in the

same position as those who save. If during the time of the loan inflation increases, the money returned when the loan comes due will be worth less than the original loan, unless the interest rate on the loan was greater than the rate inflation.

It is convenient to identify the major types of inflation:

The most familiar form of inflation is called demand-pulled inflation. It suggests that demand is pulling up the price level. If the demand for goods and services increases faster than production, there simply won't be enough goods and services to go around.

Every market in changing supply condition can also raise prices. The cost of producing goods and services increases and the producers can no longer afford to sell goods at prevailing prices. They have to raise prices. The result is a cost-push inflation.

However, when the inflation gets beyond a moderate rate, there is a wide-spread agreement that it becomes a menace. It becomes more than a mere transfer of money from the buyer to the seller, it interferes with the production and exchange of goods. The situation during a rapid inflation, when economic activity is severely disrupted is called hyperinflation. Hyperinflation - a skyrocketing of prices at annual rates of 1000% or more - occurs most commonly during or soon after a military conflict.

For many people, changes in price index are more than a matter of an idle curiosity. Real income is always affected by changes in consumer prices. To maintain the real wages or salaries in an inflationary period helps a cost-of-living adjustment. This means adjustment of normal income to the rate of inflation. The adjustment is only partial and seldom protects fully against inflation.

2. Answer the following questions

1. How does inflation affect a nation's economy?
2. Explain why real income is more important than nominal income?
3. How do changes in the consumer price directly affect you?

4. Explain how inflation affects people who borrows, loan money or invest in bonds?
5. Explain why inflation hurts people on fixed incomes?

3. Translate into English

1. Витрати на утримання уряду значно зросли останнім часом.
2. Податки - основне джерело прибутків для держави та місцевих органів влади.
3. Вважається, що податок на товар складає майже половину прибутків, які отримує держава.
4. Як правило, цей податок складає 4-7 відсотків від ціни на товар, який ми купуємо.
5. Це - небагато, але копійки складаються в мільйони гривень для держави та уряду.
6. Податок на прибуток - друге важливе джерело прибутку для держави.
7. Всюди від громадян вимагається сплачувати державі відсоток від прибутку у вигляді податку.
8. Акциз - це податок на продаж специфічних товарів, таких як алкогольні напої, тютюнові вироби, тощо.
9. Податок на нерухомість базується на вартості реально майна, землі, тощо.
10. Ніхто не любить сплачувати податки, але без них не може існувати жодна держава.

Індивідуальне завдання №12

1. Translate the following text

Advertisement

Advertisement by definition is a public announcement or sale offer located in a public area or medium expressed in print by other visual means or presented orally.

Most advertisements if they are good are the outcome of a process of careful, detailed and imaginative analysis which leads to the formation of an advertising strategy.

Before the advertising account managers can begin to plan an ad, much research must be done. Who will buy this product? Why do customers buy this product? Advertisers need to know how many people of a certain age or sex live in the city. How can advertisers find this information about people? They do research. Social and behavioral scientists do research also. They need to find information about people. There are many sources of data and there are many ways to collect data.

In this age of computerization, many databases are available. A database is a large amount of information. Stored in the computer. There are databases that include information about the stock market, business and many other fields. After the information is collected it is loaded into computer memory so that researches are can use it.

One large collection of data is the census. Periodically the population is counted. At the same time the government gathers information about the people. This information includes people's living habits, their spending and saving habits, their educational plans and achievements and other things. This information helps the government to serve the people. This information can also be used by researches.

Another sources of data for social sciences is test scores. There are many tests: intelligence, aptitude, achievement, personality and interest inventory. Each of these tests measures a different part of human experience. Social science can use these tests and their results to describe people in general.

The government collects data during the census but there are other ways to collect the data. One technique is the survey. This technique is very common and it has many forms. In a survey, the researcher tries to measure the opinions of people on some subject. Survey information can be collected in several ways: by mail by phone, etc.

2. Answer the following questions

1. What is the definition of an advertisement?
2. What do advertisers need to know?
3. What ways to collect data are there?
4. What is the census?
5. What information is gathering during the census?
6. What kinds of test are held?
7. What is a sample of population?

3. Translate into English

Збирати інформацію, проводити дослідження, різні види тестування, перепис населення, переваги та недоліки, опитування по телефону, реклама, запитувати чиясь думку, модель населення, надзвичайно важко, неможливо питати всіх.

Індивідуальне завдання №13

Holding a meeting

1. Read and translate the following text

A recent [study of 19 million meetings](#) found that workers in the U.S. spend an average of two hours a week in pointless meetings. And while that doesn't sound like a lot, the exponential cost of two hours per person per week is massive. Altogether, these pointless meetings cost U.S. companies nearly \$400 billion each year. Companies can save a tremendous amount of money and improve their productivity greatly by simply having fewer pointless meetings. And the best way to limit the number of pointless meetings being held is to establish a set of meeting rules that everyone must follow.

10 Meeting Rules for Productive and Effective Meetings. If you feel that your company's or team's productivity is being drained by pointless, ineffective meetings, consider establishing these 10 meeting rules.

1. Hold meetings only when they're absolutely required. Scheduling a meeting shouldn't be an automatic response to every question or issue. Instead, people should be expected to seriously consider if a meeting is the appropriate format.

2. Only invite people who are truly needed. Instead of inviting everyone to your meeting, only invite those people whose input is absolutely required. A lot of times, people will send meeting invites to an entire distribution list, allow guests to forward the meeting invite to others, or simply add everyone who's in any way involved in a project. The result: massive meetings that are difficult to keep on track, and lists of attendees who have nothing to contribute to or gain from the meeting. The responsibility sits with the meeting organizer to determine exactly who will bring real value and decision-making power to a meeting before sending out invitations.

3. Assign a meeting facilitator. To run effective meetings, someone needs to be facilitating. The facilitator's role is to ensure that the meeting starts and ends on time, covers and

sticks to the agenda, and follows all established meeting rules. The key responsibility of the meeting facilitator is to create an environment where attendees can work together to reach an effective solution or conclusion within the designated time. That might include things like:

- introducing attendees
- ensuring everyone is given time to share his/her input, and
- cutting off off-topic discussions

The logical facilitator for any meeting is the person who's organizing the meeting, so if you're sending meeting invites to your coworkers, you should be prepared to act as its facilitator and keep the meeting you scheduled on track so it's productive for all attendees.

4. Set up meeting equipment in advance. If you're hosting your meeting in a conference room, head over to that conference room before your meeting begins to get set up and make sure you have everything you need.

Why is this important? It's not a good use of anyone's time to sit around for 15 minutes watching the meeting organizer struggle to get the projector working.

If another meeting is scheduled just before yours that will prevent you from setting up early, check the meeting room at the end of a workday when it's empty and make sure it has everything you need. You don't want to find out that you needed an adapter for the projector seconds before your meeting begins.

Finally, it's also a good idea to double-check your meeting invite to make sure any remote participants have the details they need to join your meeting, such as dial-in numbers and meeting codes. Check to make sure those details are included in your invitation—and that they're accurate.

5. Share a meeting agenda in advance. Sharing an agenda for your meeting well before the meeting takes place helps attendees see what's going to be expected of them during the meeting. This helps them gather any information they may need in order to participate in the meeting productively. If the people you've invited don't know what they need to prepare for, you run the risk of having to host a follow-up meeting to discuss details you couldn't gather in the first meeting because people didn't know what questions they were going to be asked or what information they would need to provide.

6. Take and share meeting notes. The best team meetings result in a clear, shared understanding of what's needed next, including actionable, assigned tasks. It's the role of the meeting facilitator or assigned notetaker to ensure that all takeaways, actionable items, and decisions are documented and shared with attendees after the meeting. When taking notes in meetings, notetakers should focus on:

Facts (e.g. "Jenna is the creative lead on this project.")

Issues (e.g. "There is too much work to complete by the deadline.")

Decisions (e.g. "We will break this project up into smaller, more manageable chunks.")

Action Plans (e.g. "The project manager and creative lead will determine how to break this project up.")

Questions and Answers (e.g. questions that couldn't be answered during the meeting or answers provided to questions that were asked during the meeting)

7. Give everyone the opportunity to participate. In a typical eight-person team meeting, [three people do 70% of the talking](#). As the meeting facilitator, there are a number of things you can do to encourage a better balance and give everyone a chance to participate. First, you can help people come to the meeting [more confident and ready to participate](#). This can be achieved by sharing key questions you're planning to ask and problems you're hoping to solve *before* the meeting (via a meeting agenda) so people can come to the meeting prepared. Second, during the meeting, it's the role of the facilitator to ensure

that the meeting isn't dominated by one or two attendees. This can be done by actively asking less assertive attendees their opinions during the meeting or watching for physical cues that someone is struggling to break into the discussion.

Not everyone is comfortable fighting for the floor, but most will happily speak up if you offer them the opportunity. And if you've shared the meeting agenda in advance and asked attendees to prepare, there's also less of a risk that you're putting them on the spot.

8. Limit discussion times for each agenda item. Meetings should be no longer than an hour, as [sixty minutes is generally the longest time](#) people can remain truly engaged. To this end, it's important that your meeting finishes on time.. To make sure you don't run out of time before covering every item on your agenda, it helps to limit the amount of time you'll spend on each topic you need to cover. Consider allocating a specific amount of time to each agenda item. Then, when time's up, move on. If you don't want to bound discussions by set time limits, you should at least make sure to list the most important items higher up on the agenda so they're covered first.

9. Ban unnecessary devices. To make your meetings faster and more effective, ensure team members respect other meeting attendees by actively listening. It's a fact that it's much harder to listen when you're multitasking—checking emails, replying to IMs, or making lunch plans via text messages. If you're meeting in-person, ask attendees to stay off their phones and laptops unless they need them to take meeting notes. When hosting an online meeting, this can be more difficult to control. However, asking all attendees to keep their cameras on can help.

10. Speak slowly and clearly when presenting. When speaking publicly, Carmine Gallo, author of [Talk Like TED](#), advises speaking at a rate of 190 words per minute. If you speak much faster, you can end up sounding nervous—as if you're trying to get it over with as soon as possible.

Adopt An Effective Post-Meeting Workflow. One final important part of conducting effective meetings is what you do after the meeting is over. After a meeting, it's im

portant to recap the decisions made in the meeting, share your recap with attendees via email, and assign any tasks to relevant people. Having a written meeting recap gives people something to point to if there are questions down the line about how and why certain decisions were made. Additionally, if you assign people the tasks they're responsible for, you can make sure those tasks are completed (so a follow-up meeting isn't required). If you follow these meeting rules for every meeting you schedule, you'll be doing your part to limit the number of pointless meetings and reduce the waste of unproductive meetings. Best of all, if you gain a reputation for being someone who runs truly productive meetings, your coworkers will appreciate that you value their time and will make more of an effort to attend your meetings in the future.

2. Answer the following questions

1. Enumerate ten golden rules of holding a meeting.
2. What does it mean "to hold a meeting"?
3. What are the positive and negative features of holding a meeting?

Індивідуальне завдання №15

1. Translate the following text.

Contract

In a global economy goods and services are exchanged over the country or across national boundaries.

People or firms often make an association as co-owners of a business profit. However, it is unlikely that either side will be willing to be bound by unwritten agreement.

It is more common to draw up a formal, written agreement before the business is started. This is known as the contract. It often covers areas such as:

- How the profits and losses will be shared
 - The method to be followed if a partner withdraws or dies or new ones enter the business
 - How the assets will be divided in case the business is ended
 - The duties of the partners
 - The manner in which any disagreements arising out of the contract will be settled
- At the bottom, after all these provisions are listed there is a place for the partners to sign their names.

So, contract forms the basis of a transaction between the Buyers and the Sellers and great care is exercised when the contract is being prepared that all legal obligations have been stated. As a rule the contract contains a number of clauses, such as: Subject of the contract, price, terms of payment, delivery, inspection and test, guarantee, packing and marking, arbitration, transport, insurance and other conditions.

2. Translate into English

1. Проект контракту потрібно підготувати до кінця тижня.
2. Ми хотіли б обговорити умови майбутньої угоди.
3. Ми зацікавлені в невеликих партіях товару.
4. Угода вважається чинною з моменту її підписання
5. Ми зацікавлені в найкоротших строках постачання.

Індивідуальне завдання №16

The economic growth

1. Read and translate the text

A nuclear power station is to be built in your area. This will involve the demolition of houses, schools and pasture.

The building work was suspended a year ago by the district council. The decision was made under the stormy pressure of Greenpeace. Greenpeace activists are worried about the poor ecological situation in the locality. But the authorities insist on their decision motivating it will decide energy problems.

2. Test on creativity and self-confidence.

1. I am able to find the way to settle my problems.
2. I always have new and fresh ideas
3. I am curious
4. I am open to new ideas
5. I have got a rich imagination
6. I try to do things in different ways.
7. I am sure in success
8. I try even impossible things.
9. I have self-esteem
10. I believe in myself.

ОРИЄНТОВНИЙ ПЕРЕЛІК ПИТАНЬ НА ЗАЛІК

1. Choosing a profession.
2. Applying for a job.
3. Job interview.
4. Resume.
5. Careers.
6. Companies.
7. Ideas about careers.
8. Greetings.
9. Making an appointment.
10. Negotiating.
11. Phone conversation.
12. Communication in business.
13. Translations of contract.
14. Clauses of the contract. Subject. Terms and Condition.
15. How to conclude a contract.
16. Agreement. Holding a meeting.
17. Organization of meetings and entertainment.
18. Money and payment system. Methods of payment.
19. Money system of Ukraine.
20. Money system of Great Britain.
21. Money system of The USA.
22. Inflation and exchange rates.
23. Factors leading to growth. Economic Growth.
24. Writing business letters.
25. Body of Business letter.
26. The skills of a good manager.
27. Social and business culture.
28. Government Economic Management.
29. Corporate relationships. Types of companies.
30. Travelling for business. At customs.
31. Staying at hotel.
32. Applying for Visa.
33. At the embassy.
34. On a business trip.
35. Developing the future product.
36. Advertizing.
37. Starting a new business.
38. Advertising as a career.
39. Marketing. Planning.
40. Launching a product.
41. Organization of meetings and entertainment.
42. Shopping online.

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