

Приложение 2  
к рабочей программе дисциплины  
ОГСЭ.03 Иностранный язык в профессиональной деятельности

**ОЦЕНОЧНЫЕ МАТЕРИАЛЫ ДЛЯ ПРОВЕДЕНИЯ  
ПРОМЕЖУТОЧНОГО КОНТРОЛЯ ПО ДИСЦИПЛИНЕ**

**ОГСЭ.03 ИНОСТРАННЫЙ ЯЗЫК В ПРОФЕССИОНАЛЬНОЙ  
ДЕЯТЕЛЬНОСТИ**

по специальности  
38.02.01 Экономика и бухгалтерский учет (по отраслям)

## **Задания к дифференцированному зачету**

### **1. Темы для устных сообщений**

- Система центрального банка
- Бухгалтерская информация
- Профессия бухгалтера
- Финансовая отчетность и финансовые показатели
- Налоги и бухгалтерский учет.
- Аудиторская проверка

### **2. Темы для письменных сообщений**

- Finance and Financial System
- Banking System in Russia / USA / GB
- Bookkeeping as Part of Accounting Cycle
- Accounting Records
- Public and Private Accountants
- Performing an Audit
- Auditing in Russia

### **3. Образец текста на перевод**

#### **Central banking system**

The central banking system is a major sector of any modern monetary system. It is of great importance to the fiscal policy of the national government and the functioning of the private sector.

Central banks such as the Bank of England, the Federal Reserve Board of the US, the Bundesbank of Germany and the Central Bank of Russia function for the government and other banks, not for private customers. They are responsible for the implementation of monetary policy and supervision over the banking system.

In particular, they control the money supply, fix the minimum interest rate, act as lenders of last resort to commercial banks with liquidity problems, issue coins and bank notes, influence exchange rates by intervening in foreign exchange markets

To ensure the safety of the banking system, central banks impose reserve requirements, obliging commercial banks to deposit a certain amount of money with the central bank at zero interest. Central banks in different countries also impose different "prudential ratios" on commercial banks such as capital ratio and liquid ratio.

In the course of market reforms in Russia the Central Bank has been pursuing moderately tight monetary policy aimed at further reduction of inflation and putting an end to direct budget deficit crediting. The CBR has been using the following main instruments of monetary policy:

- fixed targets for the money supply growth,
- refinancing of commercial banks,
- interest rates,
- open market operations,
- commercial banks' reserve requirements,
- foreign currency control,
- direct quantity restrictions.

The Federal Reserve System or "Fed", as it is known in financial circles, is an independent agency of Congress founded in 1913. The system consists of twelve Federal Reserve banks and a board of governors. The board of governors has its headquarters in Washington, D.C.

Members of the Fed's board of governors are appointed by the president of the United States and confirmed by the Senate. However, the Fed maintains a degree of independence from both Congress and the executive branch. This is due in part to the governors' long terms of office – fourteen years. The chairman of the board of governors is chosen by the president from among the seven board members and serves as chairman for four years. The Fed performs three major functions. It provides services to the banking system and the federal government; it stabilizes the banking system; and it controls the quantity of money in circulation. The most important service of the Fed is check clearing, i.e. making sure that checks written on one bank can be accepted at any other bank in the country. The Fed performs a number of other services for banks and thrift institutions. It provides currency to banks and collects worn currency. It also provides safekeeping for securities. Finally, the Fed performs banking services for the federal and foreign governments. It maintains US Treasury accounts from which all federal government payments are made. In addition, it assists in international transfers of funds by private firms and international agencies. A second function of the Federal Reserve is stabilizing the banking system. Banking panics often took place in the nineteenth century. Preventing such panics was the main reason for setting up the Federal Reserve System. With this in mind, the Fed was given broad powers to regulate banks. The Fed's regulations are aimed at making sure that banks use sound business practices. For example, the Fed requires banks to hold a minimum fraction of their deposits as reserves. The Fed was also given the power to supply extra reserves when needed. There are two ways in which the Fed can put reserves into the banking system. First, it can lend reserves to banks. Second, it can supply reserves to the banking system by buying government bonds from the public on the open market, in other words, by participating in open-market operations. Despite its powers, the Fed

failed to stabilize the banking system after the stock market crash of 1929. In the first years of the Great Depression, a great many banks failed. As a result, a new agency, the Federal Deposit Insurance Corporation (FDIC), was set up in 1934 to give the system further stability. The FDIC promises to pay depositors the full amount of their deposits, up to a limit, in the event that their bank fails.

Today the Fed continues to regulate and stabilize the banking system, but it has taken on another role as well, that of partner, with Congress and the executive branch, in the making of economic policy. The Fed's power as an economic policymaker comes from its ability to control bank reserves and, hence, to control the total amount of money in circulation

### **Критерии оценивания ответа на дифференцированном зачете**

Практические задания к дифференцированному зачету оцениваются следующим образом:

Правильный, полный ответ – 5 баллов;

Правильный, не полный ответ – 4 балла;

Не точный, не полный ответ – 3 балла;

Неверный ответ/отсутствие ответа – 2 балла.

Итоговая оценка по дифференцированному зачету определяется как округленное до целого числа среднее арифметическое баллов семестровой оценки (текущего контроля) и баллов по каждому заданию к дифференцированному зачету.