

МИНИСТЕРСТВО НАУКИ И ВЫСШЕГО ОБРАЗОВАНИЯ РОССИЙСКОЙ ФЕДЕРАЦИИ
Федеральное государственное бюджетное образовательное
учреждение инклюзивного высшего образования
**«Московский государственный
гуманитарно-экономический университет»
(ФГБОУ ИВО «МГГЭУ»)**

УТВЕРЖДАЮ

Проректор по учебно-методической работе

ФОНД ОЦЕНОЧНЫХ СРЕДСТВ
ПО ДИСЦИПЛИНЕ

Б1.О.04 ЯЗЫК ДЕЛОВОГО ОБЩЕНИЯ

наименование дисциплины

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Разработчик: к.и.н., доцент, декан факультета иностранных языков

место работы, занимаемая должность


подпись

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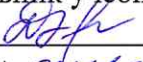
«24» апреля 2023 г.
Дата

Фонд оценочных средств рассмотрен и одобрен на заседании кафедры иностранных языков и межкультурной коммуникации (протокол № 14 от «24» апреля 2023г.)

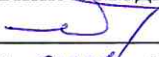
на заседании Учебно-методического совета МГГЭУ
(протокол № 3 от «26» апреля 2023г.)

СОГЛАСОВАНО


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1. ПАСПОРТ ФОНДА ОЦЕНОЧНЫХ СРЕДСТВ

по дисциплине «Язык делового общения»

Оценочные средства составляются в соответствии с рабочей программой дисциплины и представляют собой совокупность контрольно-измерительных материалов (типовые задачи (задания), контрольные работы, тесты и др.), предназначенных для измерения уровня достижения обучающимися установленных результатов обучения.

Оценочные средства используются при проведении текущего контроля успеваемости и промежуточной аттестации.

Таблица 1 - Перечень компетенций, формируемых в процессе освоения дисциплины

Код компетенции	Наименование результата обучения	
	Содержание компетенции	Индикаторы достижения компетенции
УК-4	Способен осуществлять деловую коммуникацию в устной и письменной формах на государственном языке Российской Федерации и иностранном (ых) языке (ах)	УК-4.1. Знает современные информационно-коммуникационные технологии; языковой материал (лексические единицы и грамматические структуры), необходимый и достаточный для общения в различных средах и сферах речевой деятельности
		УК-4.2. Умеет составлять, переводить и редактировать различные академические тексты; воспринимать на слух и понимать содержание аутентичных общественно-политических, публицистических научно-популярных и научных текстов; вести диалог, соблюдая нормы речевого этикета; поддерживать контакты при помощи электронной почты
		УК-4.3 Владеет навыками представления результатов академической и профессиональной деятельности на различных публичных мероприятиях; аргументировать свои позиции в академических и профессиональных дискуссиях, в том числе на иностранном(ых) языке(ах)

Конечными результатами освоения дисциплины являются сформированные когнитивные дескрипторы «знать», «уметь», «владеть», расписанные по отдельным компетенциям. Формирование дескрипторов происходит в течение всего семестра по этапам в рамках контактной работы, включающей различные виды занятий и самостоятельной работы, с применением различных форм и методов обучения.

2. ПЕРЕЧЕНЬ ОЦЕНОЧНЫХ СРЕДСТВ¹

Таблица 2

№	Наименование оценочного средства	Характеристика оценочного средства	Представление оценочного средства в ФОС
1	Решение разноуровневых задач (заданий)	Различают задачи и задания: а) репродуктивного уровня, позволяющие оценивать и диагностировать знание фактического материала (базовые понятия, алгоритмы, факты) и умение правильно использовать специальные термины и понятия, узнавание объектов изучения в рамках определенного раздела дисциплины; б) реконструктивного уровня, позволяющие оценивать и диагностировать умения синтезировать, анализировать, обобщать фактический и теоретический материал с формулированием конкретных выводов, установлением причинно-следственных связей; в) творческого уровня, позволяющие оценивать и диагностировать умения, интегрировать знания различных областей, аргументировать собственную точку зрения.	Комплект разноуровневых задач (заданий)
2	Тест	Средство, позволяющее оценить уровень знаний обучающегося путем выбора им одного из нескольких вариантов ответов на поставленный вопрос. Возможно использование тестовых вопросов, предусматривающих ввод обучающимся короткого и однозначного ответа на поставленный вопрос.	Тестовые задания

¹ Указываются оценочные средства, применяемые в ходе реализации рабочей программы данной дисциплины.

3. ОПИСАНИЕ ПОКАЗАТЕЛЕЙ И КРИТЕРИЕВ ОЦЕНИВАНИЯ КОМПЕТЕНЦИЙ

Оценивание результатов обучения по дисциплине «Язык делового общения»

осуществляется в соответствии с Положением о текущем контроле успеваемости и промежуточной аттестации обучающихся.

Предусмотрены следующие виды контроля: текущий контроль (осуществление контроля всех видов аудиторной и внеаудиторной деятельности обучающегося с целью получения первичной информации о ходе усвоения отдельных элементов содержания дисциплины) и промежуточная аттестация (оценивается уровень и качество подготовки по дисциплине в целом).

Показатели и критерии оценивания компетенций, формируемых в процессе освоения данной дисциплины, описаны в табл. 3.
Таблица 3.

Код компетенции	Уровень освоения компетенции	Индикаторы достижения компетенции	Вид учебных занятий ² , работы, формы и методы обучения, способствующие формированию и развитию компетенций ³	Контролируемые разделы и темы дисциплины ⁴	Оценочные средства, используемые для оценки уровня сформированности компетенции ⁵	Критерии оценивания результатов обучения
УК-4	Знает					
	Недостаточный уровень Оценка «незачтено», «неудовлетворительно»	<i>УК-4.3-1. Не знает современные информационно-коммуникационные технологии;</i> <i>языковой материал (лексические единицы и грамматические структуры), необходимый и достаточный для общения в различных средах и сферах речевой</i>	Практические занятия Самостоятельная работа Интерактивные технологии Обучение в сотрудничестве	1. Деловое знакомство. 2. Деловое партнерство. 3. Делопроизводство 4. Организация бизнеса. 5. Заключение контракта.	Выполнение разноуровневых заданий, тестирование	Не знает, либо не имеет четкого представления о принципах построения устного и письменного высказывания на иностранном языке; требования к деловой устной и письменной коммуникации.

² Лекционные занятия, практические занятия, лабораторные занятия, самостоятельная работа...

³ Необходимо указать активные и интерактивные методы обучения (например, интерактивная лекция, работа в малых группах, методы мозгового штурма и т.д.), способствующие развитию у обучающихся навыков командной работы, межличностной коммуникации, принятия решений, лидерских качеств.

⁴ Наименование темы (раздела) берется из рабочей программы дисциплины.

⁵ Оценочное средство должно выбираться с учетом запланированных результатов освоения дисциплины, например:

«Знать» – собеседование, коллоквиум, тест...

«Уметь», «Владеть» – индивидуальный или групповой проект, кейс-задача, деловая (ролевая)

игра, портфолио...

		<i>деятельности</i>				
Базовый уровень Оценка, «зачтено», «удовлетворительно»	<i>УК-4.3-1. На базовом уровне знает современные информационно-коммуникационные технологии; языковой материал (лексические единицы и грамматические структуры), необходимый и достаточный для общения в различных средах и сферах речевой деятельности</i>	Практические занятия Самостоятельная работа Интерактивные технологии Обучение в сотрудничестве	1. Деловое знакомство. 2. Деловое партнерство. 3. Делопроизводство 4. Организация бизнеса. 5. Заключение контракта.	Выполнение разноуровневых заданий, тестирование	Знает основные принципы построения устного и письменного высказывания на иностранном языке; требования к деловой устной и письменной коммуникации. Допускает грубые ошибки.	
Средний уровень Оценка «зачтено», «хорошо»	<i>УК-4.3-1. На среднем уровне знает современные информационно-коммуникационные технологии; языковой</i>	Практические занятия Самостоятельная работа Интерактивные технологии Обучение в сотрудничестве	1. Деловое знакомство. 2. Деловое партнерство. 3. Делопроизводство 4. Организация бизнеса. 5. Заключение контракта.	Выполнение разноуровневых заданий, тестирование	Знает основные принципы построения устного и письменного высказывания на иностранном языке; требования к деловой устной и письменной коммуникации. Допускает незначительные	

		<i>материал (лексические единицы и грамматические структуры), необходимый и достаточный для общения в различных средах и сферах речевой деятельности</i>				ошибки при демонстрации знаний.
Высокий уровень Оценка «зачтено», «отлично»	<i>УК-4.3-1. На высоком уровне знает современные информационные коммуникационные технологии;</i> <i>языковой материал (лексические единицы и грамматические структуры), необходимый и достаточный для общения в различных средах и сферах речевой</i>	Практические занятия Самостоятельная работа Интерактивные технологии Обучение в сотрудничестве	1. Деловое знакомство. 2. Деловое партнерство. 3. Делопроизводство 4. Организация бизнеса. 5. Заключение контракта.	Выполнение разноуровневых заданий, тесирование	Знает основные принципы построения устного и письменного высказывания на иностранном языке; требования к деловой устной и письменной коммуникации.	

		<i>деятельности</i>				
				Умеет		
Недостаточный уровень Оценка «незначтено», «неудовлетворительно»	<i>УК-4.У-1. Не умеет составлять, переводить и редактировать различные академические тексты; воспринимать на слух и понимать содержание аутентичных общественно-политических, публицистических научно-популярных и научных текстов; вести диалог, соблюдая нормы речевого этикета; поддерживать контакты при помощи электронной почты</i>	Практические занятия Самостоятельная работа Интерактивные технологии Обучение в сотрудничестве	1. Деловое знакомство. 2. Деловое партнерство. 3. Делопроизводство 4. Организация бизнеса. 5. Заключение контракта.	Выполнение разноуровневых заданий, тесирование	Не умеет применять языковые средства для достижения профессиональных целей на иностранном языке.	

<p>Базовый уровень Оценка, «зачтено», «удовлетворительно»</p>	<p><i>УК-4.У-1. Умеет на базовом уровне составлять, переводить и редактировать различные академические тексты; воспринимать на слух и понимать содержание аутентичных общественно-политических, публицистических научно-популярных и научных текстов; вести диалог, соблюдая нормы речевого этикета; поддерживать контакты при помощи электронной почты</i></p>	<p>Практические занятия Самостоятельная работа Интерактивные технологии Обучение в сотрудничестве</p>	<p>1. Деловое знакомство. 2. Деловое партнерство. 3. Делопроизводство 4. Организация бизнеса. 5. Заключение контракта.</p>	<p>Выполнение разноуровневых заданий, тесирование</p>	<p>На базовом уровне умеет применять на практике языковые средства для достижения профессиональных целей на иностранном языке.</p>
<p>Средний уровень</p>	<p><i>УК-4.У-1. Умеет на</i></p>	<p>Практические занятия Самостоятельная работа</p>	<p>1. Деловое знакомство.</p>	<p>Выполнение разноуровневых</p>	<p>На среднем уровне умеет применять на</p>

<p>Оценка «зачтено», «хорошо»</p>	<p><i>среднем уровне составлять, переводить и редактировать различные академические тексты; воспринимать на слух и понимать содержание аутентичных общественно-политических, публицистических научных и популярных и научных текстов; вести диалог, соблюдая нормы речевого этикета; поддерживать контакты при помощи электронной почты</i></p>	<p>Интерактивные технологии Обучение в сотрудничестве</p>	<p>2. Деловое партнерство. 3. Делопроизводство 4. Организация бизнеса. 5. Заключение контракта.</p>	<p>заданий, тестирование</p>	<p>практике языковые средства для достижения профессиональных целей на иностранном языке. Испытывает незначительные трудности</p>
<p>Высокий уровень Оценка «зачтено»,</p>	<p><i>УК-4. У-1. Умеет на высоком уровне составлять,</i></p>	<p>Практические занятия Самостоятельная работа Интерактивные технологии</p>	<p>1. Деловое знакомство. 2. Деловое партнерство.</p>	<p>Выполнение разноуровневых заданий, тестирование</p>	<p>На высоком уровне умеет применять на практике языковые средства для</p>

«отлично»	<i>переводить и редактировать различные академические тексты; воспринимать на слух и понимать содержание аутентичных общественно-политических, публицистических научно-популярных и научных текстов; вести диалог, соблюдая нормы речевого этикета; поддерживать контакты при помощи электронной почты</i>	Обучение в сотрудничестве	3. Делопроизводство 4. Организация бизнеса. 5. Заключение контракта.		достижения профессиональных целей на иностранном языке.
Владеет					
Недостаточный уровень Оценка «незачтено», «неудовлетв	УК-4.В-1. Не владеет навыками представления результатов	Практические занятия Самостоятельная работа Интерактивные технологии Обучение в	1. Деловое знакомство. 2. Деловое партнерство. 3. Делопроизводство	Выполнение разноуровневых заданий, тесирование	Не владеет способностями выстраивать стратегию устного и письменного общения на

	орительно»	академической и профессиональной деятельности на различных публичных мероприятиях; аргументировать свои позиции в академических и профессиональных дискуссиях, в том числе на иностранном(ых) языке(ах)	сотрудничестве	4. Организация бизнеса. 5. Заключение контракта.		иностранном языке в рамках межличностного и межкультурного общения.
	Базовый уровень Оценка, «зачтено», «удовлетворительно»	УК-4.В-1. Владеет на базовом уровне навыками представления результатов академической и профессиональной деятельности на различных публичных мероприятиях;	Практические занятия Самостоятельная работа Интерактивные технологии Обучение в сотрудничестве	1. Деловое знакомство. 2. Деловое партнерство. 3. Делопроизводство 4. Организация бизнеса. 5. Заключение контракта.	Выполнение разноуровневых заданий, тестирование	Владеет способностями на базовом уровне выстраивать стратегию устного и письменного общения на иностранном языке в рамках межличностного и межкультурного общения. Испытывает значительные затруднения при демонстрации навыков

		аргументировать свои позиции в академических и профессиональных дискуссиях, в том числе на иностранном(ых) языке(ах)				
Средний уровень Оценка «зачтено», «хорошо»	УК-4.В-1. Владеет на среднем уровне навыками представления результатов академической и профессиональной деятельности на различных публичных мероприятиях; аргументировать свои позиции в академических и профессиональных дискуссиях, в	Практические занятия Самостоятельная работа Интерактивные технологии Обучение в сотрудничестве	1. Деловое знакомство. 2. Деловое партнерство. 3. Делопроизводство 4. Организация бизнеса. 5. Заключение контракта.	Выполнение разноуровневых заданий, тестирование	Владеет способностями на среднем уровне выстраивать стратегию устного и письменного общения на иностранном языке в рамках межличностного и межкультурного общения. Испытывает незначительные затруднения при демонстрации навыков	

		том числе на иностранном(ых) языке(ах)				
Высокий уровень Оценка «зачтено», «отлично»	УК-4.В-1. На высоком уровне владеет навыками представления результатов академической и профессиональной деятельности на различных публичных мероприятиях; аргументировать свои позиции в академических и профессиональных дискуссиях, в том числе на иностранном(ых) языке(ах)	Практические занятия Самостоятельная работа Интерактивные технологии Обучение в сотрудничестве	1. Деловое знакомство. 2. Деловое партнерство. 3. Делопроизводство 4. Организация бизнеса. 5. Заключение контракта.	Выполнение разноуровневых заданий, тестирование	Владеет способностями на высоком уровне выстраивать стратегию устного и письменного общения на иностранном языке в рамках межличностного и межкультурного общения.	

4. Методические материалы, определяющие процедуры оценивания результатов обучения

Тест является простейшей формой контроля, направленной на проверку владения терминологическим аппаратом, современными информационными технологиями и конкретными знаниями в области фундаментальных и прикладных дисциплин. Тест состоит из небольшого количества элементарных задач; может предоставлять возможность выбора из перечня ответов; занимает часть учебного занятия (10-30 минут); правильные решения разбираются на том же или следующем занятии. Частота тестирования определяется преподавателем.

Для проверки усвоения учебного материала и контроля знаний используются разноуровневые задания, по разным темам. Таким образом, обучающийся видит весь набор заданий и может сам выбрать свой уровень. Применение разноуровневых заданий помогает поддержать интерес к изучению предмета. Значительно повышается уровень усвоения знаний, достигаются определенные положительные успехи в работе, появляется уверенность в своих способностях, что способствует активизации мыслительной деятельности, а также, положительная мотивация в процессе учения

5. Материалы для проведения текущего контроля и промежуточной аттестации

Разноуровневые задачи:

1. The north-east of England was famous for shipbuilding industry.
a) his b) its c) her
2. A man can leave job and look for another one that suits him.
a) his b) your c) her
3. Some farm workers get most of work in summer.
a) its b) their c) her
4. She explain how she had lostjob.
a) my b) your c) her
5. A nation's wealth depended on owning precious metals.
a) its b) my c) their
6. Merchants were people who made money through the buying and selling goods.
a) his b) your c) their
7. When you have collected the evidence, you are ready to test theory.
a) ----- b) your c) its
8. Each good has own utility value for the consumer.
a) their b) its c) my
9. The price of goods is not always the same as real cost.
a) their b) its c) my
10. Consumers want satisfaction from resources (time and money).
a) her b) its c) their

2. Выберите подходящее по смыслу слово

Dear Mr Jacobs,

Thank you very much for your letter (1)_____ 5 March. (2)_____ answer to your request, we have (3)_____ in enclosing our latest (4)_____ and price list.

I would like to (5) _____ your attention to the special offers. These products are available at a reduced price for a limited time only. If you would like any (6)_____ information, please get in (7)_____ with me. I look (8)_____ to hearing from you.

Yours (9) _____ ,

Howard Johnson

Sales Manager

(10) _____ : catalogue, price list, special offers supplement.

3) Выберите нужную форму глагола в пассивном залоге:

1. Payment yesterday.
a) is received b) was received c) received
2. The company's annual accounts by the Chief Accountant.
a) is prepared b) are prepared c) prepare
3. The agent by the company last week.
a) was accredited b) were accredited c) accredited
4. The accumulated profit forward to next year today.
a) has been carried b) have been carried c) was carried
5. Our budget already.
a) have been cut b) has been cut c) were cut
6. Efforts to reduce the prices by 10% now.
a) are being made b) were being made c) is being made
7. Nowadays all the clients of the bank for a financial advisory service.
a) are provided b) were provided c) provided
8. The shares on the American Stock Exchange next week.
a) will be floated b) were floated c) is being floated
9. Soon the financial results at the annual general meeting.
a) will be announced b) will announce c) announce
10. The shipment may
a) be delayed b) was delayed c) were delayed

Вариант 2

1. Выберите правильный вариант ответа

1. The tourist office has about hotel accommodation.
a) information b) informations
2. No news good news.
a) is b) are
3. Money the world go round.
a) make b) makes
4. Economics my favourite subject at the Institute.
a) is b) are
5. What the government going to do about the problem of homelessness.
a) is b) are
6. There \$ 30 in my wallet, but now it's gone.
a) was b) were
7. How much jeans?
a) is this b) are these
8. Have arrived yet?
a) businessmen b) a businessman
9. Many students get at colleges and universities.
a) knowledge b) knowledges
10. Cash money in the form of banknotes and coins.
a) are b) is

3. Выберите нужную форму глагола to be:

1. There five people in my family.
a) are b) is
2. there much mail on the desk ?
a) are b) is

3. There no contracts on the desk.
a) are b) is
4. There much new equipment at the plant.
a) are b) is
5. There a big rise in the cost of living.
a) has been b) have been
6. there a flight to Paris this evening?
a) are b) is
7. There nobody in the office.
a) are b) is
8. There a lot of people in the shops.
a) were b) was
9. The manager of the company is leaving, so there a new manager soon.
a) will be b) is
10. There 5, 000 employees in our company.
a) are b) is

Контролируемые компетенции: УК-4

Оценка компетенций осуществляется в соответствии с таблицей 3.

Тестовые задания

Fill in the gaps.

1. Thank you for your ... of 10 January.
a) request
b) question
c) enquiry
d) order
2. The goods stated in your ... are available immediately from stock.
a) specification
b) request
c) quotation
d) letter
3. We hope we can ... an agreement on the terms quoted.
a) get
b) reach
c) take
d) make
4. As we have ... stocks we can make up your order to your specification and ... shipment within 8 days.
a) wide, complete
b) extensive, effect
c) comprehensive, carry out
d) comprehensive, effect
5. The demand ... these products is exceptionally high.
a) of
b) at
c) to

- d) for
6. Our production costs have fallen thanks to this ... , and we can offer you firm our chocolate at very...prices.
- a) oversupply, good
 - b) supply surplus, competitive
 - c) favourable supply situation, competitive
 - d) supply over demand, favourable
7. The prices are ... from 19 June.
- a) effective
 - b) firm
 - c) active
 - d) binding
8. We thank you for interesting in our
- a) commodity
 - b) offer
 - c) item
 - d) product
9. The offer is ... for 12 days.
- a) available
 - b) objective
 - c) firm
 - d) current
10. We are able to offer you our ... of clothes for children ... a reduced price for large quantities.
- a) range, on
 - b) comprehensive choice, of
 - c) great variety, at
 - d) wide range, at
11. We draw your attention that prices are
- a) changeable
 - b) subject to alterations
 - c) can fluctuate
 - d) different
12. We can allow a 15% trade discount with payment on a documents ... payment basis.
- a) against
 - b) for
 - c) at
 - d) in reverse
13. We can guarantee immediate delivery as our ... stocks enable us to execute all orders
- a) huge, on time
 - b) ample, promptly
 - c) extended, within short time
 - d) reach, promptly
14. The supplier has made a ... stating that the assigned prices are
- a) provision, subject to change

- b) clause, subject to alterations
- c) statement, fluctuating
- d) claim, changeable

15. This ... is

- a) product, in a huge amount
- b) good, of a high demand
- c) commodity, at a favourable price
- d) commodity, in a great supply

16. Although there is ... by an average of 10%, our products are still of a very high quality.

- a) price reduction
- b) drop of prices
- c) slump in prices
- d) low prices

17. Dispatch of the goods is at the Buyers' expense and risk, and ... (продавец не несет никакой ответственности).

- a) the Sellers are not responsible
- b) no responsibility rests with the Sellers
- c) there is no obligation for the Sellers
- d) the Sellers are not obliged

18. Delivery dates are estimates, however the Sellers will do their utmost to ... them.

- a) maintain
- b) keep
- c) adhere to
- d) observe

19. Complaints should ... to the Sellers' address.

- a) be made
- b) be sent
- c) be done
- d) be set

20. The seller must ... damages from the ...

- a) claim, carrier
- b) require, transporter
- c) demand carrier
- d) claim, shipping forwarder

21. The Sellers invoices ... to their account.

- a) should be paid
- b) are paid
- c) must be paid
- d) are to be paid

22. The warranty does not cover ... (быстроизнашивающиеся части).

- a) worn out parts
- b) rapidly wearing parts
- c) rapidly overwearing parts
- d) fastly wearing down parts

23. Dispatch of the goods is ... the Buyers' expense and risk.
- on
 - for
 - at
 - to
24. It devolves ... the Buyers to claim damages upon the carrier.
- upon
 - by
 - from
 - up to
25. The goods are held ... byer's disposal.
- to
 - in
 - for
 - at
26. These parts have exposed to ...wear.
- genuine
 - uncontrived
 - natural
 - intrinsic
27. The seller is entitled to repair ... commodities.
- faulty
 - defective
 - damaged
 - nonacceptable
28. We cannot replace these parts free of charge as the damage is caused by
- negligent handling
 - unsuitable maintenance
 - unacceptable treatment
 - inadequate maintenance
29. Interest ... corresponding to the Bank's current official discount rate +6%.
- will be applied
 - is incurred
 - is exacted
 - will be charged
30. You must obtain the carrier's written
- agreement
 - approval
 - consent
 - assent
31. The way things are going, we hope to ... a promising gap in the market in the future.
- take
 - get

- c) fill
- d) place

32. We will ... the goods against the invoice.

- a) settle
- b) pay
- c) effect payment
- d) honour

33. We are ... to hear what your ... is on this matter.

- a) worried, position
- b) anxious, position
- c) looking forward, opinion
- d) anxious, opinion

34. Please also let us know your best delivery dates for a repeat order, in case we need to ... our stock.

- a) add
- b) replenish
- c) extend
- d) replace

35. It was a pleasure hear of your success in disposing of the last

- a) line
- b) invoice
- c) consignment
- d) stock

36. Our new ... is due to begin in a few weeks.

- a) publicity campaign
- b) market campaign
- c) advertising campaign
- d) promotional campaign

37. We are ... company dealing in medicaments in the USA and EU.

- a) a popular
- b) an authoritative
- c) a respected
- d) an established

38. Our immediate ... is to obtain first-hand information on the Russian market for these goods in general.

- a) objective
- b) aim
- c) goal
- d) duty

39. We would also like a ... report on overall size of the market.

- a) thorough
- b) exhaustive
- c) compendious
- d) full

40. These companies might be your competitive rivals if you were to ... your products in Russia.

- a) represent
- b) launch
- c) introduce
- d) expedite

41. Attached you will find a detailed account of our research, including details on retail and ... pricing.

- a) gross
- b) bulk
- c) wholesale
- d) retail

42. Now we intend ... the Russian market.

- a) to penetrate
- b) to lead
- c) to institute
- d) to induct

43. Our recommendation is that you should sell directly through your ... to supermarket and hypermarket chains.

- a) trade agents
- b) sales force
- c) purchasing agents
- d) canvasser

44. We could discuss the scope of your activities and your ... fee.

- a) gratification
- b) remuneration
- c) requital
- d) acknowledgement

45. Our products ... the market trend (demand).

- a) match with
- b) are suitable to
- c) fully in line with
- d) correspond to

46. We are quite ... to obtain your order.

- a) ready
- b) prepared
- c) pleased
- d) willing

47. If you ... such a survey, please contact us immediately.

- a) feel able to handle
- b) can handle
- c) want to carry out
- d) have a wish to conduct

48. Attached you will find a detailed ... of our research.

- a) account
- b) information
- c) data
- d) insights

49. If you have any ..., we remain at your entire disposal.

- a) queries
- b) questions
- c) problems
- d) issues

50. We would ... it if you could send us as soon as possible the quotation.

- a) accept
- b) acknowledge
- c) appreciate
- d) estimate

Choose the best answer. If you do not know the answer, leave it blank.

51. Тестовый вопрос 51: They are going _____ in America next month.

- a) to be
- б) will be
- в) be
- г) being

52. Тестовый вопрос 52: This is the cinema _____ we saw the film.

- a) when
- б) which
- в) that
- г) where

53. Тестовый вопрос 53: Have you ever _____ in a jazz band?

- a) seen
- б) played
- в) listened
- г) wanted

54. Тестовый вопрос 54: I'm _____ when I'm with you.

- a) happier
- б) happier than
- в) happier
- г) the happy

55. Тестовый вопрос 55: This is _____ than I thought.

- a) bad
- б) badder
- в) worse
- г) worst

56. Тестовый вопрос 56: Can you tell me the way _____ ?

- a) to the bank
- б) is the bank
- в) where is bank
- г) of the bank

57. Тестовый вопрос 57: Do you know what _____ ?

- a) time is it
- б) time is
- в) time is now
- г) time it is

58. Тестовый вопрос 58: Were you _____ to open the door?

- a) could
- б) can
- в) able
- г) possible

59. Тестовый вопрос 59: Everybody _____ wear a seat belt in the car.

- a) must
- б) mustn't
- в) don't have to
- г) doesn't have to

60. Тестовый вопрос 60: Tom has lived in this town _____ three years.

- a) since
- б) from
- в) after
- г) for

61. Тестовый вопрос 61: We _____ work in that factory.

- a) use to
- б) was
- в) used to
- г) then

62. Тестовый вопрос 62: I think it _____ be sunny tomorrow.

- a) will probably
- б) probably
- в) can
- г) will to

63. Тестовый вопрос 63: He _____ like his brother.

- a) look
- б) isn't
- в) isn't look

г) can look

64. Тестовый вопрос 64: _____ does your boyfriend look like?

а) How

б) What

в) Why

г) Which

65. Тестовый вопрос 65: I've got _____ many problems.

а) too

б) a

в) enough

г) really

66. Тестовый вопрос 66: If we get up in time, _____ catch the train.

а) we catch

б) we caught

в) we had caught

г) we'll catch

67. Тестовый вопрос 67: They _____ to go to France for a year.

а) decide

б) deciding

в) decided

г) to decide

68. Тестовый вопрос 68: I'm working _____ to pass my exam.

а) hardly

б) much

в) hard

г) good

69. Тестовый вопрос 69: I'm writing _____ ask you to explain.

а) for

б) in order to

в) because

г) because of

70. Тестовый вопрос 70: He said that most problems _____ by teenagers.

а) cause

б) caused

в) were caused

г) were causing

71. Тестовый вопрос 71: What _____ to do at the weekend?

а) have you like

- б) are you liking
- в) do you like
- г) is you like

72. Тестовый вопрос 72: Football _____ in most countries.

- а) plays
- б) players
- в) is played
- г) is playing

73. Тестовый вопрос 73: Who was _____ the door?

- а) at
- б) on
- в) in
- г) of

74. Тестовый вопрос 74: We _____ lunch when you telephoned.

- а) was having
- б) had
- в) were having
- г) are having

75. Тестовый вопрос 75: Your work is _____ better.

- а) being
- б) doing
- в) getting
- г) falling

76. Тестовый вопрос 76: She could play the piano _____ she could walk.

- а) during
- б) while
- в) as well
- г) before

77. Тестовый вопрос 77: The train was cancelled, so we _____ .

- а) couldn't go
- б) wasn't go
- в) didn't went
- г) mustn't go

78. Тестовый вопрос 78: The problem was _____ solved

- а) easy
- б) easy to
- в) an easy
- г) easily

79. Тестовый вопрос 79: It was a difficult journey, but I _____ get home.

- a) could
- б) managed to
- в) at last
- г) was

80. Тестовый вопрос 80: We had not _____ heard the news.

- a) already
- б) always
- в) yet
- г) today

81. Тестовый вопрос 81: We arrived at the station, but the bus _____ earlier.

- a) has left
- б) had leave
- в) has leave
- г) had left

82. Тестовый вопрос 82: We can _____ walk or go by car.

- a) both
- б) rather
- в) either
- г) neither

83. Тестовый вопрос 83: If I _____ enough money, I'd buy a new car.

- a) had
- б) would
- в) did
- г) shall

84. Тестовый вопрос 84: It _____ correctly.

- a) hasn't done
- б) hasn't been done
- в) hasn't been do
- г) not been done

85. Тестовый вопрос 85: The accident wouldn't have happened, if you had been more _____ .

- a) careful
- б) carefully
- в) careless
- г) caring

86. Тестовый вопрос 86: It _____ be possible some time in the future.

- a) can
- б) hope
- в) may

г) is

87. Тестовый вопрос 87: Schools then _____ having more children in the class.

- a) was used to
- б) were used to
- в) was use to
- г) were use to

88. Тестовый вопрос 88: We _____ to go to work at six in the morning.

- a) must
- б) would
- в) had
- г) did

89. Тестовый вопрос 89: They _____ an old photograph of the place.

- a) came up
- б) came across
- в) came into
- г) came after

90. Тестовый вопрос 90: I _____ I had been able to meet her.

- a) hope
- б) want
- в) think
- г) wish

91. Тестовый вопрос 91: We'll have taken our exams _____ this time next month.

- a) by
- б) on
- в) during
- г) for

92. Тестовый вопрос 92: I will do badly in my work, _____ try harder.

- a) if I'm not
- б) if I wasn't
- в) if I haven't
- г) if I don't

93. Тестовый вопрос 93: I _____ wasted my time when I was at university.

- a) regret
- б) shouldn't
- в) ought not to
- г) shouldn't have

94. Тестовый вопрос 94: This is going to be my chance to _____ any difficulties.

- a) repair

- б) sort out
- в) solve
- г) improve

95. Тестовый вопрос 95: It was difficult at first, but I soon got _____ it.

- а) got used to
- б) get used to
- в) changed to
- г) used to

96. Тестовый вопрос 96: How did you manage to cook _____ a good meal?

- а) so
- б) that
- в) absolutely
- г) such

97. Тестовый вопрос 97: The solution had been found, _____ we hadn't realised it.

- а) however
- б) therefore
- в) although
- г) even

98. Тестовый вопрос 98: She _____ what I had been doing for all that time.

- а) asked to me
- б) asked for me
- в) asked with me
- г) asked me

99. Тестовый вопрос 99: They _____ heard us coming, we were making a lot of noise.

- а) must have
- б) must
- в) might
- г) could

100. Тестовый вопрос 100: He _____ to help me with the decorating.

- а) suggested
- б) offered
- в) invited
- г) told

Контролируемые компетенции: УК-4

Оценка компетенций осуществляется в соответствии с таблицей 3.

Вопросы к зачету

1. Translate the text, explain the grammar, lexical phenomena.

In recent years, the Russian economy has undergone material changes. After the USSR had collapsed and the rigid protectionism policy had lost its priority, Russia became oriented at Western producers in many ways. Many industries influenced by the international cooperation have considerably changed. Music market is one of them. Despite the fact that sound recording has existed in the country for over a century, it is just during the last 10-15 years that the participants of this business have been trying to develop civilized relationship. Success in music industry greatly depends on the producer's and his team's work on project creation, forming an appropriate memorable image, occupying a definite niche market, controlling work results. Activity of organizations specialized in the field of audio design, graphic design, mass media, PR, jurisprudence, etc. helps to keep the project competitive, and improve its participants' professionalism.

The distinctive feature of the above-mentioned industries is the prior use of the human capital assets that are a peculiarity of the post-industrial period economy, or "the service economy". According to the conducted research, in the service industry specific economic relations are formed, of the so-called subject-subject character. They result in labor exchange by order (by agreement). Peculiarity of such economic relations is the direct interaction between producer and consumer. At present, due to successful adaptation to the fast-changing conditions, the service market is constantly growing on a larger scale.

It is evidenced by D.Bell's development of C.Clark's theory of three economic sectors - primary (extractive industries and agriculture), secondary (manufacturing industries) and tertiary (services). Making reference to the variety of services Bell has suggested introducing a system of five sectors by singling out two other sectors within the tertiary sector. It should be mentioned that due to its important role in production support and goods turnover the state of the service industry became an important indicator of the state economy condition on the whole. In developed countries their GNP share makes no less than 65 %. Some foreign firms (whose names are not mentioned on purpose), in spite of general opinion, gain up to one half of their earnings owing to services "related" to the goods they produce. Top needs include, among others, telecommunications services. According to the WTO classifier, the "Communications services" group includes manufacture of video cassettes and motion-picture films, film projection, radio and television, sound recording.

2. Render the article:

Bankruptcy

If your business going badly, you don't make enough money and build up many debts which you cannot pay off, it's the first indication (sign) that you should take urgent steps to improve your financial position, otherwise you'll go bust and your business will go into liquidation.

It's common knowledge that the director of the company which has run bankrupt must make a statement of the company's affairs, listing its assets and liabilities, and giving reasons why it is in debt.

One of the biggest bankruptcy cases was that of William Rainbow in the U.S. in 1950s. His company dealt with buying, developing and selling property. The company was doing very well until mid-50s when the price of property fell sharply, and his company suffered enormous financial losses. Little by little Mr. Rainbow's debts amounted to a huge sum, which he failed to pay off however he had tried.

All bankers and other influential people with whom Mr. Rainbow was once on friendly terms refused to stretch a helping hand to him. William was in despair. Even his best friends turned their backs to him. At last the most dramatic time came when his creditors decided to bring an action against him (to sue him).

The court agreed that Mr. Rainbow could be discharged in 3 months' time if he paid half the sum of his debt. But William failed to do so, and soon was imprisoned. While in prison his nervous strain was so great that once in the morning he was found dead in his cell. —Committing suicidel, was the conclusion of the prison's doctor. That was the end of the prospering business and its unlucky director.

Вопросы к экзамену

1. Письменный перевод оригинального текста по профилю подготовки со словарем объемом 2000-2500 п.з. Время перевода 60 минут. Форма проверки – чтение текста на иностранном языке вслух (выборочно) и проверка выполненного перевода
2. Беглое (просмотровое) чтение оригинального текста по специальности. Объем – 1000–1500 печатных знаков. Время выполнения – 2–3 минуты. Форма проверки – передача извлеченной информации на иностранном языке. (реферирование)
3. Беседа с экзаменаторами на иностранном языке по вопросам, связанным с направлением подготовки и научной работой магистранта.

MONEY

The work which people undertake provides them with money. People buy essential commodities with money. All values in the economic system are measured in terms of money. Our goods and services are sold for money, and that money is in its turn exchanged for other goods and services. Coins are adequate for small transactions, while paper notes are used for general business. Originally, a valuable Metal (gold, silver or copper) served as a constant store of value, and even today the American dollar is technically backed by the store of gold which the US government maintains. Because gold has been universally regarded as a very valuable metal, national currencies were for many years judged in terms of the so called "gold standard". Nowadays national currencies are considered to be as strong as the national economies which support them. The value of money is basically its value as a medium of exchange or as economists put it, its "purchasing power". This purchasing power is dependent on supply and demand. The demand of money is reckonable as the quantity needed to effect business transactions. The demand for money is related to the rapidity with which the business is done. The supply of money is the actual amount in notes and coins available for business purposes. If too much money is available, its value decreases. This condition is known as "inflation".

1. What is money used for?
2. Which value does money have?
3. What is inflation?

FUNCTIONS OF MONEY

People accept money in exchange for goods and services. But the role of money depends on the state of development of an economy. Money has become an essential element of economies based on the division of labour, in which individuals have specialized in certain activities and enterprises have focused on manufacturing specific goods and rendering specific services. In order to make transactions as simple and efficient as possible, the introduction of a generally accepted medium of exchange suggested itself. Money perform the function of a medium of exchange or means of payment with goods being exchanged for money and money for goods. At the same time it also acts as a unit of account. Money is a store of value, as part of an individual's income may be set aside for future consumption. These three functions of money - medium of exchange, unit of account and store of value – can only be fulfilled if there is great confidence in its stability of value. Safeguarding monetary stability is the primacy task of the central banks all over the world. Moreover, the central bank has the function of regulating the money supply in order to guarantee a smooth functioning of the monetary system.

1. What do people accept as money?

2. What are three main functions of money?

Organisation of the European System of Central Banks (ESCB)

The ESCB is composed of the European Central Bank (ECB) and the national central banks (NCBs) of the European Union member states. In accordance with the ESCB Statute, the primary of the ESCB is to maintain the price stability. The basic tasks to be carried out by the ESCB are:

- to define and implement the monetary policy;
- to conduct foreign exchange operations;
- to hold and manage the official foreign reserves of the Member States;

And to promote the smooth operation of payment systems. In addition, the ESCB contributes to the smooth conduct of policies relating to supervision of credit institutions and the stability of the financial system. It also has an advisory role on matters which fall within its field of competence. Finally, in order to undertake the tasks the ESCB, the ECB shall collect the necessary statistical information.

1. Define the notion ESCB

2. What is the Russian national currency?

Financial

A financial audit is the examination of financial records and reports of a company or organisation, in order to verify that the figures in the financial reports are relevant, accurate, and complete. The general focus is to ensure the reported financial statements fairly represent a company's stated condition for the firm's stakeholders. These stakeholders will be interested parties, such as stockholders, employees, regulators, and the like. Doing a financial audit is called the "attest" function. The general purpose is for an independent party (the CPA firm) to provide written assurance (the audit report) that financial reports are "fairly presented in conformity with generally accepted accounting principles". Because of major accounting scandals (failure by CPA firms to detect widespread fraud), assessing internal control procedures has increased in magnitude as a part of financial audits. Financial audits are typically done by external auditors (accountancy firms). Many organizations, including most very large organizations, also employ or hire internal auditors, who do not attest to financial reports. Internal auditors often assist external auditors, and, in theory, since both do internal control work, their efforts should be coordinated.

1. What is a financial audit?

2. What is the general purpose of audit?

3. Who typically does financial audits?

Their first appearance was probably in Asia in the 7th century BC. And whether these coins were used as money in the modern sense has also been questioned. To determine the earliest use of money, we need to define what we mean by money. We will return to this issue shortly. But with any reasonable definition the first use of money is as old as human civilization. The early Persians deposited their grain in state or church granaries. The receipts of deposit were then used as methods of payment in the economies. Thus, banks were invented before coins. Ancient Egypt had a similar system, but instead of receipts they used orders of withdrawal – thus making their system very close to that of modern checks. In fact, during Alexander the Great's period, the granaries were linked together, making checks in the 3rd century BC more convenient than British checks in the 1980s. However, money is older than written history. Recent anthropological and linguistic research indicates that not only is money very old, but its origin has little to do with trading, thus contradicting another common myth. Rather, money was first used in a social setting. Probably at first as a method of punishment.

1. Are the concepts of money and coinage the same?

2. How old is the first money?

3. What did early Stone Age men use as money?

4. Where and when did the first bank notes appear?

An essential characteristic of capitalism is the institution of rule of law in establishing and protecting private property, including, most notably, private ownership of the means of production. Private property was embraced in some earlier systems legal systems such as in ancient Rome, but protection of these rights was sometimes difficult, especially since Rome had no police. Such and other earlier system often forced the weak to accept the leadership of a strong patron or lord and pay him for protection. It has been argued that a strong formal property and legal system made possible a) greater independence; b) clear and provable protected ownership; c) the standardization and integration of property rules and property information in the country as a whole; d) increased trust arising from a greater certainty of punishment for cheating in economic transactions; e) more formal and complex written statements of ownership that permitted the easier assumption of shared risk and ownership in companies, and the insurance of risk; f) greater availability of loans for new projects, since more things could be used as collateral for the loans; g) easier and more reliable information regarding such things as credit history and the worth of assets; h) an increased standardization and transferability of statements documenting the ownership of property, which paved the way for structures such as national markets for companies and the easy transportation of property through complex networks of individuals and other entities. All of these things enhanced economic growth.

1. What is an important feature of capitalism?

2. Is capitalism the only system embracing private property?

3. Give your definition to the term "intellectual property".

One of the primary objectives in a social system in which commerce and property have a central role is to promote the growth of capital. The standard measures of growth are Gross Domestic Product or GDP, capacity utilization, and 'standard of living'. The ability of capitalist economies to increase and improve their stock of capital was central to the argument which Adam Smith advanced for a free market setting production, price and resource allocation. It has been argued that GDP per capita was essentially flat until the industrial revolution and the emergence of the capitalist economy, and that it has since increased rapidly in capitalist countries. It has also been argued that a higher GDP per capita promotes a higher standard of living, including the adequate or improved availability of food, housing, clothing, health care, reduced working hours and freedom from work for children and the elderly. These are reduced or unavailable if the GDP per capita is too low, so that most people are living a marginal existence. Economic growth is, however, not universally viewed as an unequivocal good. The downside of such growth is referred to by economists as the 'externalization of costs'. Among other things, these effects include pollution, the disruption of traditional living patterns and cultures, the spread of pathogens, wars over resources or market access, and the creation of underclasses.

1. What are the standard measures of economic growth?

2. What are the side effects of economic growth?

3. What did the recent natural disasters prove?

Competition All businesses produce goods and services and seek profits. And they all compete with other businesses in doing so.-Competition is universal in the world of business. Businesses do not compete only in selling things. They compete for labour, capital, and natural resources. If a business is going to survive in the face of competition, it needs a constant flow of new ideas. It needs managers who are good at developing new products, finding new ways to reduce costs, and thinking of new ways to make products attractive to consumers. In the 1960s Xerox had a virtual monopoly on producing copying machines because the company had major patents. Rivals like Kodak, Canon, and 3M spent huge amounts of money on getting new patents. They succeeded in obtaining new patents, and now Xerox is just one among many competitors in the copier market.

1. What do all businesses produce?
2. What is competition?
3. What does a businessman need to develop new products?

Supply and Demand

The backbone of any economy are producers. They are represented by enterprises or firms. The aim of producers is to supply goods and services, seek profits, and compete successfully with one another. To create the goods and services they sell, producers transform inputs into outputs. Three factors of production are needed to make goods and services. They are labour, capital, and natural resources. Every economy faces the problem of what, how and for whom to produce. In market economies the problem is solved by the market thanks to the law of supply and demand. The law states that the imbalances in the market between the quantity of the goods that buyers want to purchase and the quantity that producers want to sell tend to be corrected by changes in prices. Other things being equal, people tend to increase their purchases of a good or service when its price goes down, and to cut back on purchases when prices go up. Producers tend to respond to a rise in price by increasing their output. Together, changes in supply and demand act to correct temporary shortages or surpluses. When there is a shortage, producers see a chance to increase the supply and to make an extra profit. Whenever people who are willing to sell a commodity contact people willing to buy it, a market for that commodity is created. In a perfect market, buyers and sellers are numerous and competition is completely free. In some markets there may only be one seller or a very limited number of sellers to offer goods and services. Such a situation is called a "monopoly".

1. What is the backbone of economy?
2. What are three main factors of production?
3. What is the monopoly?

The Nation's Economy

The economy of the country is like a machine which provides us with things we need, i.e. goods and services. The economy creates the wealth of the country. The better it works the better off are the people. The government through its economic policy plays an important role in the control of the economy machine. The major branches of economic policy are fiscal and monetary policies. Fiscal policy is concerned with taxes and government spending activities. Monetary policy is concerned with controlling the supply of money and credit. A nation's economy can be divided into three sectors of activity. The primary sector deals with extraction of minerals, agriculture, fishing, and forestry. Processing of the primary sector materials and production of manufactured goods is the field of the manufacturing sector. The service sector provides services of various kinds such as transportation, distribution, catering as well as financial services and tourism. The role of the manufacturing sector in the advanced industrialised countries is decreasing while the service sector is becoming more important.

1. What does economy create?
2. Which role does the government play?
3. Which sector deals with agriculture?

Оценочное

средство

«Реферирование»

"In God we trust, all others we audit". This quote sums up a basic viewpoint of some professionals towards auditing. Auditing has existed in one form or another since ancient times. Records show that auditing activity was part of early life in Babylonia, China, Greece, and Rome. One ancient meaning for the word "auditor" was a "hearer or listener". In Rome, auditors heard transactions as they took place. They observed the events as they happened and were able to recount the responsibilities and obligations to which each party was bound. Modern auditing, as defined by the American Accounting Association, is a systematic process of objectively obtaining and evaluating evidence regarding assertions about economic actions and events to

ascertain the degree of correspondence between those assertions and established criteria and communicating the results to interested users. An examination of the definition of auditing reveals that there are three key aspects of the definition. First, auditing is not an activity which can be performed in a haphazard manner, it is a systematic process based on logic and reasoning. Second, during an examination of financial statements the auditor objectively obtains and evaluates evidence regarding assertions about economic actions and events embodied in the financial statements to ascertain the degree of correspondence between those assertions and established criteria. In the audit of financial statements prepared by a company, the established criteria are generally accepted accounting principles (GAAP). That is, the financial statements must be prepared in accordance with GAAP. Consequently, the auditor must obtain and evaluate evidence to determine whether the assertions (the elements of the financial statements) meet the established criteria (GAAP).

Franchise

What is a franchise? A franchise is a right granted to an individual or group to market a company's goods or services within a certain territory or location. Some examples of today's popular franchises are McDonald's, Subway, Domino's Pizza, and the UPS Store. There are many different types of franchises. Many people associate only fast food businesses with franchising. In fact, there are over 120 different types of franchise businesses available today, including automotive, cleaning & maintenance, health & fitness, financial services, and pet-related franchises, just to name a few. If you are thinking about buying into a franchise system, it is important that you understand exactly how franchising works, what fees are involved, and what is expected of you from the franchise company. An individual who purchases and runs a franchise is called a "franchisee." The franchisee purchases a franchise from the "franchisor." The franchisee must follow certain rules and guidelines already established by the franchisor, and in most cases the franchisee must pay an ongoing franchise royalty fee, as well as an up-front, one-time franchise fee to the franchisor. Franchising has become one of the most popular ways of doing business in today's marketplace. In most states you cannot drive three blocks without seeing a nationally recognized franchise company.

The pursuit and realization of profit is an essential characteristic of capitalism. Profit is derived by selling a product for more than the cost required to produce or acquire it. Some consider the pursuit of profit to be the essence of capitalism. Sociologist and economist, Max Weber, says that "capitalism is identical with the pursuit of profit, and forever renewed profit, by means of conscious, rational, capitalistic enterprise". However, it is not a unique characteristic for capitalism, some practiced profitable barter and monetary profit has been known since antiquity. Opponents of capitalism often protest that private owners of capital do not remunerate laborers the full value of their production but keep a portion as profit, claiming this to be exploitative. However, defenders of capitalism argue that when a worker is paid the wage for which he agreed to work, there is no exploitation, especially in a free market where no one else is making an offer more desirable to the worker; that "the full value of a worker's production" is based on his work, not on how much profit is created, something that depends almost entirely on factors that are independent of the worker's performance; that profit is a critical measure of how much value is created by the production process; that the private owners are the ones who should decide how much of the profit is to be used to increase the compensation of the workers (which they often do, as bonuses); and that profit provides the capital for further growth and innovation.

Since individuals typically earn their incomes from working for companies whose requirements are constantly changing, it is quite possible that at any given time not all members of a country's potential work force will be able to find an employer that needs their labor. This would be less problematic in an economy in which such individuals had unlimited access to resources such as land in order to provide for themselves, but when the ownership of the bulk of its productive

capacity resides in relatively few hands, most individuals will be dependent on employment for their economic well-being. It is typical for true capitalist economies to have rates of unemployment that fluctuate between 3% and 15%. Some economists have used the term "natural rate of unemployment" to describe this phenomenon. Depressed or stagnant economies have been known to reach unemployment rates as high as 30%, while events such as military mobilization (a good example is that of World War II) have resulted in just 1-2% unemployment, a level that is often termed "full employment". Typical unemployment rates in Western economies range between 5% and 10%. Some economists consider that a certain level of unemployment is necessary for the proper functioning of capitalist economies.

Economics (from the Greek "household management") is a social science that studies the production, distribution, trade and consumption of goods and services. Economics, which focuses on measurable variables, is broadly divided into two main branches: microeconomics, which deals with individual agents, such as households and businesses, and macroeconomics, which considers the economy as a whole, in which case it considers aggregate supply and demand for money, capital and commodities. Aspects receiving particular attention in economics are resource allocation, production, distribution, trade, and competition. Economic logic is increasingly applied to any problem that involves choice under scarcity or determining economic value. Mainstream economics focuses on how prices reflect supply and demand, and uses equations to predict consequences of decisions. The fundamental assumption underlying traditional economic theory is the utilitymaximizing rule.

