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Кафедра иностранных языков

СТРАТЕГИЯ РАЗВИТИЯ КОММУНИКАТИВНЫХ НАВЫКОВ

Методические указания к практическим занятиям и самостоятельной
работе по дисциплине **«Иностранный язык (английский)»**
для обучающихся всех специальностей и направлений бакалавриата

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Предисловие

Методические указания “Стратегия развития коммуникативных навыков” предназначены для обучающихся всех направлений подготовки, изучающих дисциплины “Иностранный язык (английский)” и “Деловой иностранный язык (английский)”.

Основной *целью* методических указаний является развитие коммуникативных навыков в различных ситуациях общения: владение культурой общения, формирование способности к общению, анализу прочитанного.

Методические указания состоят из трех разделов: Higher Education Abroad; Traditions, Holidays, Religions; Bank Operations. Используемые стратегии способствуют творческой работе студентов с аутентичными текстами, помогают формировать коммуникативные навыки диалогической речи, логично задавать вопросы и давать на них развернутые ответы. Предложенные упражнения позволяют вовлечь студентов в ролевые игры и обсуждение различных проблем.

При работе над обсуждением и составлением диалогов зачастую обучающиеся сталкиваются с проблемой нехватки словарного запаса. С этой целью в каждом разделе методических указаний имеется специальный список тематических словосочетаний, который помогает научиться выражать собственное мнение по той или иной теме, а также правильно выбирать языковые средства в зависимости от коммуникативной ситуации.

UNIT 1 Higher Education Abroad

Further and Higher Education in Britain



Education at all levels is available to those who have left school. It may be full – time or part-time, vocational or non – vocational. There are 46 universities, 30 polytechnics in England and Wales, 14 Scottish central institutions and some 800 other colleges maintained or assisted from public funds.

There are special colleges such as Agricultural Colleges, Colleges of Art and Music and also of local colleges of further education, technical colleges and colleges of commerce, all of which offer a wide choice of subjects.

About a third of young people receive some form of post-school education and some 8 per cent of 18-year-olds enter courses of higher education. Over 85,000 overseas students study at British universities of further education colleges, and in addition about 42,000 train in nursing, law, banking and accountancy, or in industry or services. About 90 per cent of students receive grants from public or private funds.

University first – degree courses usually last three or four years. The first degree of Bachelor of Arts or Science (B.A or B.Sc.) is awarded for satisfactory at the end of research is required (except at Oxford and Cambridge) for the degree of Master; it is required at all universities for the degree of Doctor.

The technological universities concentrate on science and technology; some of their courses, known as sandwich courses, combine academic study with training in industry. They also provide courses in other subjects such as social studies and modern languages.

The usual method of university instruction is a combination of lectures, tutorials and seminars. Individual tuition is given at tutorials, while seminars are a form of group teaching.

University social life is characterized by the large number of societies and clubs which students organize for themselves. These cover a wide

range from sport to interests such as drama, music, modern languages, literature, science, religion and politics. At least half the universities have their own theatre. In practically all universities there is a Students Union or Council which oversees social activities and which may also provide meals, common rooms, libraries, games rooms and halls where dances, debates, concerts and lectures may be held.

Vocabulary

vocational education	профессиональное обучение
grant	стипендия
degree	(ученая) степень
Bachelor of Arts (B.A.)	Бакалавр Искусств
Bachelor of Science (B.Sc)	Бакалавр Наук
Master's degree	степень Магистра
Doctor's degree	степень Доктора
tutorial	консультация, встреча с руководителем

Exercises

1. Read the Text and say:

1. Where can a school leaver go if he wants to continue his education?
2. What degrees are awarded at the university?
3. Do students have to pay for their studies at college?
4. What are the methods of university instruction?
5. What can you say about university social life?

2. Look through the text again and paraphrase or explain the meaning of the following:

- further education;
- overseas students;
- sandwich courses;
- student's union.

3. Explain the difference between:

- arts and sciences;
- grant and fee;
- tutorial and seminar.

4. Make sure you know English equivalents for following words and word combinations:

профессиональное обучение, предмет (дисциплина), стипендия, окончить институт, получить (ученую) степень, совмещать (объединять), метод преподавания, общественная жизнь.

5. Replace the underlined words with phrasal verbs from the list, in the appropriate form, changing the word order where necessary:

apply to , drop out (of), keep up, get on (at), hold back, keep up with, send down (from), send to, stay on (at), take in

1. Only about 7% of British parents arrange for children to attend private schools.
2. Margaret's parents wanted her to remain at schools until she was eighteen.
3. Mike asked to be admitted to London university.
4. The students responsible for the damage were expelled.
5. Peter found the university course disappointing and left after the first year.
6. David was a slow thinker and found it difficult to work at the same rate as the rest of the group.
7. The lectures were well prepared but contained too much information and the students could not absorb it all.
8. There are two students in the group who ask too many irrelevant questions so that they are preventing the others from making progress.
9. Catherine maintained her knowledge of French after she left college by reading and going to French films.
10. Mary is making very good progress at university. (Change «good» to «well» here.)

6. Prepare an outline of the Text. Discuss the fact you think worth mentioning with your partner(s).

Supplementary Language Work

1. Using the Topical Phrase List prepare a talk for a foreign audience on the system of education in your country. Give this talk in class and answer the questions that may follow.

Topical Phrase List

to take (an) examination	сдавать экзамен
to pass (an) examination	сдать экзамен
to fall at (an) examination	провалиться на экзамене
an examiner	экзаменатор
an examinee	экзаменующийся
an examination board	экзаменационная комиссия
a credit (Am.)	зачет
a certificate	удостоверение, свидетельство
a qualification	квалификация, подготовленность
to qualify for a job	готовить к какой-либо работе
a subject	предмет, дисциплина
a major (Am.)	1. предмет специализации в колледже; 2. студент, специализирующийся в какой-либо области
to major in	специализироваться в какой-либо области
a curriculum	учебный план, программа
a term (Br.), a semester (Am.)	семестр
a college	колледж
an undergraduate	студент (последнего курса)
a graduate	окончивший учебное заведение
a graduate student	аспирант
a post-graduate	аспирант
a tuition	обучение
a tutorial	консультация, встреча с руководителем
a faculty (Br.), a department (Am.)	факультатив
a teaching staff (Br.), a faculty (Am.)	профессорско-преподавательский состав
sciences course	курс по естественно-математическим наукам
arts (humanities) course	курс гуманитарных наук
refresher course	курсы повышения квалификации
to award a degree	присвоить научную степень
Bachelor	бакалавр (обладатель первой из при-

	сваиваемых высшим учебным заведением степеней), напр. Bachelor of Science (BSc), Bachelor of Civil Law, etc.
Master	Магистр (обладатель второй ученой степени), напр. Master of Arts (MA), Master of Science, etc.
Doctor's degree	ученая степень доктора, напр. Doctor of Philosophy (PhD) – доктор наук (филологических, философских и т.д.) Doctor of Science, etc.

2. Comment on the following quotations and discuss them with your partner(s).

a) Nothing in education is so astonishing as amount of ignorance it accumulates in the form of inert fact.

H. Adam

b) Education has for its object the formation of character.

H. Spencer

c) Education is an admirable thing, but it is well to remember from time to time that nothing that is worth knowing can be taught.

O. Wilde

d) Knowledge is the antidote of fear.

R. Emerson

e) Knowledge comes, but wisdom lingers.

A. Tennyson

3. Work in small groups. Read the following statements on some of the problems connected with education in the USA. Compare them with the problems existing in this field in your country and discuss them with your partner(s).

1. A major conflict has always existed between the two goals of American education. One is the comprehensive providing equal opportunity for all. The other is the highly selective education that aims at the training of academic and scientific elites. Some feel that more money and effort should be spent on improving comprehensive education; other think that more money should be provided for increasing knowledge. And some people demand that more money should be spend on both.

2. A system of examination is questioned as method of festing a person's knowledge and ability. The arguments against the exams are:

- exams are a test of memory, not ability;
- exams cause anxiety, because often future is decided by them;
- results of exams are often subjective because examiners are human;
- education should train you to think for yourself, exams system doesn't.

The arguments for the exams are:

- exams often the quickest way of assessing a candidate;
- exams are constantly being improved;
- there are complex checking system used by examiners to ensure fair results;
- the exam system may not be perfect, but it's the best we have, it may be painful, but so are many things in life.

3. Much attention is presently being given to what is termed "functional illiteracy". This should not be confused with the problem of illiteracy, that is, the inability to read and write, because 99 per cent of all Americans are literate. Functional illiteracy, by contrast, is concerned with how much difficulty people have in actually using reading and writing skills in everyday situations. For example, they find it difficult to understand federal income-tax form, or printed instructions, or to write a letter of complaint or apply in writing for a job.

Vocabulary

astonish (v.)	удивлять, изумлять
ignorance	1. невежество, 2. неведение, незнание
admire (v.)	восхищаться, восторгаться
antidote	противоядие
linger (v.)	задерживаться, медлить, мешкать
comprehensive education	среднее образование
anxiety	тревога, беспокойство
an examiner	зд. экзаменатор
assess (v.)	оценивать, определять
ensure (v.)	1. обеспечивать, гарантировать 2. заверять, уверять
illiteracy	неграмотность
tax	налог, сбор, пошлина
apply (v.)	обращаться, подавать заявление

4. Roleplay



Role card for St. A

You are a member of the educationists of delegation visiting the Open University in Britain. Ask for information about the University's courses, degrees and functioning. Exchange views on the organization of education by correspondence in your country. Discuss the possibility of cooperation in this field.

Role card for St. B

You are Prof. Brown. You lecture on social sciences at the Open University in Britain. Answer your colleagues' questions about the University (use the information given below). Discuss the possibility of cooperation with foreign countries in this field.

The Open University



The Open University, founded in 1971, is non-residential university whose main teaching method is a combination of television and radio broadcasts, correspondence work, some personal tuition and summer schools. It's the largest British university in students numbers. No formal academic qualifications are needed for registration.

There are six faculties within the Open University: Arts, Educational Studies, Mathematics, Science, Social Sciences and Technology.

Degrees, comparable in standard with those of other universities, are awarded on the basis of one credit for each completed course (32-34 weeks). Six credits are needed for an ordinary degree (BA degree). The occupation of students is the following: teachers (they take refresher courses), technicians, housewives, disabled people, prisoners, forces.

The university is financed mainly by direct grants from the Department of Education and Science, but also receives income from students fees (£ 100-1500 per year).

Vocabulary

comparable	сравнимый
award	присуждать, награждать
credit	з.д. зачет о прохождении какого-либо курса
Refresher courses	курсы повышения квалификации

UNIT 2 Traditions, Holidays, Religions



Public Holidays in Britain

There are seven public holidays a year in Great Britain, that is days on which people need not go to work.

There are: Christmas Day, New Year's Day, Boxing Day, Good Friday, Easter Monday, Spring Bank Holiday and Late Summer Bank Holiday. Most of these holidays are religious origin, though for the part of the population they have lost their religious significance and are simple days on which people relax, eat, drink and make merry.

Christmas Day and Boxing Day are observed on December 25th and 26th respectively, the New Year's Day is naturally January 1st. Other holidays are movable, that is they do not fall on the same day each year. Good Friday and Easter Monday depend on Easter Sunday which falls on the first Sunday after a full moon on or after March 21st. The Spring Bank Holiday falls on the last Monday of May or on the first Monday in June, while the late Summer Bank Holiday comes on the last Monday in August or on the first Monday in September, depending on which of the Monday is nearer to June 1st and September 1st respectively.

Christmas is a most celebrated festival in Britain with its numerous social customs; it is undoubtedly the most colourful holiday of the year. In millions of homes a Christmas tree forms the centre-piece of decoration. Its branches are hung with silver bells, tinsel and sparkling lights. Around the base of the tree lie the gifts and toys wrapped up in bright colourful

paper. However even those who celebrate it wholeheartedly, have certain reservations about it because it has become the most commercialized festival of the year.

The customs and traditions connected with Christmas, for example giving present and having a teal spree once a year force the customer to buy what he neither wants, nor, often, can reasonably afford.

In Britain the traditional day to give presents until recently was December 26th and not as it is today, Christmas Day. December 26th is known as Boxing Day, for it was then that the priests of the Middle Ages opened alms boxes to give to the poor. Later it was customary for servants and public workers to be given “boxes” on this day.

Easter is the greatest Christian festival of the year. At one time Easter was known as the “Sunday of joy”. Christians rejoice over the resurrection of the Christ. They are happy too, over the ending of the long Lenten fast and the coming of spring. It is a time for giving and receiving presents which traditionally take the form of an Easter egg – symbol of life and resurrection.

Besides public holidays, there are other festivals, anniversaries and simply days on which certain traditions are observed, but unless they fall on a Sunday, they are ordinary working days.

Vocabulary

Christmas	Рождество
Boxing Day	день рождественских подарков
Good Friday	великая пятница
Easter Monday	первый понедельник после пасхи
Bank Holiday	официальный выходной день
Lenten fast	великий пост
Alms (pl.)	пожертвования, милостыня
Resurrection	Воскресение Христа

Exercises

1. Make sure you know English equivalents for following:

праздники религиозного происхождения; установленные (законом) праздники; многочисленные обычаи; всем сердцем; переходящие праздники; воскресение (Христа); пост: великопостный; соблюдать традиции.

2. Look through the text again and complete the sentences.

- 1) The term Bank Holiday ...
- 2) Christmas Day and Boxing Day are observed ...
- 3) Even those who celebrate Christmas wholeheartedly ...
- 4) In Britain the traditional day to give presents ...
- 5) At one time Easter was known as ...
- 6) Besides public holidays, there are ...

3. Full in the blanks in the sentences below with of / up / on / with / back / in / over/

- 1) The term Bank Holiday.....to the 19th century.
- 2) Other holidays are movable, they do not fallthe same day each year.
- 3) Good Friday and Easter Monday dependEaster Sunday.
- 4) Christmas gifts and toys are wrappedbright colourful paper.
- 5) At Easter Christians are happythe ending of the long Lenten fast and the coming spring.

4. Read the Text again in order to enumerate the seven public holidays in Britain and say which of them are religious in character.

5. Answer the following question:

- 1) Why do many people have certain reservations about Christmas celebration?
- 2) What do people celebrate at Easter?
- 3) What does an Easter egg symbolize?
- 4) Do the families decorate a Christmas tree?
- 5) Why do the people call December 26th as Boxing Day ?
- 6) What other holidays can you name besides public holidays?

Religion in the USA

Americans have been extremely careful to separate church, state, religion and government. The Constitution, specifically the First Amendment forbids the government to give special favors to any religion or to hinder the free practice of any religion. As a result, there are no church

taxes in the United States, nor is there an official state church or a state-supported religion. There are no legal or official religious holidays.

There are no political parties in the United States that have “Christian” in their names. Yet surveys show that religion continues to be quite important to many Americans, especially when compared with people in other countries. Throughout American history, there have been periods of religious revivals which come and go. If there is a “return to religion” at present, then it is associated with the more “fundamentalist” denominations. These church groups are usually more conservative and orthodox in their religious beliefs and practices.

Since Americans are free to form and follow any religious belief or religion they wish, there are a great many beliefs, denominations and churches in the United States. The Roman Catholic church is by far the single largest, with about 52 million members. Although, there are approximately 78 million Americans who might call themselves “Protestants”, they are distributed among many different, independent churches. There is no one church or church group that speaks for all Protestants or would be listened to by all.

Although religion plays an important role in the personal lives of many Americans, it has relatively little real influence on political matters. The size of America, the tradition of religious toleration, and the separation of Church and state by law, as well as the extreme variety of religious backgrounds of Americans have prevented religion from gaining much influence on politics.

Vocabulary

denomination	зд. вероисповедание
hinder(v.)	препятствовать, быть помехой
toleration	терпимость
orthodox	1. ортодоксальный, правоверный 2. православный
forbid (v.)	запрещать
survey	1. обозрение, осмотр 2. обзор
revival	1. возрождение, расцвет 2. восстановление 3. пробуждение
influence	влияние, воздействие
prevent (v.)	1. предотвращать, предупреждать 2. мешать, препятствовать

Exercises

1. Read the Text quickly to answer the following.

- 1) What are the largest churches in the USA nowadays?
- 2) How can you comment on relations between church, religion and government in the United States?
- 3) What prevented religion from gaining much influence on politics in the USA?
- 4) Are Americans a religious nation?
- 5) What is the state religion in the USA?
- 6) What are the main religious holidays in the USA?

2. Read the Text carefully. Complete these sentences.

- 1) The Constitution forbids the government to ...
- 2) There are no political parties in the United States that ...
- 3) Since Americans are free to form and follow any religious belief or religion they wish ...
- 4) The Roman Catholic church is by far ...
- 5) Although religion plays an important role in the personal lives of many Americans ...
- 6) The size of America, the tradition of religious toleration, and the separation of Church and state by law ...

3. Paraphrase or explain the meaning of the following word combinations:

- a) to hinder the free practice of religion;
- b) periods of religious revivals;
- c) “fundamentalist” denominations;
- d) to affect national politics;
- e) to be largely exaggerated;
- f) religious toleration;
- g) extreme variety of religious backgrounds;
- h) the First Amendment.

4. What do you think

- are the major differences between religious life in the US and your own country?
- is at the centre of religious life in the US: the church or the individual?
- is America now living through a period of religion revival?

5. Full in the blanks with one (or two) of the particles:

<i>away</i>	<i>forward</i>	<i>into</i>	<i>to</i>
<i>back</i>	<i>in</i>	<i>out</i>	<i>up</i>
<i>down</i>			

1. The English like to keep old traditions.
2. This custom has been handed from generation to generation.
3. The celebration of Mother's Day goes/datesthe Middle Ages.
4. The custom of hanging stockings on Christmas Eve is gradually dying, probably because children no longer wear stockings.
5. Most English children look Bonfire Night, when they light a bonfire in the garden and letfireworks.
6. At an English wedding the bride is usually givenby her father.
7. At the end of the wedding reception the bride and groom go and change the clothes they are to goin (for their honeymoon).
8. In many countries most people like to see the New Year with their family.

Supplementary Language Work

1. *Using the Topical Phrase List prepare a brief talk on major holidays in your country. Discuss with partner(s) in which way they differ from those in Great Britain, the USA, ect.*

Topical Phrase List

customs and traditions	обычаи и традиции
to observe customs/traditions	соблюдать обычаи / традиции
public holiday	общественный праздник
movable holiday	переходящий (во времени) праздник
May Day	Праздник 1 мая
Victory Day	День Победы
Independence Day	День Независимости
to fall on	приходиться на ... (о празднике)
the origin of custom/festival	Происхождение традиции/праздника
to date back to	датироваться, восходить к...
to celebrate	отмечать, праздновать

to decorate	наряжать, украшать
to congratulate on	поздравлять с чем-либо
to give / to receive presents, gifts	дарить / получать подарки
to see in the New Year	Встречать Новый год
to exchange postcards	обмениваться открытками
religion	религия
worship (freedom of worship)	вероисповедание (свобода вероисповедания)
to practice a religion	молиться, участвовать в богослужениях
believer, non- believer	верующий, неверующий
denomination	зд. вероисповедание
Christian fail	христианство
Roman Church	римская церковь
Catholic Church	католическая церковь
Protestant Church	протестантская церковь
Orthodox Church	православная церковь
Muslim =Moslem fail	мусульманство
Islam	ислам, мусульманство
Buddhism	буддизм
Hinduism	индуизм
cathedral	собор, кафедральный собор
church	церковь, храм
mosque	мечеть
temple	храм
holy, sacred	священный, святой
toleration (religious)	терпимость (религиозный)
clergy	духовенство
(arch)bishop	(архи)епископ
priest	священник
parish	церковный приход,
service	служба, богослужение
sermon	проповедь
confession	исповедь (церк.)
sin, sinful	грех, грешный
to pray	молиться

2. Discuss the major differences in religious life in the USA (Great Britain) and your country. Touch upon the following issues.

- a) Do the majority of the people in your country belong to one particular church or religious faith?
- b) Is there a government - supported church?
- c) Is there any mixing of religion and patriotism in your country?

3. Discuss the following quotations with your partner(s) and comment on them.

a) All religions are founded on the fear of the many and the cleverness of the few.

M. H. B. Stendal

b) If Jesus Christ were to come today, people would not even crucify him.

They would ask him to dinner, and hear what he had to say and make fun of it.

T. Carlyle

c) The worst sin towards our fellow creatures is not to hate them, but to be indifferent to them: that's the essence of inhumanity.

G.B. Shaw

4. Tell your partner(s) about the most spectacular holiday celebrations you attended.

5. Roleplay

Role card for ST. A

Your foreign colleague is going to mark the coming holiday for the first time in your country. Answer his questions about traditions observed on the holiday. (Invite your colleague to celebrate it together).

Role card for ST. B

You are a foreign guest. Your colleague invites you to mark the coming holiday with his family. Ask him questions about traditions observed on this holiday.

UNIT 3 Bank Operations

**BANK OPERATION
MANAGEMENT
(BAC 101)**

	18 -20 DEC. 2017
	8:30AM - 4:30PM
	CorpTrain Centre, Accra - Ghana

Call: 050 133 5818 - 20 www.corptraininghana.com

 CorpTrain Ghana

Savings Account

To open a savings account at a bank a small initial deposit is needed. If you open your account with 500 dollars or more and keep that much at all times, there is no service charge. If you fall below the 500 dollar limit, you will be charged 5 dollars a month.

A bank computer adds all the daily figures and then divides by the number of days in your statement period. That's called your average daily balance.

When you open an account, you'll be in touch with your money thanks to a bank. You can make deposits, cash withdrawals, and balance inquiries with your automatic teller card. The machine is at work 24 hours a day, seven days a week.

If, for example, you want to open a savings account with a deposit of 1000 dollars, you are supposed to fill in (A.E. – out) an application. Besides you need to write a deposit ticket for 1000 dollars. After filling in the application you are given a pass-book. Once you place your money in a savings account, interest on the money begins to accrue. The bank will pay you 4 or 5 % interest.

Checking Account

If you want to open a checking account, you are supposed to maintain an average daily balance of 1000 dollars. As long as you keep this average balance you won't be charged for banking services. Should you fall below the 1000 dollar limit, you would have to pay a service charge of 6 dollars a month, and each of your transactions would be charged separately.

A transaction charge means that you'll have to pay 25 cents for each check made by you or your spouse and also 25 cents for each cash withdrawal. But you can easily avoid paying these charges by maintaining 1000 dollars or more on your account.

Interest is paid if your average daily balance is over 2500 dollars. Unless you fall below 2500 dollars, you'll be paid 6,5 % interest. The bank credits the interests you've earned automatically to your account.

You can order your check books after having filled in an application and your deposit ticket.

For getting a credit card you must have an income of 15000 dollars or more. This income must be proved by your last pay stab or copy of your tax return. As soon as the bank has this information, credit cards will be given to you and your wife.

Credit Cards

Credit cards are accepted by millions of businessmen in the United States and abroad. They can be used at hotels, restaurants, department stores, theatres, airline ticket offices – just about anywhere. They even entitle owners to instant cash. The card holder simply asks a teller to charge a cash advance, or loan, rather than a purchase to his or her account. The transaction is approved by phone and the money handed over almost immediately.

Visa and Master Card are the best-known bank cards. They are also most established, having been first offered to consumers more than 25 years ago. The Discovery Card is the newest. Consumers have been drawn up to the Discovery by attractive discounts up to \$150 on certain purchases and an annual rebate 1 % of the amount charged against the card.

Traveler's Checks

One more possibility of making payments without using your cash are traveler's checks. Traveler's checks can provide you a safe and convenient way of traveling with large amounts of money. They come in twenty dollar, fifty dollar and one hundred dollar denominations. Traveler's checks are insured against loss and theft and are treated as cash by most businesses. You may purchase traveler's checks at most banks.

Vocabulary

bank operation	банковская операция
savings account	сберегательный счет
initial	первоначальный
deposit	вклад
that much	зд. эта сумма
service charge	оплата банковских услуг
if you fall below	зд. если ваш счет меньше
you will be charged...	у вас будут удерживать...
add	суммировать
daily figures	ежедневные цифры
statement	зд. банковский счет
you'll be in touch	вы будете иметь доступ
machine	автомат
service	услуга
handle	справляться (с)
regular	обычный
teller	кассир (в банке), банковский служащий
transaction	операция (банковская)
make deposits	вносить денежные вклады
make cash withdrawals	снимать денежные вклады (наличными)
make balance inquiries	узнать, каков ваш баланс
automatic teller card	карточка для автоматических банковских операций
bank machine	зд. автомат
you are supposed...	вам положено...
application	анкета
deposit ticket	приходный ордер
pass-book	сберегательная книжка

amount	зд. сумма
interest	процент
accrue	нарастать
checking account	чековый счет
maintain	зд. сохранять
charge	взимать плату
you won't be charged	зд. у вас не удержат плату
fall below	зд. понизить
limit	зд. минимум
spouse	супруга
withdrawal	изъятие
credit	зд. переводить
prove	подтверждать
pay stub	корешок чека
tax return	налоговая декларация
entitle	давать право на
instant cash	немедленное получение наличных денег
holder	владелец
cash advance	аванс наличными
loan	ссуда
rather than	зд. вместо
purchase	покупка
approve	зд. подтверждать
hand over	вручать
established	зд. привычный
draw up	зд. привлекать
discount	скидка
rebate	ценовая скидка (со всей суммы)
charged against	зд. налагаемый (на)
traveller's check	путевой (дорожный) чек
make a payment	оплатить
denomination	достоинство (денежное)

Exercises

1. Translate these words and word combinations:

bank; savings account; open an account; keep money; service charge; fall below the limit; add figures; divide by; statement; average daily bal-

ance; be in touch with; bank machine; teller; regular teller transactions; make cash withdrawals; make balance inquiries; make deposits; deposit ticket; checking account; cash; earn; credit card; income; pay stab; tax return; loan; discount; pass-book; automatic teller card; last pay stab; credit card; traveller's checks; payment; amount of money.

2. Find the English equivalents for the following:

сберегательный счет; вклад; банковские услуги; банковский счет; ежедневный баланс; банковский служащий; вносить денежные вклады; снимать денежные вклады; узнать, каков (ваш) баланс; приходный ордер; сберегательная книжка; взимать плату; наличные деньги; доход; налоговая декларация; путевые чеки.

3. Answer the questions:

1. What is needed to open a savings account?
2. In what case is there no service charge?
3. What may happen if you fall below the 500 dollar limit?
4. What is an average daily balance?
5. In what way can you be in touch with your money when you open an account?
6. What must you do if you want to open a savings account with a deposit of 1000 dollars?
7. In what case are you given a pass-book?
8. What is needed for opening a checking account?
9. What may happen if you fall below the 1000 dollar limit for a checking account?
10. What does a transaction charge mean?
11. In what case is an interest paid?
12. What is needed for getting a credit card?
13. Where can credit cards be used?
14. What are the best-known credit (bank) cards?
15. What can traveller's checks provide you?
16. Where can you purchase traveller's checks?

Dialogues



1. Read these sport conversations and act them:

Bank Clerk: Good morning. What can I do for you?

Oleg Rodimov: Good morning. I would like to open a savings account, I'd like to open it with a deposit of one thousand dollars.

Clerk: Would you please fill out this application. Besides you need to write a deposit ticket for 1000 dollars. If you have any questions, I'll be glad to assist you.

O.R. fills out the application and deposit ticket.

Clerk: Everything is correct. Here is your pass-book. The bank will pay you 5 % interest.

O.R.: Thank you for your assistance.

Clerk: Good afternoon. May I help you?

Oleg Rodimov: Good afternoon. I'm here to open a checking account. My name is Oleg Rodimov. My wife's name is Vera.

C.: Do you want a joint account with your spouse?

R.: Yes, I do. Is there a minimum balance required?

C.: If you open a checking account, you are supposed to maintain an average daily balance of 1000 dollars. As long as you keep this average balance, you won't be charged for banking services of six dollars a month and you won't be charged for your transactions.

R.: What is meant by transaction charge?

C.: You'll have to pay 25 cents for each check made by you or your spouse, and also 25 cents for each cash withdrawal.

R.: I'd like to open a checking account with a deposit of 1500 dollars. Is that okay?

C.: It's perfectly all right. You can order your check books after having filled out an application and your deposit ticket.

R. is filling out an application and deposit ticket.

R.: Is anything wrong?

C.: Everything is correct. Now you can order your check books.

R.: Thanks a lot for your assistance.

Mr Smith: Good morning.

Bank Clerk: Good morning, sir.

S.: I'd like to withdraw 950 francs.

C.: What notes would you like?

S.: One 500 franc note, four 100 franc notes and one 50.

C.: Here you are, sir. It's 950.

S.: Thank you. Please, could you give me some information? I'm going to South America for one month. What do you suggest I take – traveler's checks or cash?

C.: Oh, it's better to take traveler's checks. It's safer.

S.: Thank you. Good-bye!

C.: Good bye, sir.

Bank Clerk: Good morning, madam. Can I help you?

Missis Brown: Yes, I'd like to cash this traveller's check, please.

C.: What notes would you like?

B.: Two ten-pound notes.

C.: Here is your money, madam.

B.: Thank you. Good bye!

C.: Good bye, madam.

A.: Where do you keep your money? In a bank account? In a safe? In a sock? Under your mattress?

B.: Personally I have a small current (A.E. – checking) account and I receive a statement every month.

A.: Is your account sometimes overdrawn?

B.: Yes, I must admit my account is sometimes in the red.

A.: Aha, so you must pay interest? Or you are overdraft?

B.: Yes, I pay a lot of bank charges. What sort of bank account do you have? A current account? A savings account? A joint account with your wife (or husband)? Do you prefer to pay cash?

A.: Personally I prefer not to pay at all.

Vocabulary

as long as	до тех пор, пока
mean (meant, meant)	иметь в виду
what is meant (by)	что имеется в виду
assistance	помощь
withdraw	снять со счета
franc	франк
note	купюра, банкнота
safe	зд. надежный
cash a check	получить по чеку наличными
safe	зд. сейф
mattress	матрац
personally	лично
statement	выписка с банковского счета
overdraw	превышать остаток (счета), превысить кредит
in the red	зд. с убытком
overdraft	превышение кредита (в банке)

Exercises

1. Memorize these phrases:

Topical Phrase List

bank account	банковский счет
savings account	сберегательный счет
current account	текущий счет
checking	чековый счет

statement of account	выписка с банковского счета
amount of an account	сумма счета
holder of an account	владелец счета
I'd like to...	Я бы хотел...
- open an account (at a bank)	- открыть счет (в банке)
- close an account	- закрыть счет
- withdraw money from an account	- снять со счета
- deposit money in an account	- положить на счет
- cash a check	- получить по чеку наличными
transaction charge	плата за банковскую операцию
service charge	плата за банковские услуги
you will be charge (5 dollars)	у вас удержат 5 долларов
you account will be charge (5 dollars) a month	с вашего счета будут снимать (5 долларов) в месяц
figure out a balance	определять баланс
average daily balance	средний ежедневный баланс
deposit ticket for (1000 dollars)	приходный (депозитный) ордер на (1000 долларов)
make a check	выписать чек
fill in (A.E. - out) an application	заполнить бланк заявления
check book	чековая книжка
banking card	карточка для банковского автомата
credit card	кредитная карточка
Here is you pass-book	Вот ваша сберегательная книжка
money exchange	обмен денег (валюты)
rate of exchange	обменный курс
What's the rate of exchange for US dollars?	Каков курс обмена американского доллара?
hard currency	свободно конвертируемая валюта
currency exchange	обмен валюты
pay interest	платить проценты

2. Find in the dialogues the English equivalents for the following sentences:

1. Я бы хотел открыть сберегательный счет.

2. Я пришел сюда открыть чековый счет.
3. Я бы хотел открыть счет в банке.
4. Если вы открываете чековый счет, вам положено поддерживать средний ежедневный баланс в размере 1000 долларов.
5. Я бы хотел снять деньги со счета.
6. Какова плата за банковские услуги?
7. Плата за банковские услуги составляет 6 долларов в месяц.
8. Я бы хотел открыть чековый счет с вкладом в 1500 долларов.
9. Вы можете заказать чековые книжки после заполнения заявления и вашего приходного ордера.
10. Если у вас есть вопросы, я буду рад помочь вам.
11. Я бы хотел снять 950 франков.
12. Какими купюрами (банкнотами) вы хотели бы взять?
13. Если вы едете в Южную Америку, вам лучше взять дорожные чеки.
14. Я бы хотел получить деньги по дорожному чеку.
15. Я получаю выписку с банковского счета каждый месяц.
16. Вот ваша сберегательная книжка.
17. Вчера она сняла 500 долларов со своего счета.
18. Каков курс обмена американского доллара?

3. Translate these conversations into English:

1.

Mr West: Доброе утро.

Bank Clerk: Доброе утро, сэр. Чем могу быть полезен?

W.: Я бы хотел открыть счет в банке.

C.: Какой счет, сэр? Сберегательный или чековый?

W.: Я бы хотел открыть сберегательный счет.

C.: Каков будет ваш первоначальный вклад?

W.: Я хочу открыть его вкладом в 1000 долларов.

C.: Заполните, пожалуйста, это заявление. Все в порядке. Вот ваша сберегательная книжка.

W.: Спасибо.

2.

Bank Clerk: Добрый день. Могу я вам помочь?

Mrs Brown: Да. Я хочу открыть чековый счет. Пожалуйста, расскажите, как это сделать (дайте мне некоторую информацию).

C.: Если вы открываете чековый счет, вам нужно будет поддерживать ежедневный средний баланс в размере 1000 долларов. В этом случае с вас не будут удерживать плату за банковские операции.

B.: Что имеется в виду под платой за банковские операции?

С.: Это плата за каждый ваш чек или за каждое снятие (withdrawal) денежного вклада.

В.: Могу я заказать чековую книжку?

С.: Да, мадам. Вы можете заказать чековую книжку после заполнения заявления и приходного ордера.

4. Make up short dialogues on the following:

a) Money withdrawal.

b) Cashing a check.

Funny statement

If a man runs after money, he's money-mad;

if he keeps it, he's a capitalist;

if he spends it, he's a playboy;

if he doesn't get it, he's a never-do-well;

if he doesn't try to get it, he lacks ambition.

If he gets it without working for it, he's a parasite;

and if he accumulates it after lifetime of hard work, people call him a fool who never got anything out of life.



Vocabulary

money-mad	помешанный на деньгах
playboy	повеса, гуляка
never-do-well	зд. вечный неудачник
he lacks	ему не хватает

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