



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?