Федеральное государственное образовательное

бюджетное учреждение высшего образования

**«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. mortgage  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 legal agreement to borrow money from a bank in order to buy a house |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 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.**

|  |  |  |  |
| --- | --- | --- | --- |
| steps | prices | mortgage | output |
| agreement | bonus | profitable | 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. Any bank will want to make sure your business has a good chance of being *profitable* before giving you a loan.

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

8. The current government isn't taking enough *steps* (isn't doing enough) to improve the economy.

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| --- | --- | --- | --- | --- | --- | --- | --- |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| agreement | output | competition | mortgage | bonus | profitable | prices | steps |

**III. Match (1-8) with (a-h) to make sentences.**

|  |  |
| --- | --- |
| 1. Collaboration between the various levels of government has made  2. I make withdrawals from my account almost every day  3. We have found a lot of new clients  4. She quit her job as an advertising executive for a major firm  5. The company has a budget of  6. The economic union of the European countries has resulted in  7. The company went bankrupt, so the owners never paid  8. He was able to get a good bargain | a) through our advertising on the Internet.  b) one million dollars for research.  c) to open her own consulting business.  d) greater prosperity for the region.  e) their debts to the suppliers.  f) everything much easier.  g) by buying stuff in bulk.  h) using my bank card. |

1. Collaboration between the various levels of government has made f) everything much easier.

2. I make withdrawals from my account almost every day h) using my bank card.

3. We have found a lot of new clients a) through our advertising on the Internet.

4. She quit her job as an advertising executive for a major firm c) to open her own consulting business.

5. The company has a budget of b) one million dollars for research.

6. The economic union of the European countries has resulted in d) greater prosperity for the region.

7. The company went bankrupt, so the owners never paid e) their debts to the suppliers.

8. He was able to get a good bargain g) by buying stuff in bulk.

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

**IV. Put the words in the right order.**

1. happy, not, We, with, are, we, receive, goods

We are not happy with goods we receive.

2. offer, how, can, Supply, much, the, represents, market,

Supply represents how much the market can offer.

3. market, our, share, We, in, want, to, Spain, increase

We want to increase our market share in Spain.

4. new, company, is, Our, difficult, finding, it, markets, into, break, to

Our company is finding it difficult to break into new markets.

5. this, companies, are, contract, Five, for, competing

Five companies are competing for this contract.

**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. The price of petrol *has gone* down by about 1%.

a) had gone b) has gone c) has been gone

5. Mark *had been working* at a company for seven years before he started his own business.

a) was working b) has been working c) had been working

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

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

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

**VI. a) КОПР № 1**

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

1. She joined the project mainly because she was interested in *making* money.

a) to make b) making

2. The buyers want *to know* our terms of payment.

a) knowing b) to know

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

a) finishing b) to finish

4. I don’t mind *helping* my coworkers with their assignments.

a) to help b) helping

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

a) reaching b) to reach

6. We suggest *contacting* the manufacturer directly.

a) contacting b) to contact

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

**VII. a) КОПР №6**

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

1. They execute all orders carefully.

All orders *are executed* carefully.

a) were executed b) are executed

2. They didn't leave the restaurant until they had paid the bill.

They didn't leave the restaurant until the bill *had been paid*.

a) had been paid b) was paid

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. The company is changing its organizational structure now.

The organizational structure of our company *is being changed* now

a) is changed b) is being changed

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

**VIII. Underline the correct words.**

1. We will cancel our order if you ***don't*** */ won't deliver* the goods by Friday.

2. I *put /* ***would put*** some money into the bank if I had some left.

3. If you ***deliver*** */ will deliver* late once more, we won't order from you again.

**IX. 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 come 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.

**X. A. Read this text.**

**Banks and Banking**

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.

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.

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.

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.

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