



Иностранный язык в профессиональной деятельности(английский).dor_СПО(3/5)_24-111-С_БД_Без ИМ_240815

- 1 What is the main difference between a savings account and other bank accounts?
- 2 Why might a savings account be more profitable than a regular demand deposit?
- 3 In which situations is a savings account most suitable?
- 4 Are savings accounts insured?
- 5 Match the term with its definition:
- 6 Match the term with its definition:
- 7 This form will require basic information such as their last name, first name, and
- 8 The interest is typically calculated on the average monthly ... in your account.
- 9 We can either schedule an appointment for you to visit one of our ... , or you can begin the process online or over the phone. It's entirely up to you.
- 10 Put the words in the correct order to form a sentence:
- 11 Put the words in the correct order to form a sentence:
- 12 Put the words in the correct order to form a sentence:
- 13 Read the text below and answer the question. There's only one correct answer. Text: Suppose you deposit \$5,000 into a savings account that earns an annual interest rate of 3.5%. Question: Calculate the total amount of interest earned after 2 years.
- 14 What is one problem mentioned with keeping money at home?
- 15 What is recommended to help avoid unnecessary spending and create a habit of saving money?





- 16 Why is it not recommended to keep all savings at home in physical form?
- 17 Match the term with its definition:
- 18 Match the term with its definition:
- 19 By earning ... on my savings, I can counteract the effects of inflation.
- 20 Note that experts do not recommend keeping all your savings at home, in ... form – this is very risky and unprofitable: a large part of them will be lost as a result of inflation.
- 21 Put the words in the correct order to form a sentence:
- 22 Put the words in the correct order to form a sentence:
- 23 Read the text below and answer the question. There's only one correct answer. Text: Imagine you have \$1000 in cash at home. Over the next year, inflation eats away at the purchasing power of your money. Let's calculate your losses due to inflation. Question: If the inflation rate for the year was 3%, how much would your \$1000 cash stash be worth in terms of purchasing power after one year?
- 24 What is typically, most often, used to calculate interest on savings accounts?
- 25 How do interest rates on savings accounts vary?
- 26 What documents are necessary to confirm the client's identity for opening a savings account?
- 27 Why is it important to clarify the client's permanent address?
- 28 What happens once the application for opening a savings account is completed?
- 29 Match the term with its definition:
- 30 Match the term with its definition:
- 31 The interest rates on our savings accounts can be two types, depending on the type of account you choose. Fixed rates remain constant for a specific period, while ... rates may change over time based on market conditions.





- 32) A ... account is suitable for situations when you have money but aren't ready for long-term investments.
- 33) The main difference lies in the flexibility. There are no restrictions on using the money in a savings account - you can withdraw and deposit funds at any time without fines or fees. Unlike regular ... , there's usually no minimum amount to open, and you're not required to maintain a minimum balance.
- 34) Put the words in the correct order to form a sentence:
- 35) Put the words in the correct order to form a sentence:
- 36) What supplementary information might be requested during the process of opening an individual account with a bank?
- 37) Why is it necessary for the client to decide on the currency for their individual account?
- 38) What important document must be signed by both the client and the bank representative during the process of opening an individual account?
- 39) Match the term with its definition:
- 40) Match the term with its definition:
- 41) To keep your money safe, you need to learn about money management and basics of financial literacy. This means making a plan for how you spend and save your money. You can start by making a ... to see where your money goes each month.
- 42) One problem is inflation, where prices rise and money buys
- 43) Put the words in the correct order to form a sentence:
- 44) Put the words in the correct order to form a sentence:
- 45) Read the text below and answer the question. There's only one correct answer. Text: There are the following steps to open a savings account for a bank client: Filling out the application form Providing identification documents Providing permanent address and contact information Deciding on the currency Preparing an agreement Signing the agreement Question: What step is missing from the steps involved in opening a savings account?





- 46) Read the sentence below and answer the question. There's only one correct answer. Sentence: Я, нижеподписавшийся, несу полную ответственность за достоверность представленных мною сведений. С условиями открытия счета и с действующими тарифами Банка РМП (ПАО) ознакомлен(а) и согласен(на). Question: What is the correct English translation of the sentence?
- 47) Read the text below and answer the question. There's only one correct answer. Text: Let's say you have €500 hidden under your mattress. Over the next two years, inflation gradually decreases the value of your money. Let's calculate your losses due to inflation. Question: If the inflation rate for the first year was 2% and the second year it increased to 4%, how much would your €500 cash stash be worth in terms of purchasing power after these two years?
- 48) Read the text and answer the question. There's only one correct answer. Text: Suppose you have \$2000 deposited into a savings account at a bank. Over the next year, inflation gradually decreases the value of your money. However, your savings account also earns interest, which helps against the effects of inflation. Question: If the inflation rate for the year was 2% and your savings account interest rate was 1.5%, how much would your \$2000 in the savings account be worth in terms of purchasing power after one year?

