

Приложение №3 «Рабочие программы дисциплин» к образовательной программе по направлению подготовки 38.03.01 Экономика (бакалавриат)

Рабочая программа дисциплины «Иностранный язык»



Дата: \_\_\_\_\_

Подпись: \_\_\_\_\_

### 1. Цели дисциплины

Целью дисциплины является формирование у студентов лингвистической и коммуникативной компетенции, которые предусматривают способность воспринимать и порождать иноязычную речь и осуществлять свое языковое и речевое поведение в соответствии с особенностями устного и письменного делового общения.

### 2. Перечень формируемых компетенций в процессе освоения дисциплины

По окончании освоения дисциплины обучающийся должен обладать следующими общекультурными компетенциями (ОК):

- способностью к коммуникации в устной и письменной формах на русском и иностранном языках для решения задач межличностного и межкультурного взаимодействия (ОК-4);
- способностью работать в коллективе, толерантно воспринимая социальные, этнические, конфессиональные и культурные различия (ОК-5);
- способностью к самоорганизации и самообразованию (ОК-7);

### 3. Место дисциплины в структуре ООП ВО

Дисциплина является элементом базовой части Блока 1 образовательной программы.

### 4. Объем дисциплины

Показатели объема дисциплины	Форма обучения	
	Очная	Заочная
Объем дисциплины в зачетных единицах	12	12
Объем дисциплины в часах	432	432
Лекционные занятия	-	8
Лабораторные работы	-	-
Практические занятия	204	44
Самостоятельная работа студентов	188	367
Контроль	40	13

Формой текущего контроля и промежуточной аттестации являются:

- для очной формы обучения зачет в 1,2,3 семестрах, экзамен в 4 семестре;
- для заочной формы обучения зачет на 1 курсе, экзамен на 2 курсе.

### Очная форма обучения

№	Темы (разделы) дисциплины	Лекционные занятия	Лабораторные работы	Практические занятия
1.	Вводно- фонетический курс	-	-	16
2.	Построение предложений в английском языке. Речевой этикет	-	-	18
3.	Поговорим о себе. Моя семья. Мой рабочий день.	-	-	16
4.	Образование и студенческая жизнь	-	-	20
5.	Россия. Города России	-	-	16
6.	Англо-говорящие страны	-	-	16
7.	Здоровье и спорт	-	-	18
8.	Путешествие. Отдых. Туризм.	-	-	16
9.	Магазины. Покупки	-	-	16
10.	Еда и напитки	-	-	16
11.	Защита окружающей среды	-	-	16
12.	Выбор карьеры и проблемы трудоустройства.	-	-	20
<b>Итого</b>		-	-	<b>204</b>

### Заочная форма обучения

№	Темы (разделы) дисциплины	Лекционные занятия	Лабораторные работы	Практические занятия
1.	Вводно- фонетический курс	2	-	2
2.	Построение предложений в английском языке. Речевой этикет	-	-	2
3.	Поговорим о себе. Моя семья. Мой рабочий день.	2	-	2
4.	Образование и студенческая жизнь	-	-	4
5.	Россия. Города России	2	-	4
6.	Англо-говорящие страны	-	-	6
7.	Здоровье и спорт	-	-	6
8.	Путешествие. Отдых. Туризм.	-	-	2
9.	Магазины. Покупки	-	-	4
10.	Еда и напитки	-	-	4
11.	Защита окружающей среды	-	-	4
12.	Выбор карьеры и проблемы трудоустройства.	2	-	4

<b>Итого</b>	<b>8</b>	<b>-</b>	<b>44</b>
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## 5. Содержание программы учебной дисциплины

№ п/п	Наименование тем (разделов)	Содержание тем (разделов)	Коды компетенций
Тема 1	<b>Вводно-фонетический курс</b>	Нормативная основа произношения: постановка правильной артикуляции звуков, интонации, акцентуации и ритма нейтральной речи в изучаемом языке. Правила чтения. Система гласных и согласных звуков. Упражнения на чтение. Чтение учебных текстов. Одноударные и двуударные слова. Ритмика (ударные и неударные слова в потоке речи). Транскрипция ударных звуков как средство выражения ритмики. Формирование лексического минимума.	<b>ОК-4 ОК-5 ОК-7</b>
Тема 2	<b>Построение предложений в английском языке. Речевой этикет</b>	Развитие навыков восприятия на слух разговорно-бытовой речи, развитие навыков устной диалогической и монологической речи, освоение разговорных формул в коммуникативных ситуациях (приветствие, благодарность и т.п.), развитие основ чтения и письма. Чтение учебных текстов. Порядок слов в утвердительном, вопросительном, отрицательном предложениях. Чтение учебных текстов. Формирование лексического минимума. Множественное число существительных. Притяжательный падеж существительных. Артикль (основные правила употребления). Местоимения	<b>ОК-4 ОК-5 ОК-7</b>

		(личные).оборот there is/ there are. обороты it is. . . that и it is. . .	
<b>Тема 3</b>	<b>Поговорим о себе. Моя семья. Мой рабочий день.</b>	Формирование лексического минимума по темам: «My Family», «Мой день». Местоимения (притяжательные, объектные). Числительные количественные и порядковые, дробные. Аудирование. Чтение учебных текстов. Выполнение лексико-грамматических упражнений.	<b>OK-4 OK-5 OK-7</b>
<b>Тема 4</b>	<b>Образование и студенческая жизнь</b>	Формирование лексического минимума по теме: «Образование». Аудирование. Чтение учебных текстов. Выполнение лексико-грамматических упражнений. Сочетаемость слов: свободные словосочетания, морфосинтаксически и лексико-фразеологически связанные словосочетания, идиоматические выражения.	<b>OK-4 OK-5 OK-7</b>
<b>Тема 5</b>	<b>Россия. Города России</b>	Словообразование. Неопределенные подлежащие one, they, we и you. Глагол. Общие сведения. Основные формы глагола. Правильные и неправильные глаголы. Лицо и число личных форм глагола. Времена действительного залога: Времена группы Simple. Аудирование. Чтение учебных текстов. Выполнение лексико-грамматических упражнений. Формирование лексического минимума.	<b>OK-4 OK-5 OK-7</b>
<b>Тема 6</b>	<b>Англо-говорящие страны</b>	Времена группы Progressive. оборот to be going. Аудирование. Чтение учебных текстов (страноведческие тексты). Выполнение лексико-	<b>OK-4 OK-5 OK-7</b>

		грамматических упражнений. Формирование лексического минимума. Культура и традиции стран изучаемого языка, правила речевого этикета. Говорение. Диалогическая и монологическая речь с использованием наиболее употребительных и относительно простых лексико-грамматических средств в основных коммуникативных ситуациях неофициального и официального общения.	
<b>Тема 7</b>	<b>Здоровье и спорт</b>	Местоимения (вопросительные, возвратные, указательные). Аудирование. Чтение учебных текстов. Выполнение лексико-грамматических упражнений. Формирование лексического минимума.	<b>ОК-4</b> <b>ОК-5</b> <b>ОК-7</b>
<b>Тема 8</b>	<b>Путешествие. Отдых. Туризм.</b>	Формирование лексического минимума по теме: «Путешествие. Отдых. Туризм». Основные типы вопросов, используемые в английском языке. Аудирование. Чтение учебных текстов. Выполнение лексико-грамматических упражнений.	<b>ОК-4</b> <b>ОК-5</b> <b>ОК-7</b>
<b>Тема 9</b>	<b>Магазины. Покупки</b>	Формирование лексического минимума по теме: «Магазины. Покупки». Аудирование. Чтение учебных текстов. Выполнение лексико-грамматических упражнений. Неопределенные местоимения (some, any, no). Предлоги.	<b>ОК-4</b> <b>ОК-5</b> <b>ОК-7</b>
<b>Тема10</b>	<b>Еда и напитки</b>	Формирование лексического минимума по теме: «Еда и напитки». Аудирование. Чтение учебных текстов.	<b>ОК-4</b> <b>ОК-5</b> <b>ОК-7</b>

		Выполнение лексико-грамматических упражнений. Неопределенные местоимения (some, any, no) и их производные.	
Тема11	<b>Защита окружающей среды</b>	Формирование лексического минимума по теме: «Защита окружающей среды». Аудирование. Чтение учебных текстов. Выполнение лексико-грамматических упражнений. Времена группы Perfect. Времена группы Perfect-Progressive. Будущее время в прошедшем. Модальные глаголы.	<b>ОК-4 ОК-5 ОК-7</b>
Тема12	<b>Выбор карьеры и проблемы трудоустройства.</b>	Времена страдательного залога. Образование времен страдательного залога. Действительные и страдательные обороты. Употребление времен страдательного залога. Способы перевода страдательных оборотов на русский язык. Согласование времен.	<b>ОК-4 ОК-5 ОК-7</b>

## **6. Учебно-методическое обеспечение для самостоятельной работы обучающихся по дисциплине (модулю)**

Самостоятельная работа предполагает изучение литературных источников, использование Internet-данных, изучение нормативно-правовой базы, выполнение самостоятельных заданий, подготовку рефератов.

Контроль за выполнением самостоятельной работы ведется в ходе изучения курса преподавателем на практических занятиях, а также при проверке индивидуальных заданий и письменных работ.

### Темы самостоятельной работы

Подготовить доклады по следующим темам (на английском языке):

1. «Система образования в США / Великобритании».
2. «Система государственного устройства и политической власти в США / Великобритании».
3. Новости, средства массовой информации.
4. Навыки общественной жизни (повседневное поведение, профессиональные навыки и умения).

5. Межличностные отношения.
6. Человек, здоровье, спорт.
7. Природа и человек (климат, погода, экология).
8. Олимпийские игры.
9. Британский музей в Лондоне.
10. Путешествия.
11. Достопримечательности городов Европы.
12. Культура и искусство.

Тексты для самостоятельного изучения:

### **Isaac Newton**

The great English scientist Isaac Newton was born in the village of Woolthorpe, not far from the university town Cambridge on December 25, 1642. Little Isaac was left to the care of his mother, grandmother and uncle who sent him to school. In his early years young Isaac made various things. He made a clock that worked by water. He also made a sun-dial. When Isaac grew older, he took a considerable interest in mathematics. His ability as mathematician and physicist was very important. His first physical experiment was carried out when he was sixteen years old.

On June 5, 1661 Newton entered the University of Cambridge where he studied mathematics. Soon he became famous for his contribution to mathematics by the time he was twenty-one. When Newton was twenty-two years old he began studying the theory of gravitation. In 1665, while he was on a visit in his native village, he saw an apple fall from a tree and began wondering what force made the apple fall.

At Cambridge Newton read with great interest the writings of Galileo, he knew the geometry of Descartes, he worked out the methods of calculus. So when he began to think «of gravity extending to the orbit of the moon» he immediately put this idea to the test of calculation. Newton performed many experiments with light and found that white light was made up of rays of different colours. He invented a reflecting telescope, that was very small in diameter but magnified objects to forty diameters. Newton developed a mathematical method which is known as the Binomial Theorem and also differential and integral calculus.

In 1669 Newton was appointed professor and began lectures on mathematics and optics at Cambridge and continued his work on the problem of gravitation. In 1673 Newton, gathered together all his earlier calculations and succeeded in completing his whole theory. He examined the attraction of one mass by another. He showed that a massive sphere here attracts another as if the whole mass were in the centre.

This was of great importance it ena-

bled Newton to treat the problems of the sun, the moon and earth like problems of geometry. He at last justified the method of treatment which he had first adopted for the problem of the Earth and Moon. The proof of his universe square law was not complete. He had demonstrated that the gravitation of the earth extends as far as the moon and keeps it in its orbit. He demonstrated that this pull is in accordance with the same law as that by which a stone falls to the ground, namely

gravity. Newton's great work «Elements of Natural Philosophy» was published only in the middle of 1687.

Newton's law of universe squares joined in one simple mathematical statement the behaviour of the planets as well as 42 of bodies on this earth. It was the first synthesis of physical knowledge. As such his contribution to science is unique. Isaac Newton died In 1727 at the age of 85. He was buried with honours as a national hero. It was the first time that national honours of this kind had been accorded in England to a man of science.

### **The prince and the pauper**

In the old city of London on a cold autumn day in the second quarter of the sixteenth century, a boy was born to a poor family of the name of Canty. The family did not want this boy.

On the same day another English child was born. He was born to a rich family of the name of Tudor, who wanted him very much. All England wanted him. People talked only about the new baby, Edward Tudor, Prince of Wales who lay in silk and did not know that all England wanted him so much.

But there was no talk about the other baby, Tom Canty, who lay in his dirty rags and did not know that nobody wanted him.

A few years passed. London was fifteen hundred years old and was a great town.

The street where Tom's family lived was not far from London Bridge and was called Offal Court. It was dirty, and the houses were of wood, with small windows. Can-ty's family lived in one room on the third floor of one of these houses. The mother and the father had a bed, but Tom, his grandmother, and his two sisters, Bet and Nan slept on the floor and covered themselves with rags.

Bet and Nan were fifteen years old. They were twins. They were always dirty and in rags, but they were kind-hearted girls. Their mother was like them. But the father and the grandmother were very bad people. They often got drunk and then they fought each other and beat the children.

Tom's father, John Canty, was a thief, and Tom's grandmother was a beggar, and they made the children beg.

Every day Tom went out to beg in the streets. If nobody gave him any money, his father and grandmother beat him at night and sent him to bed hungry.

But there were some good things in Tom's life. Among the people that lived in the house there was a kind old man who taught Tom a little Latin and how to read and write. He also told him many stories about kings and princes. Tom liked to listen to his stories. He also read the books that the old man gave him.

Tom was a clever boy, he knew so much! And he could do and say such interesting things! When the children played, Tom was always a prince and the boys were lords of his court.

At night when he lay in the dark on his dirty rags, he forgot his hunger and his father's beatings. He thought about kings and princes, who were clean and well dressed and lived in beautiful palaces. Tom wanted to be clean and well dressed too. But in the morning he had to go out in his rags to beg. At night he dreamed that he lived in a palace among lords and ladies. Oh, how he wanted to see a real

prince with his own eyes! This wish became stronger and stronger day by day and at last he could think of nothing else.

### **Mayflower**

It was in 1620, in the time of King James the First. English people did not like their king and they called him «The foolish King of England». Many of them even left England and went to live in other countries.

In November, 1620 a small ship, the Mayflower, left England. There were about one hundred people aboard the ship. For seven long weeks the Mayflower was in the waves and storms of the Atlantic Ocean, and at last the people saw land. It was America.

It was already autumn. It was raining and a cold wind was blowing. Sixteen men left the Mayflower and went ashore. In the evening they came back to the ship and brought some maize with them. When the people on board the Mayflower tried it they liked it very much.

Next day was Sunday and everybody on the Mayflower had a rest. On Monday some men went ashore again and this time they took some women with them. The women had to wash the clothes. Since that time Monday has been a wash-day in America.

During the next five weeks the men from the Mayflower left the ship every day. Sometimes they did not come back for many days; they were looking for a good place to live. There was a good harbour for ships there, some fields and forests near it and even a small river. The people began to build a village there.

On January, 1621 there were already two streets in this village, and they called it «New Plymouth».

One day the people of the village suddenly saw a tall Indian who was walking along the street. They were frightened very much, but this Indian came up to them, smiled and said, «Hallo, Yankee!»

Few days later this Indian came to the village again together with some other Indians. They came as friends and helped the white men very much. But white men forgot about this help very quickly; a few years later when many people from Europe came to America, they began to take the land away from the Indians and to kill them.

At last spring came. The people of New Plymouth began to plant corn, and the Indians showed them how to plant maize.

In autumn the crops were very good and the people of New Plymouth wanted to make a holiday dinner. They asked the Indians to this dinner and the Indians brought some wild turkeys as a present. The turkey was an American bird. Very few people in Europe had ever heard about it, but when they ate it at this dinner they liked it very much. The people of New Plymouth called their holiday «Thanksgiving Day».

### **English character**

One of the most striking features of English life is the self-discipline and courtesy of people of all classes. There is little noisy behaviour, and practically no loud



disputing in the street. People do not rush excitedly for seats in buses or trains, but take their seats in queues at bus stops in a quiet and orderly manner.

Englishmen are naturally polite and are never tired of saying «Thank you», «I'm sorry», «Beg your pardon». If you follow anyone who is entering a building or a room, will hold a door open for you. Many foreigners have commented on a remarkable politeness of the English people.

English people don't like displaying their emotions even in dangerous and tragic situations, and ordinary people seem to remain good-tempered and cheerful under difficulties.

The Englishman does not like any boasting or showing off in manners, dress or speech. Sometimes he conceals his knowledge: a linguist, for example, may not mention his understanding of a foreigner's language.

The Englishman prefers his own house to an apartment in a block of flats, because he doesn't wish his doing to be overlooked by his neighbours. «An Englishman's house is his castle».

Many Englishmen help their wives at home in many ways. They clean the windows on Saturday afternoon, they often wash up the dishes after supper in the evening.

Sunday is a very quiet day in London. All the shops are closed, and so are the theatres and most of the cinemas.

Londoners like to get out of town on Sundays. The sea is not far — only fifty or sixty miles away and people like to go down to the sea in summer or somewhere to the country for skiing in winter.

### **Text “MONEY THEN AND NOW”**

When you buy something these days, you have many ways of paying for it. Just think of them! However, you may be surprised to learn that there have always been lots of methods of payment.

Long ago, people used to exchange one thing for another — an ox or a cow for rice or grain, for example. This system of exchange was called barter, but there were lots of problems. Well, how many bags of rice would you give for a cow? And how would you carry the bags? People managed to solve these problems. In the 7th century B.C. they introduced coins made of amount of gold and silver. Business became much easier, because people could now exchange money for things they required. Coins lasted for a long time, but they are heavy, and so governments solved the problem by introducing banknotes, so cash became easier and lighter to carry. Nowadays, of course, more and more people are paying for things with cheques or credit cards instead of cash. Some goods can be purchased on credit. Sometimes you get a discount. You are often offered a discount if you buy wholesale. In some places, for example, in the market you can haggle, but in the shops, supermarkets and malls prices are fixed. If you buy a good thing at a reasonable price, you say it's a bargain. The money you pay for your school or lawyer is called fee or fees and the money paid for a journey is called a fare.

If you deposit your money in a bank, you get a current account. This type of keeping money is not very popular in Russia now, as after the August 1998 crisis many banks collapsed and people lost their savings.

### **The Concept of Management and the Mission of a Manager**

Management is a very exciting and rewarding career. A career in management offers status, interesting work, and the satisfaction of working closely with other people. Entrepreneurs who start and run businesses by themselves do not have to manage other people. They have to manage themselves. However, if the firm has employees, then some type of management plan is necessary.

Management includes the processes or functions of planning, organizing, leading, and controlling. For example, suppose you have created your own comic book and want to start a comic book company. Do you want to produce comic books and market them as well? Do you also want to produce cartoons, video games, and action figures based on your comic books? Because of the complexity of your business, you will need employees to help. Managers can help by supervising and directing employees.

Management helps businesses focus on setting and meeting goals efficiently and effectively so that a profit can be made. The word management also refers to the people who are in charge of running a business. Managers need a thorough understanding of business operations, which involve all the activities of a company. They develop the objectives for a firm or a department and then figure out how to meet those objectives through people, work processes, and equipment.

Today people are considered the most important resource in companies. If they perform effectively, companies will succeed. When companies are successful, there is better utilization of resources, less stress among employees, less chaos in society, and a better quality of life for all. So, management can be defined as working with and through other people to accomplish the objectives of both the organization and its members.

As we can see, the definition of management places greater emphasis on the human being in the company rather than the company itself; focuses attention on the objectives and results of the activities, rather than just the activities; points out that the accomplishment of the members' personal objectives should be integrated with the accomplishment of the organizational objectives. We can make a conclusion that management is both a science and an art, and a good manager is not just a technician, following a vocational field, but a person who is able (no matter at what level in a company) to plan, organize, staff, coordinate, motivate, lead, and control.

### **Educational Requirements for Managers**

Educational requirements for a career in management vary. However, most employers require a college degree in either the liberal arts, social sciences, or business administration.

For students interested in getting into management trainee programs in major corporations a Master's degree in Business Administration (MBA) is a common requirement. An MBA gives the best opportunity for these top programs.

Apart from major corporations (or majors), many other organizations have management trainee programs that college graduates can enter. Such programs are advertised at college fairs or through college job placement services. These programs include classroom instruction and might last one week or as long as one year. Training for a department store manager, for example, might include working as a salesperson in several departments, in order to learn about the store's business, before being promoted to assistant manager.

In small organizations, depending on the type of industry, experience may be the only requirement needed to obtain a position as manager. When an opening in management occurs, the assistant manager is often promoted to the position, based on past performance. In large organizations, a more formal process exists. The management position is advertised with very specific requirements concerning education and experience.

### **Defining economics**

The social sciences are academic disciplines that study human society and social relationships. They are concerned with discovering general principles describing how societies function and are organised. The social sciences include anthropology, economics, political science, psychology and sociology.

Economics is a social science because its approach to studying human society is based on the scientific method. It is a social science because it deals with human society and behaviour, and particularly those aspects concerned with how people organise their activities and how they behave in order to satisfy their needs and wants.

Human beings have very many needs and wants. Some of these are satisfied by physical objects and others by non-physical activities. All the physical objects people need and want are called goods (food, clothing, houses, books, computers, cars,

televisions, refrigerators and so on); the non-physical activities are called services (education, health care, entertainment, travel, banking, insurance and many more).

The study of economics arises because people's needs and wants are unlimited. Whereas some individuals may be satisfied with the goods and services they have or can buy, most would prefer to have more.

### **The younger generation knows best**

Old people are always saying that the young are not what they were. The same comment is made from generation to generation and it is always true. It has never been truer than it is today. The young are better educated. They grow up more quickly and are not so dependent on their parents. They think more for themselves and do not blindly accept the ideals of their elders. Events which the older

generation remembers vividly are nothing more than past history. This is as it should be. Every new generation is different from the one that preceded it.

The old always assume that they know best for the simple reason that they have been around a bit longer. They don't like to feel that their values are being questioned or threatened. And this is precisely what the young are doing. They are questioning, they take leave to doubt that the older generation has created the best of all possible worlds. What they reject more than anything is conformity. Office hours, for instance, are nothing more than enforced slavery. Wouldn't people work best if they were given complete freedom and responsibility? And what about clothing? Who said that all the men in the world should wear drab grey suits and convict haircuts? Why have the older generation so often used violence to solve their problems? Why are they so unhappy and guilt-ridden in their personal lives, so ob-essed with mean ambitions and the desire to amass more and more material possessions? Can anything be right with the retrace? Haven't the old lost touch with all that is important in life?

These are not questions the older generation can shrug off easily. Their record over the past forty years or so hasn't been exactly spotless.

Traditionally, the young have turned to their elders for guidance. Today, the situation might be reserved. The elderly – if they are ready to admit it – could learn a thing or two from their children. One of the biggest lessons they could learn is that enjoyment is not “sinful”. Enjoyment is a principle one could apply to all aspects of life. It is surely not wrong to enjoy your work and enjoy your leisure: to shed restricting inhibitions. It is surely not wrong to live in the present rather than in the past or future. This emphasis on the present is only to be expected because the young have grown up un-der the shadow of the bomb; the constant threat of complete annihilation. This is their glorious heritage.

## **Money**

Money is used for buying or selling goods, for measuring value and for storing wealth. However, this has not always been true. In primitive societies a system of barter direct exchange of goods was used. Somebody could exchange a sheep, for example, for anything in the marketplace that they considered to be of equal value. Most governments now issue paper money in the form of notes. Paper money is easier to handle and much more convenient in the modern world. Cheques, bankers' cards, and credit cards are being used increasingly too.

Sometimes in a shop they ask you: «How do you want to pay?» You can answer: «Cash / By cheque / By credit card». In a bank you usually have a current account, which is one where you pay in your salary and then withdraw money to pay your everyday bills. The bank sends you a regular bank statement telling you how much money is in your account. You may also have a savings account where you deposit any extra money that you have and only take money out when you want to spend it on something special. Sometimes the bank may lend you money – this is called a bank loan. If the bank lends you money to buy a house, that money is called a mortgage.

When you buy (or, more formally, purchase) something in a shop, you usually pay for it outright but sometimes you buy on credit. Sometimes you may be offered a discount or a reduction on something you buy at a shop. It is not usual to haggle about prices in a British shop, as it is in a Turkish market. If you want to return something which you have bought to a shop, you may be given a refund, i.e. your money will be returned, provided you have a receipt. The money that you pay for services, e.g. to a school or a lawyer, is usually called a fee or fees; the money paid for a journey is a fare. If you buy something that you feel was very good value, it's a bargain.

## **Banks**

Banks are organizations that carry out the business of banking, taking deposits and then using those deposits to make loans. In essence, a bank aims to make a profit by paying **depositors** a **low rate of interest** than the rate the bank charges **borrowers**. In accounting terms, deposits are considered **liabilities** (because they have to be repaid), and loans are considered **assets**.

Banks in most countries are supervised by a central bank, such as the Bank of England in the United Kingdom, the Bundesbank in Germany, the Federal Reserve System in the United States and the Central Bank in Russia.

There are many different types of banks, and the banking structure varies from one country to another. Banks can fall into the following categories:

**Retail banks** are often referred to as commercial banks. In addition to conventional banking services, such as the provision of **checking accounts**, they deal in **foreign exchange**, issue credit cards, provide **investment and tax advice**, and sell financial products such as **insurance**.

**Merchant or investment banks** act as **intermediaries** between investors and private or public **concerns** seeking medium to long-term funds, often acting as **underwriters** for an **issue of shares**.

**Building societies** were set up in the United Kingdom to take deposits in order to provide long-term loans (mortgages) to homebuyers.

**Savings Banks** were set up with the aim of attracting small savers. They resemble retail banks in the services they provide.

**Credit unions** are the equivalents of savings banks, and are run as a cooperative non-profit-making organization. Credit unions are widespread in the United States.

**Universal banks** do everything that the above types of banks do.

### *Литература для самостоятельной работы обучающихся*

- Бочкарева Т.С. Английский язык [Электронный ресурс] : учебное пособие по английскому языку / Т.С. Бочкарева, К.Г. Чапалда. — Электрон. текстовые данные. — Оренбург: Оренбургский государственный университет, ЭБС АСВ, 2013. — 99 с. — 2227-8397. — Режим доступа: <http://www.iprbookshop.ru/30100.html>
- Попов Е.Б. Miscellaneous items. Общеразговорный английский язык [Электронный ресурс] : учебное пособие / Е.Б. Попов. — Электрон.

текстовые данные. — Саратов: Вузовское образование, 2013. — 133 с. — 2227-8397. — Режим доступа: <http://www.iprbookshop.ru/16669.html>

## **7. Перечень основной и дополнительной учебной литературы, необходимой для освоения дисциплины**

### ***Основная литература по дисциплине:***

- Дудорова Э.С. Практический курс английского языка. Лексико-грамматические упражнения и тесты [Электронный ресурс] : учебное пособие / Э.С. Дудорова. — Электрон. текстовые данные. — СПб. : КАРО, 2015. — 352 с. — 978-5-9925-1031-7. — Режим доступа: <http://www.iprbookshop.ru/68612.html>

### ***Дополнительная литература по дисциплине:***

- Develop Your Skills (Развиваем навыки и умения в английском языке). Часть I. Уроки 5–13 [Электронный ресурс] : учебное пособие по практике устной и письменной речи для студентов 1-го курса / К.М. Баранова [и др.]. — Электрон. текстовые данные. — М. : Московский городской педагогический университет, 2012. — 178 с. — 2227-8397. — Режим доступа: <http://www.iprbookshop.ru/26426.html>
- Develop Your Skills (Развиваем навыки и умения в английском языке). Часть II. Уроки 14–20 [Электронный ресурс] : учебное пособие по практике устной и письменной речи для студентов 1-го курса / К.М. Баранова [и др.]. — Электрон. текстовые данные. — М. : Московский городской педагогический университет, 2012. — 170 с. — 2227-8397. — Режим доступа: <http://www.iprbookshop.ru/26427.html>
- Хоменкер Л.С. Английский язык [Электронный ресурс] : уроки репетитора / Л.С. Хоменкер. — Электрон. текстовые данные. — СПб. : КАРО, 2012. — 360 с. — 978-5-9925-0315-9. — Режим доступа: <http://www.iprbookshop.ru/19953.html>

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## **8. Перечень ресурсов информационно-телекоммуникационной сети "Интернет" (далее - сеть "Интернет"), необходимых для освоения дисциплины**

- Российская государственная библиотека. (<http://www.rsl.ru>)
- [www.iprbookshop.ru](http://www.iprbookshop.ru)

## **9. Перечень программного обеспечения и информационных справочных систем (при необходимости)**

- Open Office (бесплатная лицензия);
- Система «Гарант-Образование».

## **10. Описание материально-технической базы, необходимой для осуществления образовательного процесса по дисциплине**

В процессе преподавания дисциплины используются следующие материально-технические средства:

- компьютер;
- маркерная доска;
- экран;
- проектор;
- колонки;
- наглядные пособия на флеш-носителе.

### **11. Фонд оценочных средств и описание показателей и критериев оценивания освоения материала дисциплины**

Описание показателей и критериев оценивания освоения материала дисциплины:

<b>Словесное выражение</b>	<b>Описание</b>
Зачтено	Даны правильные ответы на более чем 50% вопросов приведены примеры, показано умение связать теорию с практикой.
Незачтено	Не дан ответ на 50% вопросов отсутствуют примеры. Ответ на вопрос полностью отсутствует. Отказ от ответа.

<b>Критерии оценивания</b>	<b>Словесное выражение</b>	<b>Описание показателей</b>
5	Отлично	Выполнен полный объем работы, ответ студента полный и правильный. Студент способен обобщить материал, сделать собственные выводы, выразить свое мнение, привести иллюстрирующие примеры
4	Хорошо	Выполнено 75% работы, ответ студента правильный, но неполный. Не приведены иллюстрирующие примеры, обобщающее мнение студента недостаточно четко выражено
3	Удовлетворительно	Выполнено 50% работы, ответ правилен в основных моментах, нет иллюстрирующих примеров, нет собственного мнения студента, есть ошибки в деталях и/или они просто отсутствуют
2	Неудовлетворительно	Выполнено менее 50% работы, в ответе существенные ошибки в основных аспектах темы.

Методические материалы, определяющие процедуры оценивания освоенного материала и сформированности компетенций:

Текущая аттестация студентов может проводиться лектором или преподавателем, ведущим занятия по дисциплине в следующих формах:

- опрос;
- тестирование;
- выполнение заданий на занятии;
- письменные домашние задания и т.д.;
- отдельно оцениваются личностные качества студента.

Конкретные формы и периодичность проведения текущей аттестации определяются преподавателем.

Типовые контрольные задания или иные материалы характеризующие формирование компетенций в процессе освоения образовательной программы:

Типовые вопросы к экзамену:

**Прочитайте текст и ответьте на следующие за ним вопросы, выбрав единственно правильный вариант ответа.**

**AN INCIDENT AT LADRAM**

A pleasant Sunday day off almost turned to tragedy for two families at Ladram beach last week-end.

The children in party had asked their parents to let them explore a bay situated at a distance. The parents hesitated but the children promised to be back within an hour. Soon they were climbing up the rocks and shortly afterwards were out of sight. They failed to notice the time passing, until the tide[1] was coming in quickly. Already the water was too deep for them to pass. The eldest of them was a good swimmer. He left the children sitting on the rock and swam back to raise the alarm. He struggled bravely in water and rushed to his parents at high speed.

The waves were already round the children's feet when the parents saved them. Fortunately the alarm came in time.

1. Where was the bay situated?
  - very close
  - rather far
  - near the place, where the party was
- 1 When did the children promise to return?
  - in an hour
  - very soon



○ less than in an hour

Did the parents want the children to go there?

○ yes, they were eager

○ no, they were against it

○ no, they were not sure

• When did they notice they were late?

○ when the sun began to set

○ when the children became hungry

○ when the sea became stormy

1. What did the elder brother do?

▪ he swam back with his brothers

▪ he sat on high rock until his parents came

▪ he swam back to raise the alarm

• **Выбрать правильный ответ**

1. Tom is away ... the moment.

a) at            b) in            c) on

2. I'm looking for ... job.

a) a            b) an            c) the

3. The tourists ... many hours in the mountains.

a) past            b) passed            c) passed by            d) passed out

... you aren't ready for the lesson.

a) As usual            b) Usually            c) Usual

5. I can give you ... phone number.

a) my            b) mine            c) myself

6. I haven't been here ... .

a) late            b) lately            c) so lately

7. Both of the men came ... the same time.

a) at            b) in            c) on            d) with

8. ... bag is yours?

a) Whose            b) Which            c) Whom

9. The girl ... her doll in the sun.

a) sat            b) sat down            c) set

10. Jane has lots of friends ... her room-mates.

- a) besides      b) beside      c) between

**Выбрать правильную форму слова.**

1. This is ... answer of all.

- a) good      b) better      c) the best      d) as good

2. When the boy came the pupils already ... their dictations.

- a) finished      b) were wishing      c) had finished      d) would finish

3. If I ... late I will not find him at home.

- a) came early      b) is coming      c) come      d) has come

4. I ... to a party yesterday.

- a) am invited      b) had been invited      c) was invited      d) would be invited

5. She told me ... near the water.

- a) not go      b) don't go      c) not to go      d) didn't go

6. After she ... at the hospital for two years, she decided to give up the job.

- a) worked      b) had worked      c) had been working      d) was working

7. I'll wait until he ... his next novel.

- a) is writing      b) will write      c) could write      d) writes

8. Ann asked how much ... on foot last.

- a) do you spend      b) I spend      c) I had spend      d) I spent

9. You are ... woman in the world.

- a) lovelier      b) the loveliest      c) more lovely      d) the most lovely

10. The sun ... in the east.

- a) rose      b) will rise      c) rises      d) is rising

**4. Выполнить необходимые преобразования**

**a) Составить соответствующие вопросы**

1. My brother knew no one in the group. (General)
2. She won't find a new job. (Disjunctive)

3. They will need some paper.(Special)
4. This letter was for John.(Special)
5. The tall girl is translating the article.(Alternative)

### 5. Из данных слов составить предложения

1. /his/name/remembered/after/a few/minutes/I/.
2. /last/who/the/must/person/leaves/room/light/the/off/the/switch/.
3. /going/to London/I'm/for/next week/a few days/.
4. /hours/believe/order/that/in/healthy/we/be/to/still/of/must/us/many/a/sleep/night/ eight/have/of/.
5. /Peter/neither/the/knows/nor/best/station/to/way/the/John/.

### 6. Перевести с русского на английский

- Он спросил, что он может для меня сделать.
- «Ты видела Мери сегодня?» — «Нет, она больна.»
- «Можно включить телевизор?» — «Нет, дети спят.»
- Я вчера болела. Теперь мне придется сдавать экзамен в следующем месяце.
- Мы не поедem за город, потому что идет сильный дождь.

### 7. Окончить предложения

1. If you want to have your holiday now ...
2. Maria is trying to improve her English because ...
3. John couldn't open the door as ...
4. The radio was so loud that ...
5. Reaching the top of mountain ...

### 8. Заполнить пропуски необходимой формой данных слов

Nick said he ... for me at the corner ... the street. I hurried to the place and soon reached it. The street ... and I thought that he ... somewhere in ... quiet corner. I looked ... but couldn't see him ..., so I ... home, thinking ... something unexpected ... to him.

/to be waiting/of/to be crowded/a/to stand/around/to go/anywhere/that/to happen/.

## ТЕСТ №2

**1. Прочитайте текст и ответьте на следующие за ним вопросы, выбрав единственно правильный вариант ответа.**

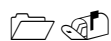
### CROCROSSWORDS

The crossword (puzzle) first appeared on December 21, 1913. Arthur Wynne created it for the New York World newspaper. Wynne gave 35 clues and called it a word-cross. The puzzle was a great success. The cross-word, as it called today, is the world's most popular game. Nearly 90 percent of the world's newspapers publish them. In the United States there are nearly thirty million fans of this game.

Most forms of games require a partner. Crosswords do not. This is, perhaps, the reason why they attract so much attention.

Why do people do crosswords? Maybe for educational value. Most fans say that they play crosswords to check their abilities and their speed in doing the puzzle. The more they play, the more they become to solve the most difficult crosswords.

But most experts doubt that puzzles teach anything. They say the most evident reason why the crosswords are played is that they are done just for fun.



What was the first crossword created by?

- for children of New York
- for the New York World magazine
- for the New York World newspaper

Is the crossword puzzle game popular today?

- it's one of the most popular games
- it's the most popular game
- it's not very popular

Are the world's newspapers interested in publishing them?

- few newspapers publish them
- all the newspapers publish them
- nearly all the newspapers publish them

• Why are crosswords popular?

- they are cheap
- they are very interesting

- they can be done by one person

What do experts think of crosswords?

- they are very useful
- they teach people a lot
- they don't teach anything

### **Выбрать правильный ответ**

1. Take the pen ... the shelf.

- a) out of                      b) from                      c) up

2. I like ... lot of milk in my tea.

- a) the                              b) -                              c) a

... very far to walk.

- a) There was                      b) It was

- 9 o'clock is ... time when I'm allowed to come home.

- a) the last                      b) the latest                      c) the least

5. Will you have ... cup of tea.

- a) other                      b) another                      c) the other

6. She looked ... today in her new coat.

- a) good                      b) well                      c) nicely

7. Everybody failed the exam ... you.

- a) except                      b) beside                      c) besides

8. It was ... advice. It helped me a lot.

- a) useful                      b) useless                      c) used

9. I got ... letter from Bob.

- a) another                      b) else                      c) more

10. She has ... many friends.

- a) such                      b) as                      c) so

- **Выбрать правильную форму слова.**

1. She is ... in her group.

- a) shorter                      b) short                      c) the shortest

2. You ... Drink milk if you don't want.

- a) cannot                      b) needn't                      c) should

3. The policeman asked if I ... the stranger.

a) saw                      b) have seen                      c) had seen

4. Bob asked John ... volley-ball.

a) did he play              b) if he had played              c) if he played

5. He always meets me at the station but today he ... me near the bus stop.

a) meets                      b) met                                      c) has met

6. While he ... his dinner I explained to him what to do.

a) had                      b) was having                      c) has had

7. You ... do it in time.

a) needn't                      b) mustn't

8. The garden ... a lot since I was there last.

a) changed                      b) has changed                      c) had changed

9. The teacher asked his pupils... the poem by heart.

a) learn                      b) learned                      c) to learn

10. ... usually does this work?

a) whom                      b) who of you                      c) which of you

#### **4. Выполнить необходимые преобразования**

##### **a) Составить соответствующий вопрос**

Birds flew away in autumn. (General)

He usually has a smoke after dinner. (Disjunctive)

We'll arrive in Moscow early in the morning. (Special)

The pupils have been taken to the playground. (Special)

Mother has cleaned the sitting-room. (Alternative)

##### **5. Из данных слов составить предложения**

/hardly/had/up/when/loudly/phone/and/rang/alarminly/the/he/got/.

/words/looking/dictionary/she/me/the/instead/in/kept/difficult/up/them  
/asking/all/of/the/.

/hasn't/he/the/man/seen/since/came/here/he/old/.

/mustn't/do/they/the work/must/they/?

/whether/I/the old man/wonder/sell/to/all/will/his/pictures/John/.

## 6. Перевести с русского на английский

Он сказал, что купил машину в Ливерпуле.

Доклад будут слушать с интересом.

«Куда ты положил деньги?» — «Я положил их в сумку».

Где еще можно посмотреть этот фильм?

«Ты должен пойти на станцию встречать ее?» — «Нет, я не могу».

## 7. Окончить предложения

Though I was grateful to him for his help ...

As it is necessary to get up early ...

If the train doesn't leave ...

Nothing will happen if ...

Neither Jane ...

## 8. Заполнить пропуски необходимой формой данных слов

Once a man ... breakfast ... a small restaurant. The waiter served him ... cup of coffee without ... spoon. The man noticed that and that the coffee ... rather hot and he ... stir it with a finger. ... waiter ... the room and ... some minutes he came back with another cup of coffee.

“May be this coffee is not ... hot, sir”, he said.

/the/so/cannot/a/to have/to leave/at/in/to be/a/.

## ТЕСТ №3

**Прочитайте текст и ответьте на следующие за ним вопросы, выбрав единственно правильный вариант ответа.**

There was once a very rich sick lady whose husband had died, and whose children had married and gone to live in foreign countries. When she reached the age of 80 and was too old to look after herself, she went to live in an expensive and comfortable hotel near the sea in the south. This rich old lady had a pair of nasty dogs which she loved dearly. They lived in the hotel with her and went wherever she did. There was a young waiter at the hotel who did everything he could to help the old lady and be nice to her. He even pretended to like her unpleasant dogs and offered to look after them in his free time. He fed them, cleaned and looked after them, took them for daily walks for some years.





4. Now all of you ... ready.  
a) get                      b) start                      c) prepare
5. ... nothing more I can tell you.  
a) there are                b) there is                c) there was
6. Push the car ... you can.  
a) as hard as                b) so hard                c) so hard that
7. They sat back in ... seats and waited.  
a) that                      b) there                      c) their
8. I could ... recognise you.  
a) nearly                      b) hard                      c) hardly
9. That is not very good ... .  
a) neither                      b) too                      c) either
10. She ... wanted to be an actress.  
a) much                      b) very                      c) also

**Выбрать правильную форму слова.**

1. If you speak slowly I ... understand you.  
a) can't                      b) could                      c) shall be able to
2. He got ... than I expected.  
a) angry                      b) angrier                      c) angriest
3. He didn't hear what ... .  
a) said                      b) had said                      c) had been said
4. Before you ... don't forget to shut the window.  
a) leave                      b) are leaving                      c) left
5. I am sorry I ... see you yesterday.  
a) can't                      b) couldn't                      c) don't
6. It snowed a lot last winter but it ... so far this winter.  
a) hasn't snowed                b) doesn't snow                c) hadn't snowed
7. This apartment is too small. I need something ... .  
a) bigger                      b) a bigger one                      c) the biggest
8. We couldn't repair the car ourselves, so we ... take it to the garage.  
a) had to                      b) has to                      c) have to
9. The young girl ... by his rudeness.

a) has shocked                      b) was shocked                      c) was shocking

10. If you park your car in the right place you ... receive a ticket.

a) -                                      b) wouldn't                                      c) won't

#### **4. Выполнить необходимые преобразования**

##### **a) Составить соответствующий вопрос**

She had to take her children to the kindergarten every morning. (General)

He has been to London for three days. (Special)

This question will be discussed next Monday. (Special)

You must know the subject well. (Alternative)

She always wears dark glasses. (Disjunctive)

#### **5. Из данных слов составить предложения**

/his/used/needed/was/office/repair/business/for/seldom/for/it/.

/knock/sitting/heard/they/there/time/was/loud/were/some/when/for/a/.

/door/couldn't/tried/he/to/but/the/he/open/.

/sleeping/he/habit/after/meal/good/in/of/the/was/a/.

/looked/rain/fog/when/left/it/the/and/train/like/I/.

#### **Перевести с русского на английский**

Прошу дайте им знать, что мы не можем принять приглашение.

Что бы ты сделал, если бы ты потерял свой паспорт.

Вам когда-нибудь показывали эти книги?

Я намерился поехать на море на летние каникулы.

Так как у него не было много друзей. Он не знал к кому обратиться за помощью.

#### **Окончить предложения**

Isn't it strange that ...

The first thing the doctor ...

If the patient hadn't waited so long ...

When I came home I remembered that ...

We won't be ready by seven o'clock if ...

## 6. Заполнить пропуски необходимой формой данных слов

As neither she nor ... husband smoked, Mrs. Trench ... to see cigarette ask on her doorstep as she ... the house. When she opened the leaving-room door, ... extraordinary sight met her ... . A strange ... had taken advantage of her absence and ... fast asleep in an armchair. Taking care not to disturb ... , Mrs. Trench ... the house immediately. She called a taxi and went straight ... the police station.

/man/to/her/an/eye/to leave/he/to be surprised/to be/to enter/.

## ТЕСТ №4

**Прочитайте текст и ответьте на следующие за ним вопросы, выбрав единственно правильный вариант ответа.**

Mr. Jones liked to be comfortable, so when he gets into a train he always puts his suitcase on the seat beside him and pretends that it belonged to another passenger who had gone to buy something in the station.

One day he did this when the train was very crowded. Other passengers came and sat in the train in all the other seats except the one which his suitcase was lying on. Then an old gentleman arrived, looked at Mr. Jones' case and said, "Is this somebody's seat?" "Yes," answered Mr. Jones. "A friend of mine is travelling with me, he has gone to buy some cigarettes, he will return soon." "All right," said the old gentleman. "I'll sit here until your friend comes back. And then I'll stand somewhere." And he sat down after he had put the suitcase on the shelf above him.

Several minutes passed, the whistle blew, and the train began to move. The old gentleman jumped up suddenly and said, "I'm very sorry but your friend seems to have missed the train. We don't want him to be separated from his suitcase, do we?" Before Mr. Jones was able to do or to say anything to prevent him, he took his suitcase and threw it out of the open window.

Why did Mr. Jones usually put his suitcase near him?

- because it was comfortable to lean on
- because he was afraid that it might be stolen by another passenger
- because he wanted to keep that seat for himself

Were all the seats occupied by passengers that day?

- Yes, they were
- No, they were not. There were some vacant seats.
- There was only one vacant seat.

How long did the gentleman say he would sit beside Mr. Jones?

- until the conductor
- until the old gentleman's friend came
- until the end of the journey

When did the old man throw the suitcase out of the window?

- as soon as the train started
- before the train began to move
- when the train stopped

What would Mr. Jones do if he were quick enough?

- call his friend
- take the suitcase from the old man's hands
- light a cigarette

### **Выбрать правильный ответ**

1. How ... is Mary?

- a) long                      b) tall                      c) low

2. What ... I do for you, sir?

- a) may                      b) can                      c) need

3. You haven't ... a single mistake.

- a) done                      b) made                      c) performed

4. The teacher was ... tired that she couldn't stand.

- a) so                      b) such                      c) too                      d) very

5. He ... his English lessons himself.

- a) makes                      b) passes                      c) does

6. He died ... the age of sixty.

- a) at                      b) on                      c) over                      d) by

7. Here I have spent ... my life.

- a) most                      b) much                      c) most of

8. Her father was ... her marriage.

- a) opposite                      b) against                      c) angry

9. She ... her exam yesterday.

- a) lost                      b) failed                      c) fell down

10. He left ... doing the work.

- a) with                      b) without                      c) by

**Выбрать правильную форму слова.**

1. Uncle Nick was... son in the family.  
a) elder                      b) the oldest                      c) the eldest
2. By the time I got to the station my train ... .  
a) would leave                      b) had left                      c) was leaving
3. He saw no reason why he ... smoke.  
a) couldn't                      b) cannot                      c) have to
4. Big Ben is one of the first sights you'll see when you ... London.  
a) will visit                      b) visit                      c) have visited
5. This district is changing all the time. Many old buildings ... down.  
a) pulled                      b) have pulled                      c) have been pulled
6. Let me speak to him. I know him ... you do.  
a) better than                      b) better as                      c) best than
7. You are very ill. You ... go out.  
a) mustn't                      b) didn't have to                      c) must
8. She watched the young man remembering the first time she ... him.  
a) would see                      b) had seen                      c) has seen
9. When he arrived at Tom's flat he ... .  
a) was warmly welcomed                      b) was warmly welcome                      c) has been warmly welcomed
10. He is still sick but he ... better slowly.  
a) got                      b) is getting                      c) has got

**4. Выполнить необходимые преобразования**

**a) Составить соответствующие вопросы**

They had to stay there for another fortnight. (General)

He had his hair cut yesterday. (Special)

He told us a few words about his studies. (Special)

Mr. Brown drank a cup of coffee. (Alternative)

They don't have earthquakes there. (Disjunctive)

**5. Из данных слов составить предложения**

/to/that/I/hardly/told/needed/be/was/careless/I/.

/wrong/in/plans/lot/things/a/went/of/my/of/spite/careful/.

/same/the/still/when/returned/town/later/I/was/the/years/.

/hurry/must/night/caught/not/to/we/by/be/.

/seen/climbing/wall/the/was/as/over/the/was/thief/he/.

## **6. Перевести с русского на английский**

Пусть он обратится к моему другу за советом.

Мы должны были поспешить, потому что фильм уже начался.

Если он не будет так быстро говорить, я смогу его понять.

Джек спросил брата, с кем он говорил по телефону.

Я так устала, что не могла есть, хотя обед был уже сварен.

## **7. Окончить предложения**

I haven't seen my friend since ...

Was he sure that ...

He wondered why ...

When she leaves the party ...

If he has much money ...

## **8. Заполнить пропуски необходимой формой данных слов**

Once a tourist arrived ... London. When he got off the train, he asked the porter to show ... the way to ... post-office. He sent ... telegram to his wife, informing ... that he ... safely, giving her address of the hotel he intended to stay. Then he went to the hotel, left the luggage there and went ... a walk As it was his first visit ... the English capital, he very ... to see the museums and the ... of this beautiful city.

/for/near/to be interested/he/to arrive/she/sight/in/to/a/.