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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 học phần: 7TA0130 | Tên học phần: **ANH VĂN CHUYÊN NGÀNH TÀI CHÍNH 2** | | | | Tín chỉ: 3 | | | | Khóa:25 | |
| Mã nhóm lớp HP: | 211-7TA0130 | | - Đề thi số: | | **1** | | - 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. **Recent statistics show that the number of . . . . . . . cars has risen.**

A. consumers

B. agents

C. factors

D. assets

**ANSWER: A**

1. **A(n) . . . . . . . . is the complete control over a particular product by one company.**

A. monopoly

B. economy

C. bankruptcy

D. estimate

**ANSWER: A**

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

A. supply

B. unemployment

C. rate

D. theory

**ANSWER: A**

1. **Two major firms have made a tender . . . . . . for a complete buyout of TRM.**

A. offer

B. target

C. trend

D. strategy

**ANSWER: A**

1. **It looks like the national airline will face a complete . . . . . . next week**.

A. shut down

B. let go off

C. fall into

D. call in

**ANSWER: A**

1. **Some insurance policies offer added protection such as . . . . . . .. insurance.**

A. disability

B. quantity

C. security

D. loss

**ANSWER: A**

1. **You must contact the policy . . . . . . . . to report any claim for damages.**

A. holder

B. keeper

C. bidder

D. consumer

**ANSWER: A**

1. **Which countries form the Association of South East Asian . . . . .. . .?**

A. Nations

B. organization

C. Countries

D. Unions

**ANSWER: A**

1. **Economists use the consumer price . . . . . . . as one of the lead indicators**.

A. index

B. estimate

C. factor

D. rate

**ANSWER: A**

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

A. incentive

B. margin

C. operation

D. offer

**ANSWER: A**

**11.Due to a last minute shareholder’s decision, the . . .. . . . . takeover was unsuccessful.**

A. hostile

B. friendly

C. free

D. successful

**ANSWER: A**

**12. A major investment company stepped in as a . . . . . . . and saved the company.**

A. white knight

B. partner

C. corporation

D. parent company

**ANSWER: A**

**13. To prevent the company from going bankrupt, . . . . . . . plans were made to sell assets**.

A. divestment

B. investing

C. investment

D. invest

**ANSWER: A**

**14. The Board of Directors decided to . . . . . . . WTB Group and start all over.**

A. restructure

B. reorder

C. repair

D. reorganization

**ANSWER: A**

**15. All of the company’s assets are for sale in order to pay the . . . . . . debts.**

A. outstanding

B. unpay

C**.** big

D. bad

**ANSWER: A**

**16. An announcement was made about the . . . . . . of GH Stanley due to complete failure.**

A. liquidation

B. liquidate

C. bankrupt

D. bankruptcy

**ANSWER: A**

**17. A high . . . . . . remained due to costs being almost double the level of revenue.**

A. deficit

B. surplus

C. level

D. scale

**ANSWER: A**

**18. The . . . . . . . . has its headquarters in Washington D.C. and aims to promote international economic cooperation and trade.**

A. IMF

B. G20

C. WTO

D. OPEC

**ANSWER: A**

**19. The . . . . . . . is an international organization composed of most of the countries of the world and it was founded to promote peace, security, and economic development.**

A. UN

B. GNP

C.EU

D.WHO

**ANSWER: A**

**20. The central bank will take contractionary steps if it wants to reduce the nation’s money . . . . . .**

A. supply

B. authority

C. inflation

D. exchange

**ANSWER: A**

**21. The central bank has decided to raise the interest . . . . . by 1%.**

A. rate

B. stability

C. authority

D. exchange

**ANSWER: A**

**22. Our claims adjuster has just completed his . . . . . . .. of your claim and will send a report to your agent tomorrow morning.**

A. investigation

B. policy number

C. loss

D. plan

**ANSWER: A**

**23. I’m afraid none of our agents are . . . . . . to help you at the moment**.

A. available

B. claimed

C. adjusted

D. estimated

**ANSWER: A**

**24. Our claims adjuster will . . . . . . . the monetary value for damages to your house.**

A. determine

B. claim

C. investigate

D. require

**ANSWER: A**

**25. Their company had to . . . . . . 20 employees last week.**

A. let go of

B. fall into

C. struggle

D. tell

**ANSWER: A**

**26. The Small Business Administration will help you to arrange to . . . . . money to start a business.**

A. borrow

B. borrowed

C. borrowing

D. borrower

**ANSWER: A**

**27. When we . . . . . . . a loan, we found very good terms**.

A. took out

B. take out

C. taken out

D. taking out

**ANSWER: A**

**28. I prefer . . . . . . in social-conscience funds**.

A. investing

B. investment

C. invest

D. investor

**ANSWER: A**

**29.When the Dow is dropping, investor need to be .. . . .**

A. resourceful

B. resources

C. resource

D. resourcefulness

**ANSWER: A**

**30. Sometimes it is difficult to understand how the government . . . . . . tax liability.**

A. calculates

B. calculations

C. calculators

D. calculating

**ANSWER: A**

**31. My brother works in the local \_\_\_\_\_ of a large bank**.

A. branch

B. client

C. team

D. clientele

**ANSWER: A**

**32. The bank manager is very friendly and tries to maintain a good \_\_\_\_\_ with both customers and staff.**

A. relationship

B. motivation

C. organization

D. institution

**ANSWER: A**

**33.** **He is a truly positive person and is \_\_\_\_\_ by a desire to help his colleagues.**

A. motivated

B. overseen

C. advised

D. worked

**ANSWER: A**

**34.** **His company is growing fast, adding another 50 employees to its \_\_\_\_\_ over the last six months.**

A. payroll

B. inventory

C. deposit

D. salary

**ANSWER: A**

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

A. pricing

B. overhead

C. surplus

D. startup

**ANSWER: A**

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

A. supply

B. unemployment

C. rate

D. theory

**ANSWER: A**

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

A. elasticity

B. overproduction

C. sales

D. productions

**ANSWER: A**

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

A. private

B. initial

C. invisible

D. monetary

**ANSWER: A**

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

A.incentive

B.margin

C. operation

D. offer

**ANSWER: A**

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

A.investment

B. production

C. consumption

D. fluctuation

**ANSWER: A**

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

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

#### Mortgage Loan

A [mortgage loan](http://en.wikipedia.org/wiki/Mortgage_loan) is a very common type of debt instrument, used to purchase real estate. Under this arrangement, the money is used to purchase the property. Commercial banks, however, are given security - a [lien](http://en.wikipedia.org/wiki/Lien) on the title to the house - until the mortgage is paid off in full. If the borrower [defaults](http://en.wikipedia.org/wiki/Default_%28finance%29) on the loan, the bank would have the legal right to repossess the house and sell it, to recover sums owing to it.

In the past, commercial banks have not been greatly interested in real estate loans and have placed only a relatively small percentage of their assets in mortgages. As their name implies, such financial institutions secured their earning primarily from commercial and consumer loans and left the major task of home financing to others. However, due to changes in banking laws and policies, commercial banks are increasingly active in home financing.

Changes in banking laws now allow commercial banks to make home mortgage loans on a more liberal basis than ever before. In acquiring mortgages on real estate, these institutions follow two main practices. First, some of the banks maintain active and well-organized departments whose primary function is to compete actively for real estate loans. In areas lacking specialized real estate financial institutions, these banks become the source for residential and farm mortgage loans. Second, the banks acquire mortgages by simply purchasing them from mortgage bankers or dealers.

In addition, dealer service companies, which were originally used to obtain car loans for permanent lenders such as commercial banks, wanted to broaden their activity beyond their local area. In recent years, however, such companies have concentrated on acquiring mobile home loans in volume for both commercial banks and savings and loan associations. Service companies obtain these loans from retail dealers, usually on a non-recourse basis. Almost all bank/service company agreements contain a credit insurance policy that protects the lender if the consumer defaults.

**Questions:**

* + - 1. When is there no lien on the title to the house?

**ANSWER: until the mortgage is paid off in full**

* + - 1. What happens in case the borrowers cannot be able to pay loans on time?

**ANSWER: the bank would have the legal right to repossess the house and sell it**

* + - 1. How could commercial banks place their assets in mortgages?

**ANSWER: only a relatively small percentage of their assets in mortgages**

* + - 1. What are two main practices that the commercial banks have to follow in acquiring mortgages on real estate?

**ANSWER: maintaining active and well-organized departments; acquiring mortgages by simply purchasing them from mortgage bankers or dealers**

* + - 1. Why do banks’ agreements contain a credit insurance policy?

**ANSWER: to protect the lender if the consumer defaults**

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

**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.

**ANSWER:**

**1. substantially**

**2. rational**

**3.transaction**

**4. believed**

**5.public sector**

**6.economic**

**7. private**

**8.influence**

**9.participation**

**10.stimulus**

**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.

**ANSWER:**

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

**Part 3. Writing(3 points)**

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

**Topic 1:** one type of insurance in Vietnam. Your paragraph should include:

* The importance of insurance
* Why people should purchase insurance
* Some common restrictions in insurance policies

**Topic 2:** Your plans for the future. A paragraph should include:

* What are your plans?
* How can you make your plans?

**ANSWER:**

* **Form of paragraph: 0.5 p**
* **Content :1.5p**
* **Language & 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).