

bases as a basis, it will be difficult to combine them and, as a result, create a new, global language. Additionally, a global language needs to be characterized according to what is meant by “globalizing” and these characteristics can also be found with some degree of variation in other languages, for example Russian or Spanish. But it doesn't stop there. There are still a huge number of people who do not study these languages for this or that reason, and it is worth opening programs that will allow people to learn these languages to improve interaction between them. Though, if we follow this trend and make, for example, English a universal language for improving interaction between people, then in the near future most small ethnic groups will likely to lose their unique languages.

In conclusion, it should be noted that the possibilities of creating a global language to promote mutual understanding between people are rather weak. But there should be an international language or languages in order to maintain and develop links between people and the places where they live, i.e. promote mutual understanding. Lastly, technology is a key factor for international communication nowadays. With the development of modern communication and information technologies, the linguistic and cultural environment is becoming more accessible and extensive. Network platforms, social networks and online services, for example, ‘automatic translation’ allow people to communicate and exchange information in different languages and in different cultural contexts.

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THE WORD "FACTORING" IN THE FRAMEWORK OF THE LINGUAL-CULTURAL ENVIRONMENT: HISTORY, FEATURES OF USAGE AND DIFFERENCES IN UNDERSTANDING

Слово «факторинг» в рамках лингвокультурной среды: история, особенности употребления и различия в понимании

One of the most important areas of the lingual-cultural environment is language. After the Russian was recognized as the state language in 1995, bilingual education was adopted in our country, however, not all words are native Russian or Belarusian, many of them came to us from other languages, mainly from English. At the moment, an increasing number of English words are not translated into Russian and are used in their original form. Basically, these are various specialized terms that are used in a certain field of knowledge or professional environment (law, economics, etc.) Let's

take a closer look at such a word as «factoring». It has English origin and is sounds similar in Russian, since it has no corresponding equivalent. According to Wikipedia, the word «factoring» comes from the English «factor» – intermediary, sales agent.

As for history, the roots of factoring can be traced back to ancient times. In ancient Egypt, some buyers gave money to the seller in advance so that he could make a purchase. This can be called the oldest example of factoring. However, in its modern form, it appeared in the USA and began to develop actively in this country at the beginning of the XX century. Over time, factoring has grown from an additional service into an important tool for financial planning and accounts receivable management. Many companies around the world use factoring for their own development, effective financial management and risk reduction. Throughout the XX century, factoring became more and more popular and began to develop actively not only in the USA, but also in almost all countries of the world. Today factoring is a common practice in business and serves as a reliable tool in cash flow management.

In a general sense, this concept refers to a financial service provided by a factor company, which allows organizations to get quick access to their funds, instead of transferring their receivables to the factor company. This company assumes the risk of insolvency of debtors, which allows the client company to reduce its losses in case of problems with debt collection. Factoring allows companies to improve their liquidity by getting immediate access to funds for goods and services accepted from customers. Factor companies can provide additional services such as debt collection, accounting services and accounts receivable management.

The cultural aspect of the word "factoring" brings originality and uniqueness to its perception. Each nation has its own peculiarities in understanding this financial instrument. It is often associated with historical and socio-cultural factors that influence its interpretation. For example, in some countries factoring is associated with special concern for relationships, in others – with more formal and neutral tones.

Thus, the word "factoring" in the framework of the lingual-cultural environment reveals its versatility and significance. It becomes a symbol of financial transactions, reliability and interaction between companies, and also reflects the peculiarities of various cultural traditions. In its depth, the word "factoring" allows us to expand our understanding of this financial instrument, penetrating into the most linguistic and cultural aspects of our lives.

Robin Mikalic (*Business Development Manager*) says that factoring is the best way for businesses to get money quickly. Also in the article written by her, it is mentioned that the factoring company in the USA charges a commission of 2% – 4% for the service. However, factoring in Belarus is quite controversial and has a large number of disadvantages, and the software rate can reach quite large values (even 20%).

In conclusion, it should be said that factoring is the result of the evolution of financial instruments designed to strengthen the financial position of the business. It is continuously developing and adapting to modern conditions, providing

entrepreneurs with the opportunity to solve financial problems and develop successfully.

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INTERCULTURAL EDUCATION AS A FACTOR IN THE DEVELOPMENT OF THE LINGUISTIC AND CULTURAL ENVIRONMENT

Межкультурное образование как фактор развития лингвокультурной среды

In the context of globalization and international contacts, intercultural education plays an important role in the formation of tolerance, mutual understanding and cooperation between different cultures and languages. Nowadays, intercultural interaction is becoming more and more important, understanding and respect for different languages and cultures are a prerequisite for achieving global dialogue and cooperation.

The purpose of this thesis is to investigate the influence of intercultural education and to identify its role in the formation of a tolerant and diverse society.

Intercultural education is a wide range of activities aimed at developing communication between countries and understanding different cultures and values. In the context of the linguistic and cultural environment, it plays an important role in the formation and development of linguistic and cultural competencies of society participants [1].

Also, the goal of intercultural education itself is to develop diverse relationships and the ability to interact effectively with representatives of other cultures. Knowledge of languages, as the main means of international communication, contributes to the establishment and maintenance of dialogue between residents of different countries. Participation in language courses, learning foreign languages and cultures enriches the linguistic and cultural environment and expands opportunities for mutual understanding and cooperation. Thanks to the assimilation of language skills and knowledge about the culture of other peoples, prerequisites are created for improving communication between countries and mitigating differences.

Another important aspect of intercultural education is the development of national competence. This competence includes knowledge and understanding of not only the language, but also the mentality, values, customs and traditions of various cultures. This allows people to find a common language with representatives of other cultures, recognize and respect their differences, as well as build constructive and