

The background of the cover is a repeating pattern of dark grey graduation caps (mortarboards) with gold tassels, interspersed with gold streamers or confetti. The pattern is scattered across the entire white background.

З.Р.Загирова, З.Н.Изимариева

**English
for
Masters
in Economics**

МИНИСТЕРСТВО СЕЛЬСКОГО ХОЗЯЙСТВА РОССИЙСКОЙ ФЕДЕРАЦИИ
ФЕДЕРАЛЬНОЕ ГОСУДАРСТВЕННОЕ БЮДЖЕТНОЕ ОБРАЗОВАТЕЛЬНОЕ
УЧРЕЖДЕНИЕ ВЫСШЕГО ОБРАЗОВАНИЯ
«БАШКИРСКИЙ ГОСУДАРСТВЕННЫЙ АГРАРНЫЙ УНИВЕРСИТЕТ»

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English for Masters in Economics

Учебное пособие
по английскому языку

Рекомендовано
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в качестве учебного пособия по английскому языку
для обучающихся экономических направлений магистратуры

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Учебное пособие формирует у обучающихся способности
применять современные коммуникативные технологии на
иностранном языке для академического и профессионального
взаимодействия согласно ФГОС ВО.

Пособие предназначено для аудиторной и самостоятельной
работы магистрантов экономических направлений в рамках
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Введение

В современном мире развитие большинства научных дисциплин связано с использованием английского языка. Интегрирование российской экономики в мировую ставит современного человека перед необходимостью овладения профессиональным иностранным языком для свободной коммуникации в сфере экономики и финансов, для работы с узкопрофильной литературой и документацией. Все это является залогом профессионального успеха. Предлагаемое учебное пособие «English for Masters in Economics» предназначено для магистров неязыковых вузов, изучающих предметы экономической направленности, а также для широкого круга лиц, изучающих английский язык самостоятельно в связи с деятельностью в сфере бизнеса, менеджмента и т.п.

Целью пособия является развитие навыков и умений речевого профессионально ориентированного общения, обогащение терминологического словарного запаса, проявления творческого потенциала при выполнении предтекстовых и послетекстовых заданий.

Пособие состоит из 3 частей, и приложения. Основной структурной единицей первой части является методический комплекс – урок (Unit). Каждый урок делится на разделы (Section): *Textwork* (работа с текстом и изучение лексики), *Speaking* (разговорная практика), *Discussion* (обсуждение), *Writing* (письмо) и *Independent reading* (самостоятельное чтение).

Textwork. Особенностью данного пособия является то, что каждый урок аккумулируются вокруг текста, но перевод не представлен как вид речевой деятельности, однако по усмотрению преподавателя можно сформулировать задания на полный письменный перевод различные виды сокращенного перевода на основе текстов уроков. Задачей обучения чтению является обеспечение необходимых условий для активизации навыков автоматического чтения при работе с иностранным текстом. Тексты содержат предтекстовые задания, помогающие восприятию и общему пониманию, а также послетекстовые задания, которые проверяют понимание и ориентируют на выполнение задания в соответствии с установкой, предоставляя возможность высказаться по проблемам, связанным с будущей специальностью студентов.

Упражнения на закрепление уже усвоенных лексических единиц находят свое продолжение в разделах *Speaking* и *Discussion*. В данных

разделах содержатся речевые упражнения, направленные на формирование умений и навыков устной речи: сделать сообщение в соответствии с предложенным планом, сделать сообщение как развернутый ответ на вопрос, сделать сообщение предварительно заполнив таблицу, сделать сообщение по теме (связанной с основной темой урока), дать описание факта (явления, предмета), выразить свое отношение к факту (явлению, предмету). Раздел *Writing* содержит темы для написания эссе и различные творческие задания.

Вторая часть включают разделы, содержащие оригинальные экономические тексты различной сложности. Авторами широко представлена разнообразная текстовая тематика: основы экономики, бухгалтерский учёт, финансовый анализ, аудит и цифровая экономика. Поскольку чтение – это вид речевой деятельности, в котором можно практиковаться самостоятельно, формирование и развитие навыков и умений чтений должно осуществляться самостоятельно. Задача раздела *Independent reading* – выработать у студентов навыки и умения самостоятельной работы с предлагаемым текстом при последующем контроле со стороны преподавателя. С этой целью после каждого текста представлены задания. Тематика текстов данного раздела полностью соответствует тематике основных текстов каждого урока и содержит дополнительную информацию по различным аспектам экономики, которые не нашли отражения в основной части.

Третья часть пособия «Academic English» включает рекомендации для обучающихся как для выполнения письменных заданий (*Academic writing*), так и как при подготовке к устному высказыванию (*Academic speaking*).

Пособие завершается приложением, которое содержит лексический минимум основных экономических терминов с контекстуальным переводом (*Vocabulary*), способствующих лучшему пониманию литературы по специальности при самостоятельной работе.

Учебное пособие предназначено для магистрантов экономических направлений подготовки в рамках дисциплины «Иностранный язык в профессиональной деятельности». При тщательной проработке материала данного пособия обучающиеся получают навыки чтения специальной литературы и научатся общаться на профессиональные темы.

PART I
CLASS WORK

UNIT I
MY SCIENTIFIC WORK

Study active vocabulary

assistant lecturer	ассистент
associate professor	доцент
bachelor	бакалавр
candidate of economics	кандидат экономических наук
curriculum	программа, учебный план
chair	председатель
conclusions	выводы
degree	степень, ученая степень
thesis	диссертация
lecturer	лектор, преподаватель вуза
magistracy	магистратура
master	магистр
master's degree	степень магистра
methods of investigation	методы исследования
postgraduate studies	учеба в аспирантуре/магистратуре
professor	профессор
relevance of the topic	актуальность темы исследования
research	исследование
senior lecturer	старший преподаватель
study	учеба, изучение, исследование
scientific supervisor	научный руководитель
topic/theme	тема исследования

Study words commonly associated with the following educational terms: *course, degree, dissertation, education, research, study*

<i>term</i>	<i>adjectives</i>	<i>verbs</i>
course	compulsory, optional, upgrading, specialized	to take, to design, to tailor, to complete
degree	higher, master's, undergraduate, postgraduate, research, science, college, university, first, honors, honorary, professional, further	to have, to hold, to do, to take, to award, to confer

thesis	research, doctoral, master's, PhD	to produce, to write, to complete, to finish, to hand in, to present, to submit, to defend
education	good, brilliant, poor, compulsory, formal, further, continuing, state, private, professional, vocational, university, all-round	to have, to get, to receive, to complete, to finish, to continue
research	in-depth, detailed, extensive, further, basic, fundamental, comprehensive	to carry out, to conduct, to do, to undertake, to be engaged in research
study	full-time, part-time, graduate, postgraduate, independent, academic	to undertake, to continue, to pursue, to complete, to finish

Section 1
Text work

TEXT A

1. Pre-reading activity

- 1) What is the difference between a Bachelor's degree and a Master's degree?
- 2) Is postgraduate study harder than undergraduate study?
- 3) Do you need to do a dissertation for a Masters?
- 4) What are the most popular subjects for Masters students?



2. Read the text

Why Do We Choose Postgraduate Studies?

In October 2007, the Russian Federation enacted a two-tier education in line with the Bologna Process model. Many universities have introduced limited educational programmes, allowing students to graduate with a Bachelor's degree (4 years) and then earn a Master's degree (another 1-2 years) (See Figure1).

DEGREES OF THE HIGHER EDUCATION INSTITUTIONS

BACHELOR
DEGREE

- spans four years or eight full semesters for full-time students

MASTERS
DEGREE

- spans an additional two years in duration after the Bachelor degree

DOCTORAL
DEGREE

- can span anywhere from two to five years after the Master's degree

Figure 1

What does choosing the postgraduate course mean for a person? It is going up the level higher than the first degree. What are the reasons for taking a master's degree?

Postgraduate studies is the stimulus of the *intellectual challenge*: working with concepts, approaches, methods and ideas, developing skills of analysis and research. One of the reasons for introducing a master is to increase the flexibility of the education system. At this stage, it is assumed that a person with a bachelor's diploma will be able to objectively decide whether he needs to continue training to deepen his knowledge or retraining while assessing his capabilities and interests.

The second reason is the *personal challenge*. What is the difference between the *undergraduate* and the *postgraduate level*? Undergraduate level *develops* study skills and the ability of independent studies, and the postgraduate course specifies skills perfection, responsibility, independence in one's learning, ability to work with complex ideas and concepts and developing them.

Next, there is the serious problem of career prospects, more interesting and highly paid jobs. *A master's degree sets you apart from other job candidates in the highly competitive global marketplace. With a Master's degree, you'll be edible for more jobs.*

With a rapid extension of higher education in some countries, the high-status academic position is available only with the Doctorate.

A master's degree may lead directly to the doctoral level.

The Master's degree is awarded after completing two years' full-time study. Students must perform research for a year, establishing an original contribution and going by the final examinations to obtain the Master's degree. Bachelor's degree is the prerequisite for a Master's studies. Master's studies are completed by a State final attestation that includes the defense of a dissertation, independent research carried out under the directions and guidance of a supervisor, and the passing of State final examinations.

3. Match the two parts of the sentences.

1)	Candidates for Master's degree take the course of studies	a)	before taking a postgraduate course.
2)	The Master's degree is designed to provide.	b)	both part-time and full-time programs.
3)	Studies at magistracy are the stage	c)	after four years of university studies and graduation.
4)	In magistracy, postgraduate students	d)	get the degree of Master.
5)	The magistracy offers a wide range	e)	additional education or training in the student's specialized branch of knowledge.
6)	All candidates for Master's degree	f)	much time with studies.
7)	Highly-qualified adviser is	g)	the degree of Master in Economics.
8)	I would like to get	h)	very important for each candidate for a Master's degree.
9)	Magistrates spend	i)	than the Bachelors'.
10)	Magistracy level is higher	j)	write research papers.

4. Read the following advice on how to make a successful career and add some of your own:

1. Set goals and strive to reach them by specific deadline dates.
2. Learn to listen instead of rushing headlong into a project. Be professional enough to listen to instructions carefully and to heed the

advice of others.

3. Learn to say “no” without feeling guilty.
4. Instead of punishing yourself for wasting time, reward yourself each time you wisely manage your time.
5. Avoid meetings whenever possible. If you must have a meeting, prepare a specific plan ahead of time and stick to it.
6. Make up a daily schedule before going to bed. Stick to your plan every day.
7. Learn from your mistakes and don't repeat them.
8. Anticipate change, prepare for it and adapt when it comes.
9. Learn to make a decision – to lead, follow, or get out of the way.
10. Use machines that will save your time.

Section 2 **Speaking**

1. Monologue. Diana Brown tells us about her educational background. Complete each sentence with one of the words or phrases from the box below. Then speak on your educational background. You may use Diana's as a model.

apply	graduated	grant	higher degree
honours degree	job	option	PhD
place	primary school	scholarship	secondary school
stay on	study	subject	thesis

1. I started at ... in London when I was 5.
2. At the age of 11, I went on to ..., also in London.
3. At 18, I ... to university.
4. I got a ... at Manchester to ... Engineering.
5. In fact I was awarded a
6. But at the end of the first year I changed to another
7. I ... from university in 2003.
8. I have a first class ... in Economics.
9. I decided to ... at university.
10. So I did a ... in business administration at the University of California.
11. During the course, I did an ... on small business development.
12. I found the topic so interesting that I applied for a ... to do a doctorate on the same subject.

13. Once I had got the money, I had to write a 50,000 word
14. So now I have a BA, an MBA and a
15. All I need now is a

2. Read the dialogue and discuss your motivation to enter postgraduate studies. Make up a dialogue.

Motivation to Enter the Postgraduate Studies

- Jane, I have not recently seen much of you.
- In fact, I was very busy with entrance exams for the postgraduate studies Master’s degree program.
- How clever of you!
- You see, mostly it’s my choice of intellectual challenge: working with concepts, approaches, methods and ideas, developing skills of analysis and research among the researchers and academics.
- I would also like to take an undergraduate course in *Computer Science* to carry out research projects at the *high-tech level*.
- Good luck.

3. Work in pairs. Make up a dialogue using the following variants

<i>Probable questions</i>	<i>Probable answers</i>
<ul style="list-style-type: none"> • Why did you decide to take a postgraduate course? 	<ul style="list-style-type: none"> • I am interested in scientific and research work. • I am sure I will be able to improve my knowledge and upgrade my qualification by studying in the postgraduate course. • I also hope that my research will help solve the problem of...in my field.
<ul style="list-style-type: none"> • What is your field? • What are you specializing in? 	<ul style="list-style-type: none"> • My field is... • The field of my specialization is... • I’m specializing in...
<ul style="list-style-type: none"> • Have you chosen the subject for your thesis? • What is the theme/ the subject of your thesis? 	<ul style="list-style-type: none"> • The theme/the subject of my dissertation is...
<ul style="list-style-type: none"> • Have you already begun 	<ul style="list-style-type: none"> • Yes, I have. I’ve (already) studied

<p>working at your thesis?</p>	<p>the information dealing with my research (on my research). I've written the Introduction/the first chapter of my thesis.</p> <ul style="list-style-type: none"> • No, I haven't. First, I plan to collect and analyze the information and data on my research. I must study papers and articles by foreign and Russian scientists and put forward a hypothesis.
<ul style="list-style-type: none"> • Who is your scientific supervisor? 	<ul style="list-style-type: none"> • My supervisor is Prof. N. He is a Doctor of Technical Sciences. He is a well-known specialist in his field, and he has a lot of published papers and takes part in different conferences and symposiums.
<ul style="list-style-type: none"> • Have you ever taken part in scientific conferences? 	<ul style="list-style-type: none"> • Yes, I have. Last year, I participated in the (regional/national/ international) conference in Omsk, and I made a report on the results of my research. • No, I haven't. / Not yet. But next year I am going to participate in a conference (which will be held in Omsk).
<ul style="list-style-type: none"> • Do you prefer to work on your own or in a team? 	<ul style="list-style-type: none"> • I prefer to work on my own • The research itself or carrying out experiments cannot be done individually.
<ul style="list-style-type: none"> • Is your research theoretical or practical? 	<ul style="list-style-type: none"> • I think my research is (purely) theoretical work. • I think my research is (purely) practical work. • It is(both) theoretical and practical.
<ul style="list-style-type: none"> • Do you know any English magazines and journals in your field? 	<ul style="list-style-type: none"> • Not many, but the rarest are such journals as...
<ul style="list-style-type: none"> • Is your field important for the national economy? 	<ul style="list-style-type: none"> • Sure./Of course, my field is very important because/as... • It plays a great role in ... / • It provides the region/the country with...

4. Say some words about your scientific supervisor. See an example below.

My scientific supervisor

My scientific supervisor is ... the Doctor of Economics, Professor.

The range of his / her scientific interests is rather large. He / she is interested in He / she has many publications on various problems. He / she is an author and co-author of several textbooks.

He / she took part in different scientific, scientific-applied conferences and seminars both in our country and abroad. He / she lectures at our university. He / she teaches his / her students very intensively giving them good theoretical and practical knowledge. He / she involves his / her students into research.

He / she provides me with the necessary literature and helps me organize my research. His / her recommendations are very useful for me. I'm glad to have him / her as a scientific supervisor.

5. Reading for reference.

THREE TYPES OF LITERATURE

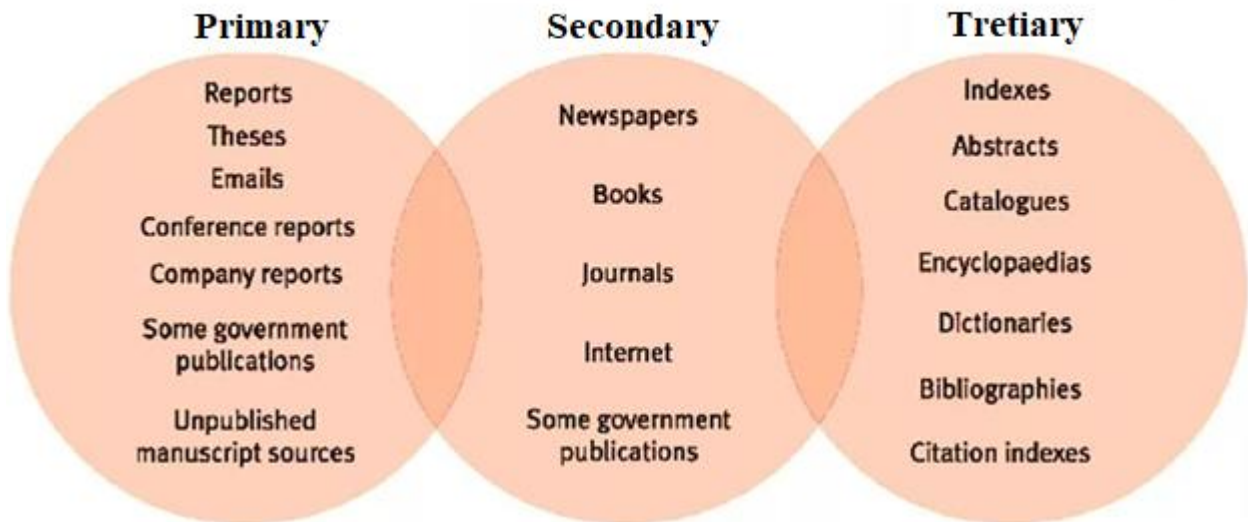


Figure2

Answer the questions about scientific literature (See Figure2):

- 1) How long is your reference list at the moment?
- 2) What type of publications do you prefer to work with?
 - monographs?
 - articles?

- textbooks?
- other types of resources (specialized websites, blogs, etc.)?

Discuss their advantages and disadvantages.

3) Do you know any Russian or foreign scientists working in the field of your research?

4) How do you usually get access to scientific literature?

a) I find it in the university or city library;

b) I go to other cities (e.g. Moscow) to bigger libraries;

c) I find everything online in free-of-charge sites;

d) I find resources in special online libraries and scientific websites with limited access (my organization or I have to pay for that)

e) My supervisor gives literature to me.

Section 3 **Discussion**

1. Discuss the problem.

Here are some advantages and disadvantages of studying for a Master's Degree. Can you continue this list? How may disadvantages be solved?

<i>Advantages</i>	<i>Disadvantages</i>
<ul style="list-style-type: none"> • Provides more opportunities for employment in the labour market • Offers a different career path than would otherwise be possible • Provides more focused and advanced level studies • Is a good introduction to PhD level work • Increases in monetary value as time goes by due to rising tuition and living costs • Provides the opportunity to experience studying at a completely different university 	<ul style="list-style-type: none"> • It is generally very expensive to complete • Sacrifices will inevitably need to be made in all areas of a master's student's life • Job prospects might not necessarily be improved, depending upon the chosen field of study • It can be a solitary experience with less social interaction than an undergraduate degree offers • Accommodation may be harder to come by (as most university accommodation is reserved for undergraduate

Section 4 **Writing**

students)

- It will take considerable time and effort to complete

1. Write an essay on the topic : My scientific work

Useful tips.

Plan your topic as follows:

My major interest is in the field of....

The title of my future thesis is....

My tutor is....

The research I am doing now is a part of a bigger work../ within the framework of the academic research conducted by professor.../a group of scientists...

This work is devoted to an important problem into which too few scientists have researched until now.

Earlier studies on this subject show that the problem has not been yet properly explored.

The main aims of your research work and the tasks to complete:

My study deals in the problems of.../is devoted to the investigation of...

It touches upon the problems of...

The main purpose/goal/aim of it is...to find out/to define/to characterize/explore/to investigate/to analyze/to gain/.....

It is aimed at.....

I set myself a task to/of...

The tasks that face us/that we are faced with/are as follows....

Section 5 **Independent reading**

- 1. Read the text “Systems of higher education in different countries” (See Part II Independent reading).***
- 2. Be ready to discuss the text.***

UNIT II
ECONOMY AND ECONOMIST

Study active vocabulary

agricultural economist	экономист в сфере сельского хозяйства
agribusiness	агробизнес
benefit	льгота, выгода, прибыль
consumption	потребление
demand and supply	закон спроса и предложения
distribution	распределение
equity	акция
environment	окружающая среда
estimation	оценка, подсчет
farm subsidy	сельскохозяйственные субсидии
gains	прибыль, доходы
goods	товары
insurance	страхование
interest rates	процентная ставка
land management	землепользование
livestock	сельскохозяйственные животные
loss(es)	потери, убытки
market	рынок, биржа
mortgage	ипотека
rural land	сельскохозяйственные земли
services	услуги
scarce	дефицитный
tax benefits	налоговые льготы
tax revenues	налоговые поступления
taxpayer	налогоплательщик
waste	отходы

TEXT A

Section 1
Text work

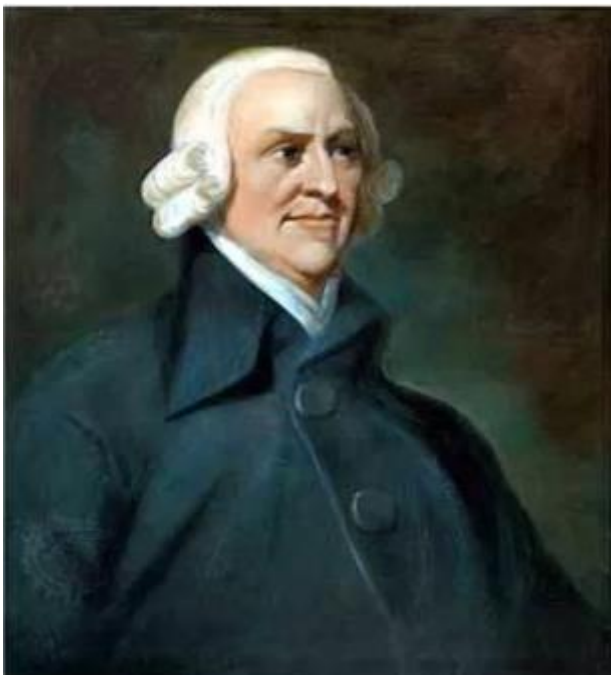
1. Pre-reading activity

1) Which of the following definitions describes the science of economics better? Why?

a) Economics is the way in which trade, industry, or money is organized, or the study of this.

b) “Economics is a science which studies human behaviour as a relationship between ends and scarce means which have alternative uses”. Lionel Robbins (1898—1984).

c) “Economics is an inquiry into the nature and causes of the wealth of nations”. Adam Smith (1723—1790).



Adam Smith



Lionel Robbins

2) Give your own definition of economics using some of the following words.

economics	human	production	desires	needs
consumption	wants	exchange	goods	behaviour
science	distribution	social	services	branch

2. Read the text

Why Economics?

While reading, fill in the gaps with the words from the table below.

equity markets	good-paying job	get a promotion	impact
unintended consequences	economically literate	government policies	social programme
consumer	master	appeal	wealthy life

Why do many people want to study Economics? Let's discuss some major reasons.

1. It's interesting and you like it! Nobody should study the subject if they don't enjoy at least some of its aspects. You shouldn't study Economics only because you are sure it's the best way to a) _____ . In this case you're likely to dislike the course and finally fail it. Even if you stay up to the end of the programme and graduate, you may dislike the jobs your degree will offer you. However, it's not a requirement that you adore every aspect of the discipline. For example, you may enjoy Microeconomics, Industrial Organization, and Game Theory but dislike Econometrics. What is necessary is that the topics that you like should help you b) _____ the ones that you find difficult or simply do not like.

2. Numerous job opportunities. Economics graduates are not always guaranteed a c) _____ but their chances to get the one are much higher. If you major Economics you can work in a wide variety of different fields, for example, finance and banking, public policy, civil service, sales and marketing, insurance, etc. You have great chances to find the job that will really d) _____ to you. You can also do further studies in Economics, Political Science, Business, or a variety of other fields.

3. Economics may be very helpful at a personal level in our everyday life. When you study Economics you are given a lot of skills and knowledge that can be applied to various spheres of life. For example, if you know a lot about interest rates, exchange rates, numerous economic indicators and e) _____, you will definitely make better decisions about investing and getting mortgages. Economic skills also can make you more attractive and valuable to business and help f) _____ much faster.

4. Economics teaches us to analyze, make assumptions, predict, and conclude. Economics trains us to understand and spot possible g) _____ and secondary effects. As a matter of fact, most economic issues have secondary effects which are necessary to be taken into account. A good example is taxes. When a government introduces a new tax to support some important h) _____, the secondary effect may be that many taxpayers may get disappointed and start to complain. 5. Economics will show and explain how the world actually

works. During your course of Economics, you will learn about the i)_____ that decisions have on the company, industry, and national level. You will find out more about positive and negative sides of globalization, discover the effects of j)_____ on the economy as a whole and its separate members. Being k)_____ will help you make more conscious decisions as both a l)_____ and producer.

3. According to the text, are these sentences true or false? If they are false, explain why.

- a) To enjoy Economics you should like every aspect of it.
- b) If you get an Economics degree, you are guaranteed a great job.
- c) An Economics degree will let you work in different fields.
- d) The basic aim of Economics is to tell people what to think and to do.

4. Choose the right definition from column B to the words from column A.

<i>A</i>	<i>B</i>
1) economic	a) to reduce the amount of money, time, goods etc that you use
2) economical	b) someone who studies the way in which money and goods are produced and used and the system of business and trade
3) economist	c) the careful use of money, time, goods etc. so that nothing is wasted
4) economics	d) using money, time, goods etc carefully and without wasting any
5) economy	e) the study of the way in which money and goods are produced and used
6) economize	f) connected with trade, industry, and the management of money

5. Look through the two sets of sentences and decide which word, economic or economical, should be inserted to make these sentences complete.

- 1. Working in role definitely helps; it's an ... and effective strategy.
- 2. Green was said to have been a "plain practical shrewd man of business" whose style was "plain, severe and ...".

3. Alumasc Aluminium Rainwater Systems are the lightweight and ... answer to effective rainwater disposal.

The missing word is _____

1. Michael Haines has produced a nontechnical guide to the natural, ... and social factors which shape the modern industry.

2. To produce an impact on ... growth, the benefit would need to be considerable.

3. This suggests that closures have not stemmed primarily from an objective of ... rationalization.

The missing word is _____

Section 2 **Speaking**

1. Read the dialogue. Make up your own dialogue. Use the words from the exercise 4 (Section 1 Textwork).

Peter: Hi, Helen! Glad to meet you! Well, tomorrow I'll take an exam on economics. Can you help me to understand the difference between an economy and economics?

Helen: Why not! With great pleasure!

P.: So, what is an economy?

H.: In brief, it is a system of management, use and control of goods, money and other resources.

P.: Then, what is economics?

H.: It is a science studying the economy. Economics tries to define the most effective way of managing the life of the country.

P.: Thank you, very much.

H.: So long, ring me up!

P.: Sure, good-bye.

2. Speak on the topic.

You should speak on the topic for one — two minutes. Describe a famous economist of the present or the past.

You should say:

- what country this person is from;
- what he/she is famous for;
- how his/her achievements are important for society.

Section 3 **Discussion**

1. Discuss the following:

- 1) Do you agree that economics is helpful in everyday life? Give your arguments.
- 2) Try to think of several important decisions that you have made recently. What was the opportunity cost of each decision?
- 3) Do you think economics is a theoretical or applied discipline?
- 4) Imagine a world without a problem of scarcity. Would you enjoy living in such a world?

Section 4
Writing

1. Find Russian equivalents to English proverbs.

- 1) Business is business.
- 2) The game is worth the candle.
- 3) The aim of any business is service for profit at a risk. (B.C. Leeming)
- 4) The secret of business is to know something that nobody else knows. (Aristotle Onassis)
- 5) A wise man ought to have money in his head, but not in his heart. (Jonathan Swift)
- 6) A friendship founded on business is better than a business founded on friendship. (John Rockefeller)
- 7) When two men in business always agree, one of them is unnecessary. (W.J. Wrigley)
- 8) Instead of crying over spilt milk, go and milk another cow. (Ema Asp)

2. Write an essay on the topic:

Why is it important to study economics?

Section 5
Independent reading

1. Read and translate the texts “Defining economics” and “What does an agricultural economist do?” (See Part II Independent reading):

2. Be ready to discuss the text.

TEXT B

1. **Section 1** activity

- 1) **Text work** you chosen the profession of an economist?
- 2) When did you first begin to study Economics?
- 3) What was your first impression of the discipline?
- 4) Would you like to work for a company, teach economic disciplines at university or operate your own economic business or to work in the economic sphere or will Economics be just a helper to you in some other areas?



2. Read the text

Careers: Economist

Economists study the ways in which individuals and society choose to use limited resources, such as natural resources, labor, factories, and machines, in an effort to satisfy unlimited wants. They are concerned with the production, distribution, and consumption of goods and services and are interested in helping society get as much satisfaction as possible from its limited resources. Economists collect, process, and analyze data to determine the costs and benefits of using resources in various ways.

Economists are employed in a number of different job settings.

Academic economists engage in teaching, writing and doing research in colleges, and Universities. They also write textbooks and journal articles, develop and test new theoretical models, provide consulting services to governments and businesses, and engage in variety of other professional activities.

Government economists collect and analyze information about economic conditions in the nation and possible changes in government economic policies. Much of this information is published in government bulletins and reports. Often the government economist wears a second hat as a policy analyst. Economists forecast tax revenues and interest rates, analyze, who gains and who loses from particular changes, monitor prices, compute total output and perform other useful tasks in the public sector.

Business economists work for banks, insurance companies, investment companies, manufacturing firms, economic research firms, and management consulting firms.

The field of *agricultural economics* is a broad one in most places. What



once was a discipline devoted to the economics of land management and livestock maximization has expanded to include research into renewable resources; rural land and community planning; government farm subsidy

and loan financing programs; and environmental agribusiness, among other things.

Some economists operate their own economic businesses. They are called *entrepreneurs*. This is a French word that has been accepted into the English language. Entrepreneurs are a mystery to some people, especially those who are only comfortable with a nine-to-five existence and assured weekly pay checks and fringe benefits. The entrepreneur is a business person who prefers to take calculated risks in order to be his or her own boss. An individual hoping to start up a new company needs to have entrepreneurial flair or talent, as well as good technical skills and financial skills, because they make a profit through risk-taking or initiative. They are self-employed, and often work long hours for less pay than they would if they were an employee of another company.

While the percentage of growth for men entering into business independence could be measured in the teens, women's increase in a single decade was 69 percent. There is no mystery here. Women go into business for the same reason men do – to make money and to be their own bosses.

Entrepreneurship is regarded to be the first track to success. Rather than to take a low-wage, big-industry job, people opt to use their wits and energy to climb the ladder of independence. People who are successful in business and so have become rich and powerful are called tycoons.

Speaking about entrepreneurship, Professor K. Vesper of the University of Washington says that “A driving force in entrepreneurship is addictiveness. Once people have a taste of freedom in a business of their own, they like it. They don't want to go back to working for someone else.”

Section 2 **Speaking**

1. Here is a list of skills and qualities which ideally every economist should possess. Work with your group mates and discuss the suggested points. Do you possess all these things? Do you plan to gain some in the future?

Skills & Knowledge Economists need to have:

- knowledge of economic methods and theories;
- the ability to keep up to date with economic, social and technological developments, and politics and current affairs;
- knowledge of economic ideas and trends;
- knowledge of math's, including statistics, for using methodologies to think about the world and specific issues;
- skill in analyzing and interpreting figures;
- research skills;
- problem-solving skills;
- decision-making ability;
- good oral and written communication skills, including skill in expressing ideas clearly and concisely;
- good time and project management skills;
- marketing and presentation skills.

Personal Qualities

Economists need to be:

- accurate and patient;
- confident and motivated;
- good listeners;
- able to work well under pressure;
- able to accept criticism;
- able to keep information private.

Section 3 **Discussion**

1. Debates. Advantages and Disadvantages of Being an Economist.

Group work. Divide into two teams. The topic for discussion: Advantages and Disadvantages of Being an Economist.

The first group: advantages of being an economist are:

The second group: disadvantages of being an economist are:

Think about: how to overcome disadvantages in the work of an economist.

You may use the arguments from the table below and other sources of information.

<i>Advantages</i>	<i>Disadvantages</i>
<ul style="list-style-type: none">• Critical and independent thinking• Jobs available in multiple industries• Several specializations• Good pay• Social tools• Social influence• Understanding of the market economy	<ul style="list-style-type: none">• Strong job competition• More mathematics• Tendency to overthink• Wrong decisions and arguments

Section 4 **Writing**

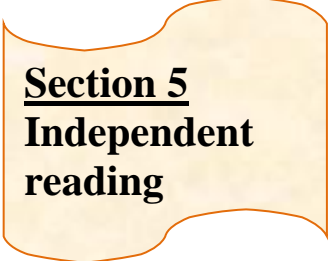
1. Economists usually specialize in a particular economic field, in order to focus their research and expertise. There are a variety of fields that economists work in. Here is a list of the most common directions. Which of them in your view is the most important one? Range them in accordance with their importance of your point of view. Try to justify your choice. Compare with your groupmate answers.

- 1) *Econometrics*. Econometrics is a combination of mathematics and economics used to test economic relationships and explain economic theories or trends. Econometricians develop models using calculus, game theory, and regression analysis.
- 2) *Finance*. Financial economists study markets and financial institutions by analyzing risk, investments, and savings.
- 3) *Industrial organizations*. Economists who study industrial organizations look at how different companies within the same industry function and compete. They often focus on antitrust laws—laws designed to promote fair competition—and how these laws affect markets.

- 4) *International economics*. International economists focus not just on one country, but on many, studying international trade, global financial markets, international organizations, exchange rates, and how globalization affects different economies.
- 5) *Labor*. Labor economists focus on the supply and demand of workers in particular employment fields. They look at employment levels and wages, and they analyze how labor policies (such as minimum wage laws and unions) affect the workforce.
- 6) *Macroeconomics*. Macroeconomists examine the economy of an entire country (or, in some cases, the global economy) as a whole. They study things like national economic growth, inflation, deflation, business cycles, economic well-being, and unemployment, as well as how fiscal and monetary policies affect the money supply and interest rates of the national economy.
- 7) *Microeconomics*. Microeconomists focus on smaller influences of economies, or the decisions made by individuals and firms and how that decision-making affects supply and demand. For instance, microeconomists can study how the cost of products affects demand.
- 8) *Public finance*. Economists in the public finance field study the government's role in the economy. They analyze the economic impact of laws and effects of public policy like tax cuts and welfare programs and look at how budget deficits influence the economy.
- 9) *Economic history*. Economic historians analyze historical situations and institutions—things like labor and business—using economic theory and statistics. They compile this data to track trends for specific regions or to aid policymakers interested in historical precedent.

2. Write an essay on the topic:

- What is the workplace of an Economist like?



Section 5
Independent
reading

1. Read and translate the text “A Master's in Economics” (See Part II Independent reading).

2. Be ready to discuss the text.

UNIT III
ACCOUNTING, FINANCIAL ANALYSIS AND AUDIT

Study active vocabulary

accountancy	бухгалтерия
accounting	бухгалтерский учет
appraise	оценить
assets	ресурсы
benchmark ratios	эталонные коэффициенты
deduction	вычет
depreciation	амортизация
discount	скидка
entity	организация
evaluate	оценивать
external	внешний
industry averages	средние показатели по отрасли
internal	внутренний
levy taxes	взимать налоги
liability	обязанность
managerial	управленческий
measure	мера
overall performance	общая производительность
proficient	опытный
profit	выгода
profitability	прибыльность
profitable	прибыльный
reasonably	разумно
return	вернуть
running business	ведение бизнеса
solvency	платежеспособность
solvent	растворитель
sustainable	стабильный
transactions	сделки
venture	риск

Section 1
Text work**Text A****1. Pre-reading activity**

- 1) Do you know what accounting is?
- 2) What is the view on accountancy as a job in your country? How important is accountancy for running business?
- 3) What particular skills do you think an accountant needs? Do you possess the skills like that?
- 4) Do you find this job prestigious or do you think it is rather boring to deal with figures?

**2. Read the text****What is Accounting?**

Accounting is the process by which the profitability and solvency of the company can be measured. It also provides information needed as a basis for making decisions, that will enable management to guide the company on a profitable and solvent course.

The range of those who use accounting information is not limited by businesses only. It also includes:

Individuals. People use accounting information in day-to-day affairs to manage their bank accounts, to evaluate job prospects, to make investments, and to decide whether to rent or to buy a house.

Investors and Creditors. Investors provide the money that businesses need to begin operations. To decide whether to help start a new venture, potential investors evaluate what income they can reasonably expect on their investment.

Government Regulatory Agencies base their regulatory activity on the accounting information they receive from firms.

Taxing Authorities. Local, state, and federal governments levy taxes on individuals and businesses using the accounting information they present.

Non-profit Organisations such as churches, most hospitals, government agencies, and colleges, which operate for purposes other than to earn a profit – use accounting information in much the same way that profit-oriented businesses do.

The methods used by a business to keep records of its financial activities and to summarize these activities in periodic accounting reports comprise the accounting system.

The first function of an accounting system is creating information, that is a systematic record of the daily business activity. It is carried out by means of recording, classifying and summarizing information.

The second function of an accounting system is communicating the summarized information to interested parties.

The third function is interpreting the accounting information as it relates to specific business decisions.

In accounting, business activities are associated with transactions. A transaction occurs whenever the firm enters into a legal contract for the acquisition of means of production or the sale of goods and services.

Transactions between the firm and its markets - both its supply markets and its selling markets – are defined as “external transactions”. Transactions within the firm, consisting of the exchanges which occur between the various departments are defined as “internal transactions”. The totality of “internal transactions” forms the subject matter of cost or managerial accounting. The main task of managerial accounting is preparing budgets and other financial reports necessary for management. Cost accounting deals with working out the unit cost of products, including materials, labour and all other expenses. Other types of accounting are tax accounting and creative accounting. Tax accounting is used for calculating an individual's or a company's liability for tax. Creative accounting uses all available accounting procedures and tricks, to disguise the true financial position of a company.

Persons with little knowledge of accounting may fail to understand the difference between accounting and bookkeeping.

Bookkeeping means the recording of transactions, the record-making phase of accounting. The recording of transactions tends to be mechanical and repetitive, it is only a small part of the field of accounting and probably the simplest.

Accounting includes the design of accounting systems, preparation of financial statements, audits, cost studies, development of forecasts, income tax work, computer applications to accounting processes, and the analysis and interpretation of accounting information as an aid to making business

decisions. A person might become a reasonable proficient bookkeeper in a few weeks or months, however, to become a professional accountant requires several years of study and experience.

3. Study the difference between the following synonyms. Then use them in the sentences that follow.

Evaluate. If you evaluate something you decide on its significance, value, or quality after carefully studying its good and bad features.

Estimate. If you estimate an amount or quality you calculate it approximately, you make judgment about it based on the available evidence.

Appreciate. If you appreciate something, for example a piece of music or good food, you recognize and understand the good qualities or features that it has and like or admire it because of them.

1. They meet monthly to discuss policy and ... the current political situation.

2. They really ... the peace and quiet of rural Wales.

3. The hurricane caused damage ... at 300 mln pounds.

4. How would you ... our chances?

1. He is the kind of individual that's very hard to

2. The lawyers ... the property at 90 thousand pounds.

7. The builder ... the cost of repairing of roof at 600 pounds.

8. It can explain why actual costs varied from cost... .

9. I would ... the size of the garden at 1000 square metres.



3. Choose the right definition from column B to the words and expressions from column A.

A	B
1)bookkeeping	a) calculating an individual's or a company's liability for tax
2)accounting	b) writing down the details of transactions (debits and credits)
3)managerial accounting	c) keeping financial records, recording income and expenditure, valuing assets and liabilities, and so on
4)cost accounting	d) preparing budgets and other financial reports

	necessary for management
5)tax accounting	e) inspection and evaluation of accounts by a second set of accountants
6)auditing	f) using all available accounting procedures and tricks, to disguise the true financial position of a company
7)creative accounting	g) working out the unit cost of products, including materials, labour and all other expenses

5. Choose the right variant from the words given below.

challenge	profit	accounting	means
insolvent	makers	solvent	decision



1. The purpose of _____ is to provide financial information about the economic entity.

2. The _____ of creating accounting information are recording, classifying and summarizing.

3. Financial information provided by an accountant is needed by managerial _____

_____ to help them plan the company's activities.

4. The purpose of each business to earn _____.

5. Every economic entity should stay _____, that is to have sufficient cash to play debts.

6. The company that is unable to meet its obligations is called _____ .

7. To meet _____ of our society we need some knowledge of accounting.

**Section 2
Speaking**

1. You are the Executive Manager. Discuss with your accountant the current state of your company. You may use the following dialogue as a model.

Rick has good news for his partner, Dan.

Rick: I just looked at the books today and we're finally in the black! We should be making money continuously in no time. And you thought this company was going to

bankrupt!

Dan: Well, you have to admit we've been spending a lot of money for the past eight months. Even our new computer system cost a fortune. I don't mean to sound like a penny pincher (скряга) but frankly, I still think we were wasting our money. You can bet your bottom dollar (all your money) that computer salesman is getting some kickback (reward) for that sale, too.

Rick: I don't know why you're always so worried we're going to ruin our business financially. Look, the bottom line is that the company's finally turning a profit even though it had a few lean years. I think we should go celebrate over lunch and since I know you're short on cash, I'll even pick up the check (pay for your meal).

Dan: Well, if you're going to do it I'm, accepting! Besides, I'm flat broke (completely without money) today.

Section 3 **Discussion**

1. Discuss the questions.

1. What is the definition of accounting?
2. What information does accounting provide business entities with?
3. Who are the users of accounting information? Why do they need it?
4. What are the functions of accounting??
5. What means are used for creating information?
6. What are business activities in accounting associated with?
7. What is the difference between external and internal transactions?
8. What are the subjects of managerial, cost, tax and creative accounting?
9. What is the difference between accounting and bookkeeping?

Section 4 **Writing**

1. Study the following examples of financial analysis and give one of your own.

For the sake of an example, pretend there's a financial services company named Business XYZ. The fourth-quarter EPS of Business XYZ is currently at \$3.09. However, their third-quarter EPS was \$3.15. Suppose a financial analyst was to use the information from the EPS statements to determine the overall security and inherent value of Business XYZ. They would ultimately decide that the numbers show Business XYZ's EPS has gone down, which means they're not performing well financially and might not be a wise investment. However, this is an elementary example of financial analysis.

Inversely, if the fourth-quarter EPS were higher than the third-quarter EPS, this would be an excellent sign that the company's overall value was improving. Financial analysis can also predict how a company's overall financial numbers will behave in the future. It uses data and patterns pulled from a company's financial information to predict patterns and forecast future EPS or overall financial health for the upcoming quarters.

Section 5 **Independent reading**

1. Read and translate the text “Types of financial analysis” (See Part II Independent reading).

2. Be ready to discuss the text.

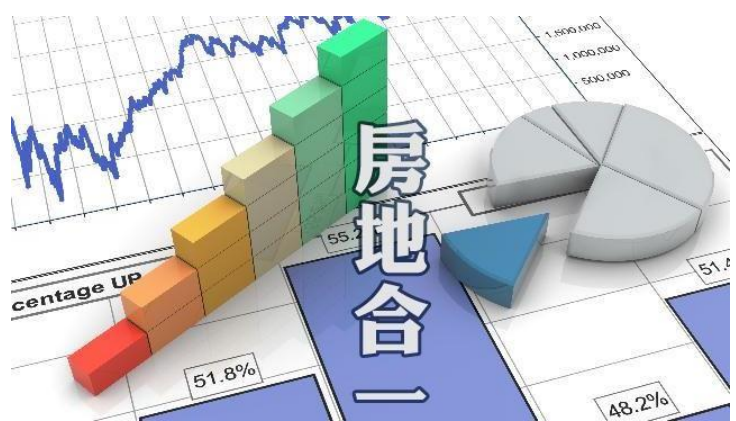
Section 1 **Text work**

Text B

1. Read the text.

Financial analysis

Simply put, financial analysis is the entire process involved with appraising



projects, budgets, businesses, or any finance-related transaction to identify if their overall performance is not only viable but sustainable. It involves reviewing and analyzing financial information to help make critical business decisions. It uses metrics like benchmark ratios, industry averages, and data from financial reports to help assess performance. This can include determining if an entity is liquid, stable, solvent, or worth investing in and if investing in said entity will provide a monetary return.

However, that's not the only thing it's used for in the financial world. Financial analysis can also help identify and determine economic patterns and trends, manage long-term goals and plans, make recommendations on how to best proceed, and select suitable businesses or projects for investment. These things are typically determined through the analyzing of data or numbers, hence, financial analysis.

A comprehensive examination of a company's financial statements completes the evaluation process. This includes cash flow and income statements, balance sheets, virtually anything that has to do with their financial data and numbers, whether it's for investment or corporate finance use.

Financial analysis is an invaluable tool when it comes to determining your company's overall financial and economic performance. Whether you're using horizontal, vertical, fundamental, or technical analysis, the trends, patterns, and pertinent information that can be determined through financial analysis can be literally invaluable. It's also an essential tool for investors to decide whether it's ultimately worth investing in a specific company. No matter why it's being used, financial analysis is an essential part of running a business and allowing for economic growth and expansion.

2.Find a synonym:

1) accounting equation 2) acquire 3) condition 4) detail 5) earnings 6) equal 7) evidence 8) expenses 9) express 10) hire 11) impact 12) monetary 13) process 14) property 15) public 16) purchase 17) responsible 18) supply	a) a series of transactions, changes, or functions that bring about a particular result b) anything owned by a person c) assets equal liabilities plus owner's equity d) buy e) costs f) employ g) have the same value as h) in charge of i) income j) indicate by words or symbols k) influence l) information m) obtain n) pertaining to money. o) provide information item by item p) provide with q) state-owned r) the existing circumstance
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Section 2
Speaking

3. Match the words with their definitions.

bankruptcy	dividend	capital	balance	liabilities
assets	budget	depreciation	drawings	fixtures
investor	invoice	bankrupt	expenditure	goodwill
creditor	overheads	revenue	auditor	security
equities	returns	debtors	ledgers	discount

- 1) the spending of money on advertising for example;
- 2) articles such as display cabinets which would be difficult to remove;
- 3) a payment to shareholders when a company has made a profit;
- 4) a person whose affairs are in the hands of an Official Receiver;
- 5) another name for ordinary shares;

- 6) the person who takes on the responsibility for checking the company's accounts;
- 7) possessions which can be converted into cash;
- 8) a deduction made from the price of good when payment is made promptly;
- 9) debts which will have to be paid either now or in the future;
- 10) a list of goods which will have to be sent to a customer indicating the amount charged to their account;
- 11) the situation when the two sides of the accounts are equal;
- 12) the books of accounts showing how much we owe and are owed;
- 13) goods which are not wanted after all usually because they are faulty;
- 14) the proprietor's withdrawals of funds from the business;
- 15) the proprietor's stake in the business;
- 16) people who owe us money;
- 17) the fall in the value of an asset as a result of waste or usage;
- 18) a person to whom we owe money;
- 19) smth. which is valuable yet intangible;
- 20) the situation acing persons who cannot pay their creditors;
- 21) money received from sales;
- 22) the device which aims to control; expenditure;
- 23) the costs attached to maintaining fixed assets such as plant and machinery;
- 24) an asset such as a share certificate which can be offered as a safeguard; when a loan is received from a bank;
- 25) smth./ who buys smth. in the expectation that it will rise in value.

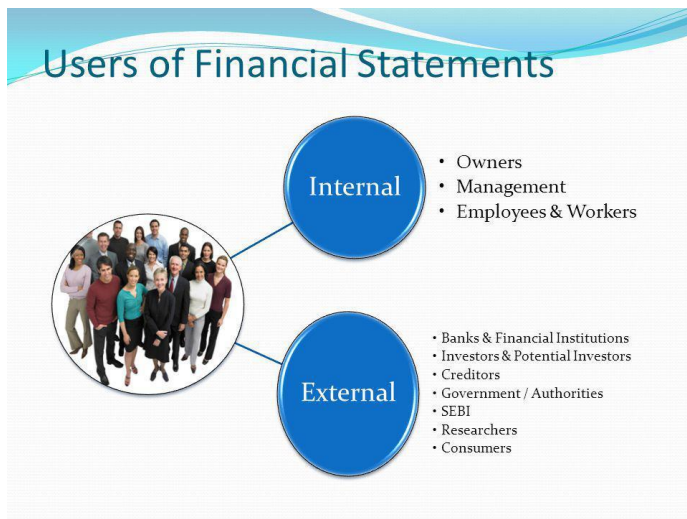
4. Read the information. Put in the words from the box. In groups think of some more users of financial statements. Speak about them and prove your choice.

Investors	Creditors
Regulatory authorities	Management of the company

Users of financial statement analysis

There are various users of the financial statement analysis. They include:

- _____: The finance controller of a company does an ongoing analysis of company's financial statements, particularly operational metrics such the profit by product, cost per distribution channel, cost per delivery etc. that aren't seen by external entities.



- The current, as well as prospective _____ scrutinize the health of the organization by performing analysis of the financial statements. They do this to understand about the company's ability to continue as a going concern, issue dividends, generate cash flows and to ensure that the company

continues to grow at least at the historical rate.

- A _____ or anyone for that matter, who has provided funds to the company will be interested to know the ability of the company to pay back the debt and their several cash management measures.
- In cases of publicly held companies _____ examine their financial statements to see if the statements conform to accounting standards as well as rules and guidelines.

Section 1 **Text work**

Text C

1. Read the text.

Audit: What is it?

The general definition of an audit can be given as an appraisal of an individual organization, process, system, project, enterprise, or product. The term is most commonly used as a reference to audits in accounting, but alike concepts also exist in project management, energy conservation, and quality management.

Putting another way, an audit is an unbiased evaluation and examination of an organization's financial statements. The process of auditing can be performed internally as well as externally. As explained by Investopedia, the auditors ascertain the financial accuracy and responsibility of an organization.



Auditing is a process that involves hiring professionals for evaluation of financial records thus ensuring their intactness. Besides, auditing is also helpful in understanding and analyzing the financial records easily and recognizing the key areas requiring improvement for desired growth. Auditing is helpful in assessing risks, economy, quality, and efficiency as well.

2. Choose the best alternative:

1. It is up to an accountant to ... the various financial statements.
a) interpret; b) intercept; c) invent; d) translate.
2. The bookkeeper keeps a record of every financial
a) action; b) transaction; c) entry; d) transcription.
3. It's essential to ... the invoice number in any correspondence
a) estimate; b) quote; c) say; d) tell.
4. The ... of the invoice goes to the customer, another copy goes to Sales, and we keep the other one here in accounts.
a) photocopy; b) issue; c) top copy; d) account.
5. We are ... with our supplier over this invoice so don't pay it until you hear from me.
a) argument; b) dispute; c) agreement; d) distress.
6. We send a ... to customers who haven't settled their accounts.
a) reminder; b) remainder; c) remembrance; d) memory.
7. If these figures could be ... into parts and labour it would be make them easier to understand.
a) set up; b) broken down; c) rounded up; d) laid down.
8. This company has a weekly ... about 100,000.
a) pay; b) payroll; c) salary; d) wages.
9. Buying that new machinery has seriously ... our reserves.
a) depreciated; b) depleted; c) depressed; d) deprived.
10. By examining the balance ... and other documents we are able to find out that the company was not doing as well as they claimed.
a) slip; b) ledger; c) account; d) sheet.
11. Surely we can set some off these expenses ... tax.
a) against; b) for; c) on; d) from.
12. The rent for the office is already 3 months ...!
a) overtime; b) in the red; c) in demand; d) overdue.
13. Due to economic climate we have had to ... more bad debts this year than ever before.
a) tell off; b) write off; c) find out; d) note down.

14. Do they have enough working ... to keep trading?
 a) capital; b) expenses; c) accounts; d) currency.
15. Such items as buildings and machinery are known as ... assets.
 a) current; b) hidden; c) fixed; d) liquid.

Section 2 **Discussion**

1. Join the halves of the statements. Discuss them in groups and give your feedback.

- | |
|--|
| <ol style="list-style-type: none"> 1. Before making a loan, potential lenders ... 2. Both profit and non-profit organizations 3. Public accountants are those who 4. Several accounting organizations have formulated 5. To do an audit, there must be information in a 6. It is important to obtain a sufficient.... 7. The final stage in the audit process is 8. Very often the general public 9. The function of accounting is to provide certain types of... . 10. Auditing is the process of recording, classifying and summarizing economic |
| <ol style="list-style-type: none"> a) serve the general public and collect professional fees for their work. b) quality and volume of evidence to satisfy the audit objectives. c) the audit report. d) quantitative information that management can use to make decisions. e) verifiable form and some standards by which the auditor can evaluate the information. f) determine the borrower's ability to meet scheduled payment. g) confuses auditing with accounting. h) codes of ethics that govern the of their members' behaviour. i) events in logical manner for the purpose of providing financial information for decision-making. j) deal with budgets, payrolls, rent payments, and the like. |

Section 3 **Writing**

1. Reorder the sentences below to create one coherent text. Underline all the connecting words which help you to do this.

a) Firstly money is collected at source from everyone in Australia who has a job.

b) Tax on petrol is also aimed at reducing the number of vehicles on the roads by discouraging motorists from using their cars.

c) The Australian government collects tax in a number of different ways.

d) Income tax, as this is known, can be as high as 48% for some people.

e) In addition to this tax on luxuries, there is a special tax on fuel which brings in a large amount of revenue for the government.

f) Secondly, the government gains money by imposing tax on all goods purchased or services received so that every time money changes hands a tax of 10% is paid.

g) The term “services” includes anything from getting a haircut to having your house painted.

h) Another way that the government raises money is by charging an additional tax on luxuries such as wine, tobacco or perfume.

Section 4 **Independent reading**

1. Read and translate the text “Important benefits of auditing”

(See Part II Independent reading).

2. Be ready to discuss the text.

UNIT IV **DIGITAL ECONOMICS**

Study active vocabulary

AI (artificial intelligence)	ИИ (искусственный интеллект)
bypassing	в обход
cashless	безналичный расчет
compute	вычислить
consumer	потребитель

digital	цифровой
disruption	разрушение
enable	включить
extent	степень
flexibility	гибкость
insight	понимание
instantaneous	мгновенный
media	СМИ
ranking	ранжирование
request	запрос

Section 1 Text work

1. Pre-reading activity

- 1) Do you know what digital economy is?
- 2) Is digital economy developed in your country?
- 3) What are the aspects of digital economy?
- 4) Do you think digital economy is perspective?

2. Read the text.

What is the digital economy?

The digital economy refers to economic activity that uses electronic communication and digital technologies to provide goods and services. The main building blocks of the digital economy are:



- *The internet.* This enables firms to offer goods for sale and enables consumers to browse for goods that they need.

- *E-mail.* Electronic communication enables very cheap, instantaneous communication across the world. It can be used to send

information and requests very quickly.

- *Digital automation.* Firms can use the processing power of computers to make decisions on output, prices and how to reach consumers.

- *Digital payments* – credit cards, Apple Pay, Google pay, bitcoin, bank transfer. A digital economy is moving us towards a cashless society.
- *Automation*. Increasingly the digital economy relies on mass use of electronic data and automated technology.
- *Social media*. To a lesser extent, social media is an aspect of the digital economy: individuals using it share recommendations about business.

3. Match the two parts of the sentences.

1) The traditional economy is based	a) of the digital economy, e.g. traditional firms taking debit cards, then selling online.
2) As the digital economy evolved, some firms	b) any physical goods but has everything streamed through the internet.
3) Netflix and Spotify do not need to use	c) on physical shops, goods and cash payments.
4) Over time, the traditional economy has adopted aspects	d) missed out on having a physical shop altogether, and selling straight from an e-commerce site, delivered to consumers' homes.

4. Put in the missing words from the box.

transactions importance fulfilled depended available occur

1. All economic transactions that _____ on the internet involve digital economy
2. The digital economy is fully _____ upon the customer personalization.
3. With the rise of the digital economy, E-commerce has also gained _____ and increasingly gaining the market.
4. All the _____ in the digital economy happen online.
5. We don't need to go to the market and purchase goods, even the services as well are now _____ on the internet.
6. What one company needs are _____ by the other, so this is their shared process.

Section 2
Speaking

1. Look through the information about the difference between traditional and digital economies and speak about them in groups.

<i>Traditional economy</i>	<i>Digital economy</i>
Factories	Data centres / cloud computing
High street shops	Internet websites
Newspaper ads/words of mouth	Social media reviews
Transportation	E-sales - digital downloads
Banks and cash points	E-banking
Schools/text books	E-learning / e-books
9-5 commute	Working from home
Physical assets	Google ranking / brand image
Construction	Website development
Real estate	Domain ownership
Cash – cheque payment	E-payment, cashless society
Labour and capital	Automation and AI

Section 3 **Discussion**

1. Here are some examples of digital economy. Discuss some more.

- Airbnb – This enables tourists to book online. It has also made it possible for individual households to let out their house/room to tourists. Before the digital economy it was not practical.
- Amazon market place/Ebay.
- Netflix – This enables consumers to purchase TV-series and films over the internet, without need for any physical good.
- E-commerce site – E.g. Economics help, selling e-books for economics revision.

2. In groups discuss the pros and cons of digital economy.

The Digital economy	
<i>Pros</i>	<i>Cons</i>
<ul style="list-style-type: none"> • Greater information and choice • Saves time 	<ul style="list-style-type: none"> • Monopoly power of tech giants • Less community

<ul style="list-style-type: none"> • Reduced costs for business • Greater personalization • Lower barriers to entry • Greater flexibility in work, enabling people to work from home • Benefits for developing world 	<ul style="list-style-type: none"> • Addictive nature of technology • Privacy issues • Bypassing of labour laws • Disruption to traditional economy and jobs • Potential environmental costs
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Section 4 **Writing**

1. Here are eight advantages of digital economy. Choose any three and develop the idea in writing.

- Greater information.
- Saves time.
- Reduced costs.
- Personalization.
- Lower barriers to entry.
- Creates significant data which can give new insights.
- Benefits for developing world.
- Enables people to work from home.



Section 5 **Independent reading**

1. Read and translate the text “Problems of digital economy” (See Part II Independent reading).

2. Be ready to discuss the text.

PART II
INDEPENDENT READING

UNITI

Read the text “Systems of higher education in different countries” and do the task.

1) Complete the table with specific features of different systems of higher education.

<i>Country</i>	<i>Specific features</i>

SYSTEMS OF HIGHER EDUCATION IN DIFFERENT COUNTRIES

A) Systems of higher education in France and Germany

Both France and Germany have systems of higher education that state agencies administer. Entrance requirements for students are also similar in both countries. In France, an examination called the baccalauréat is given at the end of secondary education. Higher education in France is free and open to all students who have passed this examination. A passing mark admits students to a prior first year at a university, which finishes in another, more strict examination. Success in this examination allows students to attend universities for three or four years until they get the first university degree, called a licence in France. Basic differences, however, distinguish these two countries' systems.

French educational districts, called academies, are under the direction of a rector appointed by the national government and is in charge of the university. The uniformity in the curriculum in the country leaves each university with little to distinguish itself. That is why many students prefer to go to Paris, where better accommodations and more entertainment for students. Another difference is the existence in France of higher-educational institutions known as great schools, which give advanced professional and technical training. Different great schools give scrupulous training in all applied science and technology branches. Their diplomas have a higher value than the standard licence.

In Germany, a country made up of once strong principalities; the regional universities have autonomy in determining their curriculum under the direction of rectors. Students in Germany change universities according to their interests and the strengths of each university. In fact, it is a custom for students to attend two, three, or even four different universities in their studies, and the professors at a particular university may teach in four or five others. This mobility means that schemes of study and examination are free and individual, which is not typical for France. Each of these countries has influenced higher education in other nations. The French, either through colonial influence or through the work of missionaries, introduced many aspects of their system in North and West Africa, the Caribbean, and the Far East. In the 1870s, Japan's growing university system was remodelled along French lines. France's great schools have been copied as models of technical schools. German influence has come in philosophical concepts regarding the role of universities. The Germans were the first to stress the importance of universities in research. The doctoral degree, or PhD, invented in Germany, has gained popularity in systems worldwide.

B) The system of higher education in Great Britain

The autonomy of higher-educational institutions is important in Great Britain. Its universities enjoy almost complete autonomy from national or local government in their administration and the determination of their curricula. However the schools receive nearly all of their funding from the state. Entry requirements for British universities are rather difficult. A student must have a General Certificate of Education (corresponding to the French baccalauréat) by taking examinations in different subjects. Suppose they have greater number of "advanced level" passes, in contrast to General Certificate of Secondary Education ("ordinary level") passes. In that case, the student has a better chance of entering the university of his choice. This selective admission to universities, and the close supervision of students by a tutorial system, makes it possible for most British students to complete a degree course in three years instead of the standard four years. Great Britain's academic programs are more highly specialized than the same programs in other parts of Europe. Great Britain's model of higher education has been copied to different degrees in Canada, Australia, India, South Africa, New Zealand, and other former British colonial territories in Africa, Southeast Asia, and the Pacific.

C) The system of higher education in the United States

The higher education system in the United States differs from European in certain ways. In the United States, there is a national idea that students who have completed secondary school should have at least two years of university education. That is why there are many “junior colleges” and “community colleges.” They give two years of undergraduate study. Most students complete four years of study at traditional universities and colleges. Universities that provide four-year study courses can be funded privately or have state or city foundations that depend heavily on the government for financial support. Private universities and colleges depend on students’ payments. The state governments fund the nation’s highly developed universities, which give qualified higher education. In the American system, the four-year or “bachelor’s,” degree is ordinarily given to students after collecting course “credits” or hours of classroom study. The quality of work done in these courses is assessed by a continuous record of marks and grades during a course. Completing a certain number (and variety) of courses with passing grades leads to the “bachelor’s” degree. The first two years of a student’s studies are generally taken up with required courses in a broad range of subjects; also, the student selects some “elective” courses. In the third and fourth years of study, the student specializes in one or perhaps two subject fields. Postgraduate students can continue advanced studies or research in one of the many graduate schools, usually specialized institutions. At these schools, students work to get a “master’s” degree (which involves one to two years of postgraduate study) or a doctoral degree (which involves two to four years of study and other requirements). A distinctive feature of American education is the de-emphasis on lecture and examination. Students are evaluated by their performance in individual courses where discussion and written essays are important. The American model of higher learning was adopted wholesale by the Philippines and influenced the educational systems of Japan and Taiwan after World War II.

UNIT II

Read the text “A Master's in Economics” and do the tasks.

1) Match the headings to the paragraphs.

Work as a private sector economist

Why a master's in economics?

Other opportunities with a master's in economics

Work as a government economist

2) *What is the new information about a master's degree for you?*

A MASTER'S IN ECONOMICS

1. _____

Economists work as government economists, consultants, public policy analysts, financial managers, health insurance analysts and much more. One thing most of these career paths have in common, however, is the need for a master's degree to get your foot in the door and/or work your way through the ranks. Types of careers in economics that typically either require or benefit from a master's degree include: economist, consultant, professor, policy analyst, budget analyst, market researcher, data scientist, and statistician.

2. _____

According to the most recent statistics from the Bureau of Labor Statistics, 36 percent of economists work for the government at the local, state and federal levels. Government economists serve in a wide variety of positions involving policy research and analysis. Economists play an important role at each level of the government as policymakers use their insights when drafting, reviewing and implementing policies and programs. Working in the public sector, while not always the highest-paying option for master's degree holders, provides an opportunity to work on important societal problems, potentially improving the lives of others. Public sector jobs can also offer more security than some private sector jobs.

3. _____

Jobs in the private sector often require a Master's in Economics in order to gain even entry-level employment. For those who wish to enter the private sector, the knowledge and skills obtained in pursuit of a master's degree will be valuable for a wide range of careers. Economic consultants, for example, provide expert insight into complex financial and economic situations and offer expert testimony in major litigation cases. Consultants also apply economic analysis to help businesses evaluate and implement strategic decisions. Master's programs that specialize in applied economics are particularly beneficial for students who wish to enter the private sector, as this discipline focuses on the application of economic principles in the real world.

4. _____

There are many career paths and job opportunities for students of economics. For instance, you may want to assume a consulting or research role at one of the many economic “think tanks” in the country that help shape public policy decisions. Or if you have an interest in international development, a Master’s in Economics can give you the skills to help solve global problems and prop up economically under-developed regions to the benefit of the people living there. Of course, there’s also the academic route for economists. A Master’s Degree in Economics is often the minimum requirement to teach economics at most two-year colleges; the Doctor of Philosophy degree is necessary for a faculty position in economics at most four-year colleges and universities. One of the best ways to set yourself up for a successful career in economics is to complete a master's degree.

Read the text “Defining economics” and do the tasks.

1) Answer the questions.

1. Why does the study of economics exist? Why is it necessary to study economics?
2. Divide the following concepts into the two groups “goods” and “services”: Oxford University tuition, engineering, a house, marketing research, a luxury Swarovski necklace, currency exchange, transport, a tuna sandwich, the Moscow Times subscription, a box of chocolate.
3. Give some examples of unlimitedly abundant resources. Does economics show interest towards these resources? Why?
4. How to avoid waste in the use of resources in modern economies?
5. Which consequences does a conflict between our wants and limited resources have?

2) Decide whether the following statements are True or False according to the text.

1. Economics is a science because it uses principles of anthropology, sociology and psychology. ____
2. Most individuals are satisfied with what they have and do not strive for more goods and services. ____
3. The amount of resources available for consumption is limited. ____
4. The subject of economics is to teach individuals how to consume less. ____
5. Societies have to make choices because resources are scarce. ____
6. Economists try to find out how to satisfy society’s wants in the best possible way. ____

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 organized. 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 organize 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.

They would like to have more and better computers, cars, educational services, transport services, housing, recreation, travel and so on; the list is endless.

Yet it is not possible for societies and the people within them to produce or buy all the things they want. Why is this so? It is because there are not enough resources. Resources are the inputs used to produce goods and services wanted by people. They include things like human labour, machines and factories, and "gifts of nature" like agricultural land and metals inside the earth. Resources do not exist in unlimited abundance: they are scarce, or limited and insufficient in relation to unlimited uses that people have for them.

Scarcity is a very important concept in economics. It arises whenever there is not enough of something in relation to the need for it. For example, we could say that food is scarce in poor countries. Or we could say that clean air is scarce in a polluted city. In economics, scarcity is especially important in describing the condition of insufficient resources, because the scarcity of resources causes scarcity in goods and services. Defining scarcity, we can therefore say that: Scarcity is the condition in which

available resources are not enough to produce everything that human beings need and want.

It follows that societies face a fundamental problem, which is the conflict between unlimited human needs and wants on the one hand, and limited or scarce resources on the other. The subject of economics is how to best resolve this conflict.

The conflict between unlimited needs and wants, and scarce resources has an important consequence. Since people can't have everything they want, they must make choices. The classic example of a choice forced on society by resource scarcity is that of "guns or butter", or more realistically the choice between producing defense goods (guns, weapons, tanks) or food: more defense goods mean less food, while more food means fewer defense goods. Societies must choose how much of each they want to have. Note that if there were no resource scarcity, a choice would not be necessary, since society could produce as much of each as was desired. But resource scarcity forces the society to make a choice between available alternatives. Economics is therefore a study of choices.

The conflict between unlimited needs and wants, and scarce resources has a second important consequence. Since resources are scarce, it is important to avoid waste in how they are used. If resources are not used effectively and are wasted, they will end up producing less; or they may end up producing goods and services that people don't really want or need. Economics must try to find how best to use scarce resources so that waste can be avoided.

Defining economics, we can therefore say that: Economics is the study of choices leading to the best possible use of scarce resources in order to best satisfy unlimited human needs and wants. As you can see from this definition of economics, economists study the world from a social perspective, with the objective of determining what is in society's best interests.

UNIT II

Read the text "What does an agricultural economist do?" and do the tasks.

1) Answer the question: What does an agricultural economist do?

2) Write out key words and word-combinations (5-8 words) from the text.

Write summary of the text (40-50 words).

WHAT DOES AN AGRICULTURAL ECONOMIST DO?

The field of agricultural economics is a broad one in most places. What once was a discipline devoted to the economics of land management and livestock maximization has expanded to include research into renewable resources; rural land and community planning; government farm subsidy and loan financing programs; and environmental agribusiness, among other things. An agricultural economist may work for government agencies at either the national or the local level, helping to plan the mathematical side of successful farm policies. Others may work with land planning or farm futures firms, managing communities or analyzing agriculture-related investment opportunities. Still others work in academia, teaching the agricultural economists of tomorrow.

Agriculture is an important part of every country's national agenda. Countries with robust agricultural systems have the ability to be self-sustaining, and those that have learned to maximize their natural resources are in many ways more stable on both internal and international fronts. Supporting a healthy agricultural economy does not usually happen by itself, however. Practices that are good for a farming community in one generation might not be sustainable over time, just as agriculture and food management activities designed to benefit a nation as a whole might prove detrimental for the rural communities they touch. The job of the agricultural economist is to analyze a given agricultural situation, then strategize a plan to sustain and maximize it over time for mutual benefit.

The work of every agricultural economist focuses on how the calculations, projections, and statistical analyses of economics can be applied to farming and land development. Economics as a discipline is centered on resource management and allocation. In an agricultural setting, the resources at issue are land, farm equipment and livestock, and natural resources like coal, fresh water, and natural gas. The agricultural economist is involved in maximizing those resources in a way that allows for the continued success and propagation of agricultural life.

Economics and agriculture intersect in many different ways, and agricultural jobs that involve economics are similarly wide-reaching. Agricultural economists work in many different kinds of jobs, for many different employers. Some do most of their work at a desk, reading reports, drawing conclusions on economic trends, and performing calculations and agriculture analysis. Others may work in the field, interviewing farmers, surveying land, and looking at the layouts and outputs of rural and farming

communities. Some write analysis to teach and others to advocate; some work with legislatures, and some lobby governments on behalf of farmers.

Despite the differences in their work, at the end of the day a whole range of professionals can be called "agricultural economist." Given the breadth of the shared agricultural and economic issues in any given country or community, agricultural economists necessarily perform a whole host of agricultural jobs and functions. Still, from training to passion and all things in between, professionals in the field have many important things in common.

UNIT III

Read the text "Types of financial analysis" and do the task.

1) Put the name of the financial analysis in the correct place.

TYPES OF FINANCIAL ANALYSIS

- Leverage
- Technical
- Vertical
- Fundamental
- Horizontal

There are a few different types of financial analysis, which run the full gamut.

Simply put, _____ analysis again uses those ubiquitous ratios that are pulled from financial statement data. This can be determined from things like a business's earnings per share (EPS). It's then used to determine a company's overall value by using ratio analysis and assessing a company's financial and economic health. Eventually, a number calculated that potential investors can compare to see whether the company's security is overvalued or undervalued.

On the other side of things, _____ financial analysis is different from fundamental. It uses statistical trends and patterns that are pulled from trading activity. This can include things like moving averages to find the pertinent information. The technical analysis is ultimately performed to understand market attitudes regarding price trends. It does this by identifying financial trends and patterns instead of attempting to calculate the fundamental aspects of security.

_____ financial analysis is very effective. The process consists of a side-by-side comparison of statements between several years of consecutive financial reporting periods for a company. Taking several reports for comparison allows for an in-depth analysis to identify patterns in the data that can be the foundation for changes and improvements. It's a good idea to have at least three years of financial statements and five years of predictive data to provide enough information to allow for a comprehensive and thorough analysis.

Essentially, _____ analysis is dividing revenue by all the different factors of your company's income statements. The final numbers are then turned into percentages. Again, this is where benchmark ratios are crucial because they heavily use this type of financial analysis. Benchmarking against similar companies is an effective way to judge performance. It also allows for a broader range of comparisons by appraising via margins instead of dollars.

_____ analysis is another necessary type of financial analysis. It uses the full spectrum of economic data to appraise company performance instead of just a single metric. It helps to compare everything overall to get the bigger picture of a company's financial health, to determine things like debt/equity ratio.

Read the text “Important benefits of auditing” and do the task.

1) Make a list of benefits mentioned in the text. Can you think of some more?

IMPORTANT BENEFITS OF AUDITING

Auditing is helpful in ascertaining the satisfaction of the owner about the business operations in addition to the working of its various departments.

The auditing process is helpful in detecting errors, committed deliberately or innocently, and also prevents future occurrences. The workers will, therefore, not commit any kind of financial errors or frauds for the fear of being detected as the accounts are audited on a regular basis.

The process of auditing is very helpful in obtaining an independent opinion from the auditor pertaining to your business. Getting the accounts audited by independent auditors guarantees the reports to be fair and true in every respect.

Akin to errors, frauds are also detected by auditing thus preventing future possibility for the same. Putting it simple, auditing is the best way for monitoring financial records against interference.

The process of auditing establishes a thorough check thus ensuring the business operations to run smoothly and preventing the staff from committing irregularity thus making the staff more responsible and active.

UNIT IV

Read the text “Problems of digital economy” and do the task.

1) Read the text and give the titles to each problem of digital economy.

PROBLEMS OF DIGITAL ECONOMY

- _____ Despite the potential for new start-ups, many aspects of the digital economy have become dominated by firms with monopoly power. For example, Amazon has cornered the market for online sales, meaning many firms have to go through the Amazon market place to reach consumers who go to Amazon out of habit. Similarly, Google and Facebook have all developed very strong brand loyalty and market share in their respective markets. This has made a few tech giants very profitable. With monopoly power, Google are able to charge high prices for online advertising and Amazon have the market power to undercut traditional booksellers.
- _____ A traditional bookshop can act as a focal point for local community. It may hold events, book signings and individuals may enjoy the experience of browsing physical books. With the digital alternative undercutting traditional firms, old fashioned bookshops are forced out of business. Although books may be cheaper, we have lost physical interaction between sellers and buyers which was an important aspect of the buying experience.
- _____ Whilst, in theory, the internet can save time, e.g. finding bus times is much easier with internet than paper copies, this time saved may be outweighed by the time we waste checking Facebook, twitter, internet searches. Also, the sheer volume of information can cause us to drown in information and lose sight of what we actually need. More choices do not necessarily lead to better outcomes. When faced with a bewildering range of outcomes, we can take time to decide and it becomes easier to procrastinate.
- _____ Harvesting and using data has become big business. Facebook collects a large range of data on its users and this has been bought by political interests who can give very targeted political ads to its users.

- _____ The digital economy has created a trend towards using self-employed freelancers, who are not protected by the same labour laws. For example, delivery drivers for Deliveroo and Uber drivers have often been employed on zero-hour contracts. This enables firms to cut labour costs, be more flexible, but it can leave workers without sick pay or employment protections.
- _____ The anonymous and distant nature of social media has exacerbated trends to personal attacks and the posting of conspiracy theories or posting of violent/sexual images. The digital economy has enabled the proliferation of content that is damaging to human well-being.
- _____ The economy has always faced disruption from new technology – from the period of the Luddites to the assembly line. However, the digital economy is increasing the pace of change, causing many traditional firms (high street retailers) to go out of business. The rise of artificial intelligence (AI) may threaten jobs in a whole new range of service sector industries. In theory, new technology will lead to changing patterns of activity, but no increase in overall unemployment. However, the pace of digitalization can lead to structural unemployment, with some unskilled workers increasingly losing out to skilled workers. Combined with the monopoly power of big tech firms, it is causing an increased inequality in society, which may lead to feelings of alienation and unfairness.
- _____ It is a mistake to think that the digital economy implies a ‘green solution.’ Data centers use electricity and cause CO₂ emissions. In the US, data centers account for around two per cent of U.S. electricity use in 2014. A bigger potential cost is how the digital economy encourages a ‘throw-away’ culture. E.g. the planned obsolescence of mobile phones and computers, encouraging consumers to buy new models, leading to greater use of raw materials.

PART III
ACADEMIC ENGLISH

A. ACADEMIC WRITING

РЕФЕРИРОВАНИЕ И АННОТИРОВАНИЕ НАУЧНЫХ ТЕКСТОВ

Реферат

Реферат (summary) (от лат. «refero», что означает «сообщаю») представляет собой краткое изложение содержания источника с раскрытием его основного содержания по всем затронутым вопросам. Он должен дать читателю объективное представление о характере освещаемой работы, изложить наиболее существенные моменты ее содержания.

Существует несколько обязательных характеристик хорошего реферата:

- Оно должно точно и адекватно передавать содержание текста оригинала.
- Оно должно быть кратким и содержать только важную информацию.
- Следует избегать повторений, подробных описаний и примеров.
- Прочитав реферат, человек, незнакомый с оригиналом, должен понять основную мысль первоначального текста. Не допускается полное цитирование текста оригинала
- Допускается изменять порядок предложений, мыслей, структуру текста оригинала с целью сделать реферат более понятным и логичным.
- Объем должен составлять не более 1/3 или 1/4 оригинала.

План-схема реферата

1. Вступление. Полное название реферируемого текста со всеми выходными данными (автор, издано где, когда, кем, из какого источника). Формулировка основной темы текста.
2. Основная часть. Описание основного содержания, проблематики, принципов и методов исследования, специфических характеристик.
3. Заключение. Выводы, которые делаются в статье или выводы автора реферата о практической ценности информации, полученной в процессе реферирования.

Аннотация

Аннотация (abstract) (от лат. annotatio – замечание, примечание) – представляет собой предельно сжатую описательную характеристику

первоисточника. В ней в обобщенном виде раскрывается тематика публикации без полного раскрытия ее содержания. Аннотация дает ответ на вопрос, о чем говорится в первичном источнике информации.

При составлении аннотации не следует пересказывать содержание документов (выводы, рекомендации, фактический материал). Аннотация в силу своей предельной краткости не допускает цитирования, в ней не используются смысловые куски оригинала как таковые, основное содержание первоисточника передается здесь «своими словами».

Требования, предъявляемые к аннотациям.

1. Аннотация может состоять из одного предложения, если оно будет отражать основную мысль. Аннотация должна составлять 1/10 от оригинала.
2. Язык аннотации должен быть лаконичным, простым и ясным, без длинных и сложных периодов. Так как аннотация требует большей степени обобщения, в ней рассказчик должен использовать свои слова.
3. Аннотация должна содержать вступление, в котором упоминается заголовок, имя автора, источник, откуда взят текст, и тему.

Речевые клише для оформления реферата и аннотации

Каждая часть реферата оформляется стандартизированными словосочетаниями (речевыми клише).

В первую очередь необходимо сообщить о теме текста:

The subject (matter) of this paper is	темой исследования является
The object of the study is	целью исследования явилось
Data on ... are discussed	обсуждаются данные по...
The methods used for... are discussed	описываются методы, используемые для...
Of particular interest is...	особый интерес представляет...
The paper discusses....	в статье обсуждается

Для указания на цель работы могут использоваться следующие выражения:

The structure of this paper is as follows	структура статьи представлена следующим образом...
The first part reviews / describes / clarifies / outlines ...	первая часть (глава) рассматривает / описывает / подчеркивает...
Part 2 enlarges upon / shows that / argues that ...	вторая часть (глава) подробно останавливается на /

	рассматривает / утверждает...
The final part proposes / summarizes / spells out in detail	заключительная часть (глава) предлагает / приводит выводы / конкретизирует...

Заключение должно содержать выводы, отвечающие тем целям и задачам, которые были сформулированы во введении:

The obtained results can be directly applied to the process of	... полученные результаты могут быть непосредственно применены в процессе...
In conclusion, ... is considered	в заключении, ...рассматривается...
The paper is addressed to...	статья адресована...
It becomes clear that ...	становится очевидным, что...
It is questionable whether ...	довольно сомнительно, что...

Научная статья

Научная статья (scientific article, scientific paper) относится к жанру публицистики и предполагает краткое изложение проведения научного исследования и его результатов.

В зависимости от характера раскрываемой в статье проблемы, а также особенностей информации, которую автор стремится донести до читателя, научные статьи разделяют на три типа:

- научно-теоретические (theoretical articles);
- эмпирические или научно-практические (empirical or research articles);
- обзорные (review article).

Название статьи

Максимально допустимая длина названия статьи (title) – 10– 12 слов. Очень длинные названия, как и очень короткие трудно воспринимаются читателями. Название статьи должно быть информативным и лаконичным. Оно должно соответствовать научному стилю текста, содержать основные ключевые слова, характеризующие тему (предмет) исследования и содержание работы. Название должно легко восприниматься читателями и поисковыми системами. При переводе названия статьи на английский язык недопустимо использовать транслитерацию с русского языка на латиницу, за исключением непереводаемых названий собственных имен, приборов и других объектов.

Аннотация статьи, ключевые слова

Аннотация статьи в англоязычной литературе носит название “Abstract”, а на русском языке иногда называется также «реферат» или «авторское резюме»). Как правило, аннотация включает основную тему статьи, исследуемые проблемы, цели исследования, основные методы, результаты исследования и главные выводы. Ключевые слова (Key words) составляют семантическое ядро статьи, являются перечнем основных понятий и категорий, используемых при описании исследуемой проблемы.

Структура научной статьи

Наиболее распространенная в англоязычных странах система организации информации в научной статье получила название IMRaD или IMRD (Introduction, Methodology (Materials and Methods), Results and Discussion – Введение, Методы (или «Материалы и методы»), (Результаты и Обсуждение). Эта система впервые была предписана в качестве стандарта Американским национальным институтом стандартизации (American National Standards Institute) в 1972 году и до сих пор сохраняет неизменную популярность. Раздел статьи «Заключение» (Conclusion) должен содержать главные выводы, которые можно сделать на основе текста статьи в целом. Этот раздел требует тщательного редактирования, чтобы не повторять формулировок, приведенных в предыдущих разделах статьи. Желательно сравнить полученные результаты с теми, которые планировалось получить, а также показать их новизну и практическую значимость. В конце раздела приводятся выводы и рекомендации, определяются основные направления дальнейших исследований в данной области.

Библиография и цитирование

Научная статья должна содержать ссылки на информацию, полученную из конкретного источника, так называемые внутритекстовые ссылки, а также библиографический список этих источников в конце статьи. Списки литературы позволяют авторам признавать и использовать идеи других авторов, избежав при этом обвинений в плагиате. В российских изданиях оформление библиографического списка регламентируется государственными стандартами на библиографические описания. В русскоязычных журналах для составления списков литературы, как правило, используются ГОСТы на библиографические описания.

Объем научной статьи Объем всей научной статьи, как правило, не должен превышать 2–2,5 тысяч слов, что соответствует примерно 8–10 страницам. В таблице ниже представлены рекомендации по объему отдельных разделов научной статьи.

Рекомендуемые объемы разделов научной статьи по системе IMRaD

Раздел	Примерный объем в черновом варианте статьи (формат А4, кегль 10–12, полуторный интервал)
Введение	1 страница
Методы	2–3 страницы
Результаты	2–3 страницы
Таблицы и рисунки	3–6 таблиц или рисунков
Обсуждение	2–3 страницы
Библиография	20–35 источников
Весь документ	12–20 страниц

Эссе

Эссе – это сочинение, в котором выражается личное мнение автора по какой-либо определенной теме или проблеме.

При написании эссе текст обычно делится на 4-5 абзацев.

В первом абзаце вводится тема и четко формулируется собственное мнение.

Во втором и третьем абзацах отражается точка зрения автора, которая подкрепляется примерами и аргументами. Рассмотрение каждого аргумента следует начинать с нового абзаца.

В четвертом абзаце выражается противоположная точка зрения, которая тоже подкрепляется примерами и аргументами.

В заключительном абзаце делаются выводы и повторно формулируется точка зрения автора по данному вопросу.

Повествование в эссе обычно ведется в настоящем времени. Эссе пишется в официальном и полуофициальном стиле, поэтому не рекомендуется использовать разговорные выражения, сокращенные формы.

Полезные фразы для написания эссе

<i>Для введения темы и начала дискуссии</i>	To begin with First
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	In the first place Let us begin by looking at
<i>Для продолжения дискуссии</i>	In the second place Thirdly Furthermore Moreover In addition Last but not least Additionally Also As well as
<i>Для другой стороны дискуссии</i>	On the other hand However Although Anyway In contrast Despite In spite of By contrast
<i>Для примеров</i>	For example For instance Namely To illustrate One clear example In other words To give an example
<i>Для выводов</i>	Consequently As a result Thus To sum up In conclusion In summary For all the reasons All in all Finally

Пример эссе

Is it better to spend and enjoy your money or save it?

It is argued that money should be spent in order to increase satisfaction from life at present. However, the opponents of this view claim that money should be saved for some important purposes in the future. The following paragraphs will consider both these opinions and present my perspective on this issue.

On the one hand, the proponents of spending money now, without thinking about the future, may have their reasons. Thus, there is a commonly known philosophy supported by many, that a person lives only once, so there is no point in thinking about tomorrow and it is perfectly acceptable to spend money today. In addition, people who support this view may think that in the future one may not have the same income, and it is better to take advantage of today's spending opportunities to enjoy life.

Conversely, the supporters of saving money remind that thinking about the future is essential. Thus, these people prefer saving money for long-term goals, such as children's education or buying accommodation. Another factor that they consider is that a person may lose his source of income due to economic crises, unemployment or bad health, and his savings could be useful in such circumstances. Furthermore, saving money regularly and using certain financial instruments could significantly increase the capital over years and could even help a person stop working in order to earn living.

To conclude, I would stick to the opinion that saving money is a more reasonable strategy than spending it today. In my view, regular savings could increase chances of achieving financial independence in the future not only for oneself, but also for one's descendants.

B. ACADEMIC SPEAKING

Выступление на научной конференции

Все представленные на конференцию научные доклады (*papers / conference papers*) можно разделить на доклады по приглашению (*invited / solicited papers*) и доклады, заявленные по инициативе самих участников (*contributed / uninvited papers*). Возможен вариант, когда предложенные темы обсуждаются до конференции в рабочих группах (*working groups / working parties*), а затем представители этих групп (*rapporteurs of working groups / parties*) делают основные доклады (*lead / keynote papers*) на пленарных заседаниях. Иногда проводятся совместные заседания (*joint meetings*) отдельных секций

или даже конференции для того, чтобы их участники, представители разных областей науки, могли обсудить общие проблемы. На конференциях иногда организуются специальные лекции (*special lectures*) для участников, а также публичные лекции (*public lectures*) научно-популярного характера для всех желающих, с которыми выступают известные ученые. Кроме того, контакты с общественностью поддерживаются в виде своего рода «дня открытых дверей» (*open house*).

Составным элементом любой научной конференции является обсуждение докладов или дискуссии (*discussion*) под руководством председателя заседания (*chairman of the session/session chairman*). Используется также такая форма, как обмен мнениями с участием ведущих специалистов в присутствии широкой аудитории (*panel discussion*). Во время работы конференции может проходить обсуждение тех или иных вопросов в форме «круглого стола» (*round tables discussions/ round tables*). Достаточную популярность приобрели также стендовые заседания (*poster sessions*), во время которых авторы (*presenters*) представляют стендовые сообщения / доклады (*posters / poster papers / poster presentations*). Вконцестендовогозаседанияобычнопроисходитобсуждениепредставленных докладов.

Полезные слова и фразы

<i>день открытых дверей</i>	<i>an open house</i>
доклад	a paper (a conference paper)
- ежегодный	- an annual paper
- заключительный	- a final paper
- краткий	- a summary paper
- научный	- a paper
- на конференции	- a conference paper
- обзорный	- a review
- основной	- the main paper
- подробный	- a plenary paper
- стендовый	- a poster
- о деятельности	- a report on the activity of ...
- о ходе работы	- a progress paper
- приглашённого участника	- an invited paper
- краткое изложение, аннотация	- an abstract
- тема	- a subject (of a paper)

включить доклад в программу конференции	to schedule a paper for a conference
выступить с докладом	to read / to give a paper
дать рецензию на доклад	to review a paper
опубликовать	to publish (a paper)
отложить	to postpone (a paper)
подготовить	to prepare / to draw up a paper
представить ... (на рассмотрение)	to present / to submit / to contribute (a paper)
обсудить доклад	to discuss a paper
докладчик	speaker
круглый стол	a round table
лекция - специальная - публичная	a lecture a special lecture a public lecture
отчёт - месячный - письменный - предварительный	a report, an account a monthly report a report in writing a preliminary report
Проект отчета	a draft of a report
речь (обращение)	an address / a speech
сообщение	a presentation, a contribution, a communication

Данная информация поможет вам сделать доклад на научной конференции:

Выступление на международной конференции

Доброе утро, дамы и господа. Добрый день.
Добрый вечер.
Всем доброе утро. (разг.)
Доброе утро и добро пожаловать на нашу конференцию.
Большое спасибо, что смогли прийти сегодня.
Меня зовут Иван Петров, и я учусь на физическом факультете.
Итак, приступим (разг.).
Сегодня я бы хотел представить вам свой доклад об электромагнитных волнах.
Тема моего доклада – 3D печать металлом.
Я собираюсь поговорить о ядерном синтезе.
Тема моего доклада – новейшие сплавы.
Моя цель – выделить/прояснить влияние звуковых волн на наше здоровье.
Моя цель сегодня – проанализировать/ проанализировать /продемонстрировать/ описать влияние гравитации на распространение света.

Making a Presentation at an International Conference

Good morning, ladies and gentlemen. Good afternoon. Good evening. Morning, everyone. (informal)
Good morning and welcome to our conference.

Thank you all very much for coming today.
My name is Ivan Petrov and I am a student at the Faculty of Physics.
OK, let's get started (informal).
Today I would like to present to you my report on electromagnetic waves.
The subject/topic of my talk is metal 3D printing.
I'm going to talk about nuclear fusion.
My topic is latest alloys.
My objective today is to outline/clarify the effect of sound waves on our health.

My purpose today is to review/analyze/describe/demonstrate the influence of gravity on the propagation of light.

Сегодня я собираюсь представить результаты попытки исследователей раскрыть происхождение необычных свойств воды.

Если у вас есть вопросы, я с радостью на них отвечу.

Если у вас появятся вопросы, не стесняйтесь меня прерывать во время выступления.

Думаю, нам стоит отложить все вопросы до окончания презентации.

Я вернусь к этому вопросу позже, если позволите.

Мы вернемся к этому вопросу позже в моей презентации.

Позднее мы более детально рассмотрим этот вопрос.

Думаю, мы можем рассмотреть данный вопрос в конце презентации/немного позже.

Я собираюсь разделить свое выступление на три (четыре и т.д.) части.

Сегодня в презентации об истории квантовой теории я постараюсь осветить три главных пункта: истоки, XX век и влияние этой теории на науку.

This morning I am going to be reporting on the results of researchers' attempts to uncover the origins of water's unusual properties.

If you have any questions you would like to ask, I will be happy to answer them.

Please feel free to interrupt me if you have questions.

Perhaps we can leave any questions you may have until the end of the presentation.

I'll come back to that question later if I may.

We'll come back to that question later in my presentation.

We'll look at that point in more detail later on.

Perhaps we can look at that point at the end/a little later.

I am going to divide my talk into three (four, etc.) sections/parts..

In today's presentation on the history of quantum theory, I'm hoping to cover three points: the origins, the 20th century and its influence on the scientific world.

В первой части выступления мы рассмотрим прорывы в сфере физики в 2015 году.

Вначале я расскажу вам о последних находках в сфере радиофизики.

Во-первых, мы рассмотрим новые источники альтернативной энергии.

Во-вторых, я бы хотел поделиться своими наблюдениями о возобновляемых источниках энергии.

Затем я перейду к обсуждению результатов нового исследования в сфере астрофизики.

И наконец, я подведу итоги по всему вышесказанному.

Для начала, я бы хотел представить вам проблему дефектов в полупроводниках.

Давайте начнем с рассмотрения феномена голограммы.

Итак, это завершает [заголовок части].

Итак, мы в общем рассмотрели [заголовок части].

А теперь давайте перейдем к органическим проводникам.

Далее я бы хотел рассмотреть понятие магнитного поля.

The first part of my talk will concern/ will deal with physics breakthroughs in 2015.

I will begin by bringing you up-to-date on the latest findings in the sphere of radio physics.

Firstly, I'm going to look at new sources of alternative energy.

Secondly, I would like to make a few observations about renewable sources of energy.

Next/then, I shall turn to discussing the results of new research in the sphere of astrophysics.

Finally, I'd like to sum up all the above mentioned.

To begin/start with I would like to introduce you to the problem of semiconductor defects.

Let's start with/start by looking at the phenomenon of holograms.

So, that concludes [title of the section].

So, that's an overview of [title of the section].

Now let's move on to organic conductors.

Next I'd like to take a look at magnetic fields.

Переходя к следующей части, давайте рассмотрим квантовые вычисления.

Как я уже сказал/упомянул ранее, был разработан новый способ распознавания флуоресцентных объектов, находящихся за непроницаемой преградой.

Как мы видели ранее, конвертировать кинетическую энергию в химическую возможно за один шаг.

Я вернусь к этому пункту позднее.

Как я сказал вначале, эта разработка способствовала появлению таких технологий, как смартфон.

Это прямо связано с ранее поставленным вопросом.

Как вы, должно быть, помните, я уже объяснил третий закон Ньютона.

Например,...

Это может быть показано/проиллюстрировано...

Хорошим примером этого является создание суперкомпьютера.

Эта кривая показывает, что объект передвинулся на 9 метров за 10 секунд.

Обратите внимание на этот слайд.

Если вы посмотрите на этот слайд, вы сможете

Moving on to the next section, let's take a look at quantum computing.

As I said/mentioned earlier, a new technique for seeing fluorescent objects behind opaque barriers was developed.

As we saw earlier, it is possible to convert kinetic energy into chemical energy in a single step.

I will return to this point later.

As I said at the beginning this development enabled technologies such as the smartphone.

This relates directly to the question asked before.

You may recall that I explained Newton's third law.

For example/for instance ...

This can be shown / illustrated by ...

A good example of this is the invention of the supercomputer.

This graph shows that the object traveled 9 m in 10 s.

Take a look at this slide.

If you look at this slide, you will see the results

увидеть результаты нашего эксперимента.

Этот график иллюстрирует то, что на данный момент известно о космологии.

Как вы можете видеть, график изображает информацию, охватывающую широкий спектр тем.

Это отчетливо показывает главное отличие классической механики от квантовой.

Из этого мы можем понять, как/почему движутся спутники.

Другими словами...

Я хочу сказать, что... Проще говоря...

Иначе говоря...

Я имел в виду, что...

Прошу прощения, позвольте прояснить...

Прошу прощения, позвольте объяснить...

Это можно, главным образом, объяснить ферромагнитными свойствами материала.

Причина заключается в том, что лазеры выделяют тепло.

Главная проблема состоит в том, что большая часть вселенной остается неизвестной.

Существуют две причины/объяснения этому.

Во-первых,... Во-вторых,...

of our experiment.

This chart illustrates what is now known about cosmology.

As you can see, the chart is filled with information covering a broad range of topics.

This clearly shows the main difference between Newtonian mechanics and quantum mechanics.

From this, we can understand how/why satellites move.

In other words...

So what I'm saying is... To put it more simply...

To put it another way...

What I meant is...

Sorry, let me just clarify...

Sorry, let me explain...

The main explanation for this is the material's ferromagnetic properties.

A particular reason is that lasers give off heat.

A key problem is that most of the universe remains unknown.

There are two reasons/explanations for this.

First, ... Second, ...

Это можно объяснить двумя факторами.
К чему же это нас ведет?
Давайте рассмотрим этот пункт более
детально.

Что же это значит для научного сообщества?

Я бы хотел привлечь ваше внимание к тому,
что / я бы хотел отметить, что физический мир
впервые начали изучать греческие философы.

Я бы хотел подчеркнуть, что ускорение
свободного падения зависит от
гравитационных условий.

Я бы хотел, чтобы вы обратили особое
внимание на график.

Если вы присмотритесь, вы заметите, что этот
метод позволяет изменять скорость света.

Мое (личное) мнение (по этой проблеме)
таково: возобновляемая энергия в будущем
сыграет важную роль.

Лично я считаю, что в ближайшем будущем
ученые значительно продвинутся в этих
исследованиях.

Как вы уже знаете, теплопередача
продолжается, пока два объекта не достигнут
термического равновесия.

This can be explained by two factors.
Where does that lead us?

Let's consider this in more detail.

What does this mean for the scientific
community?

I'd like to draw your attention to the fact that /
I'd like to point out that Greek philosophers
were the first to begin researching the physical
world.

I'd like to highlight the fact that the value of
the acceleration of gravity is different in
different gravitational environments.

I'd like you to focus on the chart.

If you look closely, you will notice that this
method helps to manipulate the speed of light.

My (own) (personal) view (on this matter) is
that renewable energy will play a great role in
the future.

Personally, I think that in the near future
scientists will considerably advance in these
studies.

As you already know the heat transfer
continues until the two objects have reached
thermal equilibrium.

Уверен, все вы знаете, что вода является классическим примером жидкого состояния вещества.

Надеюсь, пока все понятно.

Что ж, это конец завершающей части. Теперь я хотел бы подвести итоги выступления.

А сейчас давайте подведем итоги, освежив в памяти основные пункты презентации.

В заключении...

Из презентации можно заключить следующее...

В заключении...

Итак, как мы узнали из презентации, сфера ветровых установок растет во всех направлениях.

И наконец, позвольте напомнить вам некоторые идеи, изложенные в презентации.

Я бы хотел поблагодарить вас за ваш интерес и ваше внимание.

Спасибо (большое) за внимание.

Спасибо, вы очень внимательные слушатели (офиц.).

Спасибо, вы отличная публика (разг.).

Сейчас я раздам вам детальный обзор темы.

As I'm sure you are all aware water is a classic example of liquid state of matter.

I hope everything is still clear.

Well, that brings us to the end of the final section. Now, I'd like to summarize my talk.

Now, just to summarize, let's quickly look at the main points again.

To sum up ...

The conclusions which can be drawn from my presentation are ...

To conclude, .../ In conclusion, ...

So, as we have seen in this presentation today, the wind turbine industry is growing along all vectors.

Finally, let me remind you of some of the issues we've covered.

I would like to thank you for your interest and attention.

Thank you (very much) for your attention.

Thank you for being such an attentive audience (formal).

Thank you for being such a great audience. (informal)

I have a detailed review, which I will be handing around now.

В папках, которые я сейчас вам раздам, вы сможете найти копии с данными по опросу.

Если у вас появились вопросы, я с радостью на них отвечу.

А теперь я постараюсь ответить на ваши вопросы.

У кого-нибудь еще есть вопросы?

Если у вас есть вопросы, я постараюсь на них ответить.

Это интересный вопрос.

Боюсь, сейчас я не могу ответить на этот вопрос.

Отличный вопрос. Однако у меня нет соответствующих статистических данных, поэтому я не смогу дать вам точный ответ.

К сожалению, я не лучший кандидат на то, чтобы ответить на этот вопрос.

Вообще-то я никогда раньше не думал об этом в таком ключе, но этот подход определенно интересен.

Вы не могли бы, пожалуйста, пояснить свой вопрос?

Это не было целью моего исследования. Я бы более заинтересован в теоретической физике.

Вы не могли бы, пожалуйста, пояснить, что вы имели в виду, говоря...

In the folder which I will be distributing you will find copies of the survey.

If you have any questions, I'll be happy/glad to answer them.

Now I'll try to answer any questions you may have.

Are there any final questions?

If anyone has any questions, I'll do my best to answer them.

That's an interesting question.

I'm afraid I'm unable to answer that at the moment.

That's a very good question. However, we don't have any figures on that, so I can't give you an accurate answer.

Unfortunately, I'm not the best person to answer that.

Actually, I've never thought of it that way, but that could be an interesting approach.

Can you clarify your question, please?

That wasn't where I focused my research. I was more interested in theoretical physics.

Could you please explain what you meant by...

Вы не могли бы, пожалуйста, рассказать, как вы пришли к таким цифрам...

Расскажите нам, пожалуйста, о...

Каковы эффекты...?

Как вы можете быть уверены, что...

Как вы можете объяснить...

Я не очень понял...

Could you please tell me how you arrived at those figures

Could you please tell us about...

What are the effects of...?

How can you be sure that...

How can you explain...

I didn't quite catch...

Составление презентаций

Презентации обычно делают либо в PowerPoint, либо в Impress, либо в Acrobat.

Презентация - это, по сути, конспект речи. А конспект лучше всего составлять по известному принципу: сказать, о чём буду говорить, рассказать, о чём хотел рассказать и, наконец, напомнить, о чём говорил.

Презентация состоит из слайдов. Старайтесь придерживаться принципа: один слайд - одна мысль. Убедительными бывают презентации, когда на одном слайде даётся тезис и несколько его доказательств.

Титульный слайд должен содержать название презентации, её автора, контактную информацию автора.

На втором слайде обычно представлен план презентации, основные разделы или вопросы, которые будут рассмотрены.

Остальные слайды, в идеале, нужно строить по модели: тезис - аргументы - вывод.

Выводы всегда должны быть даны ясно и лаконично на отдельном слайде.

Последний слайд может повторять титульный с добавлением фразы "Спасибо за внимание!". На нём также обязательная должна быть ваша контактная информация.

Важно учитывать, что НЕЛЬЗЯ на слайдах писать ВСЁ, что вы собираетесь сказать. На слайды должны попасть только самые важные тезисы, самые необходимые («говорящие») данные, а также, весьма желательно, графический материал: диаграммы, иллюстрации, фотографии всегда лучше воспринимаются аудиторией.

Перед презентацией обязательно нужно провести репетицию. На ней вы сможете понять, где могут возникнуть трудности, почувствовать реальный хронометраж презентации, а также исправить замеченные по ходу ошибки.

Полезные фразы для обсуждения

1. Introducing a point

- First of all, I'd like to point out...
- The main problem is...
- The question of...
- Speaking of...
- What we have to decide is...

2. Enumeration of points

- First of all, I'd like to say...
- In addition to that...
- Moreover,...
- Furthermore,...
- Another example of this is..
- First, second, third...
- Finally,...

3. Expressing a personal opinion

- It seems to me that...
- I have the feeling that...
- I feel that...
- I'm absolutely convinced that...
- You can take it from me that...
- I think/don't think that...
- In my opinion,...
- Well, if you ask me...
- As I see it...
- The way I see it, ...
- Personally, I believe/suppose/feel (that)...
- I'm convinced that...
- Expressing pros and cons
- There are two sides to the question.
- On the one hand...,on the other hand...
- An argument for/ in favour of/ against if...
- While admitting that...one should not forget that...
- Some people think that...,others say that...

4. Expressing pros and cons

- There are two sides to the question.
- On the one hand...,on the other hand...
- An argument for/ in favour of/ against if...
- While admitting that...one should not forget that...
- Some people think that...,others say that...

5. Expressing doubt

- I'm not sure if...
- I'm not convinced that...
- I wonder if you realize that...
- I doubt that.

6. Expressing disagreement

- I don't agree with you about...
- I can't accept your view that...
- I'm of a different opinion...

7. Expressing support

- You're quite right.
- That's a very important point.
- You've got a good point there.
- I couldn't agree with you more.
- You look the words right out of my mouth.

8. Giving reason

- The reason for this is (that)...
- I base my argument on...
- I tell you all this because...

9. Keeping to the point

- It would be more to the point if...
- Come to the point.
- That's not the problem.
- What we are discussing is...
- ...has nothing to do with my argument.
- That's not relevant.
- Drawing conclusion and summing up
- The obvious conclusion is...
- Last but not least...
- The only alternative (left) is...
- The only possible solution/conclusion is...
- Summing up, I'd like to say that...
- In conclusion we can say that...
- To cut a long story short,...
- Just to give you the main points again,...

10. Fillers in conversation (used only in speaking)

At the beginning of a sentence

- Um...
- Ok/ All right, ...
- Well/ Well, anyway...
- So/ So then,...
- By the way,...
- At any rate...Anyhow...
- You know,...
- What I mean is...

- So...where was I saying? /where was I?
In the middle of a sentence (usually)
- I mean: This is, I mean, going to be challenging.
- I guess: Well, I guess the problem is that I'm tired.
- Kind of: This kind of makes sense
- Adverbs such as “absolutely”, “actually”, “really”, “sure”, “seriously”: I mean, seriously, do you believe that?

At the end of a sentence

Though: This is going to be hard, though.

Right?: This is going to be easy, right?

VOCABULARY

A	acceptance	принятие, акцепт
	account	бухгалтерский счет
	account/s	счет бухгалтерского учета, счета
	accountancy	бухгалтерия
	accountant	квалифицированный бухгалтер
	accounting	бухгалтерский учет
	advertising	реклама
	agriculture	сельское хозяйство
	agricultural economist	экономист в сфере сельского хозяйства
	agribusiness	агробизнес
	AI (artificial intelligence)	ИИ (искусственный интеллект)
	appraise	оценить
	asset/s	активы, капитал, фонд, ресурсы
B	bargain	торговая сделка
	benchmark ratios	эталонные коэффициенты
	benefit	льгота, выгода, прибыль
	bill	счет, вексель, коносамент
	bond	облигация
	bonus	премия, вознаграждение
	borrow	брать займы
	burden	накладные расходы
	bypassing	в обход
C	calculate	вычислять, подсчитывать
	cargo	груз
	cash	денежная наличность, наличные деньги
	cashless	безналичный
	charges	расходы, издержки
	claim	претензия, иск, рекламация
	commodity	товар
	compute	вычислить
	consumer	потребитель
	consumption	потребление

	convenience goods	товары повседневного спроса
	cost(s)	издержки, затраты
	currency	валюта
	customs duties	таможенные пошлины
D	debt(s)	задолженность, долговые обязательства
	debtor	дебитор
	deduction	вычет, удержание, скидка
	delay	задержка, отсрочка
	demand and supply law	закон спроса и предложения
	depreciation	амортизация
	digital	цифровой
	discount	скидка
	disruption	разрушение
	distribution	распределение
	duty	пошлина
E	earnings	доходы
	enable	включить
	entrepreneur	предприниматель
	entity	экономическая единица, организация
	equity	акция
	estimation	оценка, исчисления
	evaluate	оценивать
	excess profit	сверхприбыль
	expenses	расходы
	extent	степень
	external	внешний
F	farm	ферма, сельское хозяйство
	farm equipment	сельскохозяйственное оборудование (техника)
	farmer	фермер
	farm subsidy	сельскохозяйственные субсидии
	food management	управление производством продовольствия
	fine	пени, штраф
	flexibility	гибкость

	fresh water	пресная вода
G	gains	прибыль, доходы
	goods	товары
	growth	рост
H	holder	держатель, владелец
I	industry averages	средние показатели по отрасли
	insight	понимание
	instantaneous	мгновенный
	insurance	страхование
	interest	процент
	interest rates	процентная ставка
	internal	внутренний
	invoice	счет-фактура
L	land management	землепользование
	land planning	землеустройство, планирование землепользования
	lease	аренда
	levy taxes	взимать налоги
	liability	обязанность
	livestock	сельскохозяйственные животные
	loan	ссуда, заем
	loss(es)	потери, убытки
	managerial	управленческий
M	market	рынок, биржа
	measure	мера
	media	СМИ
	mortgage	ипотека
N	natural resources	природные ресурсы
O	overall performance	общая производительность
	overhead(s)	накладные расходы
	owner	собственник
P	proficient	опытный
	profit	выгода, прибыль
	profitability	прибыльность, рентабельность
	profitable	прибыльный
	property	имущество, собственность
Q	quotation	котировка, курс

R	ranking	ранжирование
	rate	ставка
	ratio	пропорция
	reasonably	разумно
	request	запрос
	renewable resources	возобновляемые ресурсы
	return	возврат, вернуть
	return on equities	доходы от акций
	revenue	доход
	running business	ведение бизнеса
	rural land	сельскохозяйственные земли
	robust agricultural systems	эффективная сельскохозяйственная система
S	scarce	дефицитный
	schedule	расписание, график
	securities	ценные бумаги
	services	услуги
	solvency	платежеспособность
	solvent	растворитель
	special bid	специальное предложение цены
	spendings	расходы
	statement	отчет, утверждение
	stocks	акции, фонды
	surplus	излишек, прибыль
	sustainable	стабильный
T	tax benefits	налоговые льготы
	tax revenues	налоговые поступления
	taxpayer	налогоплательщик
	transactions	сделки
	treasury	казначейство
U	underwriter	поручитель
V	venture	риск
	viable	жизнеспособный
W	waste	отходы

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УЧЕБНОЕ ИЗДАНИЕ

Загирова Зарема Рашитовна
Изимариева Зульфия Наилевна

English for Masters in Economics

Учебное пособие
по английскому языку
