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| TRƯỜNG ĐẠI HỌC VĂN LANG | | **ĐỀ THI KẾT THÚC HỌC PHẦN** | | | | | | | | |
| KHOA TÀI CHÍNH – NGÂN HÀNG | | | | Học kỳ: | **1** | Năm học: | | **2021 - 2022** | | |
| Mã họcphần:7TA0130 | Tên học phần: **ANH VĂN CHUYÊN NGÀNH TÀI CHÍNH 2** | | | | Tín chỉ: 3 | | | | Khóa:25 | |
| Mã nhóm lớp HP: | 2117TA0130 | | - Đề thi số: | | **2** | | - Mã đề thi: | | | **………** |
| Thời gian làm bài: | 75 phút | | | | | | | | | |
| Hình thức thi: | **Trắc nghiệm kết hợp tự luận** | | | | | | | | | |

**Part 1: Vocabulary review and language function. ( 4 points)**

**Choose the best answer.**

1. **I’m going to call the bank manager ahead of time to make certain that she will .. . . . . . . . . a personal check to start a new account.**

A. accept

B. accepted

C. acceptable

D. acceptance

**ANSWER: A**

1. **We felt . . . . . . . . . about applying for such a large loan.**

A. cautious

B. caution

C. cautioning

D. cautiously

**ANSWER: A**

1. **Every month my automatic car loan payment shows up as a . . . . . . . on my monthly statement.**

A. deduction

B. deduct

C. deducting

D. deducted

**ANSWER: A**

1. **The number of withdrawals at no charge from your savings account is . . . . . . . to three.**

A. restricted

B. restricting

C. restrict

D. restriction

**ANSWER: A**

**5. There is a counter in the bank lobby where customers can . . . . . . . their documents.**

A. sign

B. signed

C. signing

D. signature

**ANSWER: A**

**6. These . . . . . . . . must be completed before the close of business today.**

A. transactions

B. transacting

C. transacted

D. transacts

**ANSWER: A**

**7. The firm’s . . . . . . . studied finance and business administration.**

A. accountant

B. accounting

C. accounted

D. account

**ANSWER: A**

**8. The account manager has . . . . . . . . a tremendous amount of wealth in a very short time.**

A. accumulated

B. accumulation

C. accumulating

D. accumulates

**ANSWER: A**

**9. We went over our records carefully in order to prepare for the meeting with the . . . . .**

A. auditor

B. audit

C. auditing

D. audited

**ANSWER: A**

**10. At the end of next week, all the division heads will meet to present one consolidated . . . . . . .**

A. budget

B. budgeting

C. budgeted

D. budgets

**ANSWER: A**

**11. I. . . . . . . . . . some savings in my bank account before I made any investments in business.**

A. built up

B. buildup

C. building up

D. build

**ANSWER: A**

**12. All the employees will benefit if the company’s . . . .. . . continue to increase.**

A. profits

B. profitable

C. profited

D. profitably

**ANSWER: A**

**13. According to my . . . . . . . , we owe a lot of money in taxes this year.**

A. calculations

B. calculated

C. calculators

D. calculate

**ANSWER: A**

**14. Those . . . . . . . .. . on my desk contain all the information we’ll need for preparing our taxes.**

A. files

B. filed

C. file

D. filing

**ANSWER: A**

1. **We didn’t know we had to claim the interest from our savings account and were . . . . . . .. for the error.**

A. penalized

B. penalizing

C. penalty

D. penalize

**ANSWER: A**

**16. The . . . . . . of the forms took much less time than we expected.**

A. preparation

B. preparatory

C. prepared

D. prepares

**ANSWER: A**

**17. I didn’t overpay my taxes this year so I didn’t get a . . . . . . .**

A. refund

B. refundable

C. refunded

D. refunds

**ANSWER: A**

**18. Before we begin, I think we should all focus on the . . . . . . . . outcome of this effort.**

A.desired

B. desire

C. desirableness

D. desirability

**ANSWER: A**

**19. The accountant can review all the . . . . . . . . of the financial statement with you.**

A. details

B. detailing

C. detailed

D. detail

**ANSWER: A**

**20. The . . . . . . . . figures for next quarter will not be available until a week from tomorrow.**

A. projected

B. projection

C. project

D. projects

**ANSWER: A**

**21.What is the latest business . . . . . . . . . . . for the numbers of overseas vacations?**

A.trend

B. claim

C. failure

D. depression

**ANSWER: A**

**22.Recent statistics show that the number of . . . . . . . . . . . . of cars has risen.**

A. consumers

B. agents

C. factors

D. assets

**ANSWER: A**

**23.It is best to make realistic projections for . . . . . . . . . revenue to avoid disappointments.**

A.sales

B. profit

C. money

D. margin

**ANSWER: A**

**24. At the moment, we are making a review of our . . . . . . . . .policy for retail sales.**

A. pricing

B. overhead

C. surplus

D. startup

**ANSWER: A**

**25.A new system at the factory keeps managers informed of the . . . . chain.**

A.supply

B. unemployment

C. rate

D. theory

**ANSWER: A**

**26. Their business is in bad financial position due to . . . . . . and distribution problems.**

A.elasticity

B. overproduction

C. productions

D.sales

**ANSWER: A**

**27. The car company is unlikely to produce any . . . . . this year.**

A. goods

B. surplus

C. sales

D. demands

**ANSWER: A**

**28. Consumer . . . . . has doubled within the the last five years.**

A.spending

B. supply

C.demand

D. quantity

**ANSWER: A**

**29. Unfortunately, there is evidence of a . . . . . in the automobile market.**

A. downturn

B. demand

C. supply

D. trend

**ANSWER: A**

**30. Our executives issued a satisfying . . . . . . which shows an increase of 30%.**

A.seasonal trend

B. comparison

C. sales forecast

D. pricing policy

**ANSWER: A**

**31.Thanks to lower bank rates, there has been an increase in . . . . . . .consumption.**

A.private

B. initial

C. invisible

D. monetary

**ANSWER: A**

**32. Do individuals really have a(n) . . . . . . .. . to run an economy well?**

A.incentive

B. margin

C. operation

D. offer

**ANSWER: A**

1. **The level of gross private . . . . . . . . was much higher than expected last quarter.**

A. investment

B.product

C. consumption

D. fluctuation

**ANSWER: A**

1. **Advisors suggest an increase in government . . . . . . . . to help boost the economy.**

A. spending

B. stagflation

C. consumption

D. deflation

**ANSWER: A**

1. **Many firms have let go . . . . new hires due to stock market values dropping rapidly.**

A. of

B.in

C. on

D.into

**ANSWER: A**

**36. Neoclassical economists believed that individuals would make . . .. .. choices.**

A.rational

B. good

C. gross

D. interest

**ANSWER: A**

**37. Many economists believe that public . . . . . . . involvement is needed at the moment.**

A. sector

B.section

C. labor

D. employment

**ANSWER: A**

**38. Adam Smith coined the phrase invisible . . . . . .. in reference to the market economy.**

A.hand

B. interest

C. assets

D. section

**ANSWER: A**

1. **Do individuals have a(n) . . . . . . . to run the economy in their best interests?**

A. incentive

B. debate

C. stimulus

D. depression

**ANSWER: A**

**40. Many governments have spent billions in . . . . . . . spending to support economies.**

A.stimulus

B. debate

C.incentive

D. depression

**ANSWER: A**

**Part 2. Reading comprehension (3. points)**

1. **Read the following passage and answer the questions.(1point)**

**The UK Economy**

In the UK, the primary sector is made up of farming and energy-related activities. Farming is very mechanized and uses a lot of machinery, producing about 60% of food needs although it employs only 1% of the workforce. But many small farms are no longer profitable on global markets with low-cost world producers. Primary energy accounts for about 10% of GDP, one of the highest figures for a developed economy. The UK also has important reserves of oil, gas, and coal. However, this sector is now declining and oil and gas production will fall sharply in the next ten years, making the economy dependent on foreign imports of energy.

The secondary sector has continued to suffer from the decline of old heavy industries, like steel, and the closing of mass manufacturing like the car industry. This has created big job losses especially in the north. In the last few years, these old industries have been replaced by new specialist engineering companies with high added-value products and niche markets. However, despite government support, the sector has decreased from 20% to 15% of GDP over the past twenty years.

By contrast, the service sector is booming, benefiting from its highly qualified workforce and the contraction of expertise in the south east. It now represents over 70% of the total economy with financial services, computing and marketing contributing 30% to GDP. But the success is very dependent on financial markets, and the recent growth has put great pressure on road and rail infrastructure in the south east. All this means that future growth will be limited in the short to medium-term.

1. How many sectors are there in the UK economy?

**ANSWER: 3 sectors**

1. What are the key industries in the primary sector in the UK?

**ANSWER:Farming, energy-related activities**

1. Does the secondary sector suffer from the decline of light industries?

**ANSWER:No, it doesn’t**

1. What are the strengths of service sector?

**ANSWER:High qualified workforce, concentration of expertise**

1. Is the service sector dependent on financial market?

**ANSWER:Yes, it is**

**II. Use the correct word from the list to complete the passage below.(1.p)**

**receiver, set up, creditor, restructured, successful, graduates, debts, decline, bankruptcy. Offer**

This article is about the software solutions company Printer Perfect. It was (1). … . over ten years ago by two college (2) . . . . . . Although at first they were (3) . . . . . . . and the company did well, sales slowly began to (4) . . . . . .. It has been suggested that the reason that the company is failing is because they have priced their products too high.

A few months ago, (5) . . . . . . began to call in their (6) . . . . .. It seems likely that Printer Perfect will declare (7) . . . . . . . in the next few weeks. There have been various efforts to save it, such as appointing a (8) .. . . . .. The company has since been(9). . . . . .. A few companies seem to be showing an interest in buying it. In particular, Imagine Unlimited is expected to put in an (10) . . . . . of about sixty million.

**ANSWERS: 1. set up, 2. graduates, 3. successful, 4. decline, 5. creditors, 6. debts, 7. bankruptcy, 8. receiver, 9. restructured, 10. Offer**

**III. Put the sentences in order to make a conversation. (1 point)**

A: Now that sounds really interesting. But why do you recommend them?

B: Well, I think they will continue to grow. There will be a high demand for their services, so an investment with them should grow significantly.

C: My final suggestion is Sustainable Finance. It’s an investment firm that finances environmentally-friendly businesses.

D: That sounds promising. Are you sure it’s a good long term investment though?

E: I believe so. I don’t think it’s just another bubble.

F: Thanks, Laura. I’ll let you know when I decide.

G: The next one is Marshall Alliance.

H: And what do they do?

I: Basically, they manage imports and exports. But trade is increasing, so they’ll do well.

J: Okay, that makes sense. So what’s the last one?

**ANSWER: 1G, 2H, 3I, 4J, 5C, 6A, 7B, 8D, 9E, 10F**

**Part 3. Writing**

You have decided to apply for the post of **Customer advisor** at Exim bank, Ho Chi Minh City. Write a letter of application to Personnel Department of Exim Bank. Your letter should include the date and remember to say:

* What job you are applying for
* Why you would be suitable for the job, and why you are interested in it

**ANSWER:**

1. **Layout:1p**
2. **Content:1p**
3. **language and grammar: 1p**

Ngày biên soạn: 28/10/21

Giảng viên biên soạn đề thi: THS. NGUYỄN THỊ QUỲNH DUNG

Ngày kiểm duyệt: 02/11/21

Trưởng (Phó) Khoa/Bộ môn kiểm duyệt đề thi:

THS. HOÀNG HOA SƠN TRÀ

Sau khi kiểm duyệt đề thi, Trưởng (Phó) Khoa/Bộ môn gửi về Trung tâm Khảo thí qua email: phannhatlinh@gmail.com bao gồm file word và file pdf (được đặt password cả 2 file trên) và nhắn tin password qua Số điện thoại Thầy Phan Nhất Linh (0918.01.03.09).