**ОБРАЗЦЫ ТЕСТОВ ТЕКУЩЕГО КОНТРОЛЯ ЗНАНИЙ, УМЕНИЙ, НАВЫКОВ**

1. **Choose the correct alternative to complete each sentence**
2. Money in notes and coins is called

A cash B capital C reserves

1. The dollar, pound, yen are all

A currencies B funds C monies

1. Money borrowed from a bank is a

A deposit B income C loan

1. Borrowed money that has to be paid back constitutes a

A debt B fund C subsidy

1. All the money received by a person or a company is known as

A aid B income C wages

1. The money earned for a week’s manual work is called

A income B salary C wages

1. The money paid for a month’s (professional) work is a

A loan B salary C wages

1. Money placed in banks and other savings institutions constitutes

A capital B deposits C finance

1. Money paid by the government or a company to a retired person is a

A pension B rebate C subsidy

1. The money that will ultimately be used to pay pensions is kept in a

A budget B deposit C fund

1. If you possess something, you can say that you…it.

A. owe B own C owner

1. If you have to reimburse or repay someone, you money.

 A owe B own C yield

1. To let someone else have the use of your money for a certain period of time, after which it must be paid back, is to

 A borrow B lend C credit

1. To take money that has to be repaid is, on the contrary, to

 A borrow B lend C steal

1. An amount of money lent is a

 A debit B debt C loan

1. A person who has borrowed money is a

A creditor B debtor C owner

1. Another word for a lender is a/an

A creditor B debtor C owner

1. The income received by someone who lends money is called . . . . .

 A dividends B interest C interest

1. The borrower has to pay back the loan itself, also known as the........... .

A principal B principle C premium

1. The amount of money a lender receives for a loan or an investment, expressed as a. percentage, is known as its return or

 A credit B income **C** yield

1. **Mark if these statements are true or false.**
2. You talk about the local 'agency' of a high-street bank.
3. Americans refer to current accounts as check accounts.
4. A joint account is held by more than one person.
5. If you put 10,000 euros into a new account and spend 11,000 euros, you have an overdraft of 1,000 euros and you are 1,000 euros in the red.
6. An account for saving money is called a safe account;
7. An account that pays a lot of interest has a high interest rate.
8. If you pay for something with a credit card, you can say, informally, that you use plastic to pay for it.
9. If you pay the complete amount that you owe on a credit card, you pay it down.
10. **Choose one preposition to complete each sentence. One preposition is extra.**

**In out on off against up under over**

1. I need an investor to put … the money for the new machinery.
2. IT equipment depreciates quickly so we amortize it … three years.
3. They weren’t going to pay so I have to write it … as a bad debt.
4. The accounts show that the company is … the red.
5. I didn’t pay as much as expected so I was … budget by €12,000.
6. BMW’s new model will be … sale in January next year.
7. The competition was so fierce we were driven … of the market.
8. ***Replace each of the underlined items with the following expressions***

An overdraft, current account, account balance, transfer, banking charge, interest, banking statement, interest rate

1. I want to swap £500 from my savings account to my ordinary account, because I don't want to have the situation where I’ve spent more than I’ve put in.
2. How much is in my savings account? What's the amount in there at the moment?
3. On the savings account, what's the percentage you pay to savers every year?
4. How much extra money have you added to my savings account in the last three months?
5. On the last list of the all the money going out of and coming into the account, there's an amount that you've taken off the account that I don't understand.
6. **Complete the following sentences with the words in brackets (act, fix, implement, issue, control, function, influence, supervise)**

Central Banks, such as the Bank of England, the Federal Reserve Board in the US, and the Bundesbank in Germany:

1 as banks for the government and for other banks.

2 monetary policy - either the government's, as in Britain, or their own, if they are independent, as in Germany and the USA.
3. the money supply, measured by different aggregates such as MO, Ml, M2,M3, etc.

4 the minimum interest rate.

5 as lender of last resort to commercial banks with liquidity problems.

6 coins and bank notes.

7. (floating) exchange rates by intervening in foreign exchange markets.

8 the banking system.

1. **Match the sentence beginnings (1-3) with the correct endings (a-c).**
2. Investment companies are reporting a sharp increase in the number of
3. Consumers are using their windfall gains from building society
4. Peter is 26 and is wondering whether to join his company pension scheme. He would contribute a small percentage of his salary and his employer would make an equivalent contribution.

**a**. If he decides to stay for at least two years he should join. If not, he should take out a personal pension,

**b.** small investors who are investing in unit trusts,

**с.** demutualizations to buy new furniture or a new car.