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по направлению подготовки 38.04.01 Экономика*

МИНИСТЕРСТВО НАУКИ И ВЫСШЕГО ОБРАЗОВАНИЯ РОССИЙСКОЙ ФЕДЕРАЦИИ

Федеральное государственное бюджетное образовательное учреждение высшего образования

«Российский экономический университет имени Г.В. Плеханова»

Краснодарский филиал РЭУ им. Г.В. Плеханова

Факультет экономики, менеджмента и торговли

Кафедра бухгалтерского учета и анализа

ОЦЕНОЧНЫЕ СРЕДСТВА

по дисциплине

Б1.О.03 Иностраный язык делового и профессионального общения

Направление подготовки 38.04.01 Экономика

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ОЦЕНОЧНЫЕ СРЕДСТВА

по дисциплине «Иностранный язык делового и профессионального общения»

ПЕРЕЧЕНЬ КОМПЕТЕНЦИЙ С УКАЗАНИЕМ РЕЗУЛЬТАТОВ ОБУЧЕНИЯ И ЭТАПОВ ИХ ФОРМИРОВАНИЯ ПО ДИСЦИПЛИНЕ

Формируемые компетенции (код и наименование компетенции)	Индикаторы достижения компетенций (код и наименование индикатора)	Результаты обучения (знания, умения)	Наименование контролируемых разделов и тем
УК-4. Способен применять современные коммуникативные технологии, в том числе на иностранном (ых) языке (ах), для академического и профессионального взаимодействия	УК-4.2. Представляет результаты академической и профессиональной деятельности на мероприятиях различного формата, включая международные	УК-4.2. З-1. Знает основные концепции организации межличностного взаимодействия в информационной среде УК-4.2. У-1. Умеет устанавливать и развивать академические и профессиональные контакты, в т.ч. в международной среде, в соответствии с целями, задачами и условиями совместной деятельности, включая обмен информацией и выработку единой стратегии взаимодействия	Тема 1. Деловое письмо Тема 5. Презентация Тема 6. Реклама и маркетинг Тема 7. Обмен информацией Тема 9. Деловой этикет
	УК-4.3. Принимает участие в академических и профессиональных дискуссиях, в том числе на иностранном(ых) языке(ах)	УК-4.3. У-1. Владеет нормами и моделями речевого поведения применительно к конкретной ситуации академического и профессионального взаимодействия УК-4.3. У-2. Умеет выстраивать монолог, вести диалог и полилог с соблюдением норм речевого этикета, аргументированно отстаивать свои позиции и идеи	Тема 2. Телефонные переговоры Тема 3. Прием на работу Тема 4. Деловые встречи Тема 8. Разрешение споров и конфликтов

МЕТОДИЧЕСКИЕ МАТЕРИАЛЫ, ХАРАКТЕРИЗУЮЩИЕ ЭТАПЫ ФОРМИРОВАНИЯ КОМПЕТЕНЦИЙ

Перечень учебных заданий на аудиторных занятиях

Опрос по темам:

Тема 1. Деловое письмо

Индикаторы достижения: УК-4.2.

1. Структура делового письма.
2. Правила написания адреса.
3. Основные виды деловой корреспонденции.
4. Работа с электронной почтой.
5. «Золотые правила» написания писем на иностранном языке.

Тема 2. Телефонные переговоры

Индикаторы достижения: УК-4.3.

1. Какой вопрос лучше всего решать по телефону?
2. Когда можно звонить?
3. Типичные ошибки при телефонном общении
4. Что можно и нельзя делать, ведя телефонные переговоры.

Тема 3. Прием на работу

Индикаторы достижения: УК-4.3.

1. Как успешно пройти собеседование?
2. Как лучше выглядеть на собеседовании?
3. Ключевые вопросы работодателя.
4. На что обращает внимание работодатель на собеседовании.

Тема 4. Деловые встречи

Индикаторы достижения: УК-4.3.

1. Назовите этапы переговоров.
2. Техники ведения переговоров.
3. Протокольные мероприятия.
4. Национальные особенности ведения переговоров.

Тема 5. Презентация

Индикаторы достижения: УК-4.2.

1. Структура презентации.
2. Полезные фразы.
3. Как закончить презентацию.
4. Какие вопросы задавать по презентации.

Тема 6. Реклама и маркетинг

Индикаторы достижения: УК-4.2.

1. Основные термины по маркетингу.
2. Продукт и каналы сбыта.
3. Брендинг в маркетинге.
4. Исследования в маркетинге.
5. Принципы рекламы.

Тема 7. Обмен информацией

Индикаторы достижения: УК-4.2.

1. Коммуникативная компетенция.
2. Как происходит обмен информацией?
3. Программы для обмена данными.

Тема 8. Разрешение споров и конфликтов

Индикаторы достижения: УК-4.3.

1. Что такое конфликт?
2. Способы разрешения споров и конфликтов.
3. Конфликтные ситуации.

Тема 9. Деловой этикет

Индикаторы достижения: УК-4.2.

1. Правила деловых переговоров на английском.
2. Секреты ведения бизнеса с британцами.
3. Национальные особенности в деловом этикете.

Задания для текущего контроля

Комплект тестов / тестовых заданий

Индикаторы достижения: УК-4.2, УК-4.3

Выберите правильный ответ:

Choose the correct answer in each of the following:

1. Funds.

1. Funds coming into a firm are known as sources of funds.
 - a) springs
 - b) sources
 - c) origination
 - d) income
2. The ways these funds are used are known as the _____ of funds.
 - a) application
 - b) delegation
 - c) disposal
 - d) consumption
3. _____ funds include money in our hands and in the bank.
 - a) working
 - b) current
 - c) profit
 - d) cash
4. When you take away current liabilities from current assets you have the amount of _____ funds.
 - a) liability
 - b) working capital
 - c) asset
 - d) flow
5. Financial statements about cash funds are usually known as _____ statements.
 - a) cash flow
 - b) cash resource
 - c) cash outflow
 - d) cash loss
6. An item which doesn't involve flow of funds is _____.
 - a) sale of fixed asset
 - b) drawings
 - c) depreciation
 - d) loan repayment.

Choose the correct answer in each of the following:

2. Cashflow problems and other difficulties.

1. cashflow

- a) money from sales and money going out to meet costs, both fixed and variable
- b) cash available to pay debts
- c) payment of fixed costs, including salaries

2. to reschedule overdraft payments

- a) stop paying overdraft credits to the bank
- b) set a new level of payments and/or change the frequency of payments to the bank
- c) ask the bank for a bigger loan

3. liquidity problem

- a) not paying debts
- b) customers who are late in making payments
- c) not enough cash available to pay for costs

4. liquid assets

- a) wealth that can easily be changed into cash
- b) property that cannot be easily changed into cash
- c) stocks and shares in drinks companies

5. bad debts

- a) large bills to pay
- b) old invoices that the customer has not paid
- c) customers who always pay late

6. to go into liquidation

- a) to have a lot of money, especially cash
- b) to go bankrupt and to stop trading
- c) to be taken over by another company

7. to record a credit deficit

- a) to have no profits
- b) to be refused credit by a supplier
- c) to make a loss

8. debit balance

- a) the same as a credit deficit
- b) debits and credits are equal
- c) the number of debits is the same as the company forecast

9. capacity problem

- a) workers are not able to meet production needs
- b) the company is already producing the maximum quantity possible, but there is demand for more
- c) costs are at the maximum level the company can afford and the bank will not lend any more money

10. opportunity cost

- a) 10. the costs associated with doing new business
- b) the cost of not doing something

3. Choose the correct way of saying these figures:

535

five hundred thirty-five

five hundred and thirty-five

4. Choose the correct way of saying these figures:

233,499

two hundred, thirty-three thousand, four hundred, ninety-nine

two hundred and thirty-three thousand, four hundred and ninety-nine

5. Choose the correct way of saying these figures:

2.5

two point five

two and five

6. Choose the correct way of saying these figures:

€19.99

nineteen euros ninety-nine

nineteen euros and ninety-nine

7. Choose the correct way of saying these figures:

£3.50

three pounds fifty

three fifty pounds

8. Choose one word and complete the gap:

The successful candidate for this post will probably be.....externally.

contracted

engaged

taken on

recruited

9. Найдите синонимы.

- | | |
|------------------------------------|-------------------------|
| 1. look for | a) Yours faithfully |
| 2. receive | b) Dear Sirs |
| 3. branch | c) ask |
| 4. be able to | d) hesitate |
| 5. forward | e) soon |
| 6. contact | f) subsidiary |
| 7. Gentlemen | g) get in touch with |
| 8. inquire | h) under separate cover |
| 9. Sincerely yours | i) pass on to |
| 10. reply | j) get |
| 11. say that something is correct | k) further |
| 12. in another envelope | l) search |
| 13. shortly | m) confirm |
| 14. additional | n) can |
| 15. delay because you are not sure | o) answer |

10. Соедините противоположности.

- | | |
|----------------|-------------|
| 1. inquire | a) past |
| 2. correct | b) close |
| 3. feel free | c) answer |
| 4. opening | d) hesitate |
| 5. forthcoming | e) wrong |

11. Вставьте предлоги.

1. We are writing to enquire ... (1) agents ... (2) our products ... (3) Bahrain. 2. We have passed your letter ... (4) (5) the following companies who will contact you ...(6) direct. 3. We are interested ... (7) importing radio telephones. 4. I am pleased to send ... (8) you some ... (9) our brochures ... (10) separate cover.

12. Переведите с русского на английский.

Мы рады были получить Ваше письмо от 10 апреля с приложенным к нему списком товаров, которые Вам нужны до конца мая.

На отдельном листе мы назначили цены на эти товары (have quoted for these item). Заверяем Вас (We assure you), что назначенные цены - самые низкие, насколько это возможно.

С уважением.

13. Назовите части письма.

- | |
|--|
| 1. Dear.... - ? |
| 2. Please feel free to contact me if you need any further information. (This usually talks about the future) - ? |
| 3. We are writing to inquire about ... (This says why you are writing) - ? |
| 4. I am visiting the Middle East soon... (This gives the details) -? |

14. Напишите полное название дат, используемых в британских и американских деловых письмах:

30.12.05; 17.11.92; 3.10.01; 01.09.00; 25.08.90; 02.07.02; 14.06.03; 09.05.04; 23.04.97; 11.03.99; 19.02.98; 07.01.05.

15. Замените русские слова и выражения в скобках английскими эквивалентами:

1. (Мы были бы признательны) if you send them the information the admission requirements of your university.
2. They (заинтересованы) the winter tours to Finland your agency offers for the groups of tourists.
3. (Ссылаясь на Ваш запрос) of 5 February we send you the results of the test.
4. (В связи с Вашей просьбой) our agency forward you information about requirements for admission to Cambridge.
5. (В дополнение к) our letter of 8 April (направляем Вам) a list of the fruit products we had on market.
6. We (направляем Вам) our new illustrated catalogue as you requested.
7. (В ответ) your letter of 19 May our company would like to inform you that the date of negotiations in London you offer is acceptable.
8. (Ссылаясь на) your letter we would like to inform you that we have to postpone our visit to Now York due to personal circumstances.
9. (Мы ссылаемся на) your order No.567 and are glad to inform you the first lot of the magazines has been printed and is ready for dispatch.
10. (С сожалением) to inform you that the man suits delivered by you company do not correspond to the quality.

16. Исправьте ошибку в деловом письме.

THE COMPUTER PUBLISHER
1300 SUNSHINE STREET
P. O. BOX 206»)
ANAHEIM, C A 92808
Tel. 714-555-9208/Fax 714-555-5

August 16, 1994

Mrs. Chung M in wen

Beijing Technical Institute

Xiu Shui Bei Jie 7

Beijing, China

Dear Mrs. Chuna

I have before me your letter claiming that our New Front sample diskette and Guidebook never reached you. We wish to advise you that these items were recently sent by overseas express, and you should have received them by now. Usually, our shipments get through without a hitch, but this time the package was apparently lost. In any case, you may be sure we'll get to the bottom of it. Since you need the material by August 28, we'll express another shipment as soon as possible.

Please accept our apologies for this delay. We appreciate your valued order.

Yours faithfully

Mrs. Betty Hann

17. Письменно переведите письмо на русский язык:

Dear Sirs

Thank you for your letter giving us details of the products we enquired about.

The main item we are interested in is the kitchen unit listed in the catalogue under the heading CM214.

Please let us know what your terms of trade are. Could you also tell us if you are able to offer discounts on the price for a large order? We would also be grateful for samples of all materials used in the manufacture of your units.

I am looking forward to your reply.

Yours faithfully

Jack Simon

18. Поставьте фразы в нужном порядке, чтобы получить связное письмо:

Dear Sirs,

We thank you for your letter and are pleased to give you all the particulars concerning the purchase of Chipboard from us. We are sending our samples by separate mail. As to the price goods are of superior quality that the prices for these goods are going up on the world market and we cannot agree with you that it is high. However, as we hope to establish close business relations with you we could grant you a 5 percent discount. All other terms are stated in our General Terms and Conditions.

19. Заполните пропуски соответствующими глаголами, переписав письмо:

1. have not arrived 5. found 9. was torn
2. have contacted 6. received 10. were damaged
3. have not had 7. showed
4. have informed 8. unpacked

C. R. Mendez S. A.

Avda. del Ejercito 83 E-48015 Bilbao

The Sales Manager 15 October 20...

Seymore Furniture Ltd.

Tib Street

Maidenhead

Berks. SL6 5DS

Dear Mr. Harrison,

I am writing to complain about a shipment of office furniture we received yesterday against our invoice no. G 3190/1.

The crates were damaged on the outside, and looked as if they had been roughly handled. When we unpacked them, we found that some of the chair legs were bent and rusty, and the fabric on the seating was torn, or showed signs of wear.

Two further crates from the consignment have not arrived yet, so we have not had the opportunity of inspecting them. I have informed the shipping company that we cannot accept this consignment from you, and they have contacted your insurers.

As we will be unable to retail this consignment in our stores, we are returning the shipment to you carriage forward, and we shall expect a full refund.

Yours sincerely,

C. R. Mendez

Managing Director

20. Перепишите диалог, заполнив пропуски данными ниже выражениями:

Mr. Brown: Good morning, Mr. Severov.

Mr. Severov: Good morning, Mr. Brown. Happy to meet you again. How are things with you?

Mr. Brown: I'm fine, thank you. And how are you?

Mr. Severov: Pretty well, thanks. How long have you been here?

Mr. Brown: Since Sunday.

Mr. Severov: Where are you staying?

Mr. Brown: we are staying at the Metropol Hotel. We are very comfortable there.

Mr. Severov: That's nice. How long are you going to stay here?

Mr. Brown: It will depend on our discussions. I think we can get down to business. We've studied your offer and your contract form for the delivery of complete equipment very closely.

Mr. Severov: How do you find them?

Mr. Brown: The equipment suits us, we need it badly and we are prepared to place a big order.

Mr. Severov: Glad to hear that, Mr. Brown.

Mr. Brown: But I'd like to settle some points first. You see, your prices are too high, I'm afraid. Can you reduce them?

Mr. Severov: I don't think we can do that. Our equipment is in great demand and we have already sold lots of equipment at these prices to our customers this year.

Mr. Brown: We are in close touch with the world market and know that the prices have recently gone up. Nevertheless, your prices are too high.

Mr. Severov: Well, Mr. Brown, we'll see what we can do about it.

Mr. Brown: Thank you, Mr. Severov. We have done business with you for more than 6 years and I hope you will meet our request.

1. in close touch with the world market

2. reduce them

3. depend

4. your offer and your contract form

5. in great demand

6. we are staying

7. have done business

8. to place a big order

9. have recently gone up

Критерии оценки по каждой теме :

- «отлично» выставляется обучающемуся, если было получено 85-100% правильных вариантов ответов на вопросы тестов;

- «хорошо» выставляется обучающемуся, если было получено 70-84% правильных вариантов ответов на вопросы тестов;

- «удовлетворительно» выставляется обучающемуся, если было получено 50-69% правильных вариантов ответов на вопросы тестов;
- «неудовлетворительно» выставляется обучающемуся, если было получено менее 50% правильных вариантов ответов на вопросы тестов.

Типовые кейсы:

Тема 3. Прием на работу

Индикаторы достижения:УК-4.3

Find examples that show how trade restrictions affect multinational corporations

Тема 6. Реклама и маркетинг

Индикаторы достижения:УК-4.2

- In and around your house look for any major items not made in the Russian Federation. Explain why these items, rather than their Russian counterparts, were purchased

Тема 8. Разрешение споров и конфликтов

Индикаторы достижения:УК-4.3

- Explain how the European Economic Community (WTO, NAFTA) influences trade around the world

Критерии оценки:

«отлично» - выставляется студенту, если он показал глубокие знания программного материала, грамотно его излагает, ответил на все поставленные вопросы;

«хорошо» - выставляется студенту, если он правильно ответил на все вопросы, но при этом допускает несущественные неточности;

«удовлетворительно» - выставляется студенту, если он имеет знания только основного материала, но не усвоил его деталей, не допускает грубых ошибок в ответе, требует в отдельных случаях наводящих вопросов и допускает отдельные неточности;

«неудовлетворительно» - выставляется студенту, если студент допускает грубые ошибки в ответе, не владеет учебным материалом и терминологией.

Деловая игра

Тема 2. Телефонные переговоры

Индикаторы достижения:УК-4.3

Telephone discussions: solving company's current problems.

1.Концепция игры Hunter Enterprises has recently taken over NaviSat, a small company which produces a high-quality satellite navigation system (SNS). In the past NaviSat did not achieve high sales due to ineffective marketing. Since purchasing the company, Hunter Enterprises has re-branded the SNS and the sales team have successfully promoted the product.

The production team were all originally employed by NaviSat. The sales team are all long-terms employees of Hunter Enterprises. The production manager and the sales manager have clashed on a number of issues and it is starting to have a negative effect on the relationship between the sales and production departments. The sales team have just secured a large order to supply the SNS to a shipping company. Instead of being pleased, the production team feel that they were not consulted and that they will be unable to meet the deadline for such a large order.

2.Роли:

- the production manager;
- the sales manager;

3.Ожидаемые результаты The production manager and the sales manager are going to have a telephone conversation in order to:

- Resolve the immediate problem.
- Suggest ways that conflict between their departments could be avoided in the future.
- Discuss their respective points of view without blaming the other person.

Тема 4. Деловые встречи

Индикаторы достижения:УК-4.3

Business meeting

1.Концепция игры Цель данной встречи – договориться о купле-продаже товара ‘Model FK-15’(условное обозначение товара) и его доставке. Покупатель (г-н Иванов) уже сделал запрос на товар и заинтересован в его покупке, но находит цену слишком высокой. Продавец не снижает цену, но предлагает выгодные условия поставки (с.i.f.)

2.Роли:

- секретарь;
- покупатель Иванов;
- продавец

3.Ожидаемые результаты Секретарь организывает встречу покупателя с продавцом, Покупатель и продавец ведут переговоры для получения результата, который бы устроил обе стороны.

Критерии оценки:

«отлично» - выставляется студенту, если он показал глубокие знания программного материала, грамотно его излагает, ответил на все поставленные вопросы;

«хорошо» - выставляется студенту, если он правильно ответил на все вопросы, но при этом допускает несущественные неточности;

«удовлетворительно» - выставляется студенту, если он имеет знания только основного материала, но не усвоил его деталей, не допускает грубых ошибок в ответе, требует в отдельных случаях наводящих вопросов и допускает отдельные неточности;

«неудовлетворительно» - выставляется студенту, если студент допускает грубые ошибки в ответе, не владеет учебным материалом и терминологией.

Кейс-задание

Тема 3. Прием на работу

Индикаторы достижения:УК-4.3

Find examples that show how trade restrictions affect multinational corporations

Тема 6. Реклама и маркетинг

Индикаторы достижения:УК-4.2

- In and around your house look for any major items not made in the Russian Federation. Explain why these items, rather than their Russian counterparts, were purchased

Тема 8. Разрешение споров и конфликтов

Индикаторы достижения:УК-4.3

- Explain how the European Economic Community (WTO, NAFTA) influences trade around the world

Критерии оценки:

«отлично» - выставляется студенту, если он показал глубокие знания программного материала, грамотно его излагает, ответил на все поставленные вопросы;

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«неудовлетворительно» - выставляется студенту, если студент допускает грубые ошибки в ответе, не владеет учебным материалом и терминологией.

Вопросы для дискуссии

Тема 1 Деловое письмо

Индикаторы достижения:УК-4.2

1. Золотые правила написания деловых писем.
2. Особенности структуры делового письма
3. Виды деловой корреспонденции

Тема 9 Деловой этикет

Индикаторы достижения:УК-4.2

1. Секреты ведения бизнеса с британцами
2. Национальные особенности проведения деловых встреч
3. Правила этикета при приеме на работу

Критерии оценки:

«отлично» - выставляется студенту, если он показал глубокие знания программного материала, грамотно его излагает, ответил на все поставленные вопросы;

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«неудовлетворительно» - выставляется студенту, если студент допускает грубые ошибки в ответе, не владеет учебным материалом и терминологией.

Темы презентаций

по дисциплине «Иностранный язык делового и профессионального общения»

Тема 5 Презентации

Индикаторы достижения:УК-4.2

1. Management; the art or the science? (management theories, management skills, functions, management styles)
2. Company's brands and products; continual innovations and renovation (brand strategy, production, business cycle)
3. Marketing: how to promote your business (marketing definitions, advertising + PR, promotional tools, market research)

Тема 7 Обмен информацией

Индикаторы достижения:УК-4.2

1. Способы обмена информацией в современном деловом сообществе
2. Особенности деловой переписки
3. Роль презентаций в успешных переговорах

Критерии оценки:

«отлично» - выставляется студенту, если он показал глубокие знания программного материала, грамотно его излагает, ответил на все поставленные вопросы;

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«неудовлетворительно» - выставляется студенту, если студент допускает грубые ошибки в ответе, не владеет учебным материалом и терминологией.

МЕТОДИЧЕСКИЕ МАТЕРИАЛЫ, ХАРАКТЕРИЗУЮЩИЕ ЭТАПЫ ФОРМИРОВАНИЯ КОМПЕТЕНЦИЙ ВО ВРЕМЯ ПРОВЕДЕНИЯ ПРОМЕЖУТОЧНОЙ АТТЕСТАЦИИ

Структура экзаменационного задания

<i>Наименование оценочного средства</i>	<i>Максимальное количество баллов</i>
Перевод с английского языка на русский текста экономического содержания.	10
Реферирование на английском языке профессионально-ориентированной статьи.	15
Беседа по теме статьи.	15

Задания, включаемые в зачетное, экзаменационное задание

Типовой перечень вопросов к зачету:

Индикаторы достижения: УК-4.2, УК-4.3.

Номер вопроса	Перечень вопросов к зачету
1.	Виды деловых писем.
2.	Структура делового письма.
3.	Правила оформления делового письма.
4.	«Золотые правила» написания писем на иностранном языке.
5.	Типичные ошибки при телефонном общении.
6.	Что можно и нельзя делать, ведя телефонные переговоры.
7.	Ключевые вопросы работодателя.
8.	Резюме.
9.	Этапы ведения переговоров.
10.	Техники ведения переговоров.
11.	Национальные особенности ведения переговоров.
12.	Структура презентации.
13.	Полезные фразы для презентации.
14.	Какие вопросы задавать по презентации.

Практические задания к экзамену.

1. Globalization and the Butterfly Effect

By John Edwards

The butterfly effect concept has become important in the finance world as globalization continues to increase and capital markets connect. Volatility in one small area of the international markets can grow rapidly and bleed into other markets, and a hiccup in one corner of the international markets can have global consequences. Improvements in technology and wider access to the Internet has increased the degree to which international markets influence each other. This has led to more episodes of extreme market volatility.

The butterfly effect has become well-known in popular culture, and the concept has clear applications to finance. It and chaos theory may provide a partial explanation for the unpredictability of capital markets.

Origin and Meaning of Butterfly Effect

The phrase “the butterfly effect” was first coined during a scientific meeting in 1972. Scientist Edward Lorenz gave a talk on his work regarding weather prediction models. The phrase suggests that the flap of a butterfly’s wings in Japan could create a small change in the atmosphere that might eventually lead to a tornado in Texas.

Lorenz studied how small differences in initial values led to large differences in weather models at the Massachusetts Institute of Technology. In 1961, he had entered an initial condition in a weather model as 0.506, rather than the precise number of 0.506127, which resulted in a completely different and unexpected weather pattern. In 1963, he wrote a paper on this concept, titled "Deterministic Nonperiodic Flow." The butterfly effect concept shows how difficult it is to predict dynamic systems, such as weather and financial markets. Study of the butterfly effect has led to advances in chaos theory.

Application of Chaos Theory to Markets

Capital markets go through alternating periods of calm and storminess. However, they are not always chaotic, and the shift between calm and chaos is often sudden and unpredictable. Some believe that these concepts of chaos theory can be used to Markets tend to grow bubbles that eventually pop with drastic consequences. Financial bubbles often grow because of positive feedback. When investors make money during a rise in the financial markets, other observers think the investors must have made a smart decision, which leads the observers to invest their own money in the markets. The result is more buying and stock prices going higher. The positive feedback loop leads to prices beyond any logical or justifiable level. The loop eventually ends, and the last investors in are left hanging with the worst positions.

The same concept can explain volatile bear markets. The markets can suddenly shift due to outside factors, which causes investors to pay attention only to negative news. Initial selling leads to more selling as market participants liquidate their positions. The negative feedback loop tends to accelerate quickly, often resulting in a market full of undervalued stocks.

Fractals and the Markets

Prominent scientist Benoit Mandelbrot applied his work in fractals in nature to financial markets. He found that examples of chaos in nature, such as the shape of shorelines or clouds, often have a high degree of order. These fractal shapes can also explain chaotic systems, including financial markets. Mandelbrot noted that asset prices can jump suddenly with no apparent cause.

Many in the markets tend to dismiss the extreme events that occur less than 5% of the time. Mandelbrot argued that these outliers are important and play a significant role in financial market movements. Traditional portfolio theory tends to underestimate how often these high-volatility events occur. While his fractals cannot predict price movements, he argued that they could create a more realistic picture of market risks.

Examples of the Butterfly Effect in Markets

Although technology has increased the impact of the butterfly effect in global markets, there is a long history of financial bubbles going back to the tulip market bubble in Holland during the 17th century. Tulips were a status symbol among the elite. They were traded on exchanges in Dutch towns and cities. People sold their belongings to begin speculating on tulips. However, prices began to drop and panic selling ensued.

There are more recent examples of bubbles. On October 1987, known as Black Monday, the Dow Jones Industrial Average (DJIA) lost around 22% in one trading day, the largest percentage drop ever for that market. There was no apparent cause for the drop, though the DJIA had some large down days the week before, and there were international issues in the Persian Gulf. In retrospect, issues with panic selling and perhaps program trading might be partly to blame.

In 2015, the Chinese stock market encountered significant volatility, dropping over 8% in one day. Similar to Black Monday, there was no single event or cause for the drop. This volatility quickly spread to other markets, with the S&P500 and the Nikkei losing around 4%. Also like Black Monday, there had been weakness in the Chinese markets in prior months.

Chinese officials had begun devaluing the renminbi. However, the main cause was likely the high degree of margin used by Chinese retail investors. When prices began to drop, investors received margin calls from their brokers. Retail investors were forced to liquidate their positions quickly to meet the margin calls, leading to a negative feedback loop of selling. In years prior, the Chinese government encouraged people to put their money in the market.

Markets will only become more interconnected as technology continues to improve, and the butterfly effect will continue to be a factor in global markets.

2. **Economist Guide: 3 Lessons Adam Smith Teaches Us**

By Sean Ross | Updated February 07, 2016

For all the attention Adam Smith receives as the father of modern economics, most of his lasting influences are best classified as moral and social – maybe even anthropological. Smith was a Scottish professor of moral philosophy at Glasgow, and most of his economic insights were byproducts of this pursuit. Smith championed self-interest as enlightening and beneficial, and he viewed political or business power with contempt.

Smith was wrong on many of the details of his economic theory; like Karl Marx after him, Smith operated under the assumption of the now-defunct labor theory of value, for example. Smith either ignored or never fully addressed other aspects; he lacked a full-bodied theory of prices and made virtually no mention of time factors. Still, there are some valuable economic lessons left to be learned from his classic book, “An Inquiry into the Nature and Causes of the Wealth of Nations.”

1. The Main Causes of Economic Growth Are Division of Labor and Accumulation of Capital

“Each individual becomes more expert in his own peculiar branch, more work is done upon the whole, and the quantity of science is considerably increased by it.”

Adam Smith begins “The Wealth of Nations” with a simple discussion of the division of labor within a pin factory. From that point forward, his focus never really deviates; in some ways, “The Wealth of Nations” is a tribute to the nearly endless applications of this fundamental economic concept.

The division of labor increases productivity for three reasons: it saves time and reduces setup costs, repetition and specialized education lead to increased dexterity and productivity, and it encourages the invention of machines or automation in the specialized areas. Smith didn’t discover these truths, but he did bring them together.

Smith also makes frequent reference to the stock of an economy, meaning savings and accumulated capital. Without pre-existing capital, businesses and entrepreneurs can’t hire workers, build factories or begin production. Smith understood that an economy requires savings to grow, for savings fuel investment and credit.

2. Voluntary Exchange Will Not Take Place Unless Both Parties Believe They Will Benefit

“Give me that which I want, and you shall this which you want, is the meaning of every such offer; and it is in this manner that we obtain from one another the far greater part of those good offices which we stand in need of.”

It’s inaccurate to think of economics as a science about market gains and losses. What economics really studies is how separate individuals benefit each other; namely that they do so unintentionally. Smith’s crucial insight is that markets and society improve naturally when people are allowed to trade freely.

Basic deductive logic proves that people do not enter into a trades voluntarily when they don’t expect to gain; otherwise they would not make the trade and would be better off staying put. Each successful trade sends a signal in the market that a certain good or service has value; if this happens enough, greater forces will be mobilized to bring about that good or service in greater abundance.

Nobel-winning economist Milton Friedman once said, “Most economic fallacies derive from the neglect of this simple insight, that market participants trade to benefit themselves.” Friedman and Smith also knew that interfering with voluntary exchanges has the opposite effect.

3. Government Intervention Disrupts the Efficient Distribution of Resources on the Market

“But though the law cannot hinder people of the same trade from sometimes assembling together, it ought to do nothing to facilitate such assemblies, much less to render them necessary.”

Though Smith believed in a functional, limited government, he didn't want governments interfering with trade. Smith most famously used this argument against the prevailing economic theory of his time, something he labeled as "mercantilism," because it favored subsidies and tariffs. Smith showed that free moving markets maximize the efficient flow of resources, which maximized the public good. Overreach by bureaucrats only hinders this process because it interrupts with crucial market signals.

Even though two trading partners accidentally create greater value by voluntarily exchanging, no third party can create additional value by forcing an exchange to take place – nor can a third party create additional value by forcefully interfering with the exchange of two separate parties. Rather, Smith felt that politicians and crony businessmen would likely use power to enrich themselves at the expense of the poor.

3. Economic Conditions That Helped Cause World War II

By Matthew Johnston | February 25, 2016

Looking around at the magnitude of death and destruction that resulted from the Great War, leaders of the some of the world's major powers convened a conference in Paris, the outcome of which they hoped would ensure that no such devastation would ever happen again. Unfortunately, the combination of a poorly designed peace treaty and the most severe economic crisis the modern world had ever experienced brought about a deterioration of international relations that would culminate in a war even more calamitous than the one that preceded it.

The Pretense of Peace

The unfortunate irony of the Paris Peace Conference that begat the Treaty of Versailles was that, despite its authors' best intentions to ensure a world of peace, the Treaty contained a seed that when sown in the soil of economic crisis would give rise, not to peace, but to war. That seed was Article 231, which with its label "the war guilt clause" placed sole blame for the war on Germany and its need to make reparations payments as punishment. With such extensive reparations payments, as well as forced surrender of colonial territories and military disarmament, Germans were naturally resentful of the Treaty.

As early as 1923, the newly constituted Weimar Republic began delaying payments on war reparations, which initiated a retaliatory response by France and Belgium. Both countries would send troops to occupy the industrial center of the Ruhr River valley region effectively appropriating the coal and metal production that took place there. As much of German manufacturing was dependent on coal and metal, the loss of these industries created a negative economic shock leading to a severe contraction. This contraction as well as the government's continued printing of money to pay internal war debts generated spiraling hyperinflation.

While price and economic stabilization would eventually be achieved – partly through the help of the American Dawes plan of 1924 – the hyperinflation wiped out much of the life savings of the middle class. The political consequences would be devastating as many people became distrustful of the Weimar government, a government that had been founded on liberal-democratic principles. This distrust, along with resentment over the Treaty of Versailles, lent itself to the increasing popularity of more left and right-wing radical political parties.

The Great Depression and Deterioration of International Trade

The onset of the Great Depression would serve to undermine any attempts at creating a more open, cooperative and peaceful post-war world. The American stock market crash in 1929 caused not just a cessation of loans provided to Germany under the Dawes Plan, but a complete recall of previous loans. The tightening of money and credit eventually led to the collapse of Austria's largest bank in 1931, the Kreditanstalt, which kicked off a wave of bank failures throughout Central Europe, including the complete disintegration of Germany's banking system.

Deteriorating economic conditions in Germany helped the Nazi party grow from being a relatively small fringe group to being the nation's largest political party. Nazi propaganda

that put blame on the Treaty of Versailles for much of Germany's economic hardships fuelled Hitler's rise in popularity with voters, who would make him German chancellor in 1933. More globally, the Great Depression would have the effect of motivating individual nations to adopt more beggar-thy-neighbor trade policies in order to protect domestic industries from foreign competition. While such trade policies can be beneficial on an individual level, if every country turns to protectionism it serves to reduce international trade and the economic benefits that come with it. Indeed, countries without access to important raw materials will be especially burdened by the lack of free trade.

From Imperialism to World War

While the British, French, Soviets and Americans had large colonial empires to turn to for access to much needed raw materials, countries such as Germany, Italy and Japan did not. The deterioration of international trade led to the formation of more regional trade blocs with the 'have' nations forming blocs along colonial lines, like Great Britain's Imperial Preference system.

While 'have-not' nations looked to form their own regional trade blocs, they found it increasingly necessary to use military force to annex territories with the much needed resources. Such military force required extensive rearmament and thus, in the case of Germany, meant direct violation of the Versailles Treaty. But, rearmament also reinforced the need for more raw materials and consequently the need for territorial expansion.

Such imperialist conquests like Japan's invasion of Manchuria in the early 1930s, Italy's invasion of Ethiopia in 1935 and Germany's annexation of most of Austria and parts of Czechoslovakia in 1938, were all manifestations of the need to expand territories. But these conquests would soon draw the ire of two of Europe's major powers, and following Germany's invasion of Poland, both Britain and France would declare war on Germany on September 3rd, 1939, thus commencing the Second World War.

The Bottom Line

Despite noble aspirations for peace, the outcome of the Paris Peace Conference did more to reinforce hostility by singling out Germany as the sole instigator of the First World War. The Great Depression and the economic protectionism it engendered would then serve as the catalyst for the hostility to manifest itself in the rise of the Nazi Party and increasing imperialist ambitions amongst world nations. It was then only a matter of time before small imperialist conquests would lead to the breakout of World War II.

4. How Negative Interest Rates Work

By Matthew Johnston | Updated February 11, 2016

Interest rates are generally assumed to be the price paid to borrow money. For example, an annualized 2% interest rate on a \$100 loan means that the borrower must repay the initial loan amount plus an additional \$2 after one full year. On the other hand, a -2% interest rate means the bank pays the borrower \$2 after a year of using the \$100 loan, which is a lot to wrap your head around.

While negative interest rates are a great incentive to borrow, it's hard to understand why anyone would be willing to pay to lend considering the lender is the one taking the risk of a loan default. While seemingly inconceivable, there may be times when central banks run out of policy options to stimulate the economy and turn to the desperate measure of negative interest rates.

Negative Interest Rates in Theory and Practice

Negative interest rates are an unconventional monetary policy tool and, until 2014, had never been implemented by a major central bank. The European Central Bank (ECB) became the first when its deposit rate declined to 0.2 percent in September, 2014. A number of other European nations turned to negative interest rates so that over one quarter of Eurozone government-issued debt had negative yields by the end of March 2015.

Negative interest rates are a drastic measure that show policymakers are afraid that Europe is at risk of falling into a deflationary spiral. In harsh economic times, people and businesses have a tendency to hold on to their cash while they wait for the economy to pick up. But this behavior can serve to weaken the economy further as the lack of spending causes further job

losses and lower profits, thus reinforcing people's fears and giving them even more incentive to hoard.

As spending slows, prices drop creating another incentive for people to wait as they wait for prices to fall further. This is precisely the deflationary spiral that European policymakers are trying to avoid with negative interest rates. By charging European banks to hold reserves at the central bank, they hope to encourage banks to lend more.

In theory, banks would rather lend money to borrowers and earn at least some kind of interest as opposed to being charged to hold their money at a central bank. Additionally, however, negative rates charged by a central bank may carry over to deposit accounts and loans, meaning that deposit holders would also be charged for parking their money at their local bank while some borrowers enjoy the privilege of actually earning money by taking out a loan.

Another primary reason the ECB has turned to negative interest rates is to lower the value of the euro. Low or negative yields on European debt will deter foreign investors, weakening demand for the euro. While this decreases the supply of financial capital, Europe's problem isn't supply but demand. A weaker euro should stimulate demand for exports, hopefully encouraging businesses to expand.

In theory, negative interest rates should help to stimulate economic activity and stave off inflation, but policymakers remain cautious because there are several ways such a policy could backfire. Because banks have certain assets like mortgages that, by contract, are tied to the interest rate, such negative rates could squeeze profit margins to the point where banks are actually willing to lend less.

Also, there's nothing to stop deposit holders from withdrawing their money and stuffing the physical cash in mattresses. While the initial threat would be a run on banks, the drain of cash from the banking system could actually lead to a rise in interest rates – the exact opposite of what negative interest rates are supposed to achieve.

The Bottom Line

While negative interest rates may seem paradoxical, this apparent intuition hasn't kept a number of European central banks from giving them a try. This is no doubt evidence of the dire situation that policymakers believe is characteristic of the European economy. When the Eurozone inflation rate dropped into deflationary territory at -0.6% in February 2015, European policymakers promised to do whatever it takes to avoid a deflationary spiral. But even as Europe embarked into uncharted monetary territory, a number of analysts believe negative interest rate policies could have severe unintended consequences.

5. Economist Guide: 3 Lessons Karl Marx Teaches Us

By Sean Ross | February 11, 2016

Karl Marx is often associated with such ideas as socialism and communism. It is surprising that so few are familiar with his actual philosophies and theories. Marx's best-known works are "Capital: A Critique of Political Economy," more commonly referred to as "Das Kapital," and "The Communist Manifesto," co-authored with his lifelong friend Friedrich Engels. He was, without question, one of the most important and revolutionary thinkers of his time.

"Capital," published in 1867, was by far the more academic work, laying forth Marx's theories on commodities, labor markets, the division of labor and a basic understanding of the rate of return to owners of capital. Nearly everything Marx wrote was viewed through the lens of the common laborer. From Marx comes the idea that capitalist profits are possible because value is "stolen" from the working class and transferred to the employers.

Marxist ideas have very few direct adherents in contemporary times; indeed, very few Western thinkers embraced Marxism after 1898, when economist Eugen von Böhm-Bawerk's "Karl Marx and the Close of His System" was first translated into English. In his damning rebuke, Böhm-Bawerk shows that Karl Marx fails to incorporate capital markets or subjective values in his analysis, nullifying most of Marx's more pronounced conclusions. Still, there are some lessons that even modern economic thinkers can learn from Marx, including the following.

1. Capitalism Is the Most Productive Economic System

Though he was its harshest critic, Marx understood the capitalist system was far more productive than previous economic systems. In “Capital,” he wrote of “capitalist production” that combined “together of various processes into a social whole,” which included developing new technologies. He believed all countries should become capitalist and develop that productive capacity, and then workers would naturally revolt into communism.

You do not have to believe in Marx’s final conclusions to understand he is exactly correct: capitalism is the most productive economic system in world history. According to a 2003 report from the Federal Reserve Bank of Minneapolis, per capita income and productivity around the world never grew faster than populations until the late 18th century, when Britain first adopted pro-free market policies.

2. The Labor Theory of Value Cannot Explain Profits

Like all of the classical economists, Karl Marx believed in the labor theory of value to explain market prices. This theory stated that the value of a produced economic good can be measured objectively by the average number of labor hours required to produce it. In other words, if a table takes twice as long to make as a chair, then the table should be considered twice as valuable.

Marx understood the labor theory better than his predecessors and contemporaries, even Adam Smith, and presented a devastating intellectual challenge to laissez-faire economists in “Capital;” if goods and services tend to be sold at their true objective labor values as measured in labor hours, how do any capitalists enjoy profits? It must mean, Marx concluded, that capitalists were underpaying or overworking, and thereby exploiting, laborers to drive down the cost of production.

While Marx’s answer was eventually proven incorrect and later economists adopted the subjective theory of value, his simple assertion was enough to show the weakness of the labor theory’s logic and assumptions; Marx unintentionally helped fuel a revolution in economic thinking.

3. Economic Change Leads to Social Transformation

Dr. James Bradford “Brad” DeLong, influential professor of economics at U.C. Berkeley, wrote in 2011 that Marx’s “primary contribution” to economic science actually came in a 10-paragraph stretch of “The Communist Manifesto.” Marx describes how economic growth causes shifts among social classes, often leading to a struggle for political power.

This underlies an often unappreciated aspect about economics: the emotions and political activity of the actors involved. A corollary of this argument was later made by French economist Thomas Piketty, who proposed that while nothing was wrong with income inequality in an economic sense, it could create blowback against capitalism among the people. Thus, there is a moral and anthropological consideration to any economic system.

Показатели и критерии оценивания планируемых результатов освоения компетенций и результатов обучения, шкала оценивания

Таблица 5

Шкала оценивания		Формируемые компетенции	Индикатор достижения компетенции	Критерии оценивания	Уровень освоения компетенций
85 – 100 баллов	«отлично»	УК-4. Способен применять современные коммуникативные технологии, в том числе на иностранном (ых) языке (ах), для академического и профессионального взаимодействия	УК-4.2. Представляет результаты академической и профессиональной деятельности на мероприятиях различного формата, включая международные	Знает верно и в полном объеме: основные концепции организации межличностного взаимодействия в информационной среде Умеет мыслить структурно, верно и в полном объеме: устанавливать и развивать академические и профессиональные контакты, в т.ч. в международной среде, в соответствии с целями, задачами и условиями совместной деятельности, включая обмен информацией и выработку единой стратегии взаимодействия	Продвинутый
			УК-4.3. Принимает участие в академических и профессиональных дискуссиях, в том числе на иностранном(ых) языке(ах)	Знает верно и в полном объеме: нормы и модели речевого поведения применительно к конкретной ситуации академического и профессионального взаимодействия Умеет мыслить структурно, верно и в полном объеме: выстраивать монолог, вести диалог и полилог с соблюдением норм речевого этикета, аргументированно отстаивать свои позиции и идеи	
70 – 84 баллов	«хорошо»	УК-4. Способен применять современные коммуникативные технологии, в том числе на иностранном (ых) языке (ах), для академического и профессионального взаимодействия	УК-4.2. Представляет результаты академической и профессиональной деятельности на мероприятиях различного формата, включая международные	Знает с незначительными замечаниями: основные концепции организации межличностного взаимодействия в информационной среде Умеет с незначительными замечаниями: устанавливать и развивать академические и профессиональные контакты, в т.ч. в международной среде, в соответствии с целями, задачами и условиями совместной деятельности, включая обмен информацией и выработку единой стратегии взаимодействия	Повышенный
			УК-4.3. Принимает участие в академических и профессиональных дискуссиях, в том числе на иностранном(ых) языке(ах)	Знает с незначительными замечаниями: нормы и модели речевого поведения применительно к конкретной ситуации академического и профессионального взаимодействия Умеет с незначительными замечаниями: выстраивать монолог, вести диалог и полилог с соблюдением норм речевого этикета, аргументированно отстаивать свои позиции и идеи	
50 – 69 баллов	«удовлетворительно»	УК-4. Способен применять современные коммуникативные технологии, в том числе на иностранном (ых) языке (ах),	УК-4.2. Представляет результаты академической и профессиональной деятельности на мероприятиях различного формата, включая	Знает на базовом уровне, с ошибками: основные концепции организации межличностного взаимодействия в информационной среде Умеет на базовом уровне с ошибками: устанавливать и развивать академические и профессиональные контакты, в т.ч. в международной среде, в соответствии с целями, задачами и условиями	Базовый

		для академического и профессионального взаимодействия	международные	совместной деятельности, включая обмен информацией и выработку единой стратегии взаимодействия	
			УК-4.3. Принимает участие в академических и профессиональных дискуссиях, в том числе на иностранном(ых) языке(ах)	Знает на базовом уровне, с ошибками: нормы и модели речевого поведения применительно к конкретной ситуации академического и профессионального взаимодействия Умеет на базовом уровне с ошибками: выстраивать монолог, вести диалог и полилог с соблюдением норм речевого этикета, аргументированно отстаивать свои позиции и идеи	
менее 50 баллов	«неудовлетворительно»	УК-4. Способен применять современные коммуникативные технологии, в том числе на иностранном(ых) языке(ах), для академического и профессионального взаимодействия	УК-4.2. Представляет результаты академической и профессиональной деятельности на мероприятиях различного формата, включая международные	Не знает на базовом уровне: основные концепции организации межличностного взаимодействия в информационной среде Не умеет на базовом уровне: устанавливать и развивать академические и профессиональные контакты, в т.ч. в международной среде, в соответствии с целями, задачами и условиями совместной деятельности, включая обмен информацией и выработку единой стратегии взаимодействия	Компетенции не сформированы
			УК-4.3. Принимает участие в академических и профессиональных дискуссиях, в том числе на иностранном(ых) языке(ах)	Не знает на базовом уровне: нормы и модели речевого поведения применительно к конкретной ситуации академического и профессионального взаимодействия Не умеет на базовом уровне: выстраивать монолог, вести диалог и полилог с соблюдением норм речевого этикета, аргументированно отстаивать свои позиции и идеи	