

TRƯỜNG ĐẠI HỌC VĂN LANG  
 ĐƠN VỊ: KHOA TÀI CHÍNH – NGÂN HÀNG

**ĐỀ THI VÀ ĐÁP ÁN**  
**THI KẾT THÚC HỌC PHẦN**  
 Học kỳ 1, năm học 2023-2024

**I. Thông tin chung**

Tên học phần:	ANH VĂN CHUYÊN NGÀNH TÀI CHÍNH 2		
Mã học phần:	DTA0060	Số tín chỉ:	3
Mã nhóm lớp học phần:	231-DTA0060-01		
Hình thức thi: <b>Trắc nghiệm kết hợp Tự luận</b>	Thời gian làm bài:	<b>75</b>	phút
<i>Thí sinh được tham khảo tài liệu:</i>	<input type="checkbox"/> Có	<input checked="" type="checkbox"/> Không	

**II. Các yêu cầu của đề thi nhằm đáp ứng CLO**

**III. Nội dung câu hỏi thi**

**PHẦN TRẮC NGHIỆM (30 questions, 0.1 point/question)**

**Part 1: Vocabulary review and language function. Choose the best answer. (3 points)**

**1. 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**

**2. All the employees will benefit if the company's . . . continue to increase.**

- A. profits
- B. profitable
- C. profited
- D. profitably

**ANSWER: A**

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

- A. calculations
- B. calculated
- C. calculators
- D. calculate

**ANSWER: A**

**4. 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**

**5. 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**

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

- A. preparation
- B. preparatory
- C. prepared
- D. prepares

**ANSWER: A**

**7. I didn't overpay my taxes this year so I didn't get a . . . . . .**

- A. refund
- B. refundable
- C. refunded
- D. refunds

**ANSWER: A**

**8. 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**

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

- A. details
- B. detailing
- C. detailed

D. detail

**ANSWER: A**

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

A. projected

B. projection

C. project

D. projects

**ANSWER: A**

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

A. trend

B. claim

C. failure

D. depression

**ANSWER: A**

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

A. consumers

B. agents

C. factors

D. assets

**ANSWER: A**

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

A. sales

B. profit

C. money

D. margin

**ANSWER: A**

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

- A. pricing
- B. overhead
- C. surplus
- D. startup

**ANSWER: A**

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

- A. supply
- B. unemployment
- C. rate
- D. theory

**ANSWER: A**

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

- A. elasticity
- B. overproduction
- C. productions
- D. sales

**ANSWER: A**

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

- A. goods
- B. surplus
- C. sales
- D. demands

**ANSWER: A**

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

- A. spending
- B. supply
- C. demand
- D. quantity

**ANSWER: A**

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

- A. downturn
- B. demand
- C. supply
- D. trend

**ANSWER: A**

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

- A. seasonal trend
- B. comparison
- C. sales forecast
- D. pricing policy

**ANSWER: A**

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

- A. private
- B. initial

- C. invisible
- D. monetary

**ANSWER: A**

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

- A. incentive
- B. margin
- C. operation
- D. offer

**ANSWER: A**

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

- A. Investment
- B. product
- C. consumption
- D. fluctuation

**ANSWER: A**

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

- A. spending
- B. stagflation
- C. consumption
- D. deflation

**ANSWER: A**

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

- A. of
- B. in
- C. on
- D. into

**ANSWER: A**

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

- A. rational
- B. good
- C. gross
- D. interest

**ANSWER: A**

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

- A. sector
- B. section
- C. labor
- D. employment

**ANSWER: A**

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

- A. hand
- B. interest
- C. assets
- D. section

**ANSWER: A**

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

- A. incentive
- B. debate
- C. stimulus
- D. depression

**ANSWER: A**

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

- A. stimulus
- B. debate
- C. incentive
- D. depression

**ANSWER: A**

## **Part 2. Reading comprehension (4.0 points)**

**A. Read the passage from Citizens First's website and answer the following questions (1 point)**

### **Citizens First                      INSURANCE COMPANY**

More and more people are discovering Citizens First. Those that have discovered us stay with us because they know that we will protect them from life's uncertainties.

We offer a variety of life insurance policies. Choose from 5-, 10- and 20-year terms. Our policies offer compensation to your loved ones up to \$2 million. For added protection, consider getting disability insurance as well. Purchase both together and receive a special discounted rate. Insure your home, business, or both, with our property insurance. The more properties you insure with us, the better rates can provide. Getting sick today can be costly. That is why we offer health insurance to individuals, families, and small businesses. With low premiums and excellent coverage, you can rest assured you will be taken care of in the event of illness.

Our auto insurance offers some of the best rates available on the market today. With a variety of policies, we can cover your vehicle and every driver in your family—no matter what your budget, and covering multiple drivers and cars leads to discounts.



Please contact us to discuss your enrollment. Our courteous and professional staff is available online 24/7.

**Questions:**

1. What's the purpose of the website?
2. Which products provide discounts for holding multiple accounts?
3. Who can purchase health insurance?
4. According to company's auto insurance policies, do some states allow all of the policies?

**B. Read the following passage and decide if the statement True (T) or False(F). (1 point)**

**The Bank of England**

The bank of England has two core purposes. One is ensuring monetary stability, i.e. having stable prices \_ low inflation and consequently confidence in the currency.

The government states an inflation target and the Bank's Monetary Policy Committee tries to meet it by raising or lowering the official interest rate when necessary.

UK banks and building societies have to hold reserves at the Bank. These are remunerated at the Bank's official interest rate. If British banks need to borrow short-term funds, they do this in the Sterling money markets.

The Bank can influence the amount of money and the interest rates in these markets\_ this is how it implements its monetary policy.

The Bank also deals in the foreign exchange market. It can use the UK's foreign currency and gold reserves to try to influence the exchange if needed.

The Bank's other core purpose is to maintain the stability of the financial system. The Bank has to detect and reduce any threats to financial stability, and make sure the overall system is safe and secure. It monitors and analyses the behaviour of the major participants in the financial system and the wider financial and economic environment and tries to identify potential risks. A sound and stable financial system is important and is also necessary for carrying out monetary policy efficiently.

The Bank's role also includes oversight of payment systems for transactions between individuals, businesses, and financial institutions.

The Bank sometimes acts as "lender of last resort" to financial institutions in difficulty, to prevent panic or loss of confidence spreading through the whole financial system.

**Questions:**

1. The Bank of England wants to prevent prices rising.
2. The government makes decisions about interest rates.
3. Commercial banks have to keep some of their funds at the Bank of England.

4. The Bank can try to change the Sterling exchange rate.
5. The Bank has to eliminate treats to financial stability.

**C. Use the correct word from the list to complete the summary below (1 point)**  
**stimulus, substantially, rational, economic, believed, transaction,**  
**public sector, private sector, participation, influence**

Keynesian and Neoclassical economics differ (1) . . . in their approach. Neoclassical economics argues that individuals make (2) . . . decisions and that both sides of a business (3) . . . . act in their own self-interest. It is (4) . . . that there is no need for the (5) . . . . to make (6) . . . . decision for them. Keynesian economic theory notes that the (7) . . . . is not always rational because too many factors can (8) . . . . . . . . . . people besides facts. That means that they support the government's active (9) . . . . . . . in the economy and so support (10) . . . spending.

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

A: Now that sounds 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?

**Part 3: Writing (3.0 points)**

**Choose 1 topic and write a paragraph (about 100-120 words).**

**Topic1`:** Internet banking. A paragraph should include:

\* Advantages and disadvantages of internet banking

or

\* The importance of internet banking

**Topic 2**

Give your opinions on how banking services are influencing the people's life in Viet Nam.

## ĐÁP ÁN PHẦN TỰ LUẬN VÀ THANG ĐIỂM

Phần câu hỏi	Nội dung đáp án	Thang điểm	Ghi chú
<b>I. Trắc nghiệm</b>		<b>3.0</b>	
Part 1 Question 1 – 30		0.1	
<b>II. Tự luận</b>		<b>7.0</b>	
Part 2. A. Question 1 Question 2  Question 3 Question 4	To introduce a company's products property insurance, disability insurance, auto insurance  Individuals, families and a small business yes, they do	1.0	
Part 2. B. Question 1 Question 2 Question 3 Question 4 Question 5	T F T T F	1.0	
Part 2. C. Question 1 Question 2 Question 3 Question 4 Question 5 Question 6 Question 7 Question 8 Question 9 Question 10	substantially rational transaction believed public sector economic private influence participation stimulus	1.0	
Part 2. D. Question 1 Question 2 Question 3 Question 4 Question 5 Question 6 Question 7 Question 8 Question 9 Question 10	G H I J C A B D E F	1	
Part 3.	<ul style="list-style-type: none"> <li>• Form of paragraph</li> <li>• Content</li> </ul>	0.5 1.5 1	

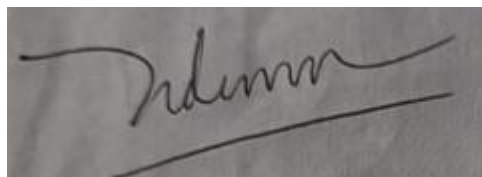
	• Language & grammar		
	<b>Điểm tổng</b>	<b>10.0</b>	

Người duyệt đề

*TP. Hồ Chí Minh, ngày ..... tháng 12 năm 2023*  
Giảng viên ra đề



**THS. HOÀNG HOA SƠN TRÀ**



**THS. NGUYỄN THỊ QUỲNH DUNG**