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ІНОЗЕМНА МОВА ЗА ПРОФЕСІЙНИМ СПРЯМУВАННЯМ (АНГЛІЙСЬКА МОВА ДЛЯ СТУДЕНТВ СПЕЦІАЛЬНОСТЕЙ ОБЛІК І ОПОДАТКУВАННЯ, МЕНЕДЖМЕНТ ТА МАРКЕТИНГ)

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Навчальний посібник **«English For Business And Economics: Fundamentals Of Accounting, Management And Marketing»** призначений для студентів-початківців, які бажають поєднати вивчення англійської мови з професійними знаннями у сфері економіки та бізнесу. Посібник допомагає засвоювати ключову економічну, фінансову та бізнес-лексику англійською мовою, що необхідна для подальшого навчання та професійної діяльності на міжнародному рівні.

У ньому висвітлено основні поняття економіки, роль грошей і валютних операцій, структури компаній та види бізнесу, а також принципи бухгалтерського обліку, фінансів, управління підприємством і маркетингової діяльності. Окрема увага приділена темам торгівлі, виробництва та надання послуг, формуванню цін, витрат і прибутку, а також механізмам попиту і пропозиції.

Посібник допомагає студентам розвивати професійну англійську лексику, навички читання, письма та розуміння спеціалізованих текстів, а також застосовувати отримані знання на практиці. Ключова термінологія, приклади з реальної економічної та бізнес-практики роблять матеріал зручним для навчання, самостійного опрацювання та підготовки до роботи в міжнародному бізнес-середовищі.

ENGLISH FOR BUSINESS AND ECONOMICS: FUNDAMENTALS OF ACCOUNTING, MANAGEMENT AND MARKETING

CONTEXT

INTRODUCTION TO THE COURSE

TOPIC I. **The Economy Around Us**

TOPIC II. **Money and Currency**

TOPIC III. **Jobs and Professions in Economics**

TOPIC IV. **Companies and Business Types**

TOPIC V. **Trade and Markets**

TOPIC VI. **Production and Services**

TOPIC VII. **Prices, Costs, and Profit**

TOPIC VIII. **Basic Banking and Finance**

TOPIC IX. **Marketing and Advertising**

TOPIC X. **Supply and Demand**

TOPIC XI. **Economic Problems (Part 1)**

TOPIC XI. **Economic Problems (Part 2)**

TOPIC XII. **Future of Work and Economy**

INTRODUCTION TO THE COURSE

This program is designed to give you a comprehensive understanding of the economic world around us and the practical skills necessary for careers in accounting, management, marketing, and finance. Throughout this course, we will explore the key concepts, processes, and challenges that shape our economy, businesses, and financial systems.

We will begin by examining **The economy around us** (Topic I), exploring how national and global economic systems function, including concepts like economic growth, inflation, and market structures. Understanding these fundamentals will allow you to analyze economic trends and make informed decisions.

Next, we will cover **Money and currency** (Topic II), including the role of money in modern economies, the functions of currency, and the basics of financial transactions, savings, and investment.

In **Jobs and professions in economics** (Topic III), you will learn about the various career opportunities in finance, accounting, marketing, and management, and the skills required to succeed in these fields.

We will also explore **Companies and business types** (Topic IV), understanding how businesses are structured, the differences between corporations, partnerships, start-ups, and multinational enterprises, and the legal and strategic frameworks that support them.

Trade and markets (Topic V) will introduce you to the principles of domestic and international trade, supply chains, competition, and the factors that affect market dynamics.

In **Production and services** (Topic VI), we will study how goods and services are produced, distributed, and delivered efficiently to meet consumer needs, including concepts like productivity, logistics, and quality control.

Prices, costs, and profit (Topic VII) focuses on the financial side of business, helping you understand revenue, expenses, pricing strategies, profit margins, and budgeting.

Basic banking and finance (Topic VIII) introduces banking systems, financial instruments, loans, interest rates, and the role of financial institutions in economic stability.

Marketing and advertising (Topic IX) explores how businesses promote their products and services, identify target audiences, and develop successful campaigns using modern marketing strategies.

In **Supply and demand** (Topic X), you will learn how market forces determine prices, availability of goods, and consumer behavior, and how businesses respond to these dynamics.

Economic problems (Topic XI) examines challenges such as unemployment, inflation, poverty, inequality, and financial crises, preparing you to analyze solutions for real-world economic issues.

Finally, **The future of work and the economy** (Topic XII) considers emerging trends such as automation, artificial intelligence, remote work, the gig economy, and sustainable business practices, helping you anticipate the skills and strategies needed for tomorrow's economy.

By the end of this course, you will have a solid understanding of economic principles, business practices, financial systems, and market dynamics, equipping you with the knowledge and skills to thrive in the modern economic environment.

TOPIC I. THE ECONOMY AROUND US

Vocabulary

1. **Business** – бізнес
2. **Buy** – купувати
3. **Capital resources** – капітальні ресурси
4. **Connect** – з’єднувати, пов’язувати
5. **Daily life** – повсякденне життя
6. E**conomy** – економіка
7. **Factory** – фабрика / завод
8. **Global economy** – світова економіка
9. **Goods** – товари
10. **Human resources** – людські ресурси
11. **Linked** – пов’язані
12. **Local economy** – місцева економіка
13. **More than ever before** – більше, ніж будь-коли раніше
14. **Natural resources** – природні ресурси
15. **Produce (verb)** – виробляти
16. **Resources** – ресурси
17. **Sell** – продавати
18. **Services** – послуги
19. **Shop** – магазин
20. **Trade** – торгівля

The economy is part of our everyday life, even if we do not always think about it. It is the way people, businesses, and countries use resources to produce goods and services. Every time we buy food, pay for a bus ticket, or sell something online, we take part in the economy.

Goods are things we can touch and use, like clothes, mobile phones, or bread. Services are activities that people do for others, such as teaching, cleaning, or repairing a car. To make goods and services, we need resources. These include natural resources (water, oil, wood), human resources (workers, skills), and capital resources (machines, buildings, money).

The economy can be local or global. A local economy is everything that happens in our town or region — local shops, farms, and factories. A global economy connects countries through trade and business. For example, a T-shirt may be designed in Italy, made in Bangladesh, and sold in Ukraine. Today, local and global economies are linked more than ever before.

Task 1. **Read the sentences and write True (T) or False (F)**

1. The economy is only important for businesses, not for everyday life.
2. Goods are things we can see and touch, like clothes or bread.
3. Services are activities people do for others, such as teaching or repairing.
4. Human resources are machines and buildings.
5. A local economy includes shops and factories in your own town.

6. A global economy connects only two countries.
7. Natural resources can be water, oil, or wood.
8. When you buy or sell something, you take part in the economy.

Task 2. **Choose the correct answer (A, B, or C)**

1. What is the economy?
   A. A type of business
   B. The way people and countries use resources
   C. Only money and banking
2. Which of these is a *good*?
   A. A haircut
   B. A loaf of bread
   C. Teaching English
3. Which of these is a *service*?
   A. Cleaning a house
   B. Making shoes in a factory
   C. Growing vegetables
4. Which is NOT a natural resource?
   A. Wood
   B. Water
   C. Laptop
5. What is part of the local economy?
   A. A shop in your town
   B. A factory in another country
   C. An online store in the USA
6. In the global economy, a product can be:
   A. Made in one country and sold in another
   B. Sold only in the local market
   C. Used only by local people

Task 3. **Match the words (1–10) with their definitions (A–J)**

Words:

1. Economy
2. Goods
3. Services
4. Resources
5. Natural resources
6. Human resources
7. Capital resources
8. Local economy
9. Global economy
10. Trade

Definitions:

A. The exchange of goods and services between people or countries.
B. People and their skills used for work.

C. All the businesses and activities in a small area, such as a town or region.
D. Things that people can make or grow to sell.
E. The way people, businesses, and countries use resources to produce goods and services.
F. Activities done for other people, like teaching or cleaning.
G. Resources from nature, such as water or oil.
H. All economic activities around the world.
I. Machines, buildings, and money used to make goods and services.
J. Things used to make goods and services.

Task 4. **Discussion Questions**

1. What does "economy" mean to you in your daily life?
2. Can you give examples of goods you bought this week?
3. What services do you use most often?
4. Which natural resources are important in your country?
5. What jobs do people in your local economy usually do?
6. How is your local economy connected to the global economy?
7. Do you think goods made in other countries are better or worse? Why?
8. What products from other countries do you often buy?
9. How can the economy in your town be improved?
10. Do you think the global economy is good for small towns? Why or why not?

TOPIC II. MONEY AND CURRENCY

Vocabulary

1. **Bank card** – банківська картка
2. **Banknote** – банкнота / паперові гроші
3. **Business** – бізнес
4. **Coin** – монета
5. **Cost** – вартість / собівартість
6. **Currency** – валюта
7. **Digital money** – цифрові гроші
8. **Euro (EUR)** – євро
9. **Goods** – товари
10. **Hryvnia (UAH)** – гривня
11. **International trade** – міжнародна торгівля
12. **Mobile phone** – мобільний телефон
13. **Money** – гроші
14. **Online transfer** – онлайн-переказ
15. **Price** – ціна
16. **Salary** – зарплата / заробітна плата
17. **Services** – послуги
18. **Travel** – подорожувати

19. **US dollar (USD)** – долар США
20. **Yen (JPY)** – єна

Money is something we use every day to buy goods and services. There are different types of money. **Coins** are small metal pieces, usually for smaller amounts. **Banknotes** are paper money, often for larger amounts. Today, we also use **digital money**, which is not physical. We can pay with a bank card, a mobile phone, or online transfers.

We use money to talk about **prices, salaries, and costs**. A price tells us how much something costs to buy. For example, a cup of coffee may cost 50 hryvnias. A salary is the money a person earns for their work, usually paid every month. Costs are the amount of money needed to make or do something, for example, the cost of producing bread or running a shop.

Around the world, different countries use different **currencies**. The currency in Ukraine is the **hryvnia (UAH)**. In the United States, people use the **US dollar (USD)**. The **euro (EUR)** is used in many European countries. In Japan, the currency is the **yen (JPY)**. Knowing about different currencies is important for travel, business, and international trade.

Task 1. **Read the sentences and write True (T) or False (F)**

1. Coins are usually used for larger amounts of money.
2. Banknotes are paper money used for larger amounts.
3. Digital money can be used with a bank card or mobile phone.
4. A price tells us how much money we earn for work.
5. A salary is the money a person earns for their work.
6. Costs are the amount of money needed to make or do something.
7. The currency in Ukraine is the US dollar.
8. The euro is used in many European countries.
9. Knowing about different currencies is important only for local shopping.
10. The Japanese currency is called yen.

Task 2. **Choose the correct answer (A, B, or C)**

1. Which of these is **digital money**?
   A. Coins
   B. Banknotes
   C. Online payment
2. What does a **price** show?
   A. How much something costs
   B. How much money a person earns
   C. The type of currency
3. Which of these is a **coin**?
   A. 50 UAH metal piece
   B. 100 UAH paper banknote
   C. Mobile payment

4. What is a **salary**?
   A. Money earned for work
   B. Money needed to buy goods
   C. A type of digital money
5. Which currency is used in Japan?
   A. Euro
   B. Yen
   C. Hryvnia
6. Which currency is used in Ukraine?
   A. US Dollar
   B. Yen
   C. Hryvnia
7. Why is it important to know about different currencies?
   A. Only for buying local goods
   B. For travel, business, and international trade
   C. For playing games
8. What are **costs**?
   A. Money a person earns
   B. Money needed to make or do something
   C. Money saved in a bank

Task 3. **Match the words (1–10) with their definitions (A–J)**

Words:

1. Money
2. Coin
3. Banknote
4. Digital money
5. Price
6. Salary
7. Cost
8. Currency
9. Trade
10. International trade

Definitions:

A. Money in metal form, usually for smaller amounts.
B. The exchange of goods and services.
C. Money used online or with a card.
D. Paper money used for larger amounts.
E. The money a person earns for work.
F. The amount of money needed to make or do something.
G. The value of something when you buy it.
H. Money used in a particular country.
I. Buying and selling between people or countries.
J. Something used every day to buy goods and services.

Task 4. **Discussion Questions**

1. What type of money do you use most: coins, banknotes, or digital money? Why?
2. Can you name some items you bought recently and their prices?
3. What is the difference between a price, a salary, and a cost?
4. Do you prefer to pay with cash or a bank card? Why?
5. Have you ever used money from another country? Which currency was it?
6. How do you think digital money will change the way we pay in the future?
7. What are the advantages and disadvantages of using different types of money?
8. Why is it important to know about different currencies when traveling?
9. How can knowing the cost of products help in daily life or business?
10. Can you give examples of trade between countries you know?

TOPIC III. JOBS AND PROFESSIONS IN ECONOMICS

Vocabuary

1. account — рахунок
2. accountant — бухгалтер
3. accurate — точний
4. advertisement — реклама
5. attract — залучати
6. career — кар'єра
7. customer — клієнт
8. decision — рішення
9. dream job — робота мрії
10. financial report — фінансовий звіт
11. goal — мета
12. increase sales — збільшувати продажі
13. job — робота, професія
14. lead / lead a team — керувати / керувати командою
15. manager — менеджер
16. marketing specialist — маркетолог
17. money — гроші
18. organize — організовувати
19. plan — планувати
20. plan — планувати
21. product — продукт
22. project — проєкт
23. promotion — просування
24. responsibility — відповідальність
25. responsibility — обов'язок
26. rule / regulation — правило, норматив
27. sell — продавати
28. service — послуга

29.skill — навичка
30.study — вивчати
31.task — завдання
32.workplace — робоче місце

In economics, there are many different **jobs** in areas like **accounting, management, and marketing**. Accountants work with money. They check accounts, prepare reports, and make sure the company follows financial rules. Managers organize work in a company. They plan tasks, lead teams, and make decisions. Marketing specialists help sell products or services. They study customers, create advertisements, and plan promotions.

Each job has **workplace responsibilities**. For example, an accountant is responsible for accurate reports. A manager is responsible for the team and projects. A marketing specialist is responsible for attracting customers and increasing sales. Responsibilities help companies work well and reach their goals.

When people talk about their **dream job**, they usually describe the type of work they like, the company they want to work for, and the skills they want to use. For example, someone might want to be a manager in an international company or a marketing specialist in a creative agency. Talking about your dream job helps you plan your studies and future career.

Task 1. **Read the sentences and write True (T) or False (F)**

1. Accountants work with money and prepare financial reports.
2. Managers do not make decisions in a company.
3. Marketing specialists study customers and create advertisements.
4. Workplace responsibilities are not important for company success.
5. A manager is responsible for their team and projects.
6. Marketing specialists help attract customers and increase sales.
7. A dream job is only about the salary, not the type of work.
8. Talking about your dream job helps you plan your future career.
9. Accountants do not need to follow financial rules.
10. Someone's dream job can include working in an international company.

Task 2. **Choose the correct answer (A, B, or C)**

1. What does an accountant do?
   A. Lead a team and make plans
   B. Work with money and prepare financial reports
   C. Study customers and create advertisements
2. What is a manager responsible for?
   A. The team and projects
   B. Only the company's products
   C. Only financial reports
3. What do marketing specialists do?
   A. Organize work in the company

B. Prepare reports and check accounts
C. Study customers and plan promotions

4. Why are workplace responsibilities important?
A. They help companies reach their goals
B. They are not important
C. Only managers need responsibilities
5. What does talking about your dream job help with?
A. Planning studies and future career
B. Choosing a hobby
C. Learning a foreign language
6. Which of these could be a dream job?
A. Manager in an international company
B. Student at school
C. Watching TV at home
7. Which job usually leads teams and makes decisions?
A. Accountant
B. Manager
C. Marketing specialist
8. Which job is mainly responsible for attracting customers?
A. Manager
B. Accountant
C. Marketing specialist

Task 3. **Match the words (1–10) with their definitions (A–J)**

Words:

1. Accountant
2. Manager
3. Marketing specialist
4. Job
5. Profession
6. Responsibility
7. Team
8. Project
9. Dream job
10. Customer

Definitions:

A. A person who studies customers and plans promotions.
B. A paid position of work.
C. A group of people working together.
D. A professional who works with money and financial reports.
E. A long-term career in a specific field.
F. A task or duty someone must do at work.
G. A manager who leads a team and makes decisions.
H. Someone who buys goods or services.

I. A temporary task or plan that people work on.
J. The type of work someone wants most in the future.

Task 4. **Discussion Questions**

1. What jobs in accounting, management, or marketing do you know?
2. What are the main responsibilities of an accountant?
3. What does a manager do in a company?
4. How do marketing specialists help a business?
5. Which job would you like to do in the future? Why?
6. What skills are important for a good manager?
7. How can teamwork help in a company?
8. Can one person do the work of a whole team? Why or why not?
9. What is the difference between a job and a profession?
10. How would you describe your dream job?

TOPIC IV. COMPANIES AND BUSINESS TYPES

Vocabulary

1. **Business** – бізнес
2. **Company** – компанія
3. **Corporation** – корпорація / велика компанія
4. **Customer** – клієнт
5. **Employee** – працівник / співробітник
6. **Global market** – світовий ринок
7. **Grow (a business)** – розвивати бізнес
8. **Idea** – ідея
9. **International market** – міжнародний ринок
10. **Local market** – місцевий ринок
11. **Owner** – власник
12. **Private company** – приватна компанія
13. **Product** – продукт
14. **Public company** – публічна компанія
15. **Resource** – ресурс
16. **Service** – послуга
17. **Share** – акція
18. **Small business** – малий бізнес
19. **Start-up** – стартап / нова компанія
20. **Stock market** – фондовий ринок

There are different types of companies in the business world. **Small businesses** are usually owned by one or a few people. They often work in a town or city and serve local customers. **Corporations** are large companies with many employees. They often work in many countries and have a lot of money and resources. **Start-ups** are new companies, often created to sell a new product or service. They usually try to grow quickly and become successful.

Companies can be **private** or **public**. Private companies are owned by individuals or small groups of people. Public companies sell shares to the public on the stock market. People can buy shares and become owners of a small part of the company.

There are many examples from **local and international markets**. A small local shop or café is a local business. A large corporation like Apple or Samsung works in many countries and is part of the global market. Start-ups can also grow from small ideas to international companies.

Task 1. **Read the sentences and write True (T) or False (F)**

1. Small businesses are usually owned by one or a few people.
2. Corporations are small companies with only a few employees.
3. Start-ups are new companies that try to grow quickly.
4. Private companies sell shares to the public on the stock market.
5. Public companies can sell shares to people and become partly owned by them.
6. A local shop is an example of a local business.
7. Apple and Samsung are examples of international corporations.
8. Start-ups cannot become international companies.
9. Employees work in companies and help the business grow.
10. The global market includes businesses from many countries.

Task 2. **Choose the correct answer (A, B, or C)**

1. What is a small business?
   A. A company owned by many people worldwide
   B. A company owned by one or a few people, often serving local customers
   C. A company that sells shares on the stock market
2. What is a corporation?
   A. A new company with a small idea
   B. A large company with many employees and resources
   C. A shop in your neighborhood
3. What is a start-up?
   A. A new company trying to sell a new product or service
   B. A corporation with many branches
   C. A public company with shares
4. What is a private company?
   A. Owned by individuals or small groups, not selling shares to the public
   B. Owned by the government
   C. A company that sells shares on the stock market
5. What is a public company?
   A. A company that sells shares to the public
   B. A company that only sells to local customers
   C. A start-up company

6. Which of these is an example of a local business?
   A. A small café in your town
   B. Apple
   C. Samsung
7. Which of these is an example of an international corporation?
   A. A small shop in a city
   B. Apple
   C. Your local bakery
8. Why do start-ups try to grow quickly?
   A. To become successful and compete in the market
   B. To stay small and local
   C. To only sell shares to friends

Task 3. **Match the words (1–10) with their definitions (A–J)**

Words:

1. Small business
2. Corporation
3. Start-up
4. Private company
5. Public company
6. Owner
7. Share
8. Stock market
9. Employee
10. Global market

Definitions:

A. A person who owns a company.
B. A new company created to sell a new product or service.
C. A company owned by individuals or small groups, not selling shares publicly.
D. A company with many employees, often operating in many countries.
E. A part of a company that people can buy.
F. A company that sells shares to the public.
G. A small company serving local customers.
H. People who work in a company.
I. A place where company shares are bought and sold.
J. All businesses and trade between many countries.

Task 4. **Discussion Questions**

1. What is the difference between a small business and a corporation?
2. Can you give an example of a start-up in your country?
3. What is the difference between a private and a public company?
4. Why do companies sell shares on the stock market?
5. Who is the owner of a company? Can there be more than one owner?
6. What are some advantages of working for a small business?
7. What are some advantages of working for a large corporation?

8. How does the global market connect different countries?
9. Which type of company would you like to work for in the future? Why?
10. Can a start-up become an international company? How?

TOPIC V. TRADE AND MARKETS

Vocabulary

1. activity — діяльність
2. bakery — пекарня
3. bread — хліб
4. buying — купівля
5. city — місто
6. country — країна
7. customer — клієнт
8. economy — економіка
9. export — експорт, вивозити
10. export product — продукт, що експортується
11. goods — товари
12. grow — вирощувати
13. import — імпорт, завозити
14. import product — продукт, що імпортується
15. international trade — міжнародна торгівля
16. local market — місцевий ринок
17. make / produce — виготовляти, виробляти
18. make money — заробляти гроші
19. need — потреба
20. online — онлайн
21. produce — виробляти
22. product — продукт
23. sell — продавати
24. selling — продаж
25. services — послуги
26. shop — магазин
27. town — місто
28. trade — торгівля

Trade is the activity of **buying and selling goods and services**. People buy products they need and sell products they make or grow. Trade can happen in a small shop, online, or between countries.

There are **local markets** and **international trade**. Local markets are in your town or city. People sell products to other people nearby. For example, a local bakery sells bread to customers in the town. International trade happens between countries. Countries buy and sell products from each other. For example, Ukraine exports grain to other countries and imports cars from Germany.

Imports are products a country buys from other countries. **Exports** are products a country sells to other countries. Trade is important for the economy because it helps countries get products they need, sell products they produce, and make money.

Task 1. **Read the sentences and write True (T) or False (F)**

1. Trade is only about selling products, not buying them.
2. People buy products they need and sell products they make or grow.
3. Local markets are in your town or city.
4. International trade happens only within one country.
5. Imports are products a country buys from other countries.
6. Exports are products a country sells to other countries.
7. Trade helps countries get products they need.
8. Local bakeries are an example of local markets.
9. Ukraine imports grain from other countries.
10. Trade can help countries make money.

Task 2. **Choose the correct answer (A, B, or C)**

1. What is trade?
   A. Only selling products
   B. Only buying products
   C. Buying and selling goods and services
2. What is a local market?
   A. A place where people sell products to nearby customers
   B. Trade between countries
   C. An online store for international buyers
3. What is international trade?
   A. Buying and selling products between countries
   B. Selling products only in your town
   C. Trading only with friends
4. What are imports?
   A. Products a country sells to other countries
   B. Products a country buys from other countries
   C. Products made at home
5. What are exports?
   A. Products a country sells to other countries
   B. Products a country buys from other countries
   C. Products sold only in local shops
6. Why is trade important for the economy?
   A. It helps countries get products they need
   B. It only helps small shops
   C. It has no effect on money
7. Which of these is an example of a local market?
   A. A bakery in your town
   B. Cars imported from Germany
   C. Exported grain

8. Which of these is an example of international trade?
   A. Buying bread at a local bakery
   B. Ukraine exporting grain to other countries
   C. Selling vegetables to neighbors

Task 3. **Match the words (1–10) with their definitions (A–J)**

Words:

1. Trade
2. Buying
3. Selling
4. Local market
5. International trade
6. Import
7. Export
8. Product
9. Customer
10. Economy

Definitions:

A. A person who buys goods or services.
B. Products a country buys from other countries.
C. The activity of exchanging goods and services.
D. Selling goods to other countries.
E. A place where people sell products in their town or city.
F. The activity of giving money to get goods or services.
G. The activity of giving goods or services to get money.
H. Trade between different countries.
I. Something that is made or grown to sell.
J. The system of money, trade, and business in a country.

Task 4. **Discussion Questions**

1. What is trade? Can you give an example from your daily life?
2. What is the difference between a local market and international trade?
3. Can you name some products that your country imports?
4. Can you name some products that your country exports?
5. Why are imports important for a country?
6. Why are exports important for a country?
7. Have you ever bought a product from another country? What was it?
8. How does trade help a country's economy?
9. Do you prefer to buy products from local markets or international companies? Why?
10. Can you think of a product that is sold both locally and internationally?

TOPIC VI. PRODUCTION AND SERVICES

Vocabulary

1. **Banking** – банківська справа
2. **Customer** – клієнт
3. **Distribution** – розподіл / доставка
4. **Economy** – економіка
5. **Education** – освіта
6. **Factory** – фабрика / завод
7. **Goods** – товари
8. **Knowledge** – знання
9. **Materials** – матеріали
10. **Packaging** – пакування
11. **Process** – процес
12. **Processing** – обробка / переробка
13. **Product** – продукт
14. **Production** – виробництво
15. **Raw materials** – сировина / природні ресурси
16. **Service industry** – сфера послуг
17. **Skills** – навички
18. **Store** – магазин
19. **Tourism** – туризм
20. **Workshop** – майстерня

Products are things that people make or grow to sell. Products go through a process called **production**. First, raw materials are collected, for example, wood, metal, or grain. Then, these materials are processed in factories or workshops. Finally, the products are packed and sent to stores or customers.

There are many **service industries**. In banking, people help customers with money, loans, and accounts. In tourism, people provide travel services, hotels, and guides. In education, teachers and schools help students learn new skills and knowledge. Services are not physical products, but they are very important in the economy.

It is also useful to know **basic production chain vocabulary**. Some common words are:

- **Raw materials** – basic natural resources used to make products
- **Factory / Workshop** – the place where products are made
- **Processing** – changing raw materials into products
- **Packaging** – putting products into boxes or wrapping them
- **Distribution** – sending products to stores or customers

Understanding how products are made and the role of services helps people understand the economy better.

Task 1. **Read the sentences and write True (T) or False (F)**

1. Products are things people make or grow to sell.

2. Raw materials are the final products sold to customers.
3. Factories and workshops are places where products are made.
4. Processing means changing raw materials into products.
5. Packaging is putting products into boxes or wrapping them.
6. Distribution is sending products to stores or customers.
7. Services are physical products you can touch.
8. Banking, tourism, and education are examples of service industries.
9. Customers use services like banking or education.
10. Understanding production and services is not important for the economy.

Task 2. **Choose the correct answer (A, B, or C)**

1. What are products?
   A. Things people make or grow to sell
   B. Only services
   C. Money in a bank
2. What are raw materials?
   A. Basic natural resources used to make products
   B. Finished products in stores
   C. Packages of products
3. Where are products made?
   A. Factory or workshop
   B. Bank or school
   C. Customer's home
4. What is processing?
   A. Selling products in a shop
   B. Changing raw materials into products
   C. Wrapping products
5. What is packaging?
   A. Changing raw materials
   B. Putting products into boxes or wrapping them
   C. Selling services
6. What is distribution?
   A. Sending products to stores or customers
   B. Making raw materials
   C. Teaching students
7. Which of these is a service industry?
   A. Banking
   B. Factory producing shoes
   C. Farm growing wheat
8. Which is NOT a service industry?
   A. Tourism
   B. Education
   C. Factory production
9. Who uses services like banking or education?
   A. Customers

B. Factory machines
C. Raw materials

10. Why is it important to understand production and services?
A. It helps people understand the economy
B. It helps customers buy only raw materials
C. It is not important

Task 3. **Match the words (1–10) with their definitions (A–J)**

Words:

1. Product
2. Production
3. Raw materials
4. Factory
5. Workshop
6. Processing
7. Packaging
8. Distribution
9. Service industry
10. Customer

Definitions:

A. Things people make or grow to sell.
B. The activity of making products.
C. Basic natural resources used to make products.
D. A large place where products are made.
E. A smaller place where products are made or repaired.
F. Changing raw materials into products.
G. Putting products into boxes or wrapping them.
H. Sending products to stores or customers.
I. Industries that provide services, not physical products.
J. A person who buys goods or services.

Task 4. **Discussion Questions**

1. What is the difference between a product and a service?
2. Can you give examples of raw materials used in your country?
3. Where are products made: in a factory or a workshop?
4. What happens during processing in production?
5. Why is packaging important for products?
6. How are products distributed to customers?
7. Can you name some service industries in your town?
8. Which service industry do you use most often: banking, tourism, or education?
9. How do services help the economy?
10. What kind of job would you like in a production or service company?

TOPIC VII. PRICES, COSTS, AND PROFIT

Vocabulary

1. **Amount** – сума / кількість
2. **Attract** – приваблювати
3. **Business** – бізнес / підприємство
4. **Cost** – вартість / собівартість
5. **Customer** – клієнт / покупець
6. **Customer demand** – попит покупців
7. **Discount** – знижка
8. **Encourage** – заохочувати
9. **Event** – подія
10. **Loss** – збиток
11. **Make** – робити / виготовляти
12. **Money** – гроші
13. **Pay** – платити
14. **Price** – ціна
15. **Product** – продукт / товар
16. **Profit** – прибуток
17. **Receive** – отримувати
18. **Revenue** – дохід
19. **Sale** – розпродаж
20. **Sell** – продавати

In business, it is important to talk about **costs and prices**. The **cost** is the amount of money needed to make or buy a product. The **price** is the amount of money a customer pays to buy the product. For example, if it costs 50 UAH to make a sandwich, the bakery might sell it for 70 UAH.

Profit is the money a business makes after paying all costs. **Loss** happens when the costs are higher than the money received from sales. For example, if a sandwich costs 50 UAH to make but sells for only 40 UAH, the bakery has a loss.

Sometimes, businesses offer **discounts** or **sales**. A discount is a reduction in the price to encourage customers to buy. Sales are events where many products are sold for lower prices. Discounts and sales can help businesses sell more products and attract new customers.

Understanding costs, prices, profit, and discounts is important for both businesses and customers.

Task 1. **Read the sentences and write True (T) or False (F)**

1. The cost is the amount of money a customer pays to buy a product.
2. The price is the amount of money needed to make or buy a product.
3. Profit is the money a business makes after paying all costs.
4. Loss happens when costs are higher than the money received from sales.
5. Discounts are reductions in the price to encourage customers to buy.
6. Sales are events where many products are sold for lower prices.

7. If a sandwich costs 50 UAH to make and sells for 70 UAH, the business has a loss.
8. Understanding costs, prices, and profit is important only for customers, not businesses.
9. Discounts and sales can help attract new customers.
10. A business makes a profit when the price is higher than the cost.

Task 2. **Choose the correct answer (A, B, or C)**

1. What is the cost of a product?
   A. The amount of money a customer pays
   B. The amount of money needed to make or buy it
   C. The discount offered
2. What is the price of a product?
   A. The money a business spends on materials
   B. The money a customer pays to buy the product
   C. The profit a business makes
3. What is profit?
   A. Money earned after paying all costs
   B. Money spent to make a product
   C. Money lost during sales
4. What is loss?
   A. When costs are lower than money received
   B. When costs are higher than money received
   C. Money received from a sale
5. What is a discount?
   A. A product returned by a customer
   B. A reduction in the price to encourage buying
   C. Extra cost added to the price
6. What is a sale?
   A. An event where products are sold for lower prices
   B. A new product launch
   C. The total cost of production
7. If a sandwich costs 50 UAH to make and sells for 70 UAH, what does the bakery have?
   A. Loss
   B. Profit
   C. Discount
8. Why do businesses offer discounts and sales?
   A. To attract new customers
   B. To increase costs
   C. To avoid selling products
9. Who benefits from understanding costs, prices, and profit?
   A. Only businesses
   B. Only customers
   C. Both businesses and customers

10. When does a business make a profit?
    A. When price is higher than cost
    B. When price equals cost
    C. When cost is higher than price

Task 3. **Match the words (1–10) with their definitions (A–J)**

Words:

1. Cost
2. Price
3. Profit
4. Loss
5. Discount
6. Sale
7. Customer
8. Product
9. Revenue
10. Business

Definitions:

A. The money a customer pays to buy a product.
B. A reduction in the price to encourage buying.
C. The money a business makes after paying all costs.
D. When costs are higher than money received from sales.
E. An event where many products are sold for lower prices.
F. The amount of money needed to make or buy a product.
G. A person who buys goods or services.
H. Something made or grown to sell.
I. The total income from selling products or services.
J. An organization that produces or sells goods or services.

Task 4. **Discussion Questions**

1. What is the difference between cost and price?
2. Can you give an example of a product and explain its cost and price?
3. What is profit? Can you give a simple example?
4. What is loss? How can a business avoid a loss?
5. Have you ever bought a product with a discount? How much did you save?
6. Why do businesses have sales events?
7. How can understanding prices and costs help customers?
8. How can understanding prices and costs help business owners?
9. Can a product have a high price but low cost? What does this mean for profit?
10. Do you prefer buying products at full price or waiting for a sale? Why?

TOPIC VIII. BASIC BANKING AND FINANCE

Vocabulary

1. **Bank** – банк
2. **Bank account** – банківський рахунок
3. **Borrow** – позичати
4. **Customer** – клієнт / покупець
5. **Deposit** – депозит / внесок
6. **Education** – освіта
7. **Financial habits** – фінансові звички
8. **Future needs** – майбутні потреби
9. **House** – будинок
10. **Interest** – відсоток
11. **Loan** – кредит / позика
12. **Manage money** – керувати грошима
13. **Money** – гроші
14. **Pay back** – повертати гроші
15. **Products** – продукти / товари
16. **Safe** – безпечний
17. **Save / Saving** – зберігати / заощадження
18. **Services** – послуги
19. **Spend / Spending** – витрачати / витрати
20. **Withdrawal** – зняття грошей

Banking is an important part of everyday life. Many people **open a bank account** to keep their money safe. A bank account allows you to deposit money, withdraw money, and sometimes earn interest.

A **deposit** is money you put into your bank account. A **withdrawal** is money you take out. Banks also provide **loans**, which is money you can borrow and pay back later with interest.

It is important to talk about **saving and spending**. Saving means keeping money for future needs, like buying a house or paying for education. Spending is using money to buy products or services you need or want. Good financial habits help people manage their money wisely.

Task 1. **Read the sentences and write True (T) or False (F)**

1. Opening a bank account helps keep your money safe.
2. A deposit is money you take out of the bank account.
3. A withdrawal is money you take out of your bank account.
4. A loan is money you can borrow and pay back later with interest.
5. Saving means keeping money for future needs.
6. Spending is using money to buy products or services.
7. Good financial habits help people manage their money wisely.
8. Banks do not provide loans.
9. Interest is the extra money paid for borrowed money.

10. You cannot deposit money into a bank account.

Task 2. **Choose the correct answer (A, B, or C)**

1. Why do people open a bank account?
   A. To keep their money safe
   B. To borrow products
   C. To work at a bank
2. What is a deposit?
   A. Money you put into your bank account
   B. Money you take out of your bank account
   C. Money you borrow from a friend
3. What is a withdrawal?
   A. Money you take out of your bank account
   B. Money you put into your bank account
   C. Money you lend to someone
4. What is a loan?
   A. Money you borrow and pay back later with interest
   B. Money you save for the future
   C. Money you spend on products
5. What does saving mean?
   A. Keeping money for future needs
   B. Using money to buy products
   C. Borrowing money from a bank
6. What does spending mean?
   A. Using money to buy products or services
   B. Depositing money into the bank
   C. Taking a loan from the bank
7. Why are good financial habits important?
   A. They help manage money wisely
   B. They increase bank interest rates
   C. They prevent deposits
8. What is interest?
   A. Extra money paid for borrowed money
   B. Money kept in a wallet
   C. Money saved in a piggy bank
9. Can you borrow money from a bank?
   A. Yes, through a loan
   B. No, banks never lend money
   C. Only if you open a deposit
10. What is one reason people save money?
   A. For future needs like education or buying a house
   B. To spend it immediately
   C. To give it all to friends

Task 3. **Match the words (1–10) with their definitions (A–J)**

Words:

1. Bank
2. Bank account
3. Deposit
4. Withdrawal
5. Loan
6. Interest
7. Save / Saving
8. Spend / Spending
9. Customer
10. Financial habits

Definitions:

A. A place where people keep, borrow, and manage money.
B. An account in a bank to store money safely.
C. Money you put into your bank account.
D. Money you take out of your bank account.
E. Money you borrow and pay back later with extra charges.
F. Extra money paid for borrowed money.
G. Keeping money for future needs.
H. Using money to buy products or services.
I. A person who uses bank services.
J. Regular practices in managing money wisely.

Task 4. **Discussion Questions**

1. Why do people open a bank account?
2. What is the difference between a deposit and a withdrawal?
3. Have you ever deposited money into a bank account? How was it?
4. What is a loan, and when might someone need one?
5. What is interest? Can you give an example?
6. Why is saving money important?
7. How do you usually spend your money?
8. What are good financial habits for managing money?
9. Would you prefer to save money in a bank or at home? Why?
10. Can banks help people plan their spending and savings? How?

TOPIC IX. MARKETING AND ADVERTISING

Vocabulary

1. activity — активність
2. advertising — реклама
3. affordable — доступний
4. attract — залучати
5. benefit — вигода, перевага
6. business — бізнес

7. company — компанія
8. customer — клієнт
9. discount — знижка
10. encourage — заохочувати
11. event — подія
12. exciting — захоплюючий
13. feature — характеристика
14. fresh — свіжий
15. increase profits — збільшувати прибуток
16. marketing — маркетинг
17. newspaper — газета
18. online ads — онлайн-реклама
19. price — ціна
20. product — продукт
21. promotion — акція, промоція
22. purpose — мета
23. quality — якість
24. reach people — охоплювати людей
25. safe — безпечний
26. sell — продавати
27. sell products — продавати продукти
28. service — послуга
29. social media — соціальні мережі
30. tasty — смачний
31. television — телебачення

Marketing and advertising are important for businesses. The **purpose of advertising** is to tell customers about products or services and to encourage them to buy. Companies use advertising to show why their products are useful, interesting, or better than other products.

When **describing a product or service**, businesses talk about its features, price, quality, and benefits. For example, a bakery may describe a cake as fresh, tasty, and affordable. A travel agency may describe a tour as exciting, safe, and full of activities. Clear descriptions help customers understand what they are buying.

There are many **popular marketing methods**. Companies use television, social media, newspapers, and online ads. They also use promotions, discounts, and events to attract customers. Marketing and advertising help businesses sell products, increase profits, and reach more people.

Task 1.**Read the sentences and write True (T) or False (F)**

1. The purpose of advertising is to inform customers about products or services.
2. Advertising does not encourage customers to buy products.
3. Businesses describe a product or service by talking about its features, price, quality, and benefits.
4. Clear product descriptions help customers understand what they are buying.

5. Marketing and advertising are not important for businesses.
6. Companies use television, social media, newspapers, and online ads for marketing.
7. Promotions, discounts, and events are also marketing methods.
8. Marketing helps businesses sell products and increase profits.
9. Advertising only works for products, not services.
10. Popular marketing methods can help businesses reach more people.

Task 2. **Choose the correct answer (A, B, or C)**

1. What is the main purpose of advertising?
   A. To tell customers about products or services and encourage them to buy
   B. To make products in a factory
   C. To keep money in a bank
2. What do businesses describe when talking about a product or service?
   A. Features, price, quality, and benefits
   B. The weather and news
   C. Only the brand name
3. Why is a clear description important?
   A. It helps customers understand what they are buying
   B. It makes the product heavier
   C. It increases the cost of production
4. Which of these is a marketing method?
   A. Television, social media, newspapers, online ads
   B. Making raw materials
   C. Depositing money in a bank
5. What are promotions, discounts, and events used for?
   A. To attract customers
   B. To increase production costs
   C. To close a business
6. How does marketing help businesses?
   A. Sell products, increase profits, reach more people
   B. Only produce products
   C. Save money in the bank
7. Can advertising work for services as well as products?
   A. Yes
   B. No
   C. Only for local businesses
8. Which example is a product description?
   A. “Fresh, tasty, and affordable cake”
   B. “Bank account interest rates”
   C. “Borrow money with a loan”
9. Why do companies use social media for marketing?
   A. To reach more customers quickly
   B. To produce raw materials
   C. To make loans

10. What is the goal of marketing and advertising combined?
    A. To help customers and increase sales
    B. To close the store
    C. To only make promotions without selling products

Task 3. **Match the words (1–10) with their definitions (A–J)**

Words:

1. Marketing
2. Advertising
3. Product
4. Service
5. Promotion
6. Discount
7. Customer
8. Feature
9. Benefit
10. Social media

Definitions:

A. The activity of promoting and selling products or services.
B. The activity of informing people about products or services.
C. Something made or grown to sell.
D. An action or work done to help people, not a physical product.
E. A special offer to encourage people to buy.
F. A reduction in price for a product or service.
G. A person who buys goods or services.
H. A characteristic or quality of a product or service.
I. An advantage or positive result of using a product or service.
J. Online platforms used for communication and promotion.

Task 4. **Discussion Questions**

1. What is the purpose of advertising?
2. Can you give an example of a product you have seen advertised recently?
3. How do businesses describe a product or service?
4. Why is it important to describe the features and benefits of a product?
5. What marketing methods are popular in your country?
6. How can social media help businesses attract customers?
7. Have you ever bought a product because of an advertisement? Which one?
8. How do promotions and discounts influence customers?
9. Can advertising work for both products and services? How?
10. Which type of advertising do you think is most effective: TV, online, or newspapers? Why?

TOPIC X. SUPPLY AND DEMAND

Vocabulary

1. **Available** – доступний
2. **Business** – бізнес / підприємство
3. **Customer** – клієнт / покупець
4. **Decrease** – зменшувати / падати
5. **Demand** – попит / бажання купити товар
6. **Economics** – економіка
7. **Event** – подія
8. **Increase** – збільшувати / зростати
9. **Less** – менше
10. **Market** – ринок
11. **More** – більше
12. **Plan** – планувати
13. **Popular** – популярний
14. **Price** – ціна
15. **Product** – продукт / товар
16. **Seasonal** – сезонний
17. **Sell** – продавати
18. **Service** – послуга
19. **Supply** – пропозиція / кількість товару на ринку
20. **Trend** – тенденція / популярна річ

Supply and demand are important ideas in economics. **Supply** is the amount of a product or service that is available in the market. **Demand** is how many people want to buy it. When there is **more supply** than demand, prices usually go down. When there is **more demand** than supply, prices usually go up.

There are many **everyday examples of supply and demand**. For example, if a new video game is very popular but there are few copies, the price may increase. If there are many sandwiches in a bakery but few customers, the price may decrease.

Prices can change over time because supply and demand change. Seasonal products, trends, and special events can all affect prices. Understanding supply and demand helps people understand why prices go up or down and how businesses plan what to sell.

Task 1. **Read the sentences and write True (T) or False (F)**

1. Supply is the amount of a product or service available in the market.
2. Demand is how many people want to buy a product or service.
3. When supply is more than demand, prices usually go up.
4. When demand is more than supply, prices usually go up.
5. A popular video game with few copies may have a higher price.
6. If there are many sandwiches but few customers, the price may decrease.
7. Prices never change over time.
8. Seasonal products can affect prices.

9. Understanding supply and demand helps people understand price changes.
10. Businesses do not use supply and demand to plan what to sell.

Task 2. **Choose the correct answer (A, B, or C)**

1. What is supply?
   A. The amount of a product or service available in the market
   B. How many people want to buy a product
   C. The price of a product
2. What is demand?
   A. How many people want to buy a product or service
   B. The amount of product available
   C. A special discount
3. What usually happens when supply is more than demand?
   A. Prices go down
   B. Prices go up
   C. Prices stay the same
4. What usually happens when demand is more than supply?
   A. Prices go up
   B. Prices go down
   C. Prices stay the same
5. Which is an example of supply and demand?
   A. A popular video game with few copies has a higher price
   B. Depositing money in a bank
   C. Writing a product description
6. Why do prices change over time?
   A. Because supply and demand change
   B. Because banks increase interest
   C. Because products never sell
7. What can affect prices besides supply and demand?
   A. Seasonal products, trends, and special events
   B. Only the number of customers
   C. The color of the product
8. How does understanding supply and demand help people?
   A. Understand why prices go up or down
   B. Make loans from banks
   C. Only produce raw materials
9. If a bakery has too many sandwiches and few customers, what happens?
   A. Price may decrease
   B. Price may increase
   C. Price stays the same
10. Why do businesses study supply and demand?
   A. To plan what products to sell
   B. To open a bank account
   C. To create advertisements

Task 3. **Match the words (1–10) with their definitions (A–J)**

Words:

1. Supply
2. Demand
3. Market
4. Price
5. Product
6. Service
7. Customer
8. Trend
9. Seasonal
10. Economics

Definitions:

A. How many people want to buy a product or service.
B. The amount of a product or service available in the market.
C. A place where products and services are bought and sold.
D. The money a customer pays to buy a product or service.
E. Something made or grown to sell.
F. Work done to help people, not a physical product.
G. A person who buys goods or services.
H. A popular activity or product at a certain time.
I. Something that is available only during a certain season.
J. The study of money, trade, and business in a country.

Task 4. **Discussion Questions**

1. What is the difference between supply and demand?
2. Can you give an example of high demand in your town or country?
3. Can you give an example of high supply in a shop?
4. What usually happens to prices when demand is higher than supply?
5. What usually happens to prices when supply is higher than demand?
6. Have you ever bought a product that was expensive because many people wanted it?
7. Can trends affect demand for a product? How?
8. Can seasonal products have higher prices at certain times of the year?
9. How do businesses use supply and demand to plan what to sell?
10. Why is understanding supply and demand important for customers and businesses?

TOPIC XI. ECONOMIC PROBLEMS (PART 1)

Vocabulary

1. adapt — адаптуватися
2. change prices — змінювати ціни
3. create new products — створювати нові продукти

4. decision — рішення
5. economy — економіка
6. family — сім’я
7. go up / increase — зростати
8. high unemployment — високий рівень безробіття
9. inflation — інфляція
10. job — робота
11. learn new skills — здобувати нові навички
12. loaf of bread — буханець хліба
13. make it harder — ускладнювати
14. money — гроші
15. plan — планувати
16. price — ціна
17. problem — проблема
18. product — продукт
19. reduce costs — зменшувати витрати
20. save money — економити гроші
21. service — послуга
22. spend — витрачати
23. spend less — витрачати менше
24. understand — розуміти
25. unemployment — безробіття
26. work — працювати

Economies sometimes have **problems** that affect people and businesses. One common problem is **inflation**. Inflation means that prices for products and services go **up** over time. For example, a loaf of bread may cost 20 UAH today but 25 UAH next year. Inflation can make it harder for people to buy the things they need.

Another problem is **unemployment**. Unemployment happens when people **cannot find jobs** even if they want to work. High unemployment can make life difficult for families because they have less money to spend.

People and companies try to **adapt** to economic problems. People may save money, spend less, or learn new skills to find jobs. Companies may reduce costs, change prices, or create new products. Understanding economic problems helps people plan and make better decisions.

Task 1. **Read the sentences and write True (T) or False (F)**

1. Inflation means that prices go up over time.
2. A loaf of bread costing more next year is an example of inflation.
3. Unemployment happens when people cannot find jobs.
4. High unemployment gives people more money to spend.
5. People can adapt to economic problems by saving money.
6. Companies can adapt by reducing costs or creating new products.
7. Understanding economic problems does not help people plan.
8. Inflation can make it harder for people to buy things they need.

9. Unemployment is only a problem for companies, not for families.
10. Learning new skills can help people find jobs during economic problems.

Task 2. **Choose the correct answer (A, B, or C)**

1. What is inflation?
   A. Prices going up over time
   B. People losing jobs
   C. Companies creating new products
2. Which is an example of inflation?
   A. A loaf of bread costs 20 UAH today and 25 UAH next year
   B. A person finds a new job
   C. A company opens a new factory
3. What is unemployment?
   A. People cannot find jobs even if they want to work
   B. Prices going up over time
   C. Businesses selling more products
4. How can high unemployment affect families?
   A. They have less money to spend
   B. They spend more money easily
   C. They get free products automatically
5. How can people adapt to economic problems?
   A. Save money, spend less, or learn new skills
   B. Ignore the problem
   C. Only buy expensive products
6. How can companies adapt to economic problems?
   A. Reduce costs, change prices, or create new products
   B. Close all stores immediately
   C. Only hire more employees
7. Why is it important to understand economic problems?
   A. To plan and make better decisions
   B. To increase inflation
   C. To avoid working
8. What happens to prices during inflation?
   A. They increase
   B. They decrease
   C. They stay the same
9. Can learning new skills help during unemployment?
   A. Yes
   B. No
   C. Only for companies
10. What is one effect of inflation on everyday life?
    A. Harder to buy needed products
    B. Easier to find jobs
    C. Companies always earn more profit

Task 3. **Match the words (1–10) with their definitions (A–J)**

Words:

1. Inflation
2. Prices
3. Unemployment
4. Job
5. Adapt
6. Company
7. Family
8. Skills
9. Cost
10. Economy

Definitions:

A. The increase in the cost of products and services over time.
B. The amount of money needed to buy something.
C. When people cannot find work even if they want to.
D. Work that a person does to earn money.
E. To change behavior to handle new situations.
F. A business that produces or sells products or services.
G. A group of people living together, usually parents and children.
H. Abilities people have to do certain work.
I. The money required to make or provide a product or service.
J. The system of producing, buying, and selling goods and services in a country.

Task 4. **Discussion Questions**

1. What is inflation, and how does it affect people?
2. Can you give an example of a product whose price has increased recently?
3. What is unemployment, and why does it happen?
4. How can high unemployment affect families?
5. How can people adapt to economic problems like inflation or unemployment?
6. How can companies adapt to economic problems?
7. Why is it important to understand economic problems?
8. Have you ever had to save money because of rising prices?
9. What skills can help people find jobs during unemployment?
10. How do economic problems affect daily life in your town or country?

TOPIC XI. ECONOMIC PROBLEMS (PART 2)

Vocabulary

1. **Adapt** – адаптуватися / пристосовуватися
2. **Cost** – витрати / собівартість
3. **Create** – створювати
4. **Daily needs** – щоденні потреби
5. **Decision** – рішення
6. **Difficult** – складний / важкий

7. **Economy** – економіка
8. **Family** – сім’я
9. **Future** – майбутнє
10. **Inflation** – інфляція / підвищення цін
11. **Job** – робота / посада
12. **Money** – гроші
13. **Price** – ціна
14. **Problem** – проблема
15. **Product** – продукт / товар
16. **Save / Saving** – заощаджувати / заощадження
17. **Service** – послуга
18. **Skill** – навичка
19. **Spend / Spending** – витрачати / витрати
20. **Unemployment** – безробіття

In every economy, people and businesses face **problems**. One common problem is **inflation**. Inflation happens when the prices of products and services go **up** over time. For example, a cup of coffee may cost 30 UAH today but 35 UAH next year. When prices rise, it can be harder for people to buy what they need.

Another problem is **unemployment**. Unemployment happens when people **want to work but cannot find a job**. Families may have less money, and it can be difficult to pay for daily needs.

People and companies find ways to **adapt**. People may save money, spend less, or learn new skills to get a job. Companies may reduce costs, change prices, or create new products. Understanding economic problems helps everyone make better decisions and plan for the future.

Task 1. **Read the sentences and write True (T) or False (F)**

1. Inflation happens when prices go up over time.
2. A cup of coffee costing more next year is an example of inflation.
3. Unemployment happens when people cannot find a job even if they want to work.
4. High unemployment gives families more money to spend.
5. People can adapt to economic problems by saving money and spending less.
6. Companies can adapt by reducing costs, changing prices, or creating new products.
7. Understanding economic problems helps people make better decisions.
8. Inflation makes it easier to buy products.
9. Learning new skills can help people find a job during economic problems.
10. Economic problems affect both people and companies.

Task 2. **Choose the correct answer (A, B, or C)**

1. What is inflation?
   A. Prices going up over time

B. People finding new jobs
C. Companies creating new products

2. Which is an example of inflation?
A. A cup of coffee costs 30 UAH today and 35 UAH next year
B. A person learns a new skill
C. A company reduces costs
3. What is unemployment?
A. People cannot find jobs even if they want to work
B. Prices of products go up
C. People spend money freely
4. How can unemployment affect families?
A. They have less money to spend
B. They have more money to spend
C. They always get free products
5. How can people adapt to economic problems?
A. Save money, spend less, or learn new skills
B. Ignore the problem
C. Only buy expensive products
6. How can companies adapt to economic problems?
A. Reduce costs, change prices, or create new products
B. Close all stores immediately
C. Only hire more employees
7. Why is understanding economic problems important?
A. To make better decisions and plan for the future
B. To increase inflation
C. To avoid working
8. What happens to prices during inflation?
A. They increase
B. They decrease
C. They stay the same
9. Can learning new skills help during unemployment?
A. Yes
B. No
C. Only for companies
10. Which of the following is an effect of economic problems?
A. Harder to buy needed products and challenges for companies
B. Easier to find jobs
C. Always higher profits for companies

Task 3. **Match the words (1–10) with their definitions (A–J)**
Words:

1. Inflation
2. Price
3. Unemployment
4. Job

5. Adapt
6. Company
7. Family
8. Skill
9. Save / Saving
10. Economy

Definitions:

A. The increase in the cost of products and services over time.
B. The money needed to buy a product or service.
C. When people want to work but cannot find a job.
D. Work a person does to earn money.
E. To change behavior to handle new situations.
F. A business that produces or sells products or services.
G. A group of people living together, usually parents and children.
H. Ability or expertise to do a certain task.
I. To keep money for future use.
J. The system of producing, buying, and selling goods and services in a country.

Task 4. **Discussion Questions**

1. What is inflation, and how does it affect people's daily life?
2. Can you give an example of a product whose price has increased recently?
3. What is unemployment, and why does it happen?
4. How can high unemployment affect families?
5. How can people adapt to economic problems like inflation or unemployment?
6. How can companies adapt to economic problems?
7. Why is it important to understand economic problems?
8. Have you ever had to save money because of rising prices?
9. What skills can help people find jobs during unemployment?
10. How do economic problems affect your town or country?

TOPIC XII. FUTURE OF WORK AND ECONOMY

Vocabulary

1. **Business** – бізнес / підприємство
2. **Computer** – комп'ютер
3. **Data analyst** – аналітик даних
4. **Digital marketer** – цифровий маркетолог
5. **Eco-friendly product** – екологічно чистий продукт
6. **Economy** – економіка
7. **Environment** – довкілля / навколишнє середовище
8. **Government** – уряд
9. **Green economy** – зелена економіка
10. **Internet** – інтернет
11. **Job** – робота / посада

12. **Plan** – планувати
13. **Pollution** – забруднення
14. **Recycle** – переробляти / повторно використовувати
15. **Renewable energy** – відновлювана енергія
16. **Robot** – робот
17. **Software developer** – розробник програмного забезпечення
18. **Sustainable development** – сталий розвиток
19. **Technology** – технологія
20. **Vision** – бачення / уявлення про майбутнє

The economy is always changing, and **new technology** is an important part of this change. Computers, robots, and the internet help businesses work faster and produce more products. Technology also creates new jobs, such as software developers, digital marketers, and data analysts.

Another important idea is the **green economy**. A green economy focuses on protecting the environment while producing goods and services. Companies may use renewable energy, recycle materials, or create eco-friendly products. This helps reduce pollution and supports sustainable development.

Everyone can have their own **vision for the future economy**. Some people imagine more technology in everyday life, more jobs in green industries, or better ways to share resources. Thinking about the future helps people, companies, and governments plan and make smart choices.

Task 1. **Read the sentences and write True (T) or False (F)**

1. New technology helps businesses work faster and produce more products.
2. Robots, computers, and the internet are examples of new technology in economics.
3. Technology only removes jobs and does not create new ones.
4. Software developers, digital marketers, and data analysts are new types of jobs.
5. A green economy focuses on protecting the environment.
6. Companies in a green economy may use renewable energy and recycle materials.
7. Green products increase pollution and harm the environment.
8. Everyone can have their own vision for the future economy.
9. Thinking about the future economy helps governments and companies plan better.
10. Sustainable development is an important part of the green economy.

Task 2. **Choose the correct answer (A, B, or C)**

1. What does new technology do for businesses?
   A. Helps them work faster and produce more products
   B. Only makes work harder
   C. Stops them from selling products
2. Which of these is an example of a new job created by technology?
   A. Software developer

B. Farmer in a field
C. Cashier at a small store

3. What is the green economy?
A. An economy that protects the environment while producing goods and services
B. An economy that ignores nature
C. An economy without jobs
4. How can companies in a green economy help the environment?
A. Use renewable energy and recycle materials
B. Increase pollution
C. Stop producing products
5. Which of these is an eco-friendly product?
A. A product made with recyclable materials
B. A product that creates a lot of waste
C. A product with high energy consumption
6. Why is it important to have a vision for the future economy?
A. To help people, companies, and governments plan and make smart choices
B. To ignore economic changes
C. To increase pollution
7. What is sustainable development?
A. Development that meets current needs without harming future generations
B. Development that only benefits companies
C. Development that stops new technology
8. How can technology affect jobs?
A. It can create new jobs and change old jobs
B. It only removes jobs
C. It has no effect on jobs
9. What does renewable energy mean?
A. Energy from sources that can be used again and again, like wind or solar
B. Energy from burning non-renewable resources
C. Energy that cannot be used
10. Who can have a vision for the future economy?
A. Everyone – people, companies, and governments
B. Only companies
C. Only governments

Task 3. **Match the words (1–10) with their definitions (A–J)**

Words:

1. Technology
2. Robot
3. Software developer
4. Digital marketer
5. Data analyst
6. Green economy
7. Renewable energy

8. Recycle
9. Sustainable development
10. Vision

Definitions:

A. Using machines and devices to perform tasks or improve work.
B. A machine that can do tasks automatically.
C. A person who creates computer programs.
D. A person who promotes products or services online.
E. A person who studies and interprets data to help businesses.
F. An economy that protects the environment while producing goods and services.
G. Energy from sources that can be used again, like wind or solar.
H. To process materials so they can be used again.
I. Development that meets current needs without harming the future.
J. An idea or plan about the future of something.

Task 4. **Discussion Questions**

1. How is new technology changing the economy?
2. Can you give an example of a new job created by technology?
3. What is a green economy, and why is it important?
4. How can companies make products in an eco-friendly way?
5. What is renewable energy, and why should we use it?
6. How can sustainable development help future generations?
7. What is your vision for the future economy?
8. How do you think jobs will change in the next 10 years?
9. Can technology replace all human jobs? Why or why not?
10. How can people, companies, and governments plan for the future economy?

TESTS

TEST 1. TO BE (AM, IS, ARE)

Choose the correct form: am / is / are

1. The economy ___ part of our daily life.
   A) am
   B) is
   C) are
2. Goods ___ things we can touch and use.
   A) am
   B) is
   C) are
3. Services ___ activities people do for others.
   A) am
   B) is
   C) are
4. A factory ___ a place where products are made.
   A) am
   B) is
   C) are
5. Local shops ___ examples of the local economy.
   A) am
   B) is
   C) are
6. The euro ___ the currency in many European countries.
   A) am
   B) is
   C) are
7. Banknotes ___ paper money.
   A) am
   B) is
   C) are
8. A salary ___ money a person earns for work.
   A) am
   B) is
   C) are
9. Coins ___ usually made of metal.
   A) am
   B) is
   C) are
10. Online transfers ___ a form of digital money.
    A) am

B) is
C) are

11. An accountant ___ responsible for financial reports.
A) am
B) is
C) are
12. Managers ___ responsible for teams and projects.
A) am
B) is
C) are
13. A marketing specialist ___ important for selling products.
A) am
B) is
C) are
14. Customers ___ people who buy goods or services.
A) am
B) is
C) are
15. A dream job ___ different for every person.
A) am
B) is
C) are
16. Small businesses ___ often owned by one or two people.
A) am
B) is
C) are
17. A corporation ___ a large company with many employees.
A) am
B) is
C) are
18. Start-ups ___ usually new companies with fresh ideas.
A) am
B) is
C) are
19. A public company ___ allowed to sell shares on the stock market.
A) am
B) is
C) are
20. Employees ___ people who work in a company.
A) am
B) is
C) are
21. Trade ___ the activity of buying and selling.
A) am

B) is
C) are

22. Local markets ___ places where people sell products in their towns.
A) am
B) is
C) are

23. Imports ___ products bought from other countries.
A) am
B) is
C) are

24. Exports ___ products sold to other countries.
A) am
B) is
C) are

25. International trade ___ important for the economy.
A) am
B) is
C) are

26. Production ___ the process of making products.
A) am
B) is
C) are

27. Raw materials ___ basic resources like wood or metal.
A) am
B) is
C) are

28. Processing ___ changing raw materials into products.
A) am
B) is
C) are

29. Packaging and distribution ___ part of production.
A) am
B) is
C) are

30. Banking, tourism, and education ___ examples of service industries.
A) am
B) is
C) are

31. The cost of bread ___ 20 UAH.
A) am
B) is
C) are

32. Discounts ___ helpful for attracting customers.
A) am

B) is
C) are
33. A sale ___ an event where products are cheaper.
A) am
B) is
C) are
34. Profits ___ higher when prices are above costs.
A) am
B) is
C) are
35. A bank account ___ a safe place to keep money.
A) am
B) is
C) are
36. Deposits and withdrawals ___ part of banking.
A) am
B) is
C) are
37. A loan ___ money borrowed from a bank.
A) am
B) is
C) are
38. Good financial habits ___ important for the future.
A) am
B) is
C) are
39. Advertising ___ used to encourage customers to buy.
A) am
B) is
C) are
40. Promotions and discounts ___ common marketing tools.
A) am
B) is
C) are
41. Social media ___ a popular way to advertise.
A) am
B) is
C) are
42. Supply ___ the amount of a product available.
A) am
B) is
C) are
43. Demand ___ how many people want to buy a product.
A) am

B) is
C) are

44. High prices ___ the result of high demand.
A) am
B) is
C) are

45. Seasonal products ___ often more expensive in winter.
A) am
B) is
C) are

46. Inflation ___ a rise in prices over time.
A) am
B) is
C) are

47. Unemployment ___ a big problem for families.
A) am
B) is
C) are

48. Economic problems ___ difficult for people and companies.
A) am
B) is
C) are

49. Renewable energy ___ important for the green economy.
A) am
B) is
C) are

50. Robots and computers ___ changing the future of work.
A) am
B) is
C) are

TEST 2. TO BE (WAS, WERE)

Choose the correct form: was / were

1. The local shop ___ closed yesterday.
A) was
B) were

2. Goods ___ cheaper last year than today.
A) was
B) were

3. The economy ___ stronger before the crisis.
A) was
B) were

4. Services like banking ___ very popular in the city last month.
   A) was
   B) were
5. A factory ___ built near the river in 1990.
   A) was
   B) were
6. Local farmers ___ important for the town's economy.
   A) was
   B) were
7. The euro ___ introduced in 1999.
   A) was
   B) were
8. Coins ___ used for smaller payments in the past.
   A) was
   B) were
9. A salary ___ very low for many workers last year.
   A) was
   B) were
10. Digital payments ___ not common 20 years ago.
    A) was
    B) were
11. The accountant ___ responsible for the report yesterday.
    A) was
    B) were
12. Managers ___ busy with projects last week.
    A) was
    B) were
13. A marketing campaign ___ successful in 2020.
    A) was
    B) were
14. Customers ___ happy with the new product.
    A) was
    B) were
15. My dream job ___ to be a manager in an international company.
    A) was
    B) were
16. Small businesses ___ more popular in the past.
    A) was
    B) were
17. The corporation ___ one of the largest in the world.
    A) was
    B) were
18. Start-ups ___ rare in the 1990s.
    A) was
    B) were

19. The company share ___ very expensive last month.
    A) was
    B) were
20. Employees ___ trained for the new project.
    A) was
    B) were
21. Trade ___ limited during the pandemic.
    A) was
    B) were
22. Local markets ___ full of fresh products yesterday.
    A) was
    B) were
23. Imports ___ more expensive because of the weak currency.
    A) was
    B) were
24. Exports ___ the main source of income for the country.
    A) was
    B) were
25. International trade ___ stronger before the war.
    A) was
    B) were
26. Production ___ very slow because of a lack of raw materials.
    A) was
    B) were
27. Raw materials ___ expensive last winter.
    A) was
    B) were
28. The packaging ___ damaged during delivery.
    A) was
    B) were
29. Distribution problems ___ common last year.
    A) was
    B) were
30. Service industries ___ growing quickly in the 2000s.
    A) was
    B) were
31. The price of bread ___ lower a year ago.
    A) was
    B) were
32. Discounts ___ available in all shops last weekend.
    A) was
    B) were
33. The sale ___ a great success yesterday.
    A) was
    B) were

34. Profits ___ higher in 2021.
    A) was
    B) were
35. The bank account ___ opened two years ago.
    A) was
    B) were
36. Deposits ___ bigger than withdrawals last month.
    A) was
    B) were
37. A loan ___ necessary for the new house.
    A) was
    B) were
38. Financial habits ___ different in the past.
    A) was
    B) were
39. Advertising ___ more expensive before social media.
    A) was
    B) were
40. Promotions and discounts ___ very attractive to customers.
    A) was
    B) were
41. Social media ___ not so popular 15 years ago.
    A) was
    B) were
42. Supply ___ too small for the high demand.
    A) was
    B) were
43. Demands for fuel ___ very high in winter.
    A) was
    B) were
44. Prices ___ higher during the event.
    A) was
    B) were
45. Seasonal products ___ popular at the market.
    A) was
    B) were
46. Inflation ___ a serious problem last year.
    A) was
    B) were
47. Unemployment rates ___ higher than expected.
    A) was
    B) were
48. Economic problems ___ difficult for families.
    A) was
    B) were

49. Renewable energy ___ not widely used 30 years ago.
    A) was
    B) were
50. Robots and computers ___ only in a few companies in the past.
    A) was
    B) were

TEST 3. PRESENT SIMPLE TENSE (POSITIVE SENTENCES)

Multiple-Choice Sentences (Present Simple)

1. The economy ___ an important role in daily life.
   A) play
   B) plays
   C) playing
2. Shops ___ goods to customers every day.
   A) sell
   B) sells
   C) selling
3. Services ___ people solve different problems.
   A) help
   B) helps
   C) helping
4. A factory ___ thousands of products each week.
   A) produce
   B) produces
   C) producing
5. Farmers ___ vegetables for the local market.
   A) grow
   B) grows
   C) growing
6. The global economy ___ countries through trade.
   A) connect
   B) connects
   C) connecting
7. Customers ___ food in supermarkets.
   A) buy
   B) buys
   C) buying
8. Companies ___ jobs for people.
   A) provide
   B) provides
   C) providing
9. Managers ___ projects for their teams.
   A) plan

B) plans
C) planning

10. An accountant ___ financial reports.
    A) prepare
    B) prepares
    C) preparing
11. Marketing specialists ___ customer needs.
    A) study
    B) studies
    C) studying
12. Businesses ___ advertising to attract buyers.
    A) use
    B) uses
    C) using
13. A bank ___ money safe.
    A) keep
    B) keeps
    C) keeping
14. People ___ money into their bank accounts.
    A) deposit
    B) deposits
    C) depositing
15. Customers ___ cash from ATMs.
    A) withdraw
    B) withdraws
    C) withdrawing
16. Banks ___ loans to customers.
    A) give
    B) gives
    C) giving
17. Families ___ money for future needs.
    A) save
    B) saves
    C) saving
18. Students ___ money on books and food.
    A) spend
    B) spends
    C) spending
19. Corporations ___ thousands of workers.
    A) employ
    B) employs
    C) employing
20. Start-ups ___ quickly in international markets.
    A) grow

B) grows
C) growing

21. A public company ___ shares on the stock market.
A) sell
B) sells
C) selling

22. Small businesses ___ local customers.
A) serve
B) serves
C) serving

23. People ___ for goods with coins and banknotes.
A) pay
B) pays
C) paying

24. Online stores ___ digital payments.
A) accept
B) accepts
C) accepting

25. Countries ___ different currencies.
A) use
B) uses
C) using

26. Ukrainians ___ hryvnia for daily payments.
A) use
B) uses
C) using

27. The euro ___ in many European countries.
A) work
B) works
C) working

28. Japan ___ the yen as its currency.
A) use
B) uses
C) using

29. Employees ___ companies grow.
A) help
B) helps
C) helping

30. Exports ___ money to the economy.
A) bring
B) brings
C) bringing

31. Imports ___ countries with needed products.
A) provide

B) provides
C) providing

32. Trade ___ local and global markets.
A) support
B) supports
C) supporting

33. A bakery ___ fresh bread every morning.
A) make
B) makes
C) making

34. A teacher ___ education as a service.
A) provide
B) provides
C) providing

35. Banks ___ interest from loans.
A) earn
B) earns
C) earning

36. Customers ___ for services in cash or online.
A) pay
B) pays
C) paying

37. Discounts ___ people to buy more.
A) encourage
B) encourages
C) encouraging

38. Sales ___ many customers.
A) attract
B) attracts
C) attracting

39. Businesses ___ costs and prices carefully.
A) calculate
B) calculates
C) calculating

40. Profit ___ companies grow.
A) help
B) helps
C) helping

41. Families ___ to economic problems.
A) adapt
B) adapts
C) adapting

42. Companies ___ new products for customers.
A) create

B) creates
C) creating

43. Governments ___ for future economic growth.
A) plan
B) plans
C) planning

44. Inflation ___ prices over time.
A) increase
B) increases
C) increasing

45. Unemployment ___ families in many countries.
A) affect
B) affects
C) affecting

46. Skills ___ people find better jobs.
A) help
B) helps
C) helping

47. Robots ___ businesses produce goods faster.
A) help
B) helps
C) helping

48. Technology ___ new jobs in the economy.
A) create
B) creates
C) creating

49. A green economy ___ the environment.
A) protect
B) protects
C) protecting

50. People ___ materials to reduce pollution.
A) recycle
B) recycles
C) recycling

TEST 4. PRESENT SIMPLE (NEGATIVE SENTENCES)

Multiple-Choice Sentences

1. The economy ___ work the same in every country.
A) do not
B) does not
C) don’t

2. Shops ___ always sell fresh goods.
A) does not

B) do not
C) doesn’t

3. Services ___ produce physical products.
   A) do not
   B) does not
   C) don’t
4. A factory ___ operate without workers.
   A) do not
   B) does not
   C) don’t
5. Farmers ___ grow all products in winter.
   A) do not
   B) does not
   C) doesn’t
6. The global economy ___ stop at national borders.
   A) does not
   B) do not
   C) don’t
7. Customers ___ always buy local products.
   A) does not
   B) do not
   C) doesn’t
8. Companies ___ survive without customers.
   A) do not
   B) does not
   C) don’t
9. Managers ___ ignore team problems.
   A) does not
   B) do not
   C) doesn’t
10. An accountant ___ make company decisions.
   A) do not
   B) does not
   C) don’t
11. Marketing specialists ___ sell goods directly.
   A) does not
   B) do not
   C) doesn’t
12. Businesses ___ succeed without planning.
   A) do not
   B) does not
   C) don’t
13. A bank ___ lend money for free.
   A) does not

B) do not
C) don’t
14. People ___ deposit all their savings in cash.
A) do not
B) does not
C) doesn’t
15. Customers ___ withdraw money without a bank card.
A) does not
B) do not
C) don’t
16. Banks ___ accept every loan request.
A) do not
B) does not
C) don’t
17. Families ___ save enough money sometimes.
A) do not
B) does not
C) doesn’t
18. Students ___ spend all their money wisely.
A) do not
B) does not
C) don’t
19. Corporations ___ focus only on local markets.
A) does not
B) do not
C) doesn’t
20. Start-ups ___ always grow quickly.
A) does not
B) do not
C) don’t
21. A public company ___ keep all shares private.
A) does not
B) do not
C) don’t
22. Small businesses ___ usually work in many countries.
A) do not
B) does not
C) doesn’t
23. People ___ pay with gold coins today.
A) does not
B) do not
C) doesn’t
24. Online stores ___ close at night.
A) do not

B) does not
C) don’t

25. Countries ___ use the same currency.
A) do not
B) does not
C) doesn’t

26. Ukrainians ___ use euros for daily shopping.
A) do not
B) does not
C) don’t

27. The euro ___ work in every European country.
A) do not
B) does not
C) don’t

28. Japan ___ use dollars as its main currency.
A) do not
B) does not
C) don’t

29. Employees ___ decide company policy.
A) do not
B) does not
C) doesn’t

30. Exports ___ always increase profit.
A) do not
B) does not
C) don’t

31. Imports ___ always bring cheap goods.
A) do not
B) does not
C) doesn’t

32. Trade ___ stop at city borders.
A) do not
B) does not
C) don’t

33. A bakery ___ sell clothes.
A) do not
B) does not
C) don’t

34. A teacher ___ produce goods in a factory.
A) do not
B) does not
C) don’t

35. Banks ___ earn interest without loans.
A) does not

B) do not
C) doesn’t

36. Customers ___ pay with cows anymore.
A) do not
B) does not
C) don’t

37. Discounts ___ always attract every customer.
A) do not
B) does not
C) don’t

38. Sales ___ last forever.
A) do not
B) does not
C) don’t

39. Businesses ___ calculate everything correctly sometimes.
A) do not
B) does not
C) don’t

40. Profit ___ come without risk.
A) do not
B) does not
C) don’t

41. Families ___ ignore economic problems.
A) do not
B) does not
C) don’t

42. Companies ___ create only one product.
A) do not
B) does not
C) doesn’t

43. Governments ___ plan without information.
A) do not
B) does not
C) don’t

44. Inflation ___ make prices fall.
A) do not
B) does not
C) don’t

45. Unemployment ___ help families.
A) do not
B) does not
C) don’t

46. Skills ___ develop without practice.
A) does not

B) do not
C) doesn't

47. Robots ___ replace all workers.
A) do not
B) does not
C) don't

48. Technology ___ destroy every job.
A) does not
B) do not
C) don't

49. A green economy ___ harm the environment.
A) does not
B) do not
C) don't

50. People ___ recycle everything they use.
A) do not
B) does not
C) don't

TEST 5. PRESENT SIMPLE (INTERROGATIVE SENTENCES)

Multiple-Choice Interrogative Sentences

1. ___ the economy influence daily life?
A) Do
B) Does
C) Did

2. ___ shops sell both goods and services?
A) Do
B) Does
C) Did

3. ___ services provide physical products?
A) Do
B) Does
C) Did

4. ___ a factory produce goods every day?
A) Do
B) Does
C) Did

5. ___ farmers grow wheat in your country?
A) Do
B) Does
C) Did

6. ___ the global economy connect countries?
A) Do

B) Does
C) Did

7. ___ customers always buy local products?
A) Do
B) Does
C) Did

8. ___ companies need customers to survive?
A) Do
B) Does
C) Did

9. ___ managers organize teams and projects?
A) Do
B) Does
C) Did

10. ___ an accountant prepare reports?
A) Do
B) Does
C) Did

11. ___ marketing specialists study customer needs?
A) Do
B) Does
C) Did

12. ___ businesses use advertising to attract buyers?
A) Do
B) Does
C) Did

13. ___ a bank keep money safe?
A) Do
B) Does
C) Did

14. ___ people deposit money into bank accounts?
A) Do
B) Does
C) Did

15. ___ customers withdraw money from ATMs?
A) Do
B) Does
C) Did

16. ___ banks give loans to customers?
A) Do
B) Does
C) Did

17. ___ families save money for the future?
A) Do

B) Does
C) Did

18.___ students spend money on books?
A) Do
B) Does
C) Did

19.___ corporations employ many workers?
A) Do
B) Does
C) Did

20.___ a start-up grow quickly?
A) Do
B) Does
C) Did

21.___ a public company sell shares on the stock market?
A) Do
B) Does
C) Did

22.___ small businesses serve local customers?
A) Do
B) Does
C) Did

23.___ people pay with coins and banknotes?
A) Do
B) Does
C) Did

24.___ online stores accept digital payments?
A) Do
B) Does
C) Did

25.___ countries use different currencies?
A) Do
B) Does
C) Did

26.___ Ukrainians use hryvnia for shopping?
A) Do
B) Does
C) Did

27.___ the euro work in European countries?
A) Do
B) Does
C) Did

28.___ Japan use the yen as its currency?
A) Do

B) Does
C) Did

29.___ employees help companies grow?
A) Do
B) Does
C) Did

30.___ exports bring money to the economy?
A) Do
B) Does
C) Did

31.___ imports provide products for countries?
A) Do
B) Does
C) Did

32.___ trade support global markets?
A) Do
B) Does
C) Did

33.___ a bakery make bread every day?
A) Do
B) Does
C) Did

34.___ a teacher provide education?
A) Do
B) Does
C) Did

35.___ banks earn interest on loans?
A) Do
B) Does
C) Did

36.___ customers pay in cash or online?
A) Do
B) Does
C) Did

37.___ discounts encourage customers to buy?
A) Do
B) Does
C) Did

38.___ sales attract more customers?
A) Do
B) Does
C) Did

39.___ businesses calculate costs carefully?
A) Do

B) Does
C) Did

40.___ profit help companies grow?
A) Do
B) Does
C) Did

41.___ families adapt to economic problems?
A) Do
B) Does
C) Did

42.___ companies create new products?
A) Do
B) Does
C) Did

43.___ governments plan for the future?
A) Do
B) Does
C) Did

44.___ inflation increase prices?
A) Do
B) Does
C) Did

45.___ unemployment affect families?
A) Do
B) Does
C) Did

46.___ skills help people find jobs?
A) Do
B) Does
C) Did

47.___ robots help factories produce faster?
A) Do
B) Does
C) Did

48.___ technology create new jobs?
A) Do
B) Does
C) Did

49.___ a green economy protect the environment?
A) Do
B) Does
C) Did

50.___ people recycle materials at home?
A) Do

B) Does
C) Did

TEST 6. PAST SIMPLE TENSE (POSITIVE SENTENCES)

Multiple-Choice Positive Sentences

1. The economy ___ quickly last year.
   A) grow
   B) grew
   C) grows
2. Shops ___ fresh goods yesterday.
   A) sold
   B) sell
   C) selling
3. Services ___ many people last week.
   A) helped
   B) help
   C) helps
4. A factory ___ cars in 2020.
   A) produce
   B) produced
   C) producing
5. Farmers ___ wheat on the farm.
   A) grew
   B) grow
   C) growing
6. The global economy ___ countries together.
   A) connected
   B) connect
   C) connects
7. Customers ___ bread in the local shop.
   A) buy
   B) bought
   C) buying
8. Companies ___ many jobs.
   A) provided
   B) provide
   C) provides
9. Managers ___ new projects.
   A) planned
   B) planning
   C) plans
10. An accountant ___ the report yesterday.
    A) prepare

B) prepared
C) prepares

11. Marketing specialists ___ customers carefully.
A) studied
B) study
C) studying

12. Businesses ___ advertising to sell more.
A) used
B) use
C) using

13. A bank ___ money safe.
A) keep
B) kept
C) keeping

14. People ___ money into accounts.
A) deposit
B) deposited
C) depositing

15. Customers ___ cash from ATMs.
A) withdrew
B) withdraw
C) withdrawing

16. Banks ___ loans to customers.
A) give
B) gave
C) giving

17. Families ___ money for the future.
A) saved
B) save
C) saving

18. Students ___ money on books.
A) spend
B) spent
C) spending

19. Corporations ___ many workers.
A) employ
B) employed
C) employing

20. Start-ups ___ quickly in 2021.
A) grow
B) grew
C) growing

21. A public company ___ shares on the stock market.
A) sold

B) sell
C) selling

22. Small businesses ___ local people.
A) serve
B) served
C) serving

23. People ___ with coins and banknotes.
A) paid
B) pay
C) paying

24. Online stores ___ digital payments.
A) accepted
B) accept
C) accepting

25. Countries ___ different currencies.
A) used
B) use
C) using

26. Ukrainians ___ hryvnia for shopping.
A) use
B) used
C) using

27. The euro ___ in European countries.
A) worked
B) work
C) working

28. Japan ___ the yen as its currency.
A) used
B) uses
C) using

29. Employees ___ companies grow.
A) help
B) helped
C) helping

30. Exports ___ money to the country.
A) brought
B) bring
C) bringing

31. Imports ___ needed products.
A) provide
B) provided
C) providing

32. Trade ___ the economy strongly.
A) supported

B) support
C) supporting

33. A bakery ___ bread in the morning.
A) make
B) made
C) making

34. A teacher ___ lessons every day.
A) gave
B) give
C) giving

35. Banks ___ interest on loans.
A) earn
B) earned
C) earning

36. Customers ___ in cash.
A) paid
B) pay
C) paying

37. Discounts ___ people to buy more.
A) encouraged
B) encourage
C) encouraging

38. Sales ___ many customers.
A) attract
B) attracted
C) attracting

39. Businesses ___ costs carefully.
A) calculate
B) calculated
C) calculating

40. Profit ___ companies grow.
A) helped
B) help
C) helping

41. Families ___ to economic problems.
A) adapted
B) adapt
C) adapting

42. Companies ___ new products last year.
A) created
B) create
C) creating

43. Governments ___ new laws.
A) planned

B) plan
C) planning

44. Inflation ___ prices.
A) increased
B) increase
C) increasing

45. Unemployment ___ many families.
A) affected
B) affect
C) affecting

46. Skills ___ people find jobs.
A) helped
B) help
C) helping

47. Robots ___ factories produce goods.
A) help
B) helped
C) helping

48. Technology ___ new jobs.
A) created
B) create
C) creating

49. A green economy ___ the environment.
A) protected
B) protect
C) protecting

50. People ___ plastic bottles.
A) recycled
B) recycle
C) recycling

TEST 7. PAST SIMPLE TENSE (NEGATIVE SENTENCES)

Multiple-Choice Negative Sentences

1. The economy ___ grow in every country last year.
A) did not
B) does not
C) do not

2. Shops ___ sell all their goods yesterday.
A) did not
B) does not
C) don’t

3. Services ___ produce physical products.
A) did not

B) does not
C) do not

4. A factory ___ open last month.
A) did not
B) does not
C) don’t
5. Farmers ___ grow bananas in Ukraine.
A) did not
B) does not
C) do not
6. The global economy ___ stop during trade.
A) did not
B) does not
C) do not
7. Customers ___ buy local products only.
A) did not
B) does not
C) don’t
8. Companies ___ survive without workers.
A) did not
B) does not
C) do not
9. Managers ___ ignore their teams.
A) did not
B) does not
C) do not
10. An accountant ___ make company decisions.
A) did not
B) does not
C) don’t
11. Marketing specialists ___ create laws.
A) did not
B) does not
C) do not
12. Businesses ___ succeed without money.
A) did not
B) does not
C) don’t
13. A bank ___ close yesterday.
A) did not
B) does not
C) don’t
14. People ___ deposit all their savings in cash.
A) did not

B) does not
C) do not

15. Customers ___ withdraw money without a card.
A) did not
B) does not
C) don’t

16. Banks ___ accept every loan request.
A) did not
B) does not
C) do not

17. Families ___ save enough money sometimes.
A) did not
B) does not
C) don’t

18. Students ___ spend money wisely.
A) did not
B) does not
C) do not

19. Corporations ___ focus only on local markets.
A) did not
B) does not
C) do not

20. Start-ups ___ always grow quickly.
A) did not
B) does not
C) don’t

21. A public company ___ keep all shares private.
A) did not
B) does not
C) don’t

22. Small businesses ___ work in many countries.
A) did not
B) does not
C) don’t

23. People ___ pay with gold coins yesterday.
A) did not
B) does not
C) do not

24. Online stores ___ close at night.
A) did not
B) does not
C) do not

25. Countries ___ use the same currency.
A) did not

B) does not
C) do not
26. Ukrainians ___ use euros for shopping.
A) did not
B) does not
C) do not
27. The euro ___ work in every country.
A) did not
B) does not
C) do not
28. Japan ___ use dollars as its main currency.
A) did not
B) does not
C) don’t
29. Employees ___ decide company policy.
A) did not
B) does not
C) don’t
30. Exports ___ always increase profit.
A) did not
B) does not
C) do not
31. Imports ___ always bring cheap goods.
A) did not
B) does not
C) do not
32. Trade ___ stop at city borders.
A) did not
B) does not
C) do not
33. A bakery ___ sell clothes.
A) did not
B) does not
C) don’t
34. A teacher ___ produce goods in a factory.
A) did not
B) does not
C) do not
35. Banks ___ earn money without loans.
A) did not
B) does not
C) don’t
36. Customers ___ pay with cows anymore.
A) did not

B) does not
C) do not

37. Discounts ___ attract every customer.
A) did not
B) does not
C) don’t

38. Sales ___ last forever.
A) did not
B) does not
C) do not

39. Businesses ___ calculate everything correctly.
A) did not
B) does not
C) don’t

40. Profit ___ come without risk.
A) did not
B) does not
C) don’t

41. Families ___ ignore economic problems.
A) did not
B) does not
C) do not

42. Companies ___ create only one product.
A) did not
B) does not
C) don’t

43. Governments ___ plan without information.
A) did not
B) does not
C) don’t

44. Inflation ___ make prices fall.
A) did not
B) does not
C) do not

45. Unemployment ___ help families.
A) did not
B) does not
C) do not

46. Skills ___ develop without practice.
A) did not
B) does not
C) do not

47. Robots ___ replace all workers.
A) did not

B) does not
C) do not

48. Technology ___ destroy every job.
A) did not
B) does not
C) don’t

49. A green economy ___ harm the environment.
A) did not
B) does not
C) do not

50. People ___ recycle everything they used.
A) did not
B) does not
C) do not

TEST 8. PAST SIMPLE TENSE (INTERROGATIVE SENTENCES)

Multiple-Choice Interrogative Sentences

1. ___ the company increase its profits last year?
A) Did
B) Does
C) Do

2. ___ the manager approve the budget yesterday?
A) Did
B) Does
C) Do

3. ___ the accountant check the financial report last month?
A) Did
B) Does
C) Do

4. ___ the firm export goods to Europe last year?
A) Did
B) Does
C) Do

5. ___ the marketing team create a new campaign last week?
A) Did
B) Does
C) Do

6. ___ the CEO sign the contract yesterday?
A) Did
B) Does
C) Do

7. ___ the employees attend the meeting last Monday?
A) Did

B) Does
C) Do

8. ___ the store sell more products last quarter?
A) Did
B) Does
C) Do

9. ___ the bank approve the loan application last month?
A) Did
B) Does
C) Do

10. ___ the investor buy new shares last week?
A) Did
B) Does
C) Do

11. ___ the company reduce production costs last year?
A) Did
B) Does
C) Do

12. ___ the manager organize the training session yesterday?
A) Did
B) Does
C) Do

13. ___ the firm merge with another company last year?
A) Did
B) Does
C) Do

14. ___ the employees finish the report on time?
A) Did
B) Does
C) Do

15. ___ the shop offer discounts during the sale?
A) Did
B) Does
C) Do

16. ___ the company launch a new product last month?
A) Did
B) Does
C) Do

17. ___ the marketing team analyze customer data last week?
A) Did
B) Does
C) Do

18. ___ the accountant check the financial statement yesterday?
A) Did

B) Does
C) Do
19.___ the bank charge high interest rates last year?
A) Did
B) Does
C) Do
20.___ the company import raw materials from abroad last month?
A) Did
B) Does
C) Do
21.___ the CEO attend the conference last week?
A) Did
B) Does
C) Do
22.___ the firm expand its operations overseas last year?
A) Did
B) Does
C) Do
23.___ the employees participate in the meeting yesterday?
A) Did
B) Does
C) Do
24.___ the company hire new staff last month?
A) Did
B) Does
C) Do
25.___ the manager discuss the financial plan yesterday?
A) Did
B) Does
C) Do
26.___ the store sell more products than last year?
A) Did
B) Does
C) Do
27.___ the bank lend money to small businesses last month?
A) Did
B) Does
C) Do
28.___ the investor sell stocks last week?
A) Did
B) Does
C) Do
29.___ the company invest in new technology last year?
A) Did

B) Does
C) Do

30.___ the marketing team prepare the campaign on time?
A) Did
B) Does
C) Do

31.___ the accountant explain the financial report yesterday?
A) Did
B) Does
C) Do

32.___ the CEO attend the board meeting last Monday?
A) Did
B) Does
C) Do

33.___ the employees complete the training course last week?
A) Did
B) Does
C) Do

34.___ the company pay all invoices on time last month?
A) Did
B) Does
C) Do

35.___ the manager review the quarterly report yesterday?
A) Did
B) Does
C) Do

36.___ the firm negotiate a contract with the supplier last year?
A) Did
B) Does
C) Do

37.___ the store advertise the sale in local newspapers?
A) Did
B) Does
C) Do

38.___ the bank reduce interest rates last month?
A) Did
B) Does
C) Do

39.___ the company develop a new marketing strategy last year?
A) Did
B) Does
C) Do

40.___ the employees attend the workshop last week?
A) Did

B) Does
C) Do

41.___ the investor check the stock market yesterday?
A) Did
B) Does
C) Do

42.___ the firm expand its product line last quarter?
A) Did
B) Does
C) Do

43.___ the manager call the client last week?
A) Did
B) Does
C) Do

44.___ the accountant prepare the tax report last month?
A) Did
B) Does
C) Do

45.___ the store receive the new shipment yesterday?
A) Did
B) Does
C) Do

46.___ the company improve customer service last year?
A) Did
B) Does
C) Do

47.___ robots replace all workers last year?
A) Did
B) Does
C) Do

48.___ technology destroy every job last decade?
A) Did
B) Does
C) Do

49.___ the manager introduce new policies last month?
A) Did
B) Does
C) Do

50.___ the marketing team launch the advertisement campaign last week?
A) Did
B) Does
C) Do

TEST 9. FUTURE SIMPLE TENSE

Multiple-Choice Positive, Negative and Interrogative Sentences

1. The company ___ increase its profits next year.
   A) will
   B) does
   C) do
2. The manager ___ approve the new budget next month.
   A) will
   B) does
   C) do
3. The accountant ___ check the financial report tomorrow.
   A) will
   B) does
   C) do
4. The firm ___ export more goods next quarter.
   A) will
   B) does
   C) do
5. The marketing team ___ create a new campaign next week.
   A) will
   B) does
   C) do
6. The CEO ___ sign the contract next Monday.
   A) will
   B) does
   C) do
7. The employees ___ attend the meeting tomorrow.
   A) will
   B) does
   C) do
8. The store ___ sell more products next month.
   A) will
   B) does
   C) do
9. The bank ___ approve new loans next week.
   A) will
   B) does
   C) do
10. The investor ___ buy new shares next month.
   A) will
   B) does
   C) do
11. The company ___ reduce production costs next year.
   A) will not

B) does not
C) do not

12. The manager ___ organize the training session next week.
A) will not
B) does not
C) do not

13. The firm ___ merge with another company next year.
A) will not
B) does not
C) do not

14. The employees ___ finish the report on time tomorrow.
A) will not
B) does not
C) do not

15. The shop ___ offer discounts next month.
A) will not
B) does not
C) do not

16. The company ___ launch a new product next quarter.
A) will not
B) does not
C) do not

17. The marketing team ___ analyze customer data next week.
A) will not
B) does not
C) do not

18. The accountant ___ check the financial statement tomorrow.
A) will not
B) does not
C) do not

19. The bank ___ charge high interest rates next year.
A) will not
B) does not
C) do not

20. The company ___ import raw materials next month.
A) will not
B) does not
C) do not

21. ___ the CEO attend the conference next week?
A) Will
B) Does
C) Do

22. ___ the firm expand its operations overseas next year?
A) Will

B) Does
C) Do
23.___ the employees participate in the meeting tomorrow?
A) Will
B) Does
C) Do
24.___ the company hire new staff next month?
A) Will
B) Does
C) Do
25.___ the manager discuss the financial plan next week?
A) Will
B) Does
C) Do
26.___ the store sell more products next year?
A) Will
B) Does
C) Do
27.___ the bank lend money to small businesses next month?
A) Will
B) Does
C) Do
28.___ the investor sell stocks next week?
A) Will
B) Does
C) Do
29.___ the company invest in new technology next year?
A) Will
B) Does
C) Do
30.___ the marketing team prepare the campaign on time next week?
A) Will
B) Does
C) Do
31.Robots ___ replace all workers in the future.
A) will
B) does
C) do
32.Technology ___ destroy every job next decade.
A) will
B) does
C) do
33.The manager ___ introduce new policies next month.
A) will

B) does
C) do

34. The company ___ improve customer service next year.
A) will
B) does
C) do

35. The accountant ___ prepare the tax report next month.
A) will not
B) does not
C) do not

36. The CEO ___ attend the board meeting next Monday?
A) Will
B) Does
C) Do

37. The employees ___ complete the training course next week?
A) Will
B) Does
C) Do

38. The store ___ receive the new shipment next week?
A) Will
B) Does
C) Do

39. The manager ___ call the client next week?
A) Will
B) Does
C) Do

40. The firm ___ expand its product line next quarter?
A) Will
B) Does
C) Do

41. The company ___ pay all invoices on time next month?
A) Will
B) Does
C) Do

42. The employees ___ attend the workshop next week?
A) Will
B) Does
C) Do

43. The investor ___ check the stock market next Monday?
A) Will
B) Does
C) Do

44. The marketing team ___ launch the advertisement campaign next week?
A) Will

B) Does
C) Do

45. The company ___ reduce waste in production next year.
A) will not
B) does not
C) do not
46. The store ___ close early tomorrow?
A) Will
B) Does
C) Do
47. The bank ___ increase interest rates next month?
A) Will
B) Does
C) Do
48. The company ___ hire an accountant next quarter?
A) Will
B) Does
C) Do
49. The marketing team ___ design a new logo next month?
A) Will
B) Does
C) Do
50. The firm ___ negotiate a new contract next week?
A) Will
B) Does
C) Do

TEST 10. BE GOING TO

Multiple-Choice Positive, Negative and Interrogative Sentences

Positive sentences

1. The company ___ launch a new product next month.
A) is going to
B) is
C) are
2. The manager ___ approve the budget tomorrow.
A) is going to
B) is
C) are
3. The accountant ___ check the financial report next week.
A) is going to
B) is
C) are

4. The firm ___ expand its operations overseas next year.
   A) is going to
   B) is
   C) are
5. The marketing team ___ create a new advertising campaign soon.
   A) is going to
   B) is
   C) are
6. The CEO ___ sign the contract tomorrow.
   A) is going to
   B) is
   C) are
7. The employees ___ attend the meeting next Monday.
   A) are going to
   B) is
   C) am
8. The store ___ sell more products next month.
   A) is going to
   B) is
   C) are
9. The bank ___ approve new loans next week.
   A) is going to
   B) is
   C) are
10. The investor ___ buy new shares soon.
   A) is going to
   B) is
   C) are

Negative sentences

11. The company ___ reduce production costs next year.
   A) isn't going to
   B) is going to
   C) aren't going to
12. The manager ___ organize the training session tomorrow.
   A) isn't going to
   B) is going to
   C) aren't going to
13. The firm ___ merge with another company soon.
   A) isn't going to
   B) is going to
   C) aren't going to
14. The employees ___ finish the report on time.
   A) aren't going to

B) is going to
C) isn't going to

15. The shop ___ offer discounts next week.
A) isn't going to
B) is going to
C) aren't going to
16. The company ___ launch a new product next month.
A) isn't going to
B) is going to
C) aren't going to
17. The marketing team ___ analyze customer data tomorrow.
A) aren't going to
B) is going to
C) isn't going to
18. The accountant ___ check the financial statement next week.
A) isn't going to
B) is going to
C) aren't going to
19. The bank ___ charge high interest rates next year.
A) isn't going to
B) is going to
C) aren't going to
20. The company ___ import raw materials next month.
A) isn't going to
B) is going to
C) aren't going to

Interrogative sentences

21. ___ the CEO attend the conference next week?
A) Is going to
B) Are going to
C) Am going to
22. ___ the firm expand its operations overseas next year?
A) Is going to
B) Are going to
C) Am going to
23. ___ the employees participate in the meeting tomorrow?
A) Are going to
B) Is going to
C) Am going to
24. ___ the company hire new staff next month?
A) Is going to
B) Are going to
C) Am going to

25. ___ the manager discuss the financial plan next week?
    A) Is going to
    B) Are going to
    C) Am going to
26. ___ the store sell more products next year?
    A) Is going to
    B) Are going to
    C) Am going to
27. ___ the bank lend money to small businesses next month?
    A) Is going to
    B) Are going to
    C) Am going to
28. ___ the investor sell stocks next week?
    A) Is going to
    B) Are going to
    C) Am going to
29. ___ the company invest in new technology next year?
    A) Is going to
    B) Are going to
    C) Am going to
30. ___ the marketing team prepare the campaign on time next week?
    A) Is going to
    B) Are going to
    C) Am going to

Mixed positive, negative, interrogative sentences

31. Robots ___ replace all workers soon.
    A) are going to
    B) is going to
    C) am going to
32. Technology ___ destroy every job next decade.
    A) is going to
    B) isn’t going to
    C) are going to
33. The manager ___ introduce new policies next month.
    A) is going to
    B) aren’t going to
    C) am going to
34. The company ___ improve customer service next year.
    A) is going to
    B) isn’t going to
    C) are going to
35. The accountant ___ prepare the tax report next month.
    A) isn’t going to

B) is going to
C) am going to

36. The CEO ___ attend the board meeting tomorrow?
    A) Is going to
    B) Are going to
    C) Am going to
37. The employees ___ complete the training course next week?
    A) Are going to
    B) Is going to
    C) Am going to
38. The store ___ receive the new shipment next week?
    A) Is going to
    B) Are going to
    C) Am going to
39. The manager ___ call the client next week?
    A) Is going to
    B) Are going to
    C) Am going to
40. The firm ___ expand its product line next quarter?
    A) Is going to
    B) Are going to
    C) Am going to
41. The company ___ pay all invoices on time next month.
    A) is going to
    B) aren’t going to
    C) am going to
42. The employees ___ attend the workshop next week.
    A) are going to
    B) is going to
    C) am going to
43. The investor ___ check the stock market next Monday?
    A) Is going to
    B) Are going to
    C) Am going to
44. The marketing team ___ launch the advertisement campaign next week?
    A) Is going to
    B) Are going to
    C) Am going to
45. The company ___ reduce waste in production next year.
    A) isn’t going to
    B) is going to
    C) am going to
46. The store ___ close early tomorrow?
    A) Is going to

B) Are going to
C) Am going to

47. The bank ___ increase interest rates next month?
A) Is going to
B) Are going to
C) Am going to
48. The company ___ hire an accountant next quarter?
A) Is going to
B) Are going to
C) Am going to
49. The marketing team ___ design a new logo next month?
A) Is going to
B) Are going to
C) Am going to
50. The firm ___ negotiate a new contract next week?
A) Is going to
B) Are going to
C) Am going to

TEST 11. PRESENT CONTINUOUS TENSE

Multiple-Choice Positive, Negative and Interrogative Sentences

Positive sentences (is/are + -ing)

1. The accountant ___ checking the financial report right now.
A) is
B) are
C) am
2. The manager ___ approving the new budget at the moment.
A) is
B) are
C) am
3. The marketing team ___ creating a new campaign today.
A) is
B) are
C) am
4. The CEO ___ signing the contract now.
A) is
B) are
C) am
5. The employees ___ attending the meeting currently.
A) is
B) are
C) am

6. The company ___ launching a new product this week.
   A) is
   B) are
   C) am
7. The firm ___ exporting goods to Europe right now.
   A) is
   B) are
   C) am
8. The store ___ selling products online at the moment.
   A) is
   B) are
   C) am
9. The bank ___ processing new loans today.
   A) is
   B) are
   C) am
10. The investor ___ buying new shares at the moment.
    A) is
    B) are
    C) am

Negative sentences (is not/are not + -ing)

11. The company ___ reducing production costs this month.
    A) isn't
    B) aren't
    C) am not
12. The manager ___ organizing the training session today.
    A) isn't
    B) aren't
    C) am not
13. The firm ___ merging with another company this week.
    A) isn't
    B) aren't
    C) am not
14. The employees ___ finishing the report right now.
    A) isn't
    B) aren't
    C) am not
15. The shop ___ offering discounts this week.
    A) isn't
    B) aren't
    C) am not
16. The marketing team ___ analyzing customer data today.
    A) isn't

B) aren’t
C) am not

17. The accountant ___ checking the financial statement right now.
A) isn’t
B) aren’t
C) am not

18. The bank ___ charging high interest rates this month.
A) isn’t
B) aren’t
C) am not

19. The company ___ importing raw materials today.
A) isn’t
B) aren’t
C) am not

20. The employees ___ attending the workshop right now.
A) isn’t
B) aren’t
C) am not

Interrogative sentences (is/are + -ing?)

21. ___ the CEO attending the conference right now?
A) Is
B) Are
C) Am

22. ___ the firm expanding its operations overseas at the moment?
A) Is
B) Are
C) Am

23. ___ the employees participating in the meeting today?
A) Is
B) Are
C) Am

24. ___ the company hiring new staff this week?
A) Is
B) Are
C) Am

25. ___ the manager discussing the financial plan right now?
A) Is
B) Are
C) Am

26. ___ the store selling more products this week?
A) Is
B) Are
C) Am

27. ___ the bank lending money to small businesses currently?
    A) Is
    B) Are
    C) Am
28. ___ the investor selling stocks at the moment?
    A) Is
    B) Are
    C) Am
29. ___ the company investing in new technology today?
    A) Is
    B) Are
    C) Am
30. ___ the marketing team preparing the campaign now?
    A) Is
    B) Are
    C) Am

Mixed sentences (positive, negative, interrogative)

31. Robots ___ replacing some workers at the moment.
    A) is
    B) are
    C) am
32. Technology ___ destroying jobs this week.
    A) isn’t
    B) aren’t
    C) am not
33. The manager ___ introducing new policies today.
    A) is
    B) are
    C) am
34. The company ___ improving customer service at the moment.
    A) is
    B) are
    C) am
35. The accountant ___ preparing the tax report today.
    A) isn’t
    B) aren’t
    C) am not
36. The CEO ___ attending the board meeting now?
    A) Is
    B) Are
    C) Am
37. The employees ___ completing the training course this week?
    A) Is

B) Are
C) Am

38. The store ___ receiving the new shipment right now?
A) Is
B) Are
C) Am

39. The manager ___ calling the client at the moment?
A) Is
B) Are
C) Am

40. The firm ___ expanding its product line today?
A) Is
B) Are
C) Am

41. The company ___ paying invoices on time this week.
A) is
B) are
C) am

42. The employees ___ attending the workshop right now.
A) is
B) are
C) am

43. The investor ___ checking the stock market at the moment?
A) Is
B) Are
C) Am

44. The marketing team ___ launching the advertisement campaign today?
A) Is
B) Are
C) Am

45. The company ___ reducing waste in production this month.
A) isn’t
B) aren’t
C) am not

46. The store ___ closing early today?
A) Is
B) Are
C) Am

47. The bank ___ increasing interest rates this week?
A) Is
B) Are
C) Am

48. The company ___ hiring an accountant right now?
A) Is

B) Are
C) Am

49. The marketing team ___ designing a new logo today?
A) Is
B) Are
C) Am

50. The firm ___ negotiating a new contract at the moment?
A) Is
B) Are
C) Am

VOCABULARY

TOPIC I. The Economy Around Us – Економіка навколо нас

1. Consumer – споживач
2. Deflation – дефляція
3. Depression – економічний спад
4. Economic growth – економічне зростання
5. Economic policy – економічна політика
6. Economy – економіка
7. GDP (Gross Domestic Product) – ВВП (Валовий внутрішній продукт)
8. GNP (Gross National Product) – ВНП (Валовий національний продукт)
9. Inflation – інфляція
10. Infrastructure – інфраструктура
11. Investment – інвестиції
12. Market economy – ринкова економіка
13. Recession – рецесія
14. Resource – ресурс
15. State economy – державна економіка

TOPIC II. Money and Currency – Гроші та валюта

1. Banknote – банкнота
2. Cash – готівка
3. Coin – монета
4. Credit – кредит
5. Currency – валюта
6. Debt – борг
7. Digital payment – цифровий платіж
8. Electronic money – електронні гроші
9. Exchange rate – курс обміну
10. Financial transaction – фінансова операція
11. Inflation rate – рівень інфляції
12. Monetary policy – грошово-кредитна політика
13. Money – гроші
14. Savings – заощадження

TOPIC III. Jobs and Professions in Economics – Професії в економіці

1. Accountant – бухгалтер
2. Auditor – аудитор
3. Banker – банкір
4. Business developer – бізнес-розробник
5. Consultant – консультант
6. Economist – економіст

7. Entrepreneur – підприємець
8. Financial analyst – фінансовий аналітик
9. Human resources specialist – фахівець з персоналу
10. Manager – менеджер
11. Marketing specialist – спеціаліст з маркетингу
12. Project manager – менеджер проєкту
13. Tax advisor – податковий консультант
14. Trader – трейдер

TOPIC IV. Companies and Business Types – Компанії та види бізнесу

1. Company – компанія
2. Corporation – корпорація
3. Enterprise – підприємство
4. Franchise – франшиза
5. Holding – холдинг
6. Joint venture – спільне підприємство
7. Limited liability company (LLC) – ТОВ
8. Multinational company – транснаціональна компанія
9. Non-profit organization – неприбуткова організація
10. Partnership – партнерство
11. Private company – приватна компанія
12. Public company – публічна компанія
13. Start-up – стартап
14. Subsidiary – дочірнє підприємство

TOPIC V. Trade and Markets – Торгівля та ринки

1. Competition – конкуренція
2. Customer – клієнт
3. Export – експорт
4. Global trade – глобальна торгівля
5. Import – імпорт
6. Market – ринок
7. Market share – частка ринку
8. Monopoly – монополія
9. Retail – роздрібна торгівля
10. Supplier – постачальник
11. Tariff – тариф
12. Trade balance – торговий баланс
13. Wholesale – оптова торгівля

TOPIC VI. Production and Services – Виробництво та послуги

1. Assembly line – виробнича лінія

2. Factory – фабрика
3. Inventory – запаси
4. Labor – праця
5. Logistics – логістика
6. Maintenance – обслуговування
7. Manufacturing – виробництво (промислове)
8. Outsourcing – аутсорсинг
9. Production – виробництво
10. Productivity – продуктивність
11. Quality control – контроль якості
12. Service – послуга
13. Supply chain – ланцюг поставок

TOPIC VII. Prices, Costs, and Profit – Ціни, витрати та прибуток

1. Break-even point – точка беззбитковості
2. Budget – бюджет
3. Commission – комісія
4. Cost – витрати / вартість
5. Discount – знижка
6. Expense – витрати
7. Gross profit – валовий прибуток
8. Loss – збиток
9. Margin – маржа
10. Net profit – чистий прибуток
11. Price – ціна
12. Profit – прибуток
13. Revenue – дохід
14. Tax – податок

TOPIC VIII. Basic Banking and Finance – Банківська справа та фінанси

1. Account – рахунок
2. Balance – баланс
3. Bank – банк
4. Bond – облігація
5. Capital – капітал
6. Credit card – кредитна картка
7. Deposit – депозит
8. Financial institution – фінансова установа
9. Interest rate – відсоткова ставка
10. Investment fund – інвестиційний фонд
11. Loan – кредит
12. Mortgage – іпотека
13. Stock – акція

14. Withdrawal – зняття коштів

TOPIC IX. Marketing and Advertising – Маркетинг та реклама

1. Advertising – реклама
2. Brand – бренд
3. Campaign – кампанія
4. Customer loyalty – лояльність клієнтів
5. Digital marketing – цифровий маркетинг
6. Market research – дослідження ринку
7. Marketing – маркетинг
8. Product launch – запуск продукту
9. Promotion – просування
10. Public relations – зв’язки з громадськістю
11. Slogan – слоган
12. Strategy – стратегія
13. Target audience – цільова аудиторія

TOPIC X. Supply and Demand – Попит і пропозиція

1. Consumer behavior – поведінка споживача
2. Demand – попит
3. Equilibrium – рівновага
4. Goods – товари
5. Market forces – ринкові сили
6. Price elasticity – еластичність ціни
7. Producer – виробник
8. Scarcity – дефіцит
9. Services – послуги
10. Shortage – нестача
11. Supply – пропозиція
12. Surplus – надлишок

TOPIC XI. Economic Problems – Економічні проблеми

1. Bankruptcy – банкрутство
2. Budget deficit – бюджетний дефіцит
3. Corruption – корупція
4. Debt crisis – боргова криза
5. Economic slowdown – економічне уповільнення
6. Financial instability – фінансова нестабільність
7. Inequality – нерівність
8. Inflation – інфляція
9. Poverty – бідність
10. Recession – рецесія

11. Unemployment – безробіття

TOPIC XII. Future of Work and Economy – Майбутнє праці та економіки

1. Artificial intelligence (AI) – штучний інтелект
2. Automation – автоматизація
3. Digital economy – цифрова економіка
4. Entrepreneurship – підприємництво
5. Freelance – фріланс
6. Gig economy – гіг-економіка
7. Innovation – інновація
8. Job displacement – втрата робочих місць
9. Remote work – віддалена робота
10. Robotics – робототехніка
11. Smart technology – розумні технології
12. Sustainability – стійкість

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