

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: Trắc nghiệm kết hợp Tự luận	Thời gian làm bài:	75	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. Recent statistics show that the number of cars has risen.

- A. consumers
- B. agents
- C. factors
- D. assets

ANSWER :A

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

- A. monopoly
- B. economy
- C. bankruptcy
- D. estimate

ANSWER :A

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

- A. supply
- B. unemployment

C. rate

D. theory

ANSWER :A

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

A. offer

B. target

C. trend

D. strategy

ANSWER :A

5. 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

6. Some insurance policies offer added protection such as insurance.

A. disability

B. quantity

C. security

D. loss

ANSWER :A

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

A. holder

B. keeper

C. bidder

D. consumer

ANSWER :A

8. Which countries form the Association of South East Asian?

A. Nations

B. organization

C. Countries

D. Unions

ANSWER :A

9. Economists use the consumer price as one of the lead indicators.

- A. index
- B. estimate
- C. factor
- D. rate

ANSWER :A

10. 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

Part 2. Reading comprehension (4.0 points)

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

Mortgage Loan

Retail banking used to be an aspirational career. But as the banks have changed, so has the attraction. 'Graduates have to be led into thinking about retail banking,' says Terry Jones of the Association of Graduate Career Advisory Services. 'They think first about the investment banks or accountancy - they think retail is not as interesting as working on mergers and acquisitions or trading.'

He may be right. High-street bank managers are no longer as respected as they used to be. Staffs are much more concerned with selling products and financial services and much of the customer contact has moved to big call centers or the Internet. 'The work feels relatively low status,' says Mr. Jones.

However, the banks don't feel the same way. 'We are looking for people who are customer driven, who can form good working teams,' says John Morewood, senior

manager for graduate recruiting at HSBC. ‘We look for graduates who have had experience of working with customers.’

HSBC is typical of the high-street banks in running two main graduate schemes. The executive management scheme is a two year development program that aims to put graduates into a leadership role. It takes between 25 and 30 every year. ‘These people have the potential to go very high,’ says Mr. Morewood. ‘We are looking for strategic thinkers.’

The second scheme, which is more concerned with retail and commercial banking, takes between 120 and 150 people a year and gives graduates responsibility much earlier.

1. Retail banking is not as attractive as it used to be.
2. Graduates prefer to work in other financial areas.
3. High-street bank managers are as respected as they used to be.
4. Retail banking staff s have to sell products and financial services.
5. Banks are not interested in recruits with customer experience.

Part 3: Writing (3.0 points)

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

Topic 1: one type of insurance in Viet Nam. 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?

ĐÁP ÁN PHẦN TỰ LUẬN VÀ THANG ĐIỂM

Phần câu hỏi	Nội dung đáp án	Thang điểm	Ghi chú
I. Trắc nghiệm		3.0	
Part 1 Question 1 – 30		0.1	
II. Tự luận		7.0	
Part 2. A.		1.0	

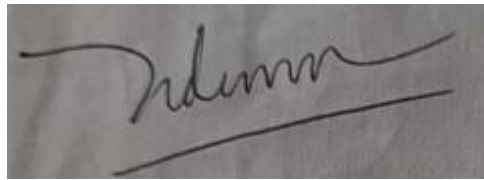
Question 1 Question 2 Question 3 Question 4 Question 5	until the mortgage is paid off in full the bank would have the legal right to repossess the house and sell it only a relatively small percentage of their assets in mortgages maintaining active and well- organized departments; acquiring mortgages by simply purchasing them from mortgage bankers or dealers to protect the lender if the consumer defaults		
Part 2. D. Question 1 Question 2 Question 3 Question 4 Question 5	T T F 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	J I H G F B A E D C	1.0	
Part 2. B. Question 1 Question 2 Question 3 Question 4 Question 5 Question 6 Question 7 Question 8 Question 9 Question 10	suggestions various life insurance compensation home insurance property benefit coverage purchasing disability insurance	1	
Part 3.	<ul style="list-style-type: none"> • Form of paragraph • Content • Language & grammar 	0.5 1.5 1	
	Điểm tổng	10.0	

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