

TRƯỜNG ĐẠI HỌC VĂN LANG  
**ĐƠN VỊ: Khoa Tài chính – Ngân hàng**

**ĐỀ THI VÀ ĐÁP ÁN**  
 Đề thi Lần 1

**THI KẾT THÚC HỌC PHẦN**  
 Học kỳ 2, năm học 2023-2024

**I. Thông tin chung**

Tên học phần:	Anh văn chuyên ngành tài chính 2		
Mã học phần:	DTA0060	Số tin chỉ:	3
Mã nhóm lớp học phần:	232_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 checked="" type="checkbox"/> Có	<input type="checkbox"/> Không	

**Cách thức nộp bài phân tự luận (Giảng viên ghi rõ yêu cầu):** SV gõ trực tiếp trên khung trả lời của hệ thống thi

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

(Phần này phải phối hợp với thông tin từ đề cương chi tiết của học phần)

Ký hiệu CLO	Nội dung CLO	Hình thức đánh giá	Trọng số CLO trong thành phần đánh giá (%)	Câu hỏi thi số	Điểm số tối đa	Lấy dữ liệu đo lường mức đạt PLO/PI
(1)	(2)	(3)	(4)	(5)	(6)	(7)
<b>CLO1</b>	Giải thích những từ vựng, thuật ngữ cơ bản của ngành Tài chính ngân hàng bằng tiếng Anh	Trắc nghiệm	25%	Câu TN 1-18	2,52	
<b>CLO2</b>	Vận dụng kiến thức về ngữ pháp, chức năng ngôn ngữ, từ vựng để giao tiếp (văn nói và văn viết) trong các chủ đề ngành Tài chính Ngân hàng	Trắc nghiệm + Tự luận	25%	Câu TN 19-32 + câu hỏi tự luận	2,46	
<b>CLO3</b>	Vận dụng tư duy phân tích để đọc hiểu được và nắm được ý chính các tài liệu chuyên môn về	Trắc nghiệm	25%	Câu TN 33-50	2,52	

	Tài chính – Ngân hàng bằng tiếng Anh					
<b>CLO5</b>	Có thái độ tích cực học tập và tự học.	Tự luận	25%	Câu hỏi tự luận	2,5	

### III. Nội dung câu hỏi thi

#### **PHẦN TRẮC NGHIỆM (50 câu hỏi, mỗi câu 0,14 điểm, tổng điểm: 7)**

As a personal broker, Julia was used to carrying ..... orders for clients.

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

ANSWER: A

If a company is able to operate, it is considered to be a .....concern.

- A. going
- B. fiduciary
- C. trading
- D. accounting

ANSWER: A

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

- A. sales
- B. money
- C. profit
- D. margin

ANSWER: A

Is the following sentence correct? A consultant was brought in this month to review the operations of the company.

- A. Correct
- B. Incorrect

ANSWER: A

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

- A. Nations
- B. Organizations
- C. Countries
- D. Unions

ANSWER: A

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

- A. stimulus
- B. depression
- C. impression

**D. rational**

ANSWER: A

If you are considering a .....insurance policy, contact us at FORLIFE InC.

**A. life**

**B. inventory**

**C. inflation**

**D. trend**

ANSWER: A

Is the following sentence correct? The management proposed a location for the volume of machine parts.

**A. Incorrect**

**B. Correct**

ANSWER: A

There has been a rise in the level of investment in real .....recently.

**A. estate**

**B. purchase**

**C. share**

**D. value**

ANSWER: A

Due to lower unemployment, there was a rise in Gross Domestic ..... (GDP) last month.

**A. product**

**B. price**

**C. investment**

**D. incentive**

ANSWER: A

Is the following sentence correct? When inflation persists, the central banks take contractionary steps to reduce it.

**A. Correct**

**B. Incorrect**

ANSWER: A

.....means someone who sells insurance policies

**A. agent**

**B. compensation**

**C. loss**

**D. policy**

ANSWER: A

What will B say? A: What kind of accounting experience do you have? B:.....

**A. I spent 3 years in payroll department in my previous job.**

**B. The company used the data.**

ANSWER: A

.....means the annual amount consumers pay to maintain an insurance policy

- A. premiums
- B. agent
- C. file
- D. term

ANSWER: A

What will B say? A: You'll make a lot more money with stocks than a CD. B:.....

- A. I might. But if the market drops, I could lose everything.
- B. I think so. But it's easy and it earns interest.

ANSWER: A

The last housing .....was followed by a severe economic recession.

- A. bubble
- B. inflation
- C. contract
- D. indicator

ANSWER: A

The staff at MFL are not just tax ....., they are advisors too.

- A. preparer
- B. brokers
- C. shareholders
- D. traders

ANSWER: A

What will B say? A: How are we going to boost our revenue? B:.....

- A. Well, by limiting damages for one.
- B. Well, I'm pretty uninformed about all this financial stuff.

ANSWER: A

.....means the length of an insurance policy

- A. term
- B. duration
- C. policy
- D. premiums

ANSWER: A

It is forecast that the new business unit will take 2 years to .....even.

- A. break
- B. predict
- C. shut
- D. protect

ANSWER: A

The client's needs and comfort level of risk are part of the investor .....

- A. profile

- B.** planning
  - C.** goal
  - D.** aim
- ANSWER: A

.....means to fail to pay a loan

- A.** default
  - B.** profit
  - C.** quick ratio
  - D.** detract
- ANSWER: A

Is the following sentence correct? Was the level of break-even point ever as high at this quarter's results?

- A.** Incorrect
  - B.** Correct
- ANSWER: A

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

- A.** rational
  - B.** gross
  - C.** spending
  - D.** public
- ANSWER: A

A change in exchange rates greatly affects the trade in ..... markets.

- A.** currency
  - B.** credit
  - C.** money
  - D.** stock
- ANSWER: A

.....means the difference between a company's assets and liabilities

- A.** capital reserve
  - B.** working capital
  - C.** expenses
  - D.** retained profit
- ANSWER: A

Is the following sentence correct? It is very important to have a detailed supply chain to help with efficiency.

- A.** Correct
  - B.** Incorrect
- ANSWER: A

We promise you that we always have your .....interests as a top priority.

- A.** best
- B.** bear

C. capital

D. mutual

ANSWER: A

Joshua wanted to be more than just a casual ..... trader in his future career.

A. day

B. firm

C. agency

D. night

ANSWER: A

.....is when person agrees to provide something in return for help/favor from another.

A. Quid pro quo

B. Fiduciary

C. Work ethic

D. Investigation

ANSWER: A

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

A. monopoly

B. economy

C. bankruptcy

D. estimate

ANSWER: A

What wil B say? A: I'd like to go over some companies I recommend investing with. B:.....

A. That sounds goodD. What can you tell me?

B. That sounds promising. Are you sure it's a good long-term investment?

ANSWER: A

BLK has always offered very good profit .....to their employees.

A. sharing

B. rollover

C. service

D. trading

ANSWER: A

....is to find an answer or solution to something

A. To solve

B. To motivate

C. To oversee

D. To violate

ANSWER: A

A claims .....will arrive by 10am this morning to look into your claim.

A. adjuster

B. agent

**C.** indicator

**D.** creditor

ANSWER: A

Many new ..... fail within two years due to poor planning and control.

**A.** startups

**B.** consumers

**C.** production

**D.** licenses

ANSWER: A

Is the following sentence correct? Which three countries are members of the North American Free Trade Agreement?

**A.** Correct

**B.** Incorrect

ANSWER: A

.....means something that can be used or is easily obtainable

**A.** available

**B.** estimate

**C.** loss

**D.** protect

ANSWER: A

Is the following sentence correct? Joel was the CEO of a large multinational agreement based in Switzerland**D.**

**A.** Incorrect

**B.** Correct

ANSWER: A

Mark was very experienced in working with .....market accounts

**A.** money

**B.** cash

**C.** trade

**D.** tax

ANSWER: A

.....means to report damage to an insurance company to request payment

**A.** claim

**B.** estimate

**C.** protect

**D.** file

ANSWER: A

Is the following sentence correct? The main concern of the World Health Organization is to main-tain public health

**A.** Correct

**B.** Incorrect

ANSWER: A

Is the following sentence correct? Our team of consultants know how to find deductions for you.

- A. Yes
- B. No

ANSWER: A

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

- A. investment
- B. product
- C. rational
- D. incentive

ANSWER: A

Is the following sentence correct? Have you read the recent report on our sales forecast for June?

- A. Correct
- B. Incorrect

ANSWER: A

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

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

ANSWER: A

.....means the current assets minus current liabilities

- A. working capital
- B. equity
- C. capital reserve
- D. cost of sales

ANSWER: A

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

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

ANSWER: A

Investment companies' procedures must be in .....with all regulations.

- A. compliance
- B. procurement
- C. coverage
- D. organization

ANSWER: A



What will B say? A: What can you tell me about a single market? B:....

**A.** Well, inconsistent laws get in the way of economic development.

**B.** That's true, increasing government spending is still an option.

ANSWER: A

### **PHẦN TỰ LUẬN (1 câu hỏi 3 điểm)**

**Câu hỏi 1: Is buying a life or health insurance necessary from a young age? Write a short essay (150-200 words) to give your opinion.**

### **ĐÁP ÁN PHẦN TỰ LUẬN VÀ THANG ĐIỂM**

<b>Phần câu hỏi</b>	<b>Nội dung đáp án</b>	<b>Thang điểm</b>	<b>Ghi chú</b>
<b>I. Trắc nghiệm</b>		<b>7,0</b>	
Câu 1 – 50	Theo đáp án trên đề ở trên	7,0	
<b>II. Tự luận</b>		<b>3,0</b>	
<b>Câu 1</b>	Nội dung	1,0	
	Đúng ngữ pháp và cấu trúc của đoạn văn	1,5	
	Trong số từ quy định	0,5	
<b>Điểm tổng</b>		<b>10,0</b>	

Người duyệt đề



HOÀNG HOA SƠN TRÀ

TP. Hồ Chí Minh, ngày 30 tháng 3 năm 2024

Giảng viên ra đề



Lê Vũ Linh Toàn