

МИНИСТЕРСТВО НАУКИ И ВЫСШЕГО ОБРАЗОВАНИЯ
РОССИЙСКОЙ ФЕДЕРАЦИИ

ФЕДЕРАЛЬНОЕ ГОСУДАРСТВЕННОЕ БЮДЖЕТНОЕ ОБРАЗОВАТЕЛЬНОЕ
УЧРЕЖДЕНИЕ ВЫСШЕГО ОБРАЗОВАНИЯ
«РЯЗАНСКИЙ ГОСУДАРСТВЕННЫЙ РАДИОТЕХНИЧЕСКИЙ УНИВЕРСИТЕТ
ИМЕНИ В.Ф. УТКИНА»

Кафедра «Иностранные языки»

ОЦЕНОЧНЫЕ МАТЕРИАЛЫ ПО ДИСЦИПЛИНЕ

Б1.О.01 «ИНОСТРАННЫЙ ЯЗЫК»

Направление подготовки
38.03.01 Экономика

Направленность (профиль) подготовки
«Экономика предприятия»

Квалификация выпускника – бакалавр

Форма обучения – очно-заочная

1. ОБЩИЕ ПОЛОЖЕНИЯ

Оценочные материалы – это совокупность учебно-методических материалов (контрольных заданий, описаний форм и процедур проверки), предназначенных для оценки качества освоения обучающимися данной дисциплины как части ОПОП.

Цель – оценить соответствие знаний, умений и владений, приобретенных обучающимся в процессе изучения дисциплины, целям и требованиям ОПОП в ходе проведения промежуточной аттестации.

Основная задача – обеспечить оценку уровня сформированности компетенций, закрепленных за дисциплиной.

Формами промежуточного контроля по дисциплине являются зачеты и экзамен. Форма проведения зачета/экзамена – тестирование и устный ответ, по утвержденным экзаменационным билетам, сформулированным с учетом содержания учебной дисциплины. Объектом контроля являются коммуникативные умения во всех видах речевой деятельности (аудирование, говорение, чтение, письмо), ограниченные тематикой и проблематикой изучаемых разделов курса.

2. ПАСПОРТ ОЦЕНОЧНЫХ МАТЕРИАЛОВ ПО ДИСЦИПЛИНЕ (МОДУЛЮ)

№ п/п	Контролируемые разделы (темы) дисциплины (результаты по разделам)	Код контролируемой компетенции (или её части)	Наименование оценочного средства
1	Market and Command Economics (Рыночная и административно-командная экономика)	УК-4.1, УК-4.2	Ответы на практические, творческие и тестовые задания, зачет
2	Demand and Supply (Спрос и предложение)	УК-4.1, УК-4.2	Ответы на практические, творческие и тестовые задания, зачет
3	Theory of Demand (Теория спроса)	УК-4.1, УК-4.2	Ответы на практические, творческие и тестовые задания, зачет
4	Theory of Supply (Теория предложения)	УК-4.1, УК-4.2	Ответы на практические, творческие и тестовые задания, зачет
5	Factors of Production. Capital and Labor (Факторы производства. Капитал и труд)	УК-4.1, УК-4.2	Ответы на практические, творческие и тестовые задания, зачет
6	Factors of Production. Natural Resources and Land (Факторы производства. Природные ресурсы и земля)	УК-4.1, УК-4.2	Ответы на практические, творческие и тестовые задания, зачет
7	Circular Flow of Payments and National Income (Кругооборот денежных средств и национальный доход)	УК-4.1, УК-4.2	Ответы на практические, творческие и тестовые задания, зачет
8	Taxes and Public Spending (Налоги и государственные расходы)	УК-4.1, УК-4.2	Ответы на практические, творческие и тестовые задания, зачет
9	Money and its Functions (Деньги и их функции)	УК-4.1, УК-4.2	Ответы на практические, творческие и тестовые задания, зачет
10	Introduction to Banking and Financial Markets (Введение в банковское дело и финансовые рынки)	УК-4.1, УК-4.2	Ответы на практические, творческие и тестовые задания, зачет
11	Monetary System and Monetary Policies (Денежная система и	УК-4.1, УК-4.2	Ответы на практические, творческие и тестовые

№ п/п	Контролируемые разделы (темы) дисциплины (результаты по разделам)	Код контролируемой компетенции (или её части)	Наименование оценочного средства
	денежная политика)		задания, зачет
12	Inflation (Инфляция)	УК-4.1, УК-4.2	Ответы на практические, творческие и тестовые задания, зачет
13	Foreign Trade (Внешняя торговля)	УК-4.1, УК-4.2	Ответы на практические, творческие и тестовые задания, зачет
14	Assets and Liabilities (Активы и пассивы)	УК-4.1, УК-4.2	Ответы на практические, творческие и тестовые задания, зачет
15	Bookkeeping as Part of Accounting Circle (Бухгалтерия как часть учетного цикла)	УК-4.1, УК-4.2	Ответы на практические, творческие и тестовые задания, зачет
16	Accounting Information (Учетная информация)	УК-4.1, УК-4.2	Ответы на практические, творческие и тестовые задания, экзамен
17	Forms of Business Ownership (Виды собственности предприятий)	УК-4.1, УК-4.2	Ответы на практические, творческие и тестовые задания, экзамен
18	Modern Means of Communication and Electronic Commerce (Современные средства общения и электронная коммерция)	УК-4.1, УК-4.2	Ответы на практические, творческие и тестовые задания, экзамен
19	Promotion (Реклама)	УК-4.1, УК-4.2	Ответы на практические, творческие и тестовые задания, экзамен
20	Innovation and Invention (Инновации и открытия)	УК-4.1, УК-4.2	Ответы на практические, творческие и тестовые задания, экзамен

2. ОПИСАНИЕ ПОКАЗАТЕЛЕЙ И КРИТЕРИЕВ ОЦЕНИВАНИЯ КОМПЕТЕНЦИЙ

Сформированность каждой компетенции в рамках освоения данной дисциплины оценивается по трехуровневой шкале:

- 1) пороговый уровень является обязательным для всех обучающихся по завершении освоения дисциплины;
- 2) продвинутый уровень характеризуется превышением минимальных характеристик сформированности компетенций по завершении освоения дисциплины;
- 3) эталонный уровень характеризуется максимально возможной выраженностью компетенций и является важным качественным ориентиром для самосовершенствования.

Описание критериев и шкалы оценивания промежуточной аттестации

а) описание критериев и шкалы оценивания тестирования:

Шкала оценивания	Критерий
3 баллов (эталонный уровень)	уровень усвоения материала, предусмотренного программой: процент верных ответов на тестовые вопросы от 85 до 100%
2 балла (продвинутый уровень)	уровень усвоения материала, предусмотренного программой: процент верных ответов на тестовые вопросы от 75 до 84%
1 балл (пороговый уровень)	уровень усвоения материала, предусмотренного программой: процент верных ответов на тестовые вопросы от 65 до 74%

Шкала оценивания	Критерий
0 баллов	уровень усвоения материала, предусмотренного программой: процент верных ответов на тестовые вопросы от 0 до 64%

б) описание критериев и шкалы оценивания практического задания (перевод текста):

Шкала оценивания	Критерий
3 балла (эталонный уровень)	Перевод выполнен без смысловых, лексических, грамматических ошибок.
2 балла (продвинутый уровень)	Перевод выполнен без смысловых ошибок, но имеются лексические и грамматические неточности (от 2 до 3)
1 балл (пороговый уровень)	Перевод выполнен со смысловыми, лексическими, грамматическими ошибками (от 4 до 8)
0 баллов	Перевод не выполнен или количество смысловых ошибок более 8.

в) описание критериев и шкалы оценивания практического задания (письменный реферат):

Шкала оценивания	Критерий
3 балла (эталонный уровень)	Реферат чётко структурирован. Нет смысловых, лексических, грамматических ошибок. Содержание соответствует принципам когезии и когерентности. Временной лимит соблюден.
2 балла (продвинутый уровень)	Реферат чётко структурирован. Имеются лексические и грамматические неточности (от 2 до 3). Временной лимит соблюден.
1 балл (пороговый уровень)	Реферат не структурирован. Имеются смысловые, лексические, грамматические ошибки (от 4 до 8). Превышен временной лимит.
0 баллов	Реферат не выполнен или не соблюдена структура и количество смысловых ошибок более 8.

г) описание критериев и шкалы оценивания практического задания (реферирование, перевод со словарём, перевод без словаря, беседа по пройденным темам):

Критерии оценивания компетенций (результатов):

- 1) Уровень усвоения материала, предусмотренного программой.
- 2) Умение анализировать материал, устанавливать причинно-следственные связи.
- 3) Ответы на вопросы: полнота, аргументированность, убежденность, умение.
- 4) Качество ответа (его общая композиция, логичность, убежденность, общая эрудиция).
- 5) Использование дополнительной литературы при подготовке ответов.

Шкала оценивания	Критерий
5 балла (эталонный уровень)	Отличное понимание предмета, всесторонние знания, отличные умения и владения
4 балла (продвинутый уровень)	Достаточно полное понимание предмета, хорошие знания, умения и владения
3 балла (пороговый уровень)	Приемлемое понимание предмета, удовлетворительные знания, умения и владения
0-2 балла	Результаты обучения не соответствуют минимальным требованиям

На зачёт выносятся тест, 2 практических задания: письменный реферат и перевод текста. Максимально студент может набрать 9 баллов. Итоговый суммарный балл студента, полученный при прохождении промежуточной аттестации, переводится в традиционную форму по системе «зачтено», «не зачтено».

Оценка «зачтено» выставляется студенту, который набрал в сумме 6 баллов и выше при условии выполнения всех заданий на уровне не ниже порогового. Обязательным условием является выполнение всех предусмотренных в течение семестра тестовых работ.

Оценка «не зачтено» выставляется студенту, который набрал в сумме менее 6 баллов или не выполнил всех предусмотренных в течение семестра тестовых работ.

На экзамен выносится практическое задание. Максимально студент может набрать 5 баллов. Итоговый суммарный балл студента, полученный при прохождении промежуточной аттестации, переводится в традиционную форму по системе «отлично», «хорошо», «удовлетворительно», «неудовлетворительно».

Шкала оценивания	Критерий	
отлично (эталонный уровень)	8 – 9 баллов	Обязательным условием является выполнение всех предусмотренных в течение семестра заданий (на практических работах и при самостоятельной работе)
хорошо (продвинутый уровень)	6 – 7 баллов	
удовлетворительно (пороговый уровень)	4 – 5 баллов	
неудовлетворительно	0 – 3 баллов	Студент не выполнил всех предусмотренных в течение семестра текущих заданий (на практических работах и при самостоятельной работе)

4. ТИПОВЫЕ КОНТРОЛЬНЫЕ ЗАДАНИЯ ИЛИ ИНЫЕ МАТЕРИАЛЫ

4.1. Промежуточная аттестация (зачет) (УК-4.1, УК-4.2)

а) типовые тестовые вопросы открытого типа

Тест 1 (10 вопросов)

Подберите к определениям соответствующие им существительные:

- how good or bad something is
- the buying and selling of goods, services, currencies or securities
- commercial activities in general, such as trading, buying and selling, manufacturing, arranging deals
- food, etc. that is grown on a farm and sold
- a place where goods are sold to the public
- a room or building that belongs to a company with rooms where people can work at desks
- a business organization that makes or sells goods or services
- a person who works for another person or organization in return for wages
- a person who buys something from a shop
- what a person does to earn money

(Возможные варианты ответов: quality, trade, business, produce, store, office, company, employee, customer, work)

Тест 2 (10 вопросов)

Подберите к определениям соответствующие им существительные:

- a position of regular paid work
- an amount of money that a business organization has to spend on something
- a person who buys goods and services for his / her own use and not resale
- a continuing increase in the prices of goods and services
- the production of raw materials and goods
- an amount charged for money borrowed
- a sum of money paid into a bank or savings account
- money or property used to produce wealth
- an arrangement with a shop, bank, supplier, etc to buy something now and pay for it later
- money borrowed from a bank, financial institution, person etc on which interest is usually paid to the lender until the loan is repaid

(Возможные варианты ответов: job, expense, consumer, inflation, industry, interest, deposit, capital, credit, loan)

Тест 3 (10 вопросов)

Подберите к каждому определению соответствующую профессию:

- a. a person or an organization that promotes and sells products and services in a certain market
- b. a student of or an expert in economics
- c. a person whose job is to collect taxes
- d. a person who is employed to control, organize and direct part or all of a business or organization
- e. a person who audits accounts
- f. a person whose job is to sell goods
- g. a person whose job is recording business transactions
- h. a person engaged in financing businesses, etc. on a large scale
- i. an owner, a director or a manager of a bank
- j. a professionally trained person whose job is to keep and check the financial records of an organization or to advise people on income, spending, tax, etc.

(Возможные варианты ответов: a marketer, an economist, a tax inspector, a manager, an auditor, a salesperson, a book – keeper, a financier, a banker, an accountant)

Тест 4 (10 вопросов)

Подберите к каждому определению соответствующий тип менеджеров:

- a. a manager who is in charge of making materials or goods
- b. a manager in a company who is responsible for the development and marketing of a particular product
- c. someone in charge of a branch of a bank
- d. a manager who has a wide range of management skills, rather than one special skill
- e. a manager whose job is to develop new products
- f. someone in charge of a company's selling activities and the people whose job is to sell its products
- g. a manager who is in charge of taking care of a company's employees, organizing recruitment, training
- h. a person or organization responsible for a particular piece of work that will create something new or improve a situation
- i. someone whose job is to manage investments for a financial institution or its clients
- j. a person whose job is to manage and control the financial activities of a company, organization, or part of organization

(Возможные варианты ответов: production manager, product manager, bank manager, general manager, research manager, sales manager, personnel manager, project manager, investment manager, business manager)

Тест 5 (10 вопросов)

Подберите к каждому определению соответствующий тип менеджеров:

- a. a manager involved with business activities of a company, especially dealing with customers, rather than with other activities
- b. a manager who is directly in charge of producing goods or providing services, and who works most closely with ordinary employees
- c. someone who helps another manager, does their work when they are not there etc
- d. a manager who is in charge of a particular factory
- e. an investment manager with a group of different types of investments, who tries to balance the risks and profits of each in relation to the rest
- f. someone who deals with a particular client or group of clients, especially in a bank
- g. someone whose job is to manage a department or floor in a large store
- h. someone in charge of a particular branch of a bank, shop in a chain of shops
- i. someone in a company responsible for developing and selling one particular brand of product
- j. someone whose job is to manage a particular type of investment for a financial institution or its clients

(Возможные варианты ответов: commercial manager, line manager, assistant manager, plant manager, portfolio manager, account manager, floor manager, branch manager, brand manager, fund manager)

б) типовые тестовые вопросы закрытого типа

1. Work and Jobs

1. Use a word to complete each sentence. There is one extra word that you don't have to use.

deal /responsible/work/job/manage/under/of/responsibility

1. I _____ for Morgans the aircraft company.

2. I _____ the manufacturing plant in Cambridge.
3. I am in charge _____ the production team.
4. About 120 people work _____ me.
5. Coordination between production and design is my _____
6. I _____ with a lot of people in the company and with our customers.
7. I'm _____ for a budget of over € 100 million.

1. work
2. manage
3. of
4. under
5. responsibility
6. deal
7. responsible

2. Write one word from the box below in each gap to complete the text. You may choose to use some words more than once.

at	for	of	off	get	to
----	-----	----	-----	-----	----

“My name is Anne Scott and I work (1) _____ a public relations company in London. I leave (2) _____ work at 7 o'clock in the morning. I go (3) _____ work by train and I usually (4) _____ to work by 8.30. I'm always (5) _____ work till about 6 o'clock so I never get home before 7.30 pm. Last year I broke my leg and so I was (6) _____ work for over a month. I didn't like being at home. I love my job. I would hate to be permanently out (7) _____ work.”

1. for
2. for
3. to
4. get
5. at
6. off
7. of

3. In each sentence, write the correct form of the word given in brackets.

1. I'm responsible for _____ the design team. (manage)
2. I'm in charge of _____ the work of the team. (coordinate)
3. One of my responsibilities is to _____ sure that we don't spend too much money. (make)
4. My team is responsible for the _____ of new models for production. (design)
5. I'm in charge of _____ our work for the whole year. (plan)

- 1 Managing
- 2 Coordinating
- 3 Make
- 4 Design
- 5 Planning

2. Ways of Working

1. Draw a line from each word on the left to a word on the right to make a word pair. There is one extra word that you don't have to use.

- | | |
|---------------|-----------|
| 1. physically | contact |
| 2. human | work |
| 3. problem | on |
| 4. day | demanding |
| 5. team | commute |
| 6. clock | shift |
| 7. working | solving |
| | hours |

1. physically demanding
2. human contract
3. problem solving
4. day shift

5. team work
6. clock on
7. working hours

2. Choose the best word from the brackets to fill the gap.

1. I had a 9-to-5 _____ when I left school but I hated it. (job/work)
2. We have a _____ system, but everyone must be here between 10 and 2. (repetitive/flexitime)
3. I work from _____ and simply send my work over the Internet. (house/home)
4. I just sit in front of a computer all day, but this work is mentally _____. (tiring/routine)
5. This is the most _____ job I've ever had. There is never a boring minute. (stimulating/repetitive)
6. We all look forward to 5.30 because then we can _____ off for the day. (shift/clock)
7. The 7.30 train to London is always full of _____. (commuters/telecommuters)

- 1 job
- 2 flexitime
- 3 home
- 4 tiring
- 5 stimulating
- 6 clock
- 7 commuters

3. Recruitment and Selection

1. Draw a line from each word on the left to a word on the right to make a word pair. There is one extra word that you don't have to use.

- | | |
|-----------------|------------|
| 1. covering | agency |
| 2. employment | references |
| 3. application | test |
| 4. curriculum | letter |
| 5. psychometric | form |
| | vitae |

- 1 covering letter
- 2 employment agency
- 3 application form
- 4 curriculum vitae
- 5 psychometric test

2. Choose the best word from the brackets to fill the gap.

1. We need to _____ four new people for our office in Manchester. (join/recruit)
2. We are using a recruitment _____ to find them for us. (agency/headhunter)
3. They advertised the _____ in the local newspaper last week. (positions/applications)
4. So far, over 60 people have applied for the _____. (works/posts)
5. We are going to look at all the letters of _____ over the weekend. (applications/situation)
6. On Monday, we will draw up a _____ of 10 or 11 people. (reference/shortlist)
7. Then we'll invite them all to come for an _____. (interview/appointment)
8. We hope to _____ the successful applicants by the end of the month. (apply/appoint)

- 1 recruit
- 2 agency
- 3 positions
- 4 posts
- 5 applications
- 6 shortlist
- 7 interview

4. Skills and Qualifications

1. Write one word from the box below in each gap to complete the text. You may choose to use some words more than once.

with from in as for at

My name is Jean Wilson and I have just started working (1) _____ a bank. I graduated (2) _____ Edinburg University last year with a degree (3) _____ Business and Management. Now I am going to train (4) _____ an accountant. I think I will do well because I am good (5) _____ figures and I am skilled (6) _____ using computers. I think that training (7) _____ a specific job will be more interesting than the general education I got at university.

1. in
2. from
3. in
4. as
5. with/at
6. in/at
7. for

2. Choose the best word from the brackets to fill the gap.

1. Everyone should stay in full-time _____ until they are at least 18. (school/education)
2. Of course _____ qualifications are important, but they're not everything. (printed/paper)
3. I look for people with lots of relevant _____ experience. (job/ work)
4. Our company runs some very good in-house _____ courses. (training/skilled)
5. Last year we spent over £50,000 on management _____. (experience/development)
6. We value people who are highly _____ and want to get on. (motivated/graduated)
7. Tom gets on well with everyone. He is a great team _____. (person/player)

- 1 education
- 2 paper
- 3 work
- 4 training
- 5 development
- 6 motivated
- 7 player

в) типовое практическое задание (письменная работа)

Read and translate the text "Inflation"

We would be simplifying the impact of inflation on business if we suggested that all effects were *unfavourable*. There is a *school of thought*, which argues that a low and stable rate of increase in the price level can be beneficial. It believes that a steady rise in money profits produces favourable expectations *and induces investment as firms seek to expand*. This action expands the economy as a whole. Paradoxically, inflation can also reduce the costs of businesses *in the short run*. Many enterprises *incur costs, which are fixed for some period of time* – for example, the rent of a factory may be fixed at a particular figure for a few years. At a time when the selling price of the firm's product, and hence its sales income, is rising this cost will be falling in real terms and thus stimulating the business.

There is a *further argument* that firms may be persuaded *to borrow heavily* in a period of inflation since the burden of *repaying loans* is reduced by inflation. If inflation is running annually at 10 per cent, for example, then the real value of the repayments of the loan will fall by approximately that amount each year. This may serve to encourage investment which, since it is an injection into the circular flow, will promote the level of activity. However, in these circumstances interest rates are likely to be high.

Government will accept that low rates of inflation are likely to exist in many economies. Inflation rates of 5 per cent or below are not considered to be too great a problem, especially if competitor nations are suffering similar rates.

In spite of the above, the conclusion must be drawn that inflation is, in general, harmful to business and its environment. Indeed, many economists would *contend* that inflation is the fundamental evil as its

presence leads to lack of competitiveness and therefore relatively high unemployment and low rates of growth. *This viewpoint has gained in credence* in government circles over the last few years. It is for this reason that its control has been *a major objective* of government economic policy throughout the 1980s and early 1990s.

Answer the questions:

1. Give the definition of inflation. What can you add to it?
2. The extent and severity of inflation.
3. Types of inflation (short characteristics). Are there any others?
4. Demand-pull inflation. Name countries with this type of inflation.
5. Cost-push inflation. Name countries with this type of inflation.
6. The impact of inflation on business (in brief):
 - accounting and financial problems;
 - falling sales;
 - high interest rates.

How can businesses influence the economic environment?

7. Do you believe in the advice to borrow heavily in a period of inflation? Give your reasons.
8. Can inflation be beneficial?
9. What other factors not mentioned in this unit can cause inflation?
10. What "cures" for inflation do you know and can suggest?

Перевод со словарём. Предлагается для перевода текст объёмом 1200 знаков технической направленности. На подготовку даётся 40 минут. Разрешается использование словаря при подготовке.

Inflation is generally defined as *a persistent rise* in the general price level *with no corresponding rise in output*, which leads to a corresponding fall in the purchasing power of money.

In this section we shall look *briefly* at the problems that inflation causes for business and consider whether there are any *potential benefits* for an enterprise from an inflationary period.

Inflation *varies considerably in its extent and severity*. Hence, the consequences for the business community differ according to circumstances. *Mild inflation* of a few per cent each year *may pose few difficulties* for business. However, hyperinflation, which *entails enormously high rates of inflation*, can create almost *insurmountable* problems for the government, business, consumers and workers. In post-war Hungary, the cost of living was published each day and workers were paid daily so as to avoid the value of their earnings falling. Businesses would have experienced great difficulty in costing and pricing their production while the incentive for people to save would have been removed.

Economists argue *at length* about the causes of, and "cures" for, inflation. They would, however, recognize that *two general types of inflation* exist:

- * *Demand-pull inflation*
- * *Cost-push inflation*

4.2. Промежуточная аттестация (экзамен) (УК-4.1, УК-4.2)

a) типовые практические задания

Экзамен по дисциплине «Иностранный язык» состоит из 4 испытаний:

Вопрос №1 – реферирование: предлагается текст объёмом 5000 печатных знаков, который необходимо прочитать, понять и изложить суть на русском языке с обязательным анализом и указанием своего мнения. На подготовку даётся 2 академических часа.

THE IMPACT OF INFLATION ON BUSINESS

Inflation can adversely affect business in a number of ways:

1. Accounting and financial problems. Трудности бухгалтерского учета и финансирования

Significant rates of inflation can cause accounting and financial problems for businesses. They may experience difficulty in valuing assets and stocks, for example. Such problems can *waste valuable*

management time and make forecasting, comparisons and financial control more onerous.

2. Falling sales. Снижение объема продаж

Many businesses may experience falling sales during inflationary periods for two broad reasons. Firstly, it may be that saving rises in a time of inflation. We would expect people to spend more of their money when prices are rising *to avoid holding an asset* (cash), which is falling in value. However, during the mid-1970s, when industrialized nations were experiencing high inflation rates, savings as a proportion of income rose! It is not easy to identify the reason for this, but some economists suggest that people like to hold a relatively high proportion of their assets in a form which can be quickly converted into cash when the future is uncertain. *Whatever the reason*, if people save more they spend less and businesses suffer falling sales. The economic model predicts that if savings rose the level of activity in the economy would fall. Clearly, if this happened we would expect businesses to experience difficulty in maintaining their levels of sales.

I *Businesses may be hit by a reduction in sales during a time of inflation for a second reason.* As inflation progresses, it is likely that workers' money wages (that is, *wages unadjusted/or inflation*) will be increased broadly in line with inflation. This may well take a worker into *a higher tax bracket* and result in a higher percentage of his or her wages being taken as tax. This process, known as *fiscal drag*, will cause workers to have less money available to spend on firms' goods and services. The poverty trap has a similar impact. As money wages rise, the poor may find that *they no longer qualify for state benefits to supplement their incomes* and at the same time they begin to pay income tax on their earnings. Again, *this leaves less disposable income* to spend on the output of firms. Finally, it may be that the wages of many groups are not *index-linked* and so they rise less quickly than the rate of inflation, causing a *reduction in spending power* and demand for goods and services.

Once again, the economic model can be used to predict that increases in the level of taxation will increase withdrawals, lowering the level of economic activity and depressing firms' sales

Not all businesses will suffer equally from *declining demand* in an inflationary period. Those selling essential items, such as food, may be little affected whilst others supplying less essential goods and services, such as foreign holidays, may be hard hit.

3. High interest rates. Высокие процентные ставки

Inflation is often accompanied by high interest rates. High interest rates *tend to discourage investment* by businesses as they increase the cost of borrowing funds. Thus, investment may fall. Businesses *may also be dissuaded from* undertaking investment programmes because of *a lack of confidence* in the future stability and prosperity of the economy. *This fall in investment may be worsened by foreign investment being reduced* as they also lose some confidence in the economy's future.

Such a decline in the level of investment *can lead to businesses having to retain* obsolete, inefficient and expensive means of production and cause a loss of international competitiveness. Finally, a fall in investment can lower the level of economic activity, causing lower sales, output and so on. Thus, to some extent, businesses can influence the economic environment in which they operate.

4. Higher costs. Рост издержек производства

During *a bout of inflation* firms will face higher costs for the resources they need to carry on their business. They will have to pay higher wages to their employees to compensate them for rising prices. Supplies of raw materials and fuel will become more expensive as will rents and rates. The inevitable reaction to this is that the firm has to raise its own prices. This will lead to further demands for higher wages as is called ***the wage-price spiral***. Such cost-push inflation may make the goods and services produced by that enterprise internationally *less competitive in terms of price*. An economy whose relative or comparative rate of inflation is high may find that it is unable to compete in home or foreign markets because its products are expensive. The economic model tells us that a situation of declining exports and increasing imports will lower the level of activity in the economy with all the consequent side-effects.

Вопрос №2 – перевод со словарём. Предлагается для перевода текст объемом 1200 знаков технической направленности. На подготовку даётся 40 минут. Разрешается использование словаря при подготовке.

Planned economics

Planned economies are sometimes called "command economies" because the state commands the use of resources (such as labour and factories) that are used to produce goods and services as it *owns* factories,

land and *natural resources*. Planned economies are economies with a *large amount of central planning and direction*, when the government takes all the decisions, the government decides production and *consumption*. Planning of this kind is *obviously* very difficult, very *complicated* to do, and the result is that there is no society, which is completely a command economy. The actual system employed varies from state to state, but command or planned economies *have a number of common features*.

Firstly, the state decides precisely what the nation is to produce. It usually plans five years ahead. It is *the intention* of the planners that there should be enough goods and services for all.

Secondly, industries are asked *to comply -with* these plans and each industry and factory is set *a production target to meet*. If each factory and farm meets its target, then the state will meet its targets as set out in the five-year plans. You could think of the factory and farm targets to be *objectives* which, if met, allow the nation's *overall aim* to be reached.

Вопрос №3 – перевод без словаря. Предлагается для перевода текст объёмом 2000 знаков общенаучной направленности. На подготовку отводится 10 минут.

Market economics

The best examples of this type of economy are to be found in small South-East Asian states like Hong Kong and Singapore, though even they are not pure examples of market economies. Even they contain some *businesses owned and run* by the state.

In a true market economy the government plays no role in the management of the economy, the government does not *intervene* in it. The system is based on *private enterprise* with *private ownership of the means of production* and *private supplies of capital*, which can be defined as *surplus income available for investment in new business activities*. Workers are paid wages by *employers* according to how skilled they are and how many firms wish *to employ* them. They spend their wages on the products and services they need. Consumers are willing to spend more on products and services, which are favoured. Firms producing these goods will make more profits and this will *persuade* more firms to produce these particular goods rather than less favoured ones.

Thus, we can see that in a market economy it is consumers who decide what is to be produced. Consumers will be willing to pay high prices for products they particularly desire. Firms, which are privately owned, see the opportunity of increased profits and produce the new fashionable and favoured products.

Such a system is, *at first view*, very attractive. The economy *adjusts automatically* to meet changing demands. No planners have to be employed, which allows more resources to be available for production. Firms tend to be highly *competitive* in such an environment. New advanced products and low prices are good ways to increase sales and profits. Since all firms are privately owned they try *to make the largest profits possible*. In a free market individual people are free *to pursue* their own interests. They can become millionaires, for example. Suppose you invent a new kind of car. You want *to make money out of it* in your own interests. But when you have that car produced, you *are in fact moving the production possibility frontier outwards*. You actually *make the society better-off by creating new jobs and opportunities*, even though you become a millionaire in the process, and you do it without any government help or intervention.

Вопрос №4 – беседа по пройденным темам.

Education System in Russia

Russia has a long-standing tradition in high-quality education for all citizens. Education is split into a compulsory Basic Education, and Higher Education.

Basic general education lasts for nine years. Graduates of this level may continue their education at senior high school to receive secondary general education. Secondary general education continues for two years and ends when students are 17-18. Graduates from a secondary general school may apply for entrance to a higher education institution.

Russia's higher education system started with the foundation of the universities in Moscow and St. Petersburg in the middle of the 18th century. The system was constructed similar to that of Germany.

The system of education in Russia began to change over the past four to five years. Universities began transitioning to a system similar to that of Britain and the USA

There are two levels of higher education:

Basic higher education (4 years) leading to the Bachelor's degree, the first university level degree. After two years, students are entitled to receive a Master's degree. After a Master's degree, students can continue to study towards a doctoral degree.

The Bachelor's degree programmes include professional and special courses in Science, the Humanities and Social-economic disciplines, professional training, completion of a research paper/project and passing State final exams. Then students may apply to enter the Master's programme.

Many Russian universities also offer distance education and provide courses for the public and for specific professional needs. However, such systems are usually less developed than in the US and other Western European countries.

The academic year lasts from Sept 1 to Mid-June everywhere, with long summer vacations from July 1st to Aug 31.

Higher Education in The U.K.

There are more than 60 universities in the U.K. The leading universities are Cambridge, Oxford and London. English universities differ from each other in traditions, general organization, internal government, etc. British universities are comparatively small, the approximate number is about 7-8 thousand students. Most universities have under 3000 students, some even less than 1500 ones. London and Oxford universities are international, because people from many parts of the world come to study at one of their colleges.

A university consists of a number of departments: art, law, music, economy, education, medicine, engineering, etc.

After three years of study a student may proceed to a Bachelor's degree, and later to the degrees of Master and Doctor. Besides universities there are at present in Britain 300 technical colleges, providing part-time and full-time education.

The organization system of Oxford and Cambridge differs from that of all other universities and colleges. Part of the teaching is by means of lectures organized by the university. Teaching is also carried out by tutorial system. This is the system of individual tuition organized by the colleges. Each student goes to his tutor's room once a week to read and discuss an essay which the student has prepared.

Some students get scholarship but the number of these students is comparatively small. There are many societies and clubs at Cambridge and Oxford.

It should be mentioned that not many children from the working-class families are able to receive the higher education as the fees are very high. Besides that special fees are taken for books, for laboratory works, exams and so on.

Оператор ЭДО ООО "Компания "Тензор"

ДОКУМЕНТ ПОДПИСАН ЭЛЕКТРОННОЙ ПОДПИСЬЮ

СОГЛАСОВАНО

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