Федеральное государственное образовательное

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**«ФИНАНСОВЫЙ УНИВЕРСИТЕТ**

**ПРИ ПРАВИТЕЛЬСТВЕ РОССИЙСКОЙ ФЕДЕРАЦИИ»**

ИНСТИТУТ ЗАОЧНОГО И ОТКРЫТОГО ОБРАЗОВАНИЯ

ДЕПАРТАМЕНТ ЯЗЫКОВОЙ ПОДГОТОВКИ

**КОНТРОЛЬНАЯ РАБОТА №2**

по дисциплине «Иностранный язык»

Вариант №4

Студент\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(Ф.И.О.)

Курс\_\_\_\_\_\_\_\_ № группы \_\_\_\_\_\_\_\_\_

Номер зачетной книжки\_\_\_\_\_\_\_\_\_\_

Преподаватель \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(Ф.И.О.)

Москва 2019

**I. Match the words with the definitions.**

|  |  |
| --- | --- |
| 1. account  2. loan  3. cash  4. delivery  5. accommodation  6. increase  7. payer  8. banking | a) an amount of money that a person borrows from a bank  b) a rise in the number, amount, or degree of something  c) the work done by banks and other financial institutions  d) someone who pays money for something  e) an arrangement in which a bank looks after your money  f) the process of bringing goods to a place  g) money in the form of notes and coins  h) a place for someone to stay, to live |

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| --- | --- | --- | --- | --- | --- | --- | --- |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| e | a | g | f | h | b | d | c |

**II. Complete each sentence with a word from the box.**

|  |  |  |  |
| --- | --- | --- | --- |
| customers | prices | mortgage | output |
| agreement | bonus | negotiations | competition |

1. When did the two countries sign this *agreement*?

2. *Output* is how much of the product or service the company produces.

3. In the last few months, *competition* has become much tougher.

4. If you want to borrow money to buy a house, you should ask the bank for a *mortgage*.

5. And you get a special *bonus* if the company’s sales go up by more than 15% in the year.

6. Sometimes we have difficult *negotiations*, but we usually sign a new contract in the end!

7. They have high *prices* compared to their competitors, but the equipment is very high quality.

8. Our main *customers* are hospitals, mostly in Europe and North America, but we have also entered the market in Asia.

**III. These are confused pairs of words. Choose the correct alternative for each sentence.**

1. ECONOMY / ECONOMICS

a) The government has promised to boost the flagging *economy.*

b) Dillon studied *economics* at Manchester University.

2. JOB / WORK

a) I am busy at the moment – I have a lot of *work.*

b) My brother has found a good *job* as a sales manager.

3. INTEREST / PERCENTAGE

a) We can show you how you can earn a higher rate of *interest.*

b) Calculate what *percentage* of your income you spend on food.

4. EMIGRANT / IMMIGRANT

a) An *emigrant* is someone who leaves his country of origin to settle in another.

b) It is not easy being an illegal *immigrant.*

**IV. a) КОПР № 1**

**b) Complete each sentence with a verb in the correct form, - ing or to...**

1. After hours of negotiating, we managed *to reach* an agreement.

a) to reach b) reaching

2. There is no need *to hire* a chief marketing officer.

a) to hire b) hiring

3. We determined *to finish* the project by the end of the next year.

a) finishing b) to finish

4. He is interested in *starting* his own business.

a) starting b) to start

5. They must increase the salary *to attract* the right applicants.

a) attracting b) to attract

6. We suggest *contacting* the manufacturer directly.

a) contacting b) to contact

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| 1 | 2 | 3 | 4 | 5 | 6 |
| a | a | b | a | b | a |

**V. a) КОПР №5**

**b) Choose the correct option a-c to complete the sentences.**

1. We *had come* to an agreement on the terms of payment before you arrived.

a) have come b) had come c) came

2. The company representatives *have been negotiating* a contract for 2 hours.

a) have been negotiated b) have been negotiating c) have negotiated

3. Since the 1980s they *have been* extremely successful.

a) have been b) were c) had been

4. I *had gotten* the approval of three committee members before Bob signed off on the project.

a) got b) had gotten c) have gotten

5. We *haven’t made* any final decisions yet.

a) didn't make b) haven't made c) have made

6. My boss was in a very good mood today because he *had negotiated* a better price for some components.

a) negotiated b) had negotiated c) has negotiated

7. We *have been producing* this product since the beginning of the year.

a) were producing b) produced c) have been producing

8. He *had written* five letters to the manager by the time he finally received an answer.

a) has written b) wrote c) had written

|  |  |  |  |  |  |  |  |
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| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| b | b | a | b | b | b | c | c |

**VI. a) КОПР №6**

**b) Rewrite the sentences in the passive.**

1. We arranged a meeting.

A meeting *was arranged* by us.

a) is arranged b) was arranged

2. She didn't sign the contract yesterday.

The contract *wasn’t signed* by her.

a) wasn't signed b) isn't signed

3. Henry Ford invented the assembly line.

The assembly line *was invented* by Henry Ford.

a) is invented b) was invented

4. They have just adopted the annual budget.

The annual budget .*has just been adopted* by them.

a) was just adopted b) has just been adopted

5. This international company publishes these books.

These books *are published* by this international company.

a) publish b) are published

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| 1 | 2 | 3 | 4 | 5 |
| b | a | b | b | b |

**VII. Translate the sentences from English into Russian.**

1. The interest rate is usually set by the central bank of a country, which also serves as a lender for commercial banks.

Процентная ставка обычно устанавливается центральным банком страны, который также служит кредитором для коммерческих банков.

2. When buying houses many people take out mortgages from commercial banks. If the interest rate increases, the mortgage becomes more expensive.

Покупая дома, многие люди берут ипотеку в коммерческих банках. Если процентная ставка растет, ипотека дорожает.

3. If the interest rate is low, companies invest and expand their business, the national currency value falls and national goods and services become cheaper for foreign buyers. Export begin to grow and more money comes into the economy.

Если процентная ставка низкая, компании инвестируют и расширяют свой бизнес, стоимость национальной валюты падает, и товары и услуги, производимые в этой стране, становятся дешевле для иностранных покупателей. Экспорт начинает расти, и в экономику поступает больше денег.

**VIII. A. Read this text.**

**Banks and Banking**

1. A bank is a financial institution that works with the money that the people give it. If you give your money to a bank, it not only protects it but pays you interest rates so that it can work with the money. This is one of the reasons why people save their money in a bank. Without banks the world’s economy would not be able to grow. Investors would not find the money they need for new projects. Industries could not buy new machines and modern technology.

2. Banking has a long tradition. In Mesopotamia bankers kept gold and silver for people and lent it to others. Ancient Rome and Greece had similar banking systems to the ones we have today. During the Middle Ages Italy was the centre of European banking. Florence and Venice became known as two cities in which many people earned their money through banking. The Medici family dominated Florence for over two centuries and set up Europe’s largest bank in the 15th century.

3. The first worldwide banking crisis emerged during the Great Depression in 1929. Many citizens lost their jobs and their savings as banks crashed. In 1933 American president Franklin D. Roosevelt signed a bill in which the government guaranteed the savings of depositors if a bank went bankrupt. In 2008 a banking crisis hit America and spread throughout the world. Banks gave homeowners mortgages without checking their financial backgrounds. House prices began to drop and banks lost a lot of money. Governments in many countries had to give them money and prevent them from becoming bankrupt.

4. The world’s largest banks are located in Europe, the United States and Japan. In most cases they operate in many countries of the world. Modern banks offer their customers many other services as well. They tell them how they can make money with investments in stocks and bonds. Credit cards are given to customers as a cash-free way of buying things.

**B. Mark the sentences a) T (True)**

**b) F (False)**

**c) NG (Not Given)**

1. If you keep your money in a bank, it not only protects it but pays you interest rates.

2. The first worldwide political crisis emerged during the Great Depression in 1929.

3. The banks give customers cheque books and credit cards to use instead of cash.

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| --- | --- | --- |
| 1 | 2 | 3 |
| T | F | NG |