

МІНІСТЕРСТВО ОСВІТИ І НАУКИ УКРАЇНИ
Донецький національний університет економіки і торгівлі
імені Михайла Туган-Барановського

Кафедра іноземних мов

С.А. Остапенко

ENGLISH FOR FINANCE

Збірник тестових завдань
з дисципліни «Іноземна (англійська) мова»
для студентів напрямку підготовки 6.030508 «Фінанси і кредит»

Кривий Ріг – 2016

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Запропонована методична робота сприятиме закріпленню та перевірці навичок всіх видів мовленнєвої діяльності.

Робота містить тестові завдання за темами, які вивчаються на першому етапі вивчення іноземної мови.

Збірник тестових завдань відповідає сучасним методичним вимогам до навчальної літератури.

ББК 81.2 Англ-923

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ПЕРЕДМОВА

INTRODUCTION

Метою курсу «Іноземна мова (для фінансистів)» є формування необхідної комунікативної спроможності у сферах професійного та ситуативного спілкування в усній і письмовій формах; вдосконалення вмінь та навичок читання і перекладу, ведення бесіди з професійної тематики, писемного мовлення та роботи з комерційною документацією.

Даний збірник тестових завдань має за мету забезпечити поточний контроль знань та умінь студентів впродовж кожної теми.

Збірник складається з тестових завдань до кожної теми з урахуванням матеріалу, відображеного у робочій програмі. Кожен тест містить вправи, що охоплюють всі види мовленнєвої діяльності (читання, роботу з лексичним та граматичним матеріалом, аудіювання та писемне мовлення).

Вирішення запропонованих завдань вимагає від студентів інтегрованого застосування знань, отриманих в процесі вивчення дисципліни і дозволяє перевірити вміння студентів орієнтуватись у практичних та теоретичних аспектах дисципліни.

ТЕСТОВІ ЗАВДАННЯ

TEST 1

Section 1: Vocabulary

1. Complete these conversations with the words in the box. You do not need all the words.

cashier	excuse	German	Germany	meet	see	visitor
---------	--------	--------	---------	------	-----	---------

1. A: How do you do? I'm Jill Spencer. B: Pleased to _____ you.
2. A: _____ me, are you Carlos Lorenzo? B: Yes, I am.
3. A: What languages do you speak? B: French, _____ and Italian.
4. A: Are you from Berlin?
B: No, I'm not from _____. I'm Swiss.
5. A: This is Ms Kumar. She's a(n) _____ at a bank in Geneva.
B: Welcome to London, Ms Kumar.

2. Match 6–10 to a–e to make common word partnerships.

- | | |
|--------------|------------|
| 6. email | a number |
| 7. foreign | b exchange |
| 8. telephone | c address |
| 9. head | d office |
| 10. current | e account |

Section 2: Language

3. Choose the correct answer, A, B or C.

Hi Isa

I need Frances Cooper's telephone number. Can (1) _____ help (2) _____? Do (3) _____ have (4) _____ on (5) _____ laptop? Please email me today if you can.

Many thanks

Sam

1. A you B she C me
2. A I B my C me
3. A you B he C I
4. A him B it C her
5. A his B her C your

4. Complete this text with the words in the box.

am are has have is isn't

My bank (6) _____ very big. It (7) _____ about 250 employees. They (8) _____ from about fifteen different countries, so it's very international. I (9) _____ from Oman and my boss (10) _____ from Spain. We all speak English, so we don't usually (11) _____ any communication problems.

Section 3: Skills development

5. Nabila and Jenny meet a new trainee in the cafeteria. Complete their conversation with the phrases in the box.

Thank you. That's very kind of you. Pleased to meet you. What are your jobs?
 Yes, please. I'd like a coffee. Yes, I am. It's very interesting.

Nabila: Hello, you're new, aren't you?

Sam: Yes, I am. I'm Sam.

Nabila: Welcome to UBCS, Sam. I'm Nabila and this is Jenny.

Sam: (1) _____

Jenny: Would you like to sit with us?

Sam: (2) _____

Jenny: Let's sit here. This table's free.

Sam: (3) _____

Nabila: I'm a cashier and Jenny works in human resources.

Jenny: Are you enjoying your first day?

Sam: (4) _____

Nabila: Would you like a drink?

Sam: (5) _____

6. Match questions 6–10 to answers a–g. You do not need all the answers.

6. Is the branch manager in her office today? _____
7. What time is the meeting? _____
8. How do you come to work? _____
9. Can I help you? _____
10. Are you from Egypt? _____
- a) At three o'clock.
- b) Yes, you do.
- c) I'd like to open an account, please.
- d) No, she isn't.
- e) Yes, I am.
- f) No, he doesn't.
- g) I usually walk.

Section 4: Reading

7. Read this email and answer the questions.

From: Sam Stewart

To: Lenny Baxter

Subject: My new job

Hi Lenny

Guess what? I'm a trainee at UBCS in London. It's hard work but very interesting. Every day I work in the banking hall. I serve the customers. I help them put money into their accounts and take it out. I check the balance of their accounts for them and answer their questions. Sometimes I put the money in the ATM machine. I like that best. It's great holding all that money!

See you Sunday.

Sam

1. Where does Sam work?

2. Does he enjoy his job?

3. What part of his job does he like best?

4. When will he meet Lenny?

Section 5: Listening

8. Listen and choose the correct answer, A, B or C.

1. Where is the woman from?

A the UK B Canada C the USA

2. Where is the man from?

A the UK B Canada C the USA

3. What is the woman's job?

A She doesn't have a job. B She's a trainee. C She's a secretary.

4. Where does the man work?

A at a seminar B at a bank in London C at a bank in Toronto

5. Where are the man and the woman?

A in a bank B at a seminar C on a train

TEST 2

1. Complete these questions with the words in the box.

are (x3)	do (x2)	is
----------	---------	----

1. _____ you Ms Cooper?
2. Where _____ you from?
3. What _____ you do?
4. _____ you German?
5. What _____ your family name?
6. _____ you speak Arabic?

2. Match questions 1–6 from 1 to these replies. Write a number (1–6) in each gap.

7. A: _____ B: Yes, I do.
8. A: _____ B: No, I'm not. I'm Swiss.
9. A: _____ B: I'm from Canada.
10. A: _____ B: We're trainees at a bank in Frankfurt.
11. A: _____ B: It's Nagy.
12. A: _____ B: Yes, I am.

3. Complete this table.

Country	Nationality	Language
Spain	13 _____	<u>14</u> _____
Egypt	15 _____	<u>16</u> _____
17 _____	Chinese	<u>Chinese</u>
France	18 _____	<u>French</u>
Brazil	<u>19</u> _____	<u>20</u> _____

4. Choose the correct words in italics.

21. *Please* / *Pleased* to meet you.
22. *Are* / *Do* you speak Italian?

23. How do you *spell / spelling* your family name?
24. Could you *again / repeat* that, please?
25. *Are / Do* you have a credit card?
26. Nabila *watch / watches* the business news on TV.

5. Write these amounts in words.

27. ¥550 _____
28. €30 _____
29. 90% _____
30. £17 _____

TEST 3

1. Complete these sentences with the words in the box.

are (x2) aren't is isn't (x2)

- 1 '_____ there a drinks machine in your office?' 'No, there _____.'
- 2 '_____ there any books on the desk?' 'Yes, there _____.'
- 3 There _____ any people in the bank.
- 4 There _____ a computer on your desk. You can use Peter's today.

2. Match the words in the box to these definitions.

current account deposit employees investments mortgage withdrawal

- 5 the people who work at a company _____
- 6 money that someone puts into a bank account _____
- 7 money that someone takes out of a bank account _____
- 8 money that someone borrows from a bank to buy property _____
- 9 a bank account that usually pays no interest or low interest _____
- 10 things people put their money in to make more money _____

3. Complete this text. Use one word in each gap.

I come to work (11) _____ train and I usually arrive at 8.30. The bank (12) _____ at 9.00. I am a cashier. Some customers come to the bank to deposit money or to (13) _____ it from their accounts. Some come to check the (14) _____ of their accounts. I also give customers (15) _____ about our products and services. My boss often (16) _____ to customers about investments.

4. Rewrite these sentences using the words in brackets.

17 Sonia plays tennis at the weekend. (often)

18 Abdul is late for work. (never)

19 Do you come to work by bus? (sometimes)

20 I am tired on Monday mornings. (usually)

5. Complete these sentences with the words in the box.

branch manager	cashier	customer service adviser
human resources manager	IT services manager	

21 I'm a(n) _____. I work in a bank and I help customers with their everyday banking needs – making deposits and withdrawals, for example.

22 I work in a bank but I don't deal with customers. I take care of all the computers and I show employees how to use them. I'm a(n) _____.

23 I take care of the bank's employees. I deal with any problems they have. I'm responsible for finding and training new employees. I'm a(n) _____.

24 I'm a(n) _____. I'm in charge of one branch of the bank and I'm responsible for the employees and the customers of that branch.

25 I handle customers' problems and answer questions from them. I usually speak to them on the phone. I'm a(n) _____.

6. Rewrite these sentences to make them good advice for bank employees. Replace the words in italics.

26 Always be *impolite* and *unfriendly*.

27 *Never* deal with transactions quickly.

28 Be *impatient*, particularly with elderly or disabled customers.

29 Be *ignorant* about the bank's products and services.

30 Employees who are *efficient* and *helpful* create a very bad impression.

TEST 4

Section 1: Vocabulary

1. *Underline the two words that do not belong in each group.*

- 1 Nationalities: German French Spain Egyptian Japanese China
- 2 Languages: French American German Arabic Portuguese Swiss
- 3 Countries: Japan Switzerland French Italy China German Brazil

2. *Choose the correct words in italics.*

- 4 Money you get when you are old and don't work is called a *standing order* / *pension*.
- 5 All the money you get from your job and other sources is your *salary* / *income*.
- 6 A plan you make about what to buy and how much to spend is called a *mortgage* / *budget*.
- 7 Things you put money in or buy in order to make more money are called *investments* / *expenses*.

Section 2: Language

3. *Complete each short answer with one word from each box.*

I ~~you~~ he it they

am ~~are~~ is aren't isn't

Example: A: Am I correct? B: Yes, you are.

- 1 A: Are you a cashier? B: Yes, _____ .
- 2 A: Is Mr Dubois from France? B: No, _____ .
- 3 A: Are the customers happy? B: No, _____ .
- 4 A: Is the bank open? B: Yes, _____ .

4. Complete these questions with the words in the box.

are do (x3) is

- 5 What _____ their names?
- 6 What _____ you do?
- 7 What _____ your job?
- 8 What languages _____ they speak?
- 9 How _____ you spell your name?

5. Choose the correct words in italics.

My bank is Ocean Bank in Brighton. I like it because the cashiers (10) *is / are* always very friendly and efficient. I am a music teacher and my students often (11) *pay / pays* me in cash, so I usually (12) *go / goes* to the bank two or three times a week to deposit money in my account.

I also (13) *have / has* a savings account at the bank. The branch manager is very helpful. He (14) *give / gives* me good advice on investments.

6. Put these words in the correct order to make sentences and questions.

15 where / you / are / from / ?

16 do / usually / you / to work / come / by train / ?

17 usually / I / tired / by five o'clock / am

18 watches / Adel / every morning / the financial news

Section 3: Reading

7. Complete this text with the words in the box.

branches employees foreign helpful mortgages names office services

Benhams Bank

Benhams Bank is a small UK bank. Its head (1) _____ is in London and it has sixteen (2) _____ in the UK. There are 2,000 (3) _____. Its products and (4) _____ include current accounts, savings accounts, (5) _____, insurance, loans, (6) _____ exchange services and investment advice. Customers like Benhams because its staff are polite and (7) _____. Its employees like it because it is a small friendly bank where the staff know each other's (8) _____. They say it is like a family.

Section 4: Writing

8. *Write five sentences about the bank. Use the information in the box.*

UBCS International
Head office: Frankfurt
Branches: 320 branches in Europe, the Middle East, Asia
Number of employees: 40,000
Products and services: current accounts, savings accounts, foreign exchange, mortgages, investment advice
Opening hours: 9.00 to 5.30

- 1 The head office _____
- 2 It has _____
- 3 It _____
- 4 _____
- 5 _____

Section 5: Listening

9. *Listen to Maria and the new employee. Correct the two mistakes Maria makes with his business card.*

UBCS International

Nagy Jancssi

Investment manager

33 Victoria Street, London W1 6AZ

Tel: (44) 020 7521 3842

Email: j.nagy@ubcs.com

1 _____

2 _____

TEST 5

1. Complete these sentences with the words in the box.

allowance loan retired safe deposit box salary

- 1 I keep my grandmother's jewellery in a(n) _____ at the bank.
- 2 My sister is fourteen. She gets a(n) _____ from our parents and spends most of it on clothes.
- 3 My father is _____. He gets a pension from his old company.
- 4 I want to buy a car but I don't have enough money. Perhaps I can get a(n) _____ from the bank.
- 5 My employer pays my _____ directly into my current account.

2. Choose the correct words in italics.

- 6 My brother often spends all his money and then *lends* / *borrow*s some from me.
- 7 Many people *give* / *spend* money to charity.
- 8 I *take* / *save* money for my pension every month.
- 9 Do you *spend* / *take* your credit card when you go shopping?
- 10 Can you *lend* / *borrow* me £1 for a cup of coffee, please?

3. Write questions and short answers using *can* or *can't*.

Examples:

Lucy / speak Japanese (✓)

A: *Can Lucy speak Japanese?*

B: *Yes, she can.*

Rashid / speak Italian (×)

A: *Can Rashid speak Italian?*

B: *No, he can't.*

- 11 Martin / drive (×)

A: _____ B: _____

- 12 new customers / get a free gift (✓)

A: _____ B: _____

- 13 Dalya / register for online banking (✓)

A: _____ B: _____

14 children / apply for credit cards (×)

A: _____ B: _____

4. Write sentences using the comparative form of the adjectives in brackets.

Example: elephants / mice (big)

Elephants are bigger than mice.

15 cars / bicycles (expensive)

16 experienced cashiers / trainee cashiers (fast)

17 online banking / face-to-face banking (convenient)

18 coins / banknotes (heavy)

19 polite employees / rude employees (good)

5. Complete this email. Use one word in each gap.

Dear Mr Nagata

Thank you for your (20) _____ call this morning. I am delighted that you are interested in a job at UCSB and I look forward to meeting you on Tuesday. However, could I please (21) _____ the time of our meeting on Tuesday to 11.00 instead of 10.30? I am very sorry but I have another meeting at 9.30 and I think it may take (22) _____ than one hour. If you are unable to come at 10.30, please let me know. I am also free on Tuesday afternoon if that is more (23) _____ for you. An application form for a trainee position at the bank is attached. I can answer any (24)

_____ you have on Tuesday. Please come to the bank and ask for me at the customer service desk.

Yours sincerely

Maria Styles

Human Resources Manager

6. Match 25–30 to a–f to make common word partnerships.

- | | | | |
|----|----------|---|----------|
| 25 | credit | a | exchange |
| 26 | online | b | ID |
| 27 | interest | c | machine |
| 28 | cash | d | banking |
| 29 | foreign | e | card |
| 30 | user | f | rate |

TEST 6

1. Choose the correct words in *italics*.

Martin usually (1) *walks / is walking* to work but this morning it (2) *rains / is raining*, so he (3) *goes / is going* by bus. He always (4) *wears / is wearing* a suit and tie to work and he (5) *carries / is carrying* a newspaper. Today he (6) *carries / is carrying* a cup of coffee, too.

2. Complete these questions with the words in the box.

how	how many	how much	what	when	where	which	who
-----	----------	----------	------	------	-------	-------	-----

- 7 _____ would you like the money? We have fives, tens and twenties.
- 8 _____ money do you want to invest?
- 9 _____ can I ask for advice about investments? Is the branch manager free?
- 10 _____ is the foreign exchange counter at this airport?
- 11 _____ US dollars do you get for one euro?
- 12 _____ does the bank close?
- 13 _____ is the maximum amount of money I can change?
- 14 _____ bank gives the best interest rate on savings accounts?

3. Rewrite these sentences to make them more polite.

15 What's your name?

16 What do you want to drink?

17 How do you want the money?

18 Can you sign the form here?

4. Are these nouns countable (C) or uncountable (U)?

- 19 information (C / U)
- 20 euro (C / U)
- 21 advice (C / U)
- 22 news (C / U)
- 23 country (C / U)
- 24 coin (C / U)
- 25 commission (C / U)
- 26 office (C / U)

5. Complete these sentences with words from 4. Change one of the words to plural.

- 27 I would like some _____ about your products and services, please.
- 28 I have some bad _____ for you, I'm afraid. The bank can't give you a mortgage.
- 29 You travel a lot, don't you? How many _____ do you visit each year?
- 30 The bank manager gave me some very good investment _____ .

TEST 7

1. *Underline the odd one out in each group.*

1 shares bonds dividend mutual fund property

2 ATX FTSE 100 Frankfurt Stock Exchange Hang Seng Dow Jones

3 profit return savings cash shareholder

2. *Write three letters to complete each word. They are all forms of investment.*

4 co_ _ _ctibles

5 prop_ _ _y

6 m_ _ _al funds

7 sh_ _ _s

8 b_ _ _s

3. *Complete this text with the words in the box.*

capital dividends investors profit shareholders stock up

Companies raise (9) _____, the money they need to run or expand their business, by selling shares on the (10) _____ market. (11) _____ buy the shares in order to make money. They can make a(n) (12) _____ when the price of the shares goes (13) _____ and they sell them for more money than they paid for them. They also get money from (14) _____, a percentage of the company's profit which the company gives to its (15) _____.

4. *Look at Mark Hunter's list of appointments and write sentences about what he is doing next week. Use the present continuous.*

Monday, 1.00: lunch with Sam and Fiona

Tuesday, 10.00: meet Mr Benson at Smith and Sons

Wednesday, 2.30: dentist

Thursday, 11.00: golf with Tony Price

Friday, 9.00: flight to Paris

- 16 On Monday he _____
- 17 _____
- 18 _____
- 19 _____
- 20 _____

5. Complete these sentences with *at, in, on or next*.

- 21 The bank opens _____ nine o'clock _____ the morning.
- 22 Tina is going on holiday _____ week.
- 23 Sue is getting married _____ June.
- 24 I always turn off my computer _____ night.
- 25 The meeting is _____ Tuesday, not Thursday.
- 26 What are you doing _____ the weekend?

6. Match the words in the box with these definitions.

asset	diversification	guarantee	portfolio
-------	-----------------	-----------	-----------

- 27 a way of spreading risk by investing in different things _____
- 28 a combination of different kinds of investments _____
- 29 a valuable item that someone can sell for cash _____
- 30 certainty that something will happen _____

TEST 8

1. Complete these sentences with the words in the box.

ambitious boring meticulous patient qualified satisfying stressful
--

- 1 This book isn't interesting. It's _____ .
- 2 Martin wants to be the boss of his own company in five years' time. He's very _____ .
- 3 George has a professional accountancy qualification. He is a(n) _____ accountant.
- 4 Ahmed doesn't get angry easily. He's very _____ .
- 5 Hilary's boss watches her all the time and asks her to work quicker. Her job is very _____ .
- 6 Susan always pays attention to detail. She never makes mistakes. She is _____ .
- 7 Shilpi is a cashier. She enjoys helping people and she is happy when she can deal with their _____ problems. Her job is very _____ .

2. Write the opposites of these adjectives.

- 8 mature _____
- 9 efficient _____
- 10 regular _____
- 11 honest _____
- 12 legal _____
- 13 reliable _____

3. Complete these sentences with the correct form of *be going to* or *will*.

- 14 'The phone is ringing.' 'I _____ answer it.'
- 15 David _____ become an accountant when he leaves university.
- 16 I _____ have a coffee and two teas, please.
- 17 I _____ walk to the bus stop with you if you wait five minutes.

18 Jamal _____ leave school at the end of this year and get a job in a bank.

4. Match words 19–24 to definitions a–f.

- 19 assets _____
20 profit and loss statement _____
21 suppliers _____
22 management _____
23 liabilities _____
24 reporting period _____

- a the things a company owes, such as debts and taxes
b the directors and managers of a company
c a record of a company's income, expenses and profits or losses
d the period of time covered by a financial statement
e the people who sell materials, goods and services to a company
f the things a company owns, such as buildings, machinery and investments

5. Match questions 25–30 to answers a–f.

- 25 What are you going to do when you leave college? _____
26 Are you going to go to the conference next week? _____
27 Would you like something to drink? _____
28 How are we going to tell her the bad news? _____
29 Do you know if Sally wants tea or coffee? _____
30 How are we going to finish the job on time? _____

- a Don't worry. I'll take some work home with me tonight.
b Don't worry. I'll do it.
c I'll have a coffee, please.
d I'm going to take an accountancy course.
e I'll ask her.
f Yes, I am.

TEST 9

Section 1: Vocabulary

1. Complete this text with the words in the box.

customers dividend employees expenses profit suppliers

The situation at Costmore Electronics is now much better. It is getting its materials from new (1) _____ and the quality is much better than before. This means that Costmore's (2) _____ are much happier and they are buying more of its products. Costmore's income is rising fast and is now higher than its (3) _____, so this year the company will at last make a(n) (4) _____. The management is offering salary increases to all the (5) _____, so they are happier and they aren't going to strike. The company's shareholders are happy, too. They are getting a bigger (6) _____ this year.

2. Are these adjectives positive (P) or negative (N)?

7 boring (P / N)

8 capable (P / N)

9 meticulous (P / N)

10 stressful (P / N)

11 incompetent (P / N)

12 organised (P / N)

Section 2: Language

3. Put these words in the correct order to make sentences about arrangements.

1 to / travelling / next week / Jim / is / Oman / business / on

2 am / an / customer / on / meeting / I / important / Friday

3 when / you / are / with / Sonia / tennis / playing / ?

4 are / we / 9.30 / the portfolio / to / meeting / at / discuss / tomorrow morning

4. Choose the correct words in italics.

5 Ben is getting married *at / in* the summer.

6 They are arriving *on / at* lunchtime.

7 Are you playing golf *next / at* weekend?

8 Who is coming to the meeting *on / in* Tuesday?

5. Choose the correct answer, A, B, C or D.

9 'Are you going on holiday this summer?' 'Yes, I _____ to Turkey in June.'

A go B will go C 'm going D going

10 'Mr Benson is on the phone for you.' 'Can you tell him I _____ him back later, please?'

A am calling B 'll call C call D 'm going to call

11 'Would you like some lunch?' 'I _____ a sandwich, please.'

A 'll just have B 'm just having C just have D 'm just going to have

12 'What _____ their new baby?' 'Chris.'

A they call B will they call C do they calling D are they going to call

13 'What are Pilar's plans for the future?' 'She _____ an accountant when she leaves college.'

A will become B is becoming C going to become D is going to become

Section 3: Reading

6. Read this email and answer the questions. Write full sentences.

To: Jane White

From: Pierre Bernard

Re: Alan's visit to Paris

Dear Jane

I am writing to confirm some of the details of Alan's trip to Paris next week. He is arriving at 10.30 on Monday morning and I will meet him at the airport and take him to his hotel, the Hotel de Varenne in the Rue de Bourgogne. The schedule for Monday is as follows:

1 pm: lunch at La Ferme Saint-Simon

3 pm: meeting with Jean Dulac at IPC

8 pm: dinner with me and Marie Moreau

On Tuesday morning we are taking him to visit the factory in Massy. We will have lunch there and then drive him to the airport in time for his flight back to London.

Please let me know if you need any further information.

Best wishes

Pierre

1 When is Alan flying to Paris?

2 Who is meeting him at the airport?

3 Where is he staying?

4 What is he going to do after lunch on Monday?

5 Who is he having dinner with on Monday night?

6 When is he going to visit the factory in Massy?

Section 4: Writing

7. *Imagine you are Jane White. Write your reply to Pierre's email. Use these prompts to help you.*

Dear Pierre	
1	Thank Pierre. Say you will give the information to Alan. _____ _____
2	Alan is going to Brussels by train after Paris (two o'clock). Enough time to have lunch and drive to station? _____ _____
3	Say he has the financial statement for IPC. He's going to bring it to the meeting. _____ _____
4	Does Pierre want anything from England? _____ _____
With all best wishes	
Jane	

Section 5: Listening

8. *Listen and complete these questions.*

- 1 Do you _____ a budget for your spending?
- 2 Are you good at _____ within your budget?
- 3 Do you prepare your own tax _____?
- 4 Do you _____ the stock market?
- 5 Do you _____ your bank statements?

TEST 10

1. Complete this conversation with *was*, *wasn't*, *were* or *weren't*.

A: How (1) _____ the conference, Martin?

B: It (2) _____ wonderful! There (3) _____ lots of interesting speakers and the conference centre was great. My hotel (4) _____ very near the centre, so there was a twenty-minute walk every morning but it was clean and comfortable.

A: (5) _____ Randa and Hameed there?

B: No, they (6) _____. They (7) _____ at another conference in Berlin.

2. Choose the correct words in italics.

8 The food wasn't very good. In fact, it was *revolting* / *excellent*.

9 The hotel rooms weren't very big. In fact, they were *wonderful* / *tiny*.

10 'Were the presentations good?' 'Yes, they were *delicious* / *fascinating*!'

11 'Was the weather good?' 'No, it was *awful* / *fine*.'

3. Write the answers to these calculations in words.

12 Twenty-five minus five equals _____ .

13 Eight subtracted from twenty-four equals _____ .

14 Fifteen times two equals _____ .

15 One hundred and ten divided by two equals _____ .

4. Read Tamsin's 'to do' list for yesterday and write sentences about what she did and didn't do.

- | |
|---|
| <ul style="list-style-type: none">• prepare cash flow for Harcourt and Co (✓)• arrange meeting with Muriel Danzig for Tuesday (✓)• call bank about next month's investment seminar (×)• finish planning report for George (×)• photocopy paperwork for Friday's meeting (✓) |
|---|

- 16 _____
17 _____
18 _____
19 _____
20 _____

5. Write the past simple form of these verbs.

- 21 make _____
22 take _____
23 find _____
24 go _____

6. Complete this email with the past simple of the verbs in brackets.

Dear Mrs Novakova

I am sorry I (25) _____ (be) out when you (26) _____ (telephone) this morning. Thank you very much for sending the documents I asked you for when we (27) _____ (meet) last week. They (28) _____ (arrive) on Tuesday, so I (29) _____ (finish) your tax return and (30) _____ (send) it to the tax office this morning.

Yours sincerely

George Johnson

TEST 11

1. *Underline the odd one out in each group.*

- 1 consumer spending retail price index stock market staple items
industrial production
- 2 grow increase rise fluctuate
- 3 unemployment economic growth inflation recession declining industrial
production
- 4 nought zero point nil love oh

2. *Put these words in the correct order to make sentences about the economy.*

- 5 interest rates / economists / predict / rise / that / in / will / the next quarter
-

- 6 the economy / hope / will / we / of recession / soon / come out
-

- 7 of / prices / staple / fast / are rising / items
-

- 8 the / unemployment / will / government / that / predicts / fall / next year
-

- 9 economists / economy / analyse / to / use / economic indicators / a / country's
-

3. *Do the sentences in each pair have similar (S) or different (D) meanings?*

- 10 a Unemployment is rising.
b The number of people with jobs is increasing. (S / D)
- 11 a Retail prices are remaining steady.
b There is little change in the price of goods in the shops. (S / D)
- 12 a New construction is declining.
b Construction companies are building more houses. (S / D)
- 13 a Interest rates fluctuated last year.

b There weren't many changes to interest rates last year. (S / D)

14 a Consumer spending is declining.

b People aren't buying very much in the shops. (S / D)

4. Match the words (16–19) to their opposites (a–e).

15 rise a fluctuate

16 fortunately b fall

17 decline c negative

18 remain steady d unfortunately

19 positive e grow

5. Complete this text with the words in the box.

destroys issues regulates sets stores supervises

The Bank of England is the UK's central bank. It has several main functions:

- It (20) _____ the work of all the other banks in the country.
- It (21) _____ coins and banknotes and (22) _____ old and damaged notes.
- It (23) _____ the country's reserves of gold and those of other countries, too.
- It (24) _____ the official interest rate.
- It (25) _____ the money supply.

The Bank of England was founded in 1694 and it is affectionately known as 'The Old Lady of Threadneedle Street'.

6. Choose the correct word(s) in italics.

26 I am delighted to be able to tell you that you *have* / *haven't* got the job.

27 I have some bad news for you, I'm afraid. The bank *can* / *can't* give you a loan.

28 Unfortunately, the price of staple items is *rising* / *falling*.

29 If your portfolio is diversified, you have better *chances* / *goals* of making a profit.

30 I'm sorry to have to report that the dividend will be *higher* / *lower* this year.

TEST 12

Section 1: Vocabulary

1. *Do these adjectives have similar (S) or different (D) meanings? If they have similar meanings, underline the one that is stronger.*

- 1 excellent, good (S / D)
- 2 bad, awful (S / D)
- 3 interesting, fascinating (S / D)
- 4 horrible, delicious (S / D)
- 5 revolting, wonderful (S / D)

2. *Complete this text with the words in the box.*

index predict retail statistics supply unemployment well
--

Governments regularly issue (6) _____ about the economy called economic indicators. They show whether the economy is doing (7) _____ or badly and economists use them to (8) _____ how well it will do in the future. Economic indicators include the (9) _____ rate, the money (10) _____, the stock market (11) _____, consumer spending, industrial production and the (12) _____ price index. Investors use this information to make decisions about where to invest their money.

Section 2: Language

3. *Rewrite these sentences in the past simple using the words in brackets.*

- 1 Amir is in a meeting now. (ten o'clock this morning)

- 2 Interest rates are high this month. (last month)

- 3 Is Jessica in the office today? (yesterday)

4 The presentations aren't very interesting this year. (last year)

4. Complete these sentences with the past simple of the verbs in brackets.

5 On Saturday, George _____ golf with an important customer. (play)

6 What time _____ they _____? (arrive)

7 The bus _____, so Tamsin walked to work. (not come)

8 Last night, Suzy and Julie _____ to the cinema. (go)

9 We _____ a lot of money on Bill's retirement present. (spend)

10 Who _____ the coffee this morning? (make)

11 They _____ a lot of shares in Simon's company. (buy)

12 I _____ to my boss yesterday morning. (speak)

5. Choose the correct answer, A, B, C or D.

13 'Will the economy grow this year?' 'Yes, it _____.'

A is B will C will growing D growing

14 Economists predict that the unemployment rate _____ in the next quarter.

A is falling B falls C do fall D will fall

15 I think that this decline _____.

A continues B is continue C will continue D will continuing

Section 3: Reading

6. Read this text and answer the questions.

About 30,000 people each year send damaged banknotes to the Bank of England. There is a special department in the bank where the employees look at the damaged banknotes and decide whether or not to replace them. Ninety-eight percent of the people get their money back: that is around £35 million per year. The bank will replace a note if there is at least half of it. It is good if it has the serial number and the Chief Cashier's signature

on it. Here are some reasons people give for damaged banknotes: ‘It went through my washing machine.’ ‘I put it in the microwave.’ ‘Our family pet tried to eat it.’

1 What is the value of the banknotes replaced each year?

2 How much of a banknote do you need to get a replacement?

3 What two things do the bank employees look for on a damaged note?

Section 4: Writing

7. *Read these notes by an economic analyst. Then write sentences about the economy.*

Unemployment rate ↓ last month (9% to 8.5%)

FTSE index ↑ 6 points yesterday

Interest rates ↑ next month (probably)

Industrial production steady

Inflation ↓ by 1% (3% to 2%)

1 _____

2 _____

3 _____

4 _____

5 _____

Section 5: Listening

8. *Listen and complete these sentences.*

1 I'm generally _____ about the economy.

2 Interest rates _____ at the moment.

3 I think the unemployment rate will probably _____ for the next six months.

4 I think there is more _____ in the economy.

5 I think the price of oil _____ quite a lot.

TEST 13

Section 1: Vocabulary

1. Choose the correct answer, A, B, C or D.

- 1 Could I please _____ the spelling of your name?
A hear B write C check D listen
- 2 What does IBM _____ for?
A mean B stand C do D write
- 3 My mother is retired. She gets a(n) _____ from her old company.
A income B salary C budget D pension
- 4 It is important to plan your spending and keep to a(n) _____.
A income B pension C budget D job
- 5 People who watch over others and check their work are called _____.
A employees B graduates C trainees D supervisors
- 6 Someone who handles customers' problems and questions is a(n) _____.
A cashier B trainee C investment analyst D human resources manager
- 7 Before you buy products and services from a bank, you should always read the _____.
A special offers B small print C arrangement fee D free gift
- 8 Customers like cashiers who are _____.
A convenient B rude C unreliable D efficient
- 9 Some companies charge _____ for foreign exchange transactions.
A interest B commission C currency D buy-back
- 10 Diversification is a way of reducing _____.
A interest B profit C investment D risk
- 11 The things a company owns are called its _____.
A liabilities B income C assets D profits
- 12 The unemployment rate is _____ – it has gone up and down many times this year.
A fluctuating B increasing C remaining steady D declining
- 13 A stock market _____ is a way of measuring a section of a stock market.

A exchange B index C share D table

14 The things a company owes are called its _____ .

A profits B income C liabilities D assets

Section 2: Language

2. Choose the correct answer, A, B, C or D.

1 Excuse me, _____ you Khalid?

A will B is C are D do

2 How many branches _____ your bank have?

A is B are C do D does

3 _____ there any computers in Iman's office?

A Is B Have C Do D Are

4 'Are you serving a customer?' 'No, _____.'

A I haven't B it isn't C I don't D I'm not

5 I _____ to work at 9.00.

A starts B come C arrive D finish

6 'What is Martin doing?' 'He _____ money in the ATM.'

A puts B put C will put D is putting

7 Sophie _____ tennis on Thursdays.

A usually plays B is usually playing C usually is playing D plays

usually

8 When did you _____ the balance sheet to the customer?

A sent B sending C send D sends

9 I would like _____ information about investments.

A any B some C an D many

10 Is there any good _____ about the economy?

A accounts B thoughts C new D news

11 What are you _____ when you leave university?

A going to do B will do C going D to do

- 12 Laila _____ her job at the bank and went to work in an accountancy company.
 A leaves B is leaving C left D leaved
- 13 When _____ from university?
 A you graduated B will you graduating C did you graduate D have you graduated
- 14 We _____ the client at 3.00 this afternoon.
 A are meet B do meet C is meeting D are meeting
- 15 I predict that inflation _____ in the next quarter.
 A is fall B will fall C is falling D fall
- 16 The economy is growing, so we can _____ more people to find jobs.
 A predict B see C expect D increase

Section 3: Reading

3. Complete this letter with phrases a–g.

Dear Mr Wilson

Thank you for sending (1) _____. I am enclosing your completed tax return (2) _____. Please check the return carefully. If you are satisfied that it is correct, (3) _____. Send the signed page only back to me. I will then submit the return to the tax office (4) _____. You may keep the rest of the tax return (5) _____. If you have any questions, please call me or my assistant, Louisa Grey, (6) _____. I am also enclosing our invoice for this work. I would be grateful if you could (7) _____.

Yours sincerely

Jan Turner

- a please sign the additional copy on page 8
- b and we will be happy to help you
- c for your approval

- d for your records
- e pay this within fourteen days
- f the information we requested
- g using the online filing service

Section 4: Writing

4. Rewrite these sentences to make them more polite.

1 What's your name?

2 What do you want?

3 How do you want the money?

4 I want a coffee and a sandwich.

5 Put them on the table.

6 Wait here.

Section 5: Listening

5. Listen and choose the correct words in italics.

1 The customer wants to make a *deposit* / *withdrawal*.

2 The cashier asks the customer to sign a *cheque* / *paying in slip*.

3 The customer wants *150* / *240* dollars.

4 The cashier doesn't have any *tens* / *twenties*.

5 The customer wants some information about *home* / *travel* insurance.

6 Peter is another *bank employee* / *customer*.

7 Peter is *on the phone* / *servicing another customer*.

Section 6: Speaking

5. Prepare a presentation for your teacher about yourself and the company you work in/you are planning to work in in the future. Include the following:

About you:

- Introduce yourself.
- Explain your current job or current study course.
- Explain your plans for your future career.

About the company you work in/you are planning to work in:

- Describe what your company does.
- Talk about some of the products and services it offers.

Your teacher will mark your talk using the scorecard below. The teacher circles 1 mark if a student includes the area and 2 marks for communicating it accurately and effectively. There is a maximum of ten marks.

The student:		
introduced him/herself appropriately.	1	2
explained his/her current job or study course.	1	2
explained his/her career plans.	1	2
described what his/her company does.	1	2
talked about some of the products and services the company offers.	1	2

Критерії оцінки
 виконання тестових завдань
 з дисципліни «Іноземна (англійська) мова»
 студентами напряму підготовки 6.030508 «Фінанси і кредит»

Рівень	Аналіз видів діяльності	Бали
високий	У лексичних і граматичних текстах студент демонструє чітке знання правил сполучення лексичних одиниць; знання сталих виразів та ідіом, знання основних граматичних та лексичних моделей, свідоме використання стилю і реєстру, знання конотації. Виправлення неприпустимі. Кількість допустимих помилок – нуль.	5 (відмінно)
достатній	У лексичних та граматичних текстах студент виявляє знання сталих виразів та ідіом, знання основних граматичних моделей та лексики, правила їх сполучення. Кількість власноручних виправлень не може перевищувати трьох, кількість помилок в межах трьох.	4 (добре)
середній	Студент вміє конструювати параграфи за опорами у межах вивчених тем для організації думок в єдину інтелектуальну структуру, але в його писемному мовленні мають місце помилки (не більше п'яти). У лексичних та граматичних текстах точно і відповідно вживає сталі вирази, має знання основних граматичних та лексичних моделей. Правила їх сполучення. Кількість помилок більше трьох, але в межах 7, кількість власноручних виправлень не більше п'яти.	3 (задовільно)
початковий	Студент знає основні принципи організації текстів та, проте не завжди адекватно їх використовує. Знання лексики і граматики не демонструє точності і відповідності вживання мови, немає свідомого використання стилю і реєстру, знань конотацій, бракує знань сталих виразів та ідіом, недостатнє засвоєння основних граматичних та лексичних моделей, правил сполучення лексичних одиниць. Кількість помилок понад сім.	2 (незадовільно)

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Навчальне видання

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ENGLISH FOR FINANCE

Збірник тестових завдань

з дисципліни «Іноземна (англійська) мова»

для студентів напрямку підготовки 6.030508 «Фінанси і кредит»

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