

**МІНІСТЕРСТВО ОСВІТИ І НАУКИ УКРАЇНИ
ДЕРЖАВНИЙ УНІВЕРСИТЕТ ЕКОНОМІКИ І ТЕХНОЛОГІЙ
НАВЧАЛЬНО-НАУКОВИЙ ІНСТИТУТ ЕКОНОМІКИ ТА БІЗНЕС-ОСВІТИ
КАФЕДРА МІЖНАРОДНИХ ВІДНОСИН**

**МЕТОДИЧНІ РЕКОМЕНДАЦІЇ
ДО ПРАКТИЧНИХ ЗАНЯТЬ, САМОСТІЙНОЇ ТА
ІНДИВІДУАЛЬНОЇ РОБОТИ**

з освітнього компонента «Іноземна мова професійного спрямування»
другого (магістерського) рівня вищої освіти спеціальностей С1 «Економіка»,
С4 «Психологія», D1 «Облік і оподаткування», D2 «Фінанси, банківська справа,
страхування та фондовий ринок», D3 «Менеджмент», D4 «Публічне управління
та адміністрування», D5 «Маркетинг», D8 «Право» та І10 «Соціальна робота та
консультування»
денної та заочної форм здобуття вищої освіти

РЕКОМЕНДОВАНО
на засіданні кафедри міжнародних відносин
Навчально-наукового інституту економіки та
бізнес-освіти
(протокол №1 від «25» серпня 2026 р.)

ПОГОДЖЕНО
на засіданні
Науково-методичної ради
Державного університету економіки і
технологій
(протокол № 1 від «27» серпня 2026 р.)

м. Кривий Ріг
2026 р.

Методичні рекомендації до практичних занять, самостійної та індивідуальної роботи з освітнього компонента «Іноземна мова професійного спрямування» другого (магістерського) рівня вищої освіти спеціальностей С1 «Економіка», С4 «Психологія», D1 «Облік і оподаткування», D2 «Фінанси, банківська справа, страхування та фондовий ринок», D3 «Менеджмент», D4 «Публічне управління та адміністрування», D5 «Маркетинг», D8 «Право» та I10 «Соціальна робота та консультування» денної та заочної форм здобуття вищої освіти / уклад. О. ЧИЖИКОВА. Кривий Ріг: ДУЕТ, 2026. 43 с.

Укладач: Ольга ЧИЖИКОВА, доцент кафедри міжнародних відносин, к.п.н., доцент.

Відповідальний

за випуск: Ірина МАКСИМОВА, завідувач кафедри міжнародних відносин,
д.е.н., доцент.

Метою методичних рекомендацій є розвиток і вдосконалення іншомовної комунікативної компетентності здобувачів другого (магістерського) рівня вищої освіти у професійній сфері, формування навичок ефективного усного й писемного спілкування, а також практичного застосування фахової термінології в типових ситуаціях професійної комунікації. Особливу увагу приділено практичному застосуванню професійної термінології, розвитку навичок аргументованого висловлювання власної думки, участі у професійних дискусіях, презентаціях та інших формах професійної комунікації.

Зміст методичних рекомендацій структуровано за тематичними розділами відповідно до змісту робочої програми освітнього компонента та професійних потреб здобувачів спеціальностей С1 «Економіка», С4 «Психологія», D1 «Облік і оподаткування», D2 «Фінанси, банківська справа, страхування та фондовий ринок», D3 «Менеджмент», D4 «Публічне управління та адміністрування», D5 «Маркетинг», D8 «Право» та I10 «Соціальна робота та консультування». Навчальний матеріал охоплює актуальні професійні питання та передбачає опрацювання сучасної англomовної термінології і професійно орієнтованих мовленнєвих конструкцій.

Практичні, самостійні та індивідуальні завдання спрямовані на розвиток умінь аналізувати й узагальнювати іншомовну інформацію, працювати з автентичними джерелами, вести професійний діалог, презентувати результати власної діяльності, аргументувати професійну позицію та застосовувати англійську мову для розв'язання практичних і професійно орієнтованих завдань. Методичні рекомендації сприяють розвитку професійної самостійності, критичного мислення та готовності здобувачів до іншомовної професійної й міжкультурної комунікації.

Зміст

Вступ	4
Мета та завдання	5
I Практичні Завдання та завдання для самостійної роботи	6
Success. Careers	6
Job hunting. Job Satisfaction. Ambitions	11
Stress. Overcoming Stressful Situations	16
Risk Taking	19
Managing people. Team Building	22
Consumer Rights and Consumer Protection	26
E-Commerce	29
Cybercrime and Cybersecurity Law	32
II Завдання для індивідуальної роботи	35
Список використаних джерел	43

Вступ

Метою методичних рекомендацій є розвиток і вдосконалення іншомовної комунікативної компетентності здобувачів другого (магістерського) рівня вищої освіти у професійній сфері, формування навичок ефективного усного й писемного спілкування, роботи з іншомовними джерелами, аналізу й узагальнення професійної інформації, а також практичного застосування фахової термінології в типових ситуаціях професійної комунікації.

Зміст методичних рекомендацій орієнтовано на професійні потреби здобувачів відповідно до специфіки обраної спеціальності. Навчальний матеріал охоплює актуальні питання професійної діяльності, сучасні тенденції розвитку економіки, бізнесу, фінансів, менеджменту, маркетингу, публічного управління, права, психології та соціальної роботи, а також передбачає опрацювання сучасної іншомовної професійної лексики й мовленнєвих конструкцій.

Методичні рекомендації містять комплекс завдань до практичних занять, самостійної та індивідуальної роботи, спрямованих на розвиток мовних, мовленнєвих, комунікативних і професійно орієнтованих умінь. Запропоновані завдання передбачають роботу з автентичними та адаптованими фаховими текстами, засвоєння й активізацію професійної лексики, виконання лексико-граматичних вправ, відповіді на запитання, аналіз змісту текстів, визначення правильності тверджень, заповнення пропусків, переклад, підготовку усних повідомлень, презентацій, дискусій та виконання творчих і проектних завдань.

Важливою складовою методичних рекомендацій є самостійна та індивідуальна робота здобувачів, спрямована на формування навичок самостійного пошуку, відбору, критичного аналізу та систематизації іншомовної професійної інформації. Виконання таких завдань сприяє розвитку критичного мислення, академічної доброчесності, уміння аргументовано висловлювати власну позицію, презентувати результати професійної діяльності та використовувати іноземну мову як інструмент професійного й особистісного розвитку.

Мета та завдання

Метою методичних рекомендацій є формування та розвиток іншомовної комунікативної компетентності здобувачів другого (магістерського) рівня вищої освіти у професійній сфері, удосконалення навичок практичного використання англійської мови для опрацювання фахової інформації, професійного спілкування, академічної взаємодії та виконання професійно орієнтованих навчальних завдань відповідно до специфіки обраної спеціальності.

Методичні рекомендації спрямовані на:

- формування професійно орієнтованої іншомовної комунікативної компетентності відповідно до майбутньої професійної діяльності здобувачів;
- розширення та систематизацію професійного словникового запасу англійською мовою, засвоєння фахової термінології та її практичне застосування;
- удосконалення навичок усного та писемного мовлення у професійних і академічних ситуаціях;
- формування навичок ефективного професійного та ділового спілкування англійською мовою, зокрема участі у професійних зустрічах, переговорах, презентаціях, дискусіях та обговореннях;
- розвиток умінь логічно й аргументовано висловлювати власну думку, обґрунтовувати професійну позицію та вести дискусію;
- розвиток умінь працювати з автентичними англомовними джерелами та актуальною професійною інформацією;
- формування навичок самостійного пошуку, критичного оцінювання, аналізу, систематизації та узагальнення іншомовної інформації;
- удосконалення навичок використання англійської мови для вирішення професійних завдань;
- формування здатності застосовувати англійську мову для розв'язання професійно орієнтованих проблемних ситуацій та прийняття обґрунтованих рішень;
- розвиток навичок міжкультурної комунікації, усвідомлення особливостей професійної взаємодії та ділового етикету в міжнародному середовищі;
- розвиток критичного та творчого мислення, професійної самостійності, ініціативності й здатності до самоосвіти;
- формування готовності до ефективного використання англійської мови в професійній та міжнародній комунікації.

Виконання запропонованих завдань сприятиме формуванню здатності здобувачів ефективно використовувати англійську мову як інструмент професійної діяльності, працювати з іншомовними фаховими ресурсами, здійснювати професійну та міжкультурну комунікацію, аргументовано висловлювати власну позицію, аналізувати й презентувати професійну інформацію та застосовувати набуті іншомовні компетентності для розв'язання практичних професійних завдань.

I ПРАКТИЧНІ ЗАВДАННЯ ТА ЗАВДАННЯ ДЛЯ САМОСТІЙНОЇ РОБОТИ

SUCCESS. CAREERS

Практичні завдання

1. Read and translate one of the four stories into Ukrainian. Pay attention to the professional vocabulary and business terminology used in the text.

1. From Garage to Global: The Rise of EcoTech Innovators

The EcoTech Innovators' story about business success begins in a cramped garage in Berlin. The founders, driven by a passion for green technology, faced tough odds: limited funding, skeptical investors, and a market wary of change. Their first prototypes failed, but their vision for a cleaner world kept them moving.

The breakthrough came when they developed a new biodegradable material that outperformed competitors on both cost and sustainability. This innovation quickly attracted attention, leading to their first funding round and a partnership with a major European retailer. From there, EcoTech Innovators expanded internationally, entering markets in Asia and North America within three years.

Key milestones include:

Securing \$20 million in Series B funding by 2025

Expanding operations to five continents

Reducing client carbon footprints by 40% on average

What sets this story about business apart is the leadership team's unwavering focus on environmental responsibility.

2. Steve Jobs - Apple

One of the most famous names in business is Steve Jobs, co-founder of technology giant Apple. His story began in 1976 when he and his friend Steve Wozniak founded their first company, Apple Computer, out of a garage in California. From there, Jobs grew the company into one of the world's largest corporations with products such as the iPhone, iPad, and MacBook that are now ubiquitous around the globe. What makes Jobs' story particularly interesting is that he was not a college graduate—in fact, he dropped out after only six months. Despite this setback (or perhaps because of it), Jobs was determined to succeed by any means necessary; he worked odd jobs to make ends meet while continuing his entrepreneurial path until Apple eventually took off. Despite numerous setbacks throughout his life, Jobs persevered and became one of the most successful businessmen in history.

Key characteristics of this included:

The Apple Store: this helped Apple create and own a software distribution model, and encouraged third-party developers to adopt it to create and sell apps.

Service expansion focus: Apple was able to deepen customer loyalty through the continuous expansion of services and revenue streams such as Apple Music, iCloud and Apple Pay.

3. Dyson: The Experimental Model

From wheelbarrows to vacuums to hairdryers, Dyson Limited was founded by the inventor James Dyson who started his company without any formal degree or

background in business, making it a \$26.2 billion business. Through his focus on inventing and R&D, James Dyson has been able to set the bar high by re-inventing humble items, including cordless and bagless vacuum cleaners to bladeless fans.

Key characteristics of Dyson's model include:

Heavy investment in R&D: Dyson invests approximately 15-20% of its annual revenue into research and development.

Continuous patenting: Dyson has around 6000 granted and patents pending. This vigorous patenting ensures the heavy investment in R&D isn't copied at a later stage.

Differentiation: Product quality is key to Dyson's development strategy with design, functionality and usability at the forefront.

Premium price points: Customer's are willing to pay a high amount because Dyson's products offer the added value of quality.

4. Tesla: The Disruptive Innovation Model

At a time when the petrol car was dominant, Tesla, led by Elon Musk, revolutionised the automotive industry with its direct focus on electric vehicles (EVs), sustainability, and technological advancements, helping support the development of a whole new market.

Tesla's commitment to innovation has not only disrupted the automotive industry but also inspired a broader movement towards alternative energy solutions.

Key Innovations:

Electric Powertrains: High-performance, long-range electric vehicles like the Model S, Model 3, and Model Y have set new standards in the electric vehicle market.

Autonomous Driving: Not comfortable on settling, Tesla looks to redefine driving with Tesla's Autopilot and Full Self-Driving (FSD) systems, representing significant strides towards autonomous driving technology.

Direct-to-Consumer Sales: By selling directly to consumers and bypassing traditional dealerships, Tesla controls the customer experience and maintains higher margins. (Retrieved from <https://www.swisspreneur.org/blog/story-about-business>; <https://greatermanchester.ac.uk/blogs/the-power-of-entrepreneurship-famous-success-stories>;

<https://www.bcu.ac.uk/business/blog/top-four-business-model-success-stories>)

- Analyse the success story. Identify the main stages in the development of the person, company, or business.
- Identify the key factors of success. Explain which decisions, strategies, innovations, skills, or personal qualities contributed to the success.
- Analyse the challenges. What difficulties or risks did the person or company face? How were they overcome?
- Identify the innovations or business strategies that helped the company become successful.
- Evaluate the results. What achievements or changes demonstrate the success of the person or company?
- Give your opinion. Do you consider this a successful business story?

1.2. Discussion Questions:

- What is the main reason for the success of the selected person or company?
- Which factor is more important: innovation, leadership, investment, persistence, or customer focus?
- What challenges could threaten the company's future success?
- Could the same strategy work in another professional field? Why or why not?
- What can future professionals learn from this success story?

2. What makes people successful? Add more words to the list below. Then choose the five most important. Explain your choice.

charisma dedication drive imagination looks luck nepotism ruthlessness discipline money	confidence creativity adaptability communication skills networking digital skills emotional intelligence leadership continuous learning hard work
--	--

3. Talk about a successful person in your field. Why are they successful?

Choose a person in your professional field – for example, a business owner, a manager, an accountant, a financial specialist, a lawyer, a psychologist, a marketer, a public servant, a social worker, an entrepreneur or other professional.

Give a 3–5-minute presentation about this person. Explain what makes them successful and support your ideas with specific examples.

In your presentation, you should:

- introduce the person and describe their professional background;
- explain what “success” means in their particular profession;
- identify at least five qualities, skills or professional competencies that contribute to their success;
- give specific examples of situations in which the person demonstrated these qualities;
- explain how their education, experience and continuous professional development have contributed to their career.

4. What are the best indicators of an individual's level of success?

cosmetic surgery designer clothes domestic help chauffeur(s) expensive jewellery top-of-the-range car(s)	exotic holidays leisure activities pedigree pets luxury home(s) influential friends
---	---

Завдання для самостійної роботи

1. Complete these statements using the words:

leader | customer | brand | profit | headquarters | workforce | subsidiaries | people | innovation | shares

A successful business...

- a) is always making money and increasing its
- b) is often the market
- c) is moving forward and interested in
- d) has a motivated
- e) has a loyal ... base.
- f) has a world-famous ... and an instantly recognised logo.
- g) issues ... which are worth millions on the stock market.
- h) has its ... in a prestigious location.
- i) has branches and ... all over the world.
- j) treats its employees well and is ... orientated.

2. Discuss the following questions:

- 1. Can a person be considered successful without being wealthy? Why or why not?
- 2. Which is more important for a successful career: technical expertise or interpersonal skills?
- 3. How important are adaptability and continuous learning in your future profession?
- 4. Can professional success come at the expense of personal well-being?
- 5. How might artificial intelligence and digital technologies change the meaning of professional success in your field?
- 6. Is success mainly a result of individual effort, or do social and economic circumstances also play an important role?
- 7. What qualities would you personally need to develop to become successful in your chosen profession?
- 8. Is success mainly determined by personal qualities or external circumstances?
- 9. How important is networking compared with professional competence?
- 10. Is emotional intelligence as important as technical expertise?
- 11. Should ethical behaviour be considered an essential part of professional success?
- 12. Is failure an important part of becoming successful?
- 13. How might the definition of professional success change over the next ten years?
- 14. Which three qualities would you personally need to develop to become successful in your future profession? Explain why.

Useful phrases:

One of the key factors behind their success is...

What distinguishes this person from others in the field is...

Their success can largely be attributed to...

A particularly good example of this is...

This demonstrates their ability to...

Despite facing..., they managed to...

From a professional perspective,...

It could be argued that...

Their career illustrates the importance of...

Taking all these factors into account,...

3. Complete each sentence with the correct prefix from the box. Use each prefix only once. Prefixes: co- | ex- | mis- | out- | down- | re- | ultra- | under- | over-

Business English:

1. The company had to _____ structure its operations after moving most of its services online.
2. Several employees complained that the new performance system _____ estimated the amount of time needed to complete complex projects.
3. The startup quickly _____ performed its competitors by offering a more convenient digital service.
4. The company introduced an _____ efficient AI-powered system to reduce energy consumption and operating costs.
5. The marketing team admitted that it had _____ calculated the campaign budget and exceeded its spending limit.
6. After the merger, the two _____ workers joined forces to launch a new business.
7. The company's _____ CEO now works as an independent business consultant.
8. Many businesses faced a serious economic _____ turn during the global crisis and had to reduce their expenses.
9. The government is considering whether to _____ regulate certain financial services to encourage innovation and competition.

Prefixes: co- | ex- | mis- | out- | re- | ultra- | under- | over- | de- | inter-

Law

1. The court decided to _____ examine the evidence after new information was presented by the defence.
2. The lawyer argued that the witness had _____ interpreted the terms of the contract.
3. The government plans to _____ regulate certain legal procedures in order to make them faster and more accessible.
4. The _____ prosecutor has recently joined a private law firm as a legal consultant.

Psychology

1. The psychologist explained that chronic stress can _____ activate the nervous system and negatively affect a person's well-being.
2. Some people tend to _____ estimate their abilities when they receive little feedback from others.
3. The study focuses on _____ personal communication and how relationships influence emotional well-being.
4. The psychologist recommended _____ structured interviews to obtain more detailed information about the participants.

Public Administration

1. The city council plans to _____ form the public transport system to make it more efficient and accessible.

2. The new digital platform has significantly _____performed the previous system in terms of speed and convenience.
3. Public authorities need to _____operate with local communities when developing social programmes.
4. The government introduced _____efficient digital services to reduce administrative costs and waiting times.

Social Work and Counselling

1. Social workers often cooperate with _____governmental organisations to provide support to vulnerable groups.
2. The counsellor helped the client _____evaluate a difficult situation and consider alternative solutions.
3. A lack of professional support may cause people to _____estimate their own ability to cope with stressful situations.
4. Social services are being _____structured to provide more personalised support to families and individuals.

JOB HUNTING. JOB SATISFACTION. AMBITIONS.

Практичні завдання

1. Read and translate into Ukrainian. Pay attention to the professional vocabulary and business terminology used in the text.

Job satisfaction is defined as the degree to which an employee is satisfied with their job. Management theorists and human resource professionals traditionally view job satisfaction as indicative of an employee's willingness to perform at an optimum level of performance. Job satisfaction focuses on three components of organizational behavior: cognitive, affective, and behavioral and is widely used to determine overall satisfaction in human capital management. To sum up, key components are the following:

Cognitive: Thoughts and evaluations about work.

Affective: Emotional feelings and moods regarding the job.

Behavioral: Actions or intentions related to work habits.

According to modern organizational theories, the emotional responses employees have toward their jobs, how they exhibit their satisfaction through actions, and their personal beliefs about the organization all play critical roles in determining overall job satisfaction. Additionally, *environmental and personal factors*, such as communication and supervision, significantly affect job satisfaction levels.

Salary is one of the biggest reasons employees don't feel satisfied. Managers can ensure the employee is paid the going rate for their role in their market. If employees are underpaid based on comparable jobs in the area, they will feel they are being mistreated.

Managers can also help their employees with *growth opportunities*. This will help the employee get promoted and increase their salary. Growth opportunities may

even create a path for leadership opportunities. Moreover, managers and employees should always ensure they are treating each other with respect. Lack of care can lead to a toxic work environment, which reduces job satisfaction. *Respecting employees* is essential. (Retrieved from:

<https://www.ebsco.com/research-starters/business-and-management/job-satisfaction>;
<https://www.charlestonssouthern.edu/the-importance-of-job-satisfaction/>)

2. Which of the following would motivate you to work harder? Choose your top five and rank them in order of priority. Explain your priorities.

bonus bigger salary commission praise hard-working boss opportunities to develop digital skills working for a successful company a better working environment promotion opportunities perks or fringe benefits flexible working hours	work-life balance mental health support professional training and courses career development opportunities recognition for achievements meaningful work modern technology and equipment more autonomy supportive company culture paid volunteering days employee wellbeing programmes
---	---

3. Discuss these questions.

1. A recent US survey showed children preferred parents to go out and earn money rather than spend more time with them. Is this true, in your opinion?
2. Would you prefer a male or female boss? Why?
3. For what reasons might you change jobs? How often would you expect to do so in your lifetime? Is changing jobs often a sign of success in your culture?
4. How important is work-life balance when choosing a job?
5. Do you think artificial intelligence will change the way people work in the future?
6. Do you think employees today change jobs more often than people did in the past? Why?
7. What would make you stay with the same company for many years?
8. What qualities make someone a good boss?
9. What makes a workplace toxic or stressful?
10. Do you think companies should offer more freedom and autonomy to their employees?
11. Would you prefer to work for a large successful company or a small innovative start-up?
12. How important is a company's social and environmental responsibility when choosing a job?
13. Would you consider moving to another country for a better job?
14. What would be your dream job, and what would motivate you to stay in it?

Завдання для самостійної роботи

1. Complete each sentence with the correct form of the word in bold.

1. satisfy

- a) The survey showed that staff working flexible hours were more _____ with their jobs than those working fixed hours.
- b) Low pay and poor working conditions create _____ workers.
- c) Small European companies are top of job _____ league tables.

2. motivate

- a) What are the strongest _____ factors in people's lives?
- b) Workers become _____ if they work long hours for low pay.
- c) What was your _____ for becoming a salesperson?

3. frustrate

- a) You could see the _____ building up in the workforce.
- b) I find talking to him _____ because he never listens.
- c) I felt so _____ with their attitude that I decided to resign.

4. success

- a) She has been very _____ in her career.
- b) Hard work is the key to _____.
- c) The company has had a very _____ year.

5. employ

- a) The company currently has 500 _____.
- b) It can be difficult to find _____ in some areas.
- c) He is _____ by a large international company.

6. communicate

- a) Good _____ skills are essential for this job.
- b) The manager is very good at _____ with his staff.
- c) There was a serious _____ problem between the two departments.

7. decide

- a) It was a difficult _____ to leave the company.
- b) She is very _____ and always knows what she wants.
- c) We haven't made a final _____ yet.

8. compete

- a) There is a lot of _____ between companies nowadays.
- b) We need to be more _____ if we want to win new customers.
- c) The two companies are in direct _____ with each other.

9. rely

- a) You can't always _____ on other people to solve your problems.
- b) She is very _____ and always does what she promises.
- c) The company has become too _____ on one major customer.

10. organise

- a) Good _____ is essential in a busy workplace.
- b) She is very _____ and never misses a deadline.
- c) We need to _____ a meeting with the whole team.

2. Answer the Questions:

1. What do you find satisfying and frustrating about your work or studies?
2. Who or what inspires you at work?
3. What do you find satisfying and frustrating about your work or studies?
4. Who or what inspires you at work?
5. What motivates you to work hard?
6. What makes a job satisfying for you?
7. What aspects of your work or studies do you find most stressful?
8. How important is a good salary when choosing a job?
9. Would you prefer a well-paid job that you dislike or a lower-paid job that you love? Why?
10. What kind of working environment do you prefer?
11. How important are friendly colleagues to you?
12. What is more important in a career: money, job satisfaction, or opportunities for development? Why?
13. What personal qualities are important for job satisfaction in Psychology? Law? Public Administration?
14. How important is a good relationship with clients for a psychologist?
15. Would you prefer to work in private practice or in an organisation? Why?
16. How stressful can a career in law be?
17. How important is work-life balance in the legal profession? in social services?
18. What can make a lawyer frustrated at work?
19. How important is recognition for social workers?
20. What motivates people to choose a career in social work?

3. How true do you think the following statements are?

1. A high salary is more important than job satisfaction.
2. People should stay in the same company for many years.
3. Working from home is better than working in an office.
4. It is impossible to have a successful career without working long hours.
5. Employees should be rewarded for working harder than their colleagues.
6. Job satisfaction is more important than career progression.
7. People are more motivated by money than by recognition.
8. You should never mix friendship and work.
9. It is better to have a secure job than an interesting one.
10. Changing jobs regularly can help you develop your career.
11. Everyone should take a career break at some point in their life.
12. Stress is an unavoidable part of having a successful career.
13. Your job should be something you enjoy, not just a way to earn money.
14. True fulfilment can only come with a job you love.
15. You should work to live not live to work.
16. Psychologists need to have a good work-life balance to avoid burnout.
17. A psychologist cannot be satisfied with their job if they do not have enough time for each client.
18. Emotional involvement with clients can reduce job satisfaction.
19. Emotional burnout is one of the biggest problems in social work.
20. Public servants should feel that their work benefits society.

4. Past simple or present perfect? For each of the sentences below, choose the correct ending.

Rebecca has been with our organisation for five years

- a) and she did a great job.
- b) and she is doing a great job.

His hard work really paid off

- a) he was promoted to Chief Adviser a year later.
- b) he has been promoted to Chief Adviser.

There have been serious problems with the merger,

- a) but we proceeded with it anyway.
- b) but we have proceeded with it anyway.

The motor trade has been in the doldrums

- a) last year.
- b) all year.

She's been promoted

- a) because she's brought off that deal.
- b) while she was working as Head of R&D.

How long have you worked as Financial Adviser

- a) for your current employer?
- b) before you became Financial Director?

The lawyer has worked for our firm for six years

- a) and she handled several high-profile cases.
- b) and she has handled several high-profile cases.

The judge has been working on the case

- a) since Monday.
- b) last Monday.

The company has faced several legal disputes

- a) over the past three years.
- b) before it signed the new contract.

Maria has worked as a psychologist for ten years

- a) and she helped many clients during that period.
- b) and she has helped many clients during that period.

The researcher has studied anxiety disorders

- a) for several years.
- b) when she was at university.

The government has introduced several measures to reduce unemployment

- a) over the past two years.
- b) when the economic crisis began.

How long have you worked in public administration

- a) for your current department?
- b) before you became a senior civil servant?

Sarah has worked as a social worker for seven years

- a) and she supported many vulnerable families.
- b) and she has supported many vulnerable families.

STRESS. OVERCOMING STRESSFUL SITUATIONS

Практичні завдання

1. Read and translate into Ukrainian. Pay attention to the professional vocabulary and business terminology used in the text.

While it may seem like there's nothing you can do about stress in your life, there are healthy steps you can take to destress and regain control. Stress management involves using various techniques and coping strategies to manage your overall stress levels, improve how you react to stressful things in your life, and build resilience. Before exploring stress management techniques, it's important to recognize that stress can show up in different forms:

Acute stress. This involves a temporary source of stress. Maybe you're worried about an upcoming exam, or perhaps you're stressed about your disorganized family travel plans. Once the event passes, you feel yourself relax.

Episodic acute stress. This is when acute stress is a recurring issue for you. For instance, if you struggle with time management or your study strategies are ineffective, you'll regularly feel stressed by exams. If you have a hard time setting boundaries at work, you'll find yourself repeatedly taking on too many responsibilities.

Chronic stress. This is when a stressor looms over you for a long time. Maybe you're stuck in a tight financial situations for years. Or perhaps you or someone you love is dealing with a long-term health condition. You might feel a sense of hopelessness, as there doesn't seem to be a break from the stress in sight.

There are many healthy ways to reduce stress or cope with its effects, but they all require change. You can either change the situation or change your reaction. When deciding which option to choose, it's helpful to think of the four As: avoid, alter, accept, or adapt.

1. Avoid unnecessary stress

Not all stress can be avoided, and it's not healthy to avoid a situation that needs to be addressed.

Learn how to say "no." Know your limits and stick to them.

Avoid people who stress you out.

Take control of your environment. If the evening news makes you anxious, turn off the TV. If traffic makes you tense, take a longer but less-traveled route.

Avoid hot-button topics. If you repeatedly argue about the same subject with the same people, stop bringing it up or excuse yourself when it's the topic of discussion.

Pare down your to-do list. Analyze your schedule, responsibilities, and daily tasks. If you've got too much on your plate, distinguish between the "shoulds" and the "musts."

2. Alter the situation

Express your feelings instead of bottling them up. If something or someone is bothering you, communicate your concerns in an open and respectful way.

Be willing to compromise. When you ask someone to change their behavior, be willing to do the same.

Be more assertive. Don't take a backseat in your own life. Deal with problems head on, doing your best to anticipate and prevent them.

Find balance. Try to find a balance between work and family life, social activities and solitary pursuits, daily responsibilities and downtime.

3. Adapt to the stressor

If you can't change the stressor, change yourself. You can adapt to stressful situations and regain your sense of control by changing your expectations and attitude.

Reframe problems. Try to view stressful situations from a more positive perspective.

Look at the big picture. Take perspective of the stressful situation. Ask yourself how important it will be in the long run. Will it matter in a month?

Adjust your standards. Stop setting yourself up for failure by demanding perfection. Set reasonable standards for yourself and others, and learn to be okay with "good enough."

4. Accept the things you can't change

Some sources of stress are unavoidable. Don't try to control the uncontrollable.

Look for the upside. When facing major challenges, try to look at them as opportunities for personal growth.

Share your feelings. Talk to a trusted friend or make an appointment with a therapist.

(Retrieved from <https://www.helpguide.org/mental-health/stress/stress-management>)

2. Answer the following questions:

1. What is stress management and what are its main purposes?
2. What is the difference between acute stress and episodic acute stress?
3. What is chronic stress? Give one example from the text.
4. What are the four As of stress management?
5. Why is it important to learn how to say "no"?
6. How can you alter a stressful situation?
7. What does it mean to be more assertive?
8. How can reframing a problem help you deal with stress?
9. What does the text recommend doing when you cannot change a stressful situation?
10. Why can sharing your feelings with a trusted person be helpful?

3. Agree or disagree:

1. All stress is harmful and should be avoided.
2. Learning to say "no" can help people manage stress.
3. It is better to keep your feelings to yourself when you are stressed.
4. People should always try to change stressful situations rather than change their own reactions.
5. Perfectionism can increase stress.
6. A stressful situation can sometimes become an opportunity for personal growth.

7. People should avoid everyone who causes them stress.
8. Having a good work-life balance is important for managing stress.
9. Talking to a therapist is a useful way of coping with serious stress.
10. Changing your attitude can sometimes be more effective than changing the situation.

Завдання для самостійної роботи

1. Fill in the gaps:

stress management | acute stress | chronic stress | boundaries | compromise | assertive | reframe | perspective | standards | therapist

1. _____ involves using different techniques to manage stress levels and improve your reactions to stressful situations.
2. Worrying about an exam that takes place next week is an example of _____.
3. Financial difficulties that continue for several years may cause _____.
4. Learning to set clear _____ can help prevent you from taking on too many responsibilities.
5. When you are willing to change your behaviour as well as asking another person to change theirs, you are willing to _____.
6. Being _____ means dealing with problems directly and expressing your needs and opinions confidently.
7. If you try to _____ a problem, you look at it from a different and often more positive perspective.
8. Looking at the _____ can help you understand how important a stressful situation really is in the long run.
9. You can reduce unnecessary stress by setting realistic _____ for yourself and others.
10. If you need professional support, you can make an appointment with a _____.

2. What would you do if...?

Discuss the situations below. Explain what you would do and why. Try to use the four As: avoid, alter, adapt, accept.

1. What would you do if you had three important exams in one week and felt completely overwhelmed?
2. What would you do if your colleague constantly asked you to do their work because you found it difficult to say “no”?
3. What would you do if you regularly argued with a family member about the same political or social issue?
4. What would you do if you had too many responsibilities at university and did not have enough time for yourself?
5. What would you do if your academic results were not as good as you expected, even though you had worked hard?
6. What would you do if you had to give an important presentation and were extremely nervous?

7. What would you do if a stressful situation at work could not be changed or avoided?

8. What would you do if you were worried about a problem that might not be important in a month or a year?

3. **Vocabulary in context.** Match the expressions from the text with their meanings.

1. bottle up your feelings

2. take a backseat

3. deal with a problem head on

4. have too much on your plate

5. look at the big picture

6. set yourself up for failure

7. good enough

8. look for the upside

a) to have too many responsibilities

b) to consider the situation from a wider perspective

c) to hide or suppress your emotions

d) to accept something that is satisfactory, even if it is not perfect

e) to focus on the positive aspect of a difficult situation

f) to avoid taking an active role in your own life

g) to approach a problem directly

h) to create conditions that make failure more likely

RISK TAKING

Практичні завдання

1. Read and translate into Ukrainian. Pay attention to the professional vocabulary and business terminology used in the text.

Risk-taking lies at the heart of entrepreneurship and business growth. Every successful venture—from groundbreaking technologies to disruptive business models—stems from someone taking a calculated leap into uncertainty. For entrepreneurs, risk is not a deterrent; it is an opportunity. But why do some individuals actively embrace risk while others avoid it? The answer lies in understanding the psychology of risk-taking.

A combination of personality traits, cognitive processes, and environmental influences shapes risk-taking. Successful entrepreneurs often exhibit behaviours and mindsets that set them apart in their approach to risk.

1. Traits Linked to Risk Tolerance in Entrepreneurs

Confidence and Self-Efficacy: Entrepreneurs often have high confidence in their ability to succeed. This self-belief drives their willingness to take risks, as they perceive control over their outcomes.

Resilience: The capacity to persist in the face of setbacks enables entrepreneurs to view risk not as a failure but as a challenge to overcome. Resilient individuals are more likely to bounce back from mistakes.

Openness to Experience: A willingness to embrace novel ideas and approaches makes entrepreneurs more predisposed to exploring uncharted territory, even when it involves uncertainty.

2. The Entrepreneurial Mindset and Uncertainty

Entrepreneurs redefine their relationship with uncertainty:

Tolerance for Ambiguity: Successful entrepreneurs are often comfortable operating in environments where not all variables are known. This ability to act despite incomplete information sets them apart.

Innovative Thinking: Risk-taking is closely tied to innovation. Entrepreneurs view risks as gateways to creating unique solutions or disruptive change.

Calculated Optimism: While some risk-taking stems from chance, high performers cultivate a strategic optimism that allows them to remain encouraged by potential positive outcomes while navigating the realities of obstacles.

3. Cognitive Mechanisms in Risk-Taking

The following cognitive processes play a significant role in risk-oriented decisions:

Risk Perception: Entrepreneurs often perceive risks differently from others. Where some see only danger, they see opportunity and potential.

Optimism Bias: Entrepreneurs frequently overestimate the likelihood of success compared to failure. This optimism can drive bold action but requires balance to avoid irrational decision-making.

Loss Aversion: Research shows individuals are typically more averse to losing than gaining equivalent outcomes. Entrepreneurs who embrace risk often show reduced sensitivity to loss aversion, allowing them to overcome hesitation.

Risk Mitigation Strategies

Scenario Planning: Anticipating different outcomes and preparing contingency plans reduces uncertainty.

Start Small: Successful entrepreneurs pilot risky ideas in small, controlled environments before committing fully.

Manage Emotional Responses: Practising mindfulness and emotional regulation ensures clarity when making stressful decisions.

(Retrieved from <https://richard-reid.com/psychology-of-risk-taking-in-business-ventures/>)

2. Match these halves of sentences from newspaper extracts:

Internet businesses ...

We can reduce risk ...

Trying to minimise risk ...

It is impossible to ...

It is difficult to foresee the risks ...

Actuaries calculate risk ...

It's important to consider the ...

a) risks involved when sending staff to work in dangerous locations.

b) in order to advise insurance companies.

c) involved in setting up a new business.

d) eliminate all risk when entering a new market.

- e) face increasing risks of running out of money.
- f) by spreading our lending to more businesses.
- g) is an important part of business strategy.

3. The following adjectives can be used with the word risk. Which describe a high level of risk? Which describe a low level?

faint	significant
great	slight
huge	substantial
minuscule	terrible
negligible	tremendous
remote	serious

Завдання для самостійної роботи

1. Answer the questions.

1. Why is risk-taking considered essential for business growth?
2. What personality traits are commonly associated with risk tolerance in entrepreneurs?
3. How does self-confidence influence an entrepreneur's willingness to take risks?
4. Why is resilience important when dealing with entrepreneurial risks?
5. What does "tolerance for ambiguity" mean, and why is it important for entrepreneurs?
6. How is innovative thinking connected with risk-taking?
7. What is calculated optimism?
8. What risk mitigation strategies does the text recommend?

2. Agree or disagree. Give reasons for your opinion.

1. Risk-taking is more important for entrepreneurs than avoiding mistakes.
2. Highly confident people are more likely to become successful entrepreneurs.
3. Resilience is more important than intelligence when dealing with business risks.
4. Entrepreneurs should be comfortable making decisions without having complete information.
5. Optimism is necessary for entrepreneurial success, but excessive optimism can be dangerous.
6. Taking risks without a detailed plan can sometimes lead to greater innovation.
7. Starting small is the best way to manage entrepreneurial risk.
8. Emotional control is as important as financial knowledge when making risky business decisions.

3. Discuss the following questions.

1. Can risk-taking be learned, or is it mainly a personality trait?
2. Is an entrepreneur who never takes risks likely to be successful?
3. Can too much confidence become a disadvantage in business?
4. What is the difference between calculated risk-taking and reckless risk-taking?
5. Which is more dangerous for an entrepreneur: fear of failure or overconfidence?
6. How can entrepreneurs balance optimism with realistic expectations?

MANAGING PEOPLE. TEAM BUILDING

Практичні завдання

1. Read and translate into Ukrainian. What sort of team player are you?

Doers vs Thinkers a) I consider what I say. b) I contribute a lot in discussions. c) Action is more important than reflection. d) I listen to others before I say anything. e) Discussion gives me energy and ideas. f) I don't say a lot at meetings. Details vs Ideas a) I often come up with unusual solutions. b) It's important to be realistic. c) People see me as a creative person. d) I like practical solutions. e) You shouldn't overlook details. f) You shouldn't get lost in details.	Mind vs Heart a) I like to think logically. b) I keep emotions out of decision-making. c) I avoid confrontation. d) I sometimes tread on people's toes. e) Understanding people is as important as being right. f) I care about other people's feelings. Planners vs Improvisers a) Meetings have to be prepared for carefully. b) I like surprises. c) I hate time-wasting at meetings. d) Too much time can be spent on preparation. e) People say I'm a punctual person. f) I need a deadline to get me going.
---	--

Score 1 point for each of the following answers:

Doers vs Thinkers: a), d), f)

Mind vs Heart: a), b), d)

Details vs Ideas: b), d), e)

Planners vs Improvisers: a), c), e)

Score 2 points for each of the following answers:

Doers vs Thinkers: b), c), e)

Mind vs Heart: c), e), f)

Details vs Ideas: a), c), f)

Planners vs Improvisers: b), d), f)

18–24 points: You are definitely a creative type. You value original ideas over detailed planning. You are likely to show consideration for others. You can get bored easily and sometimes need to be under pressure to get results.

12–17 points: Clear thinking and careful planning are of great importance to you. You are not afraid of challenging others in order to get results. You are likely to be ambitious and well organised.

2. Work in groups and compare your answers. Then discuss these questions.

1. How important are thinking styles in effective teamwork?

2. Do you think your group would make a good team, based on the results of the quiz? Explain why or why not.

3. How can a manager motivate employees to work more effectively?

4. What is the best way to deal with conflicts between team members?

5. How important is communication for successful teamwork? Why?
6. Should a manager give employees more responsibility and freedom? Why or why not?
7. How can a team leader build trust among team members?
8. What should a manager do if one team member is not doing their share of the work?
9. Is it better to have people with different working styles in one team, or people with similar styles? Why?
10. What qualities are most important for a good team leader?

3. Read and analyze.

Team building is of paramount importance in the realm of leadership, significantly influencing a team's performance and organisational success. Emphasizing effective team-building practices ensures synergy, fosters innovation, and bolsters overall productivity, which in turn, steers the organization towards intended goals.

Leadership and team building are inextricably linked, with the latter acting as the driving force in actualizing the leader's vision. By leveraging the power of team building, leaders can cultivate an environment of collaboration, align the team's efforts with organizational objectives, and harness individual strengths towards collective success. Hence, understanding and implementing effective team-building strategies stands myriad benefits, augmenting both individual and organizational potential.

The Role of Communication in Effective Team Building

Communication lies at the heart of effective team building. As a business leader, it's your role to pave the way for transparent and open variables of communication. Encourage members of your team to express their ideas, concerns, and feedback freely. This open communication environment will foster a sense of trust and respect among your team members. Team meetings are an excellent platform for promoting effective communication. Business leaders can also use digital tools to enhance team communication. Workshops and training can also help sharpen communication skills within the team.

Creating a Collaborative Atmosphere: A Key Strategy for Team Building

Instigating a collaborative atmosphere is vital for business managers who wish to see their teams flourish. Essentially, collaboration fosters an environment where innovation thrives on diverse perspectives and a shared commitment to joint decision-making and problem-solving. To achieve this, you need to cultivate an environment of mutual respect, open communication, and joint accountability. The first step in encouraging collaboration involves clearly defining team roles and responsibilities. Another great strategy for fostering collaboration is through the use of team building activities aimed at enhancing communication among team members. Finally, using digital collaboration tools can significantly enhance the team's cooperative efforts, especially in today's digital age where remote working is a norm.

Integrating Diversity: An Essential Team Building Technique

Embracing diversity in the workplace has proven to be a powerful strategy in fostering strong, cohesive teams. A diverse team brings together a wide range of

experiences, backgrounds, skills, and perspectives. Start by creating an inclusive atmosphere where all team members feel valued and heard. Acknowledging and celebrating different cultural holidays or traditions, and fostering open and respectful conversations about differences, are some effective strategies. Providing diversity and inclusion training to your team can also help foster understanding and empathy among team members. A truly diverse team also encompasses different ages, experiences, skill levels, working styles, and perspectives.

Encouraging Personal Development: The Hidden Secret of Team Building

Encouraging personal development is more than just a feel-good strategy, it's a hidden secret to effective team building that many neglect. As a business manager, remember that investing in the growth of your employees is synonymous with investing in the robustness of your team. Coaching and mentoring are also key components of this strategy. Last but not least, recognition plays a critical role in encouraging personal development. Rewards and recognition for achieved milestones instill a sense of achievement in team members.

Boosting Team Morale: The Underrated Team Building Strategy

An important but often overlooked factor in successful team building is morale. Why so? Quite simply, when employees are happy and feel valued, they are more likely to be productive, creative, and cooperative. To start with, recognise individual and team achievements with rewards that reflect their efforts, whether it's a small token, a word of appreciation, or publicly recognizing their work at company meetings. Moreover, creating a supportive work environment where each team member feels heard and valued is vital. Finally, work-life balance is another significant aspect of maintaining high morale.

(Retrieved from <https://www.e-zigurat.com/en/blog/9-crucial-team-building-strategies/>)

Agree or disagree:

1. Team building has little influence on an organisation's overall success.
2. Effective communication helps to create trust and respect among team members.
3. Team meetings are one of the ways leaders can promote communication within a team.
4. Collaboration is possible only when all team members have the same ideas and perspectives.
5. Clearly defining team roles and responsibilities can encourage better collaboration.
6. Diversity in a team can bring different experiences, skills, and perspectives.
7. Diversity and inclusion training cannot help team members develop understanding and empathy.
8. Personal development of employees has no connection with effective team building.
9. Recognising employees' achievements can improve their motivation and sense of achievement.
10. A healthy work-life balance can contribute to maintaining high team morale.

4. Match the prefixes of the words 1–10 to their meanings.

mismanage	dishonest
a) not	a) very

b) do badly	b) former
c) former	c) not
pro-European	ex-boss
a) opposite	a) opposite
b) in favour of	b) former
c) before	c) after
predict	bilateral
a) not enough	a) against
b) against	b) after
c) before	c) two
post-merger	reconsider
a) after	a) again
b) too much	b) former
c) not enough	c) after
irresponsible	hypercritical
a) again	a) not enough
b) not	b) very
c) against	c) opposite

Завдання для самостійної роботи

1. Read the statements and decide whether they are True or False. Correct the false statements.

1. Team building can influence both team performance and organisational success.
2. Leaders should discourage employees from expressing concerns and feedback.
3. Digital tools can be used to improve communication within a team.
4. Collaboration depends on mutual respect and open communication.
5. Team-building activities can improve coordination among team members.
6. A diverse team consists only of people from different cultural backgrounds.
7. Coaching and mentoring can support employees' personal development.
8. Recognition of employees' achievements can increase their sense of achievement.
9. Team morale has no effect on employees' productivity.
10. Work-life balance is an important factor in maintaining high morale.

2. Find Evidence in the Text. Answer the questions using information from the text.

1. Why is team building important for leaders?
2. How can leaders encourage effective communication?
3. Why are clearly defined roles and responsibilities important?
4. What benefits can diversity bring to a team?
5. How can coaching and mentoring contribute to team building?
6. Why is employee recognition important?
7. What factors can help maintain high team morale?
8. How does team building help organisations achieve their goals?
9. What role do digital tools play in effective team building?
10. Why is a supportive work environment important for a successful team?

3. Discussion Questions. Discuss the questions in pairs or small groups.

1. Which team-building strategy from the text is the most important? Why?
2. Do you think communication is more important than individual skills in a team? Why/why not?
3. How can diversity make a team stronger? Can it also create challenges?
4. What can a leader do when team morale is low?
5. Do rewards motivate employees effectively? Why or why not?
6. Which is more important for a successful team: individual talent or cooperation?
7. What qualities should a good team leader have?
8. How can team-building activities improve cooperation among team members?
9. What can leaders do to create an inclusive and supportive work environment?
10. How can personal development benefit both employees and the organisation?

4. Agree or Disagree. Prove your opinion.

A manager should:

- know when your birthday is.
- know where you are and what you're doing at all times during working hours.
- not criticise or praise.
- not interfere in disagreements between members of staff.
- not ask people to do things they're not prepared to do themselves.
- be available at all times to give staff advice and support.
- keep their distance from staff and not get involved in socialising outside work.
- use polite language at all times.
- work longer hours than their staff.
- comment on the personal appearance of their staff.

CONSUMER RIGHTS AND CONSUMER PROTECTION

Практичні завдання

1. Read and translate into Ukrainian.

Consumer rights are a set of rules and guidelines planned to protect individuals when they buy or use goods and services. These rights ensure that when you buy something, like a toy, a book, or a food, it should be safe, of good quality, and purpose as expected. Consumer rights also include the ability to return faulty items, obtain refunds, and seek compensation if a product does not meet the expected standards.

There are so many rights consumers have and knowing them will help you make good choices when shopping. This will ensure that businesses do the right thing. Let's explore some of these rights so you can be a more informed and confident consumer.

They include:

1. The Right to Safety

These right states that, consumers have the right to be protected from products that might be harmful. This means that products like food and appliances like television, phones, fridges iron should be safe to use. This includes clear instructions for safe use and warnings about any likely dangers of something which is not safe.

2. Right to Choose

You have the right to choose from a variety of products and services available in the market. This means you can carefully compare different choices and select the one that best meets your needs and preferences. Whether it is choosing a phone, a snack, or a book, you have the freedom to make your own decisions without feeling rushed or influenced by others.

3. The Right to Redress

This right says that, if a consumer buys something and that thing is faulty or does not work as it should, the consumer has the right to a refund, replacement, or repair. Usually, the shop or company have a period where this refund, replacement or repair can occur, and it is called warranty.

4. The Right to Be Heard

If you have a problem with a product or service, you have the right to voice your concerns. This means you can complain if something is wrong, and companies should listen and try to fix the issue.

5. The Right to Be Informed

You have the right to know what you are buying. This includes understanding what's in a product, how it works, and if there are any risks. For example, food packaging should tell you the ingredients and the expiration date. This helps the consumer to get the right information about the quality, quantity, purity, standard and price of goods or service so as to protect himself or herself against the abusive and unfair practices.

6. Right to Privacy

Consumers have the right to keep their personal information safe when they buy things or use services. Companies must follow rules to protect your data and make sure no one uses or shares it without permission.

7. Right to Fair Treatment

Consumers have the right to be treated fairly, no matter who they are or where they come from. This means you should be protected from unfair practices like being tricked, facing unfair rules, or being forced to buy something. Companies should always be honest and treat everyone with respect.

8. The Right to Consumer Education

As a consumer, you have the right to learn about your rights and responsibilities. This helps you make choices when buying things and ensures you know how to protect yourself.

9. The Right to a Healthy Environment

Consumers have the right to live and work in a healthy and safe environment. This means companies should not pollute the air, water, or land, and they should make sure their products are environmentally friendly.

These rights are important because they help protect you and ensure that businesses treat you fairly when you buy their products or services. We believe strongly you are going to insist on your rights when buying from a shop or a market.

(Retrieved from https://curriculumresources.edu.gh/wp-content/uploads/2025/02/Social-Studies-Section-9_LV.pdf)

2. Discussion:

1. What are consumer rights?
2. List two reasons why consumer rights are important.
2. How do consumer rights help in promoting a fair and competitive marketplace?
3. What could happen if consumers are not aware of their rights?
4. Which right protects consumers from dangerous products?
5. What can a consumer do if a product is faulty?
6. Why is the Right to Be Informed important?
7. How does the Right to Privacy protect consumers?
8. Which consumer right do you consider the most important? Why?
9. Are consumers sufficiently informed about their rights?
10. How can consumers protect themselves when shopping online?

3. Professional Vocabulary. Explain the meaning of the following terms in your own words: *consumer rights, faulty product, refund, replacement, warranty, compensation, privacy, fair treatment, consumer protection, unfair practices.*

Завдання для самостійної роботи

1. Agree or Disagree. Read the statements and decide whether you agree or disagree. Give reasons for your opinion.

1. Consumers should always check product information before making a purchase.
2. Every consumer has the right to return a faulty product and receive a refund.
3. Companies should be responsible for protecting consumers' personal data.
4. Consumers should be educated about their rights at school or university.
5. Online shopping makes it more difficult to protect consumer rights.
6. Companies should be punished for violating consumer rights.
7. The right to safety is the most important consumer right.
8. Consumers should have the right to compensation when a product causes harm.
9. Businesses should always provide clear information about the price and quality of their products.
10. Consumers themselves are responsible for knowing and protecting their rights.

2. Analytical Task: Consumer Rights in Practice: Analyse the implementation of consumer rights in your country. Choose 3–4 consumer rights from the text and answer the following questions:

1. What laws and regulations protect these consumer rights?
2. Are these rights effectively implemented in practice? Give real-life examples.
3. What problems do consumers face when their rights are violated?
4. Why can there be a gap between consumer protection laws and their practical implementation?

5. What should the government, businesses and consumers do to improve the situation?

6. What measures could make consumer protection more effective?

3. Prepare 5 practical recommendations for improving consumer protection.

Consider the roles of:

- government and public authorities;
- businesses and service providers;
- consumer protection organisations;
- consumers themselves.

E-COMMERCE

Практичні завдання

1. Discuss the questions:

1. What goods or services do you buy over the Internet? What do you prefer not to buy?
2. What problems have you had buying on the Internet?
3. What kind of products or services are best sold on the Net?
4. Are there any things which could not or should not be sold on the Net?
5. What are the risks of e-commerce for:
 - a) the companies involved?
 - b) their customers?
6. How has social media changed the way people shop online?
7. What role does artificial intelligence play in modern e-commerce?
8. Why do people choose online shopping instead of traditional stores?
9. How can online shops protect customers from fraud and data theft?
10. What will e-commerce look like in the future?

2. Discuss these statements.

1. All retailers will have to sell online.
2. There is no safe way of buying goods online.
3. Online businesses will never be able to guarantee delivery on time because they rely on postal services.
4. Some products and services cannot be sold online.
5. Social media will become the main way of discovering and buying products online.
6. Artificial intelligence will make online shopping more personalized and convenient.
7. Customers will prefer fast delivery even if it costs more.
8. Online shopping will completely replace traditional physical stores.
9. Businesses will need to use sustainable packaging and delivery methods to stay competitive.
10. Online shopping will become safer and more secure as new technologies improve payment and data protection.

3. Match these sentence halves.

I'm sure that if we go online

I'm sure that if we went online

I'm sure that if we'd gone online

If we lose the password,

If we had a more attractive website,

If we'd hired a professional designer,

a) our overheads would decrease.

b) we won't be able to access those files ever again.

c) our overheads would have decreased.

d) we would get a lot more hits.

e) we'd have been able to relaunch our site sooner.

f) our overheads will decrease.

Завдання для самостійної роботи

1. Complete the sentences with the correct form of the verb in brackets.

2. The volume of e-commerce would increase rapidly if everyone a computer. (own)

3. If people weren't a bit technically-minded, the Internet so fast. (take off)

4. You much more traffic if you register your website with one of the top search engines. (get)

5. If I, you, I would turn to a professional website designer. (be)

6. Had the economic climate been more favourable, our e-commerce industries massively. (expand)

7. If you online, you'll get a better discount. (order)

The use of AI would increase rapidly if more companies it in their everyday work. (adopt)

8. If people less time on social media, they might be more productive. (spend)

9. You better results if you use AI tools correctly. (get)

10. If I you, I would create a strong password. (be)

11. Had the company invested in cybersecurity earlier, it fewer problems last year. (have).

12. If you online now, you can get a discount. (order)

13. If everyone access to fast Internet, online education would become even more popular. (have)

14. If we the file to the cloud yesterday, we wouldn't have lost it. (upload)

15. If social media tomorrow, millions of people would probably be confused. (stop working).

2. Complete the text by changing the words in brackets into the correct form.

Example: success → successful

E-commerce

E-commerce has become extremely (success) in recent years. More and more people prefer shopping online because it is convenient, fast and often cheaper than visiting traditional stores.

For many businesses, having an online shop is essential for their (grow). A well-designed website can make a company more (attract) to potential customers and help it compete with larger companies. However, online businesses need to pay attention to the (secure) of their websites because customers want to know that their personal and payment information is protected.

Another important factor is (rely). Customers expect their orders to arrive on time and in good condition. If a company provides a (satisfy) service, people are more likely to return and recommend it to others.

Social media also plays an important role in the (promote) of online businesses. Companies can use Instagram, TikTok and other platforms to increase their (popular) and reach new customers.

In the future, e-commerce will probably become even more (importance). New technologies, such as artificial intelligence and virtual reality, may make online shopping more (person) and interactive.

3. Agree or Disagree:

1. Online shopping will eventually replace most traditional shops.
2. People spend more money when they shop online than when they shop in physical stores.
3. E-commerce has made our lives easier.
4. Online shopping is better than shopping in traditional stores.
5. Companies should offer free delivery for all online orders.
6. Social media is the best way for online businesses to attract new customers.
7. Artificial intelligence will make online shopping more convenient in the future.
8. People should stop buying products from websites that use too much packaging.
9. Online reviews are more important than advertisements when choosing a product.
10. The growth of e-commerce is bad for small local businesses.

Useful phrases:

I strongly agree/disagree that...

In my opinion, ...

One of the main advantages is...

Another important point is...

However, ...

For example, ...

On the other hand, ...

To sum up, ...

CYBERCRIME AND CYBERSECURITY LAW

Практичні завдання

1. Read the Text and Translate into Ukrainian:

The rapid development of digital technologies has created new opportunities for communication, business and public services. At the same time, it has led to the emergence of new forms of criminal activity. Cybersecurity implicates many aspects of corporate and governmental operations, engaging senior management, boards of directors, corporate counsel, outside counsel and policymakers at all levels of government. Efficiently addressing issues in this rapidly and continuously evolving field requires a shared language.

Cybercrime refers to illegal activities that involve computers, computer networks or digital systems. Cybercriminals may attack individuals, businesses, government institutions and critical infrastructure.

Cybercrime refers to illegal actions using computers or the internet. Some examples of cybercrime include:

- Stealing and selling corporate data
- Demanding payment to prevent an attack
- Installing viruses on a targeted computer
- Hacking into government or corporate computers

The major categories of cybercrimes are:

- Attacks on individuals: identity theft, cyberstalking, or credit card fraud
- Attacks on property: DDoS attacks, installing viruses on computers, or copyright infringement
- Attacks on government: hacking, cyber terrorism, or spreading propaganda

One of the most common forms of cybercrime is phishing, in which criminals use fraudulent emails, messages or websites to obtain passwords, banking details or other sensitive information. Another serious threat is ransomware, a type of malicious software that blocks access to computer systems or encrypts files until the victim pays a ransom. Cyberattacks can result in significant financial losses and may also cause serious damage to an organisation's reputation.

Cybersecurity law aims to establish legal rules for preventing and responding to cyber threats. It may regulate how organisations protect information systems, how personal data must be stored and processed, and what organisations must do when a data breach occurs. Companies may be legally required to implement appropriate security measures and notify authorities or affected individuals about serious incidents.

A major legal challenge is the international nature of cybercrime. A criminal may be physically located in one country, use servers in another country and target victims in a third country. This makes jurisdiction and international cooperation particularly important. Law enforcement agencies often need to exchange information and cooperate across borders in order to identify suspects and collect digital evidence.

Another important issue concerns digital evidence. Emails, computer logs, IP addresses, messages and other electronic records may be essential in criminal investigations. However, investigators must collect and preserve such evidence according to legal procedures so that it can be admitted in court.

Effective cybersecurity therefore requires cooperation between governments, law enforcement agencies, technology companies and individuals. Legislation must also develop alongside technology in order to address emerging threats while protecting fundamental rights such as privacy and freedom of expression. (Retrieved from <https://iapp.org/resources/article/key-terms-for-cybersecurity-law>)

2. Answer the questions:

1. What is cybercrime?
2. What are the most common forms of cybercrime mentioned in the text?
3. How does ransomware affect victims?
4. What is the purpose of cybersecurity law?
5. Why is jurisdiction a major challenge in cybercrime cases?
6. What types of digital evidence can be used in criminal investigations?
7. Why is international cooperation necessary?
8. How can cybersecurity legislation protect individuals' fundamental rights?

3. Write English equivalents for:

кіберзлочинність;
фішинг;
шкідливе програмне забезпечення;
витік даних;
кіберзагроза;
юрисдикція;
цифрові докази;
правоохоронні органи;
конфіденційна інформація;
фундаментальні права.

Завдання для самостійної роботи

1. Fill in the Gaps:

cybercrime | cybersecurity | phishing | ransomware | data breach | personal data | digital evidence | jurisdiction | privacy | cyberattack

1. _____ refers to criminal activities involving computers, networks or digital systems.
2. _____ is a type of online fraud in which criminals try to obtain passwords and banking information.
3. _____ is malicious software that can encrypt a victim's files and demand payment.
4. Organisations must take appropriate measures to protect customers' _____.
5. A _____ occurs when confidential or personal information is accessed or disclosed without authorisation.
6. _____ involves protecting computer systems, networks and information from digital threats.

7. Emails, computer logs and IP addresses can be used as _____ in criminal investigations.

8. Cybercrime often creates difficult questions of _____ because criminals and victims may be located in different countries.

9. The right to _____ is an important fundamental right in the digital age.

10. A large-scale _____ can cause significant financial and reputational damage to an organization

2. Discuss the following questions in pairs or small groups. Give arguments and examples to support your opinions.

1. Who should be primarily responsible for cybersecurity: governments, businesses or individuals?

2. Should governments be allowed to monitor citizens' online activities to prevent cybercrime?

3. Should companies face criminal liability for failing to protect customers' personal data?

4. Is online privacy more important than national security?

5. Should cybercrime be punished as seriously as traditional forms of crime?

6. Should victims of cybercrime receive financial compensation from companies that failed to protect their data?

7. Can artificial intelligence make the fight against cybercrime more effective?

8. Should international law be strengthened to make it easier to prosecute cybercriminals across borders?

9. Should individuals be legally responsible for failing to protect their own personal information online?

10. Do modern cybersecurity laws provide sufficient protection against rapidly developing cyber threats?

3. Agree or Disagree

1. Governments should have the right to monitor citizens' online activities to prevent cybercrime.

2. Companies should be legally responsible for protecting their customers' personal data.

3. Cybercrime should be punished as seriously as traditional forms of crime.

4. People should be legally responsible for protecting their own personal information online.

5. Online privacy is more important than national security.

6. Governments should introduce stricter laws to regulate social media platforms.

7. Companies that fail to prevent data breaches should face large financial penalties.

8. Artificial intelligence will make cybercrime more difficult to prevent.

9. International cooperation is essential for combating cybercrime effectively.

10. The use of facial recognition and other surveillance technologies should be strictly limited by law.

II ЗАВДАННЯ ДЛЯ ІНДИВІДУАЛЬНОЇ РОБОТИ

Task 1

Success in My Professional Field

Prepare and deliver an 8–12-slide presentation in English on the topic “Success in My Professional Field.”

Choose one successful professional, company, organisation, project, startup, initiative, or professional practice related to your field of study. Analyse what made this example successful and explain what future professionals can learn from it.

Your presentation should include:

Introduction: introduce the person, company, organisation, project, or initiative and explain why you chose it.

Background: provide relevant background information.

Achievements: describe the main professional achievements and results.

Factors of success: identify and explain the key factors that contributed to success.

Professional skills and qualities: analyse the knowledge, skills, competencies, and personal qualities that played an important role.

Challenges and solutions: describe the main challenges or problems and explain how they were overcome.

Impact: explain the professional, economic, social, legal, psychological, managerial, or other impact of the success.

Conclusion: summarise your main findings and give your own assessment of the example.

References: provide at least 3 reliable English-language sources used to prepare the presentation.

Presentation requirements:

Use professional vocabulary and terminology related to your field.

Include specific facts, examples, data, or evidence to support your analysis.

Express your own opinion and conclusions.

Be prepared to answer 2–3 questions from the audience.

You may choose an example related to your speciality, such as:

Economics – a successful economist, economic project, business model, or economic initiative.

Psychology – a successful psychologist, researcher, psychological programme, or mental health initiative.

Accounting and Taxation – an accounting or tax professional, accounting firm, innovative accounting system, or digital solution.

Finance, Banking, Insurance and Stock Market – a successful financier, bank, investment project, fintech company, or financial innovation.

Management – a successful manager, CEO, organisation, management strategy, or business project.

Public Management and Administration – a successful public administrator, government programme, local government initiative, or e-government service.

Marketing – a successful marketer, brand, advertising campaign, digital marketing project, or marketing strategy.

Law – a successful lawyer, law firm, legal case, judge, legal scholar, or human-rights initiative.

Social Work and Counselling – a successful social worker, counsellor, charity, social programme, or community project.

Key question to answer:

What makes this person, company, organisation, or project a successful example in your professional field, and what can you learn from it?

Task 2

Writing an Essay

Write an essay of 250–300 words on the topic of Job Satisfaction, focusing on your field of study and future profession.

In your essay, you should:

- explain what job satisfaction means to you;
- identify the main factors that influence job satisfaction in your professional field;
- discuss the importance of salary, working conditions, career development, work-life balance and relationships with colleagues;
- explain what can cause stress, frustration or burnout in your future profession;
- suggest ways employers can improve employees' job satisfaction;
- give your own opinion and support it with relevant examples.

Use a formal academic style, appropriate vocabulary and a variety of complex grammatical structures.

Essay topics:

Job Satisfaction in Economics: What Makes an Economic Career Successful and Fulfilling?

Job Satisfaction in Psychology: Helping Others While Maintaining Your Own Well-being

Job Satisfaction in Accounting and Taxation: Stability, Responsibility and Professional Growth

Job Satisfaction in Finance: Is Financial Success Enough?

Job Satisfaction in Management: The Role of Leadership and Responsibility

Job Satisfaction in Public Administration: Serving Society and Managing Bureaucracy

Job Satisfaction in Marketing: Creativity, Competition and Career Success

Job Satisfaction in Law: Professional Success, Responsibility and Social Justice

Job Satisfaction in Social Work and Counselling: Challenges, Rewards and Professional Well-being

Task 3

Case Study: A Department Under Pressure

You are a member of a 10-person professional department in a large organisation. During the last three months, the team has faced tight deadlines, staff shortages and an increasing number of tasks. Several important projects now have

overlapping deadlines, while management and clients continue to expect fast, high-quality results.

The pressure is affecting the whole team. Some colleagues regularly work late and answer emails after working hours. Others find it difficult to say “no” and have taken on too many responsibilities. The team has started arguing about priorities and task distribution, and mistakes are becoming more frequent. Several employees say they are exhausted and have little time for recovery.

At the next team meeting, the department manager says: “Some deadlines cannot be changed, but we need to find a better way to manage our workload and stress.” The team is asked to develop a practical solution.

Tasks:

Identify the main sources of stress affecting the department.

1. Apply the Four As of Stress Management to the situation.
2. Identify at least five practical measures that could reduce stress and improve the team's performance.
3. Suggest ways to deal with tight deadlines without reducing the quality of work.
4. Explain how the department could improve:
 - task allocation;
 - communication;
 - time management;
 - priority setting;
 - work-life balance.

Analyse the case from the perspective of your future profession.

Economics: Analyse the economic consequences of workplace stress, including reduced productivity, staff turnover and the costs of missed deadlines and errors.

Psychology: Analyse the psychological mechanisms involved in team stress. Consider coping strategies, resilience, burnout, group dynamics and the importance of psychological support.

Accounting and Taxation: Focus on reporting deadlines, accuracy, workload peaks, and the risks associated with errors caused by excessive stress.

Finance, Banking, Insurance and Stock Market: Consider high-pressure decision-making, financial risk, market deadlines and the possible impact of stress on professional judgement.

Management: Analyse workload distribution, delegation, leadership, communication, prioritisation and organisational culture.

Public Management and Administration: Consider public accountability, limited resources, bureaucratic procedures, urgent requests and the need to provide continuous public services despite staff pressure.

Marketing: Focus on campaign deadlines, client demands, creativity, multitasking, performance targets and the pressure to deliver results quickly.

Law: Consider court deadlines, case preparation, professional responsibility, accuracy and the consequences of excessive workload for legal professionals.

Social Work and Counselling: Focus on emotional workload, demanding clients, compassion fatigue, professional boundaries, supervision, and burnout prevention.

Task 4

Case Studies of Risk-Taking Entrepreneurs

Read the three case studies about entrepreneurial risk-taking and analyse them from the perspective of your professional specialty. Provide well-reasoned answers to the questions below. Use appropriate professional terminology and support your opinions with arguments and examples from the cases:

1. Elon Musk: Pioneering Through Bold Ventures

Elon Musk has become synonymous with audacious risk-taking. From SpaceX to Tesla, Musk consistently invests heavily in high-risk industries driven by technological breakthroughs. His willingness to embrace failure while pursuing long-term success highlights the power of resilience and unwavering vision.

2. Sara Blakely: Betting on Opportunity

Founder of Spanx, Sara Blakely, went against conventional wisdom to create a product category that revolutionised the fashion industry. With minimal investment but immense belief in her idea, she took the necessary risks to bring her vision to reality, showcasing the importance of innovation-driven risk.

3. Lessons from Overreach: The Case of the Dot-Com Bubble

Entrepreneurs took risks on digital technologies in the late 1990s, but reckless overestimations of profitability led to market collapses. This is a cautionary tale about the importance of measured risks and realistic expectations.

1. What motivated Musk and Blakely to take significant risks?
2. How did their approaches to risk differ from the excessive risk-taking during the dot-com bubble?
3. What role did failure, uncertainty, and resilience play in these cases?
4. Which case demonstrates the most effective approach to risk-taking? Explain your choice.
5. What lessons can professionals in your specialty learn from these cases?

Economics:

How can entrepreneurial risk-taking influence economic growth and innovation?

What economic factors can make high-risk ventures successful or unsuccessful?

Psychology:

What personality traits may encourage entrepreneurs to take risks?

How can self-confidence, motivation, resilience, and tolerance for uncertainty affect entrepreneurial behaviour?

Accounting and Taxation:

What information should an entrepreneur analyse before making a high-risk investment?

How can accounting information help distinguish a calculated risk from an irrational decision?

Finance, Banking, Insurance and Stock Market:

What financial risks are illustrated by the three cases?

What financial warning signs could have indicated excessive risk-taking?

Management:

How can managers create a culture that encourages innovation without encouraging reckless risk-taking?

What management skills are demonstrated by Musk and Blakely?

Public Management and Administration:

What role should governments play in supporting innovative and high-risk businesses?

Should governments provide financial or regulatory support to innovative industries?

Marketing:

How did innovation and customer needs contribute to Sara Blakely's success?

What role does market research play in evaluating entrepreneurial risk?

Law:

What legal risks may arise when entrepreneurs introduce innovative products or technologies?

Why are contracts, intellectual property protection, corporate governance, and regulatory compliance important for high-risk businesses?

Social Work and Counselling:

How can social support and resilience influence a person's ability to recover from failure?

How can entrepreneurial failure affect an individual's psychological and social well-being?

Task 5

Team Building and Managing People

Choose a real company, organisation or institution related to your field of study. Prepare a short presentation in English (8 – 10 slides).

Your presentation should include:

Organisation profile – briefly describe the organisation and its activities.

Management style – describe the main management/leadership style used.

Team-building strategy – explain how the organisation builds and manages effective teams.

Communication and motivation – describe how managers encourage teamwork, communication and employee motivation.

Results – explain why the strategy is successful and how it influences team performance.

Recommendations – suggest 2–3 ways to improve the organisation's management or team-building practices.

Conclusion – summarise your main findings.

Use professional vocabulary related to management, leadership, teamwork, communication, motivation, collaboration, conflict management, employee development and team performance.

Presentation time: 5–7 minutes.

Sources: use at least 3 reliable sources.

More detailed information for each specialty:

Economics: Analyse team management in an economic research centre, or international corporation. Focus on decision-making, collaboration and productivity.

Psychology: Analyse team building in a psychological centre, HR department or organisation. Focus on employee motivation, psychological safety and conflict management.

Accounting and Taxation: Analyse team management in an accounting or auditing company. Focus on accuracy, responsibility, communication and teamwork.

Finance, Banking, Insurance and Stock Market: Analyse team building in a bank, insurance or investment company. Focus on leadership, decision-making, motivation and risk management.

Management: Analyse the management style and team-building strategy of a successful company. Focus on leadership, delegation, motivation and team performance.

Public Management and Administration: Analyse team management in a government institution, local authority or public organisation. Focus on leadership, communication, cooperation and public service.

Marketing: Analyse team building in a marketing or advertising agency. Focus on creativity, communication, collaboration and innovation.

Law: Analyse team management in a law firm or legal department. Focus on leadership, responsibility, communication and conflict resolution.

Social Work and Counselling: Analyse teamwork in a social service organisation or counselling centre. Focus on communication, empathy, and employee well-being.

Task 6

Case Studies

1. Imagine you are shopping online for a new smartphone. You find a website offering a popular phone model at a much lower price than other stores. The website claims the phone is brand new and offers free shipping. However, when the phone arrives, you notice that it doesn't work properly, and the packaging looks different from what you expected.

1. Which consumer rights might have been violated in this scenario?
2. What steps could you take to protect yourself and address the situation?
3. Who could you contact or what actions could you take to resolve the issue?
4. How do consumer rights protect other people from similar situation?
5. What responsibility does the business have in this situation?

2. Sarah buys a pack of biscuits that claims to be made with "100% natural ingredients." However, after reading the ingredients list, she finds several artificial additives. What actions can Sarah take if she believes the packaging is misleading?

3. A new electronic gadget is being sold, but some customers complain that it breaks easily after a few days of use. The company that makes the gadget refuses to offer refunds or repairs. How can consumers seek redress in this situation?

4. A customer buys a new device. After two days, the it stops working. The shop refuses to repair or replace it and does not provide any explanation.

Which consumer rights have been violated?

What should the customer do?

What solution should the company offer?

Which consumer right is the most important in this situation? Why?

Task 7

The Impact of E-commerce on Modern Society and Business

Write an individual essay of 500–700 words on the topic:

“E-commerce has transformed not only the way people buy and sell goods and services, but also the way modern organisations operate and interact with society.”

In your essay, discuss the impact of e-commerce from the perspective of your specialty. Express your own position and support it with relevant arguments and examples. Your essay should address the following aspects:

1. The development of e-commerce: explain why online commerce has become an essential part of the modern economy.

2. Benefits and challenges: discuss the main advantages and disadvantages of e-commerce for businesses, consumers and society.

3. Professional perspective: analyse how e-commerce affects your field of study. Consider, where relevant, issues such as:

- economic growth and digital transformation;
- consumer behaviour and psychology;
- accounting, taxation and financial reporting;
- digital payments, financial services and cybersecurity;
- management and organisational processes;
- digital marketing and customer engagement;
- public administration and regulation;
- legal aspects of online transactions and consumer protection;
- social inclusion, accessibility and the impact of digitalisation on different groups.

4. Future trends: discuss how technologies such as artificial intelligence, automation, mobile commerce and personalised recommendations may influence e-commerce in the future.

5. Personal conclusion: state whether you believe the overall impact of e-commerce is positive or negative and explain why.

Task 8

Case Studies

1. The EminiFX crypto scheme that funded its founder's lavish lifestyle

According to the FBI, EminiFX chief executive officer, Eddy Alexandre ran an elaborate cryptocurrency Ponzi scheme that racked up over \$6 million in losses. EminiFX promised crypto investors a “guaranteed” return of 5% or more each week. Ultimately, Alexandre collected \$59 million from individual “investors”. But there's little evidence to show that he used the money for the advertised purposes. According to the Justice Department, Alexandre invested \$9 million in individual stocks, losing more than \$6.2 million. It was also later discovered that the bulk of the money he collected helped fund his luxurious lifestyle.

How crypto investment scams work:

Scammers love cryptocurrencies due to the lack of regulation and hazy nature of the industry. They contrive a fear of losing out by promising huge returns but then

either steal any money that people “invest” or use it to pay out earlier investors to keep the scam running (i.e., a Ponzi scheme).

How to avoid a crypto (or any other investment) scam:

High-yield virtual investment offers can seem tempting. But anyone who advertises a guaranteed return could be a scammer.

2. The victim, who chose to remain unnamed, received a phone call in the middle of the night that seemed to come from her mom. When she answered, a man addressed her using her name — and claimed that he was holding her mom hostage with a gun to her head. The scam victim could hear a woman in the background screaming.

The caller said he needed cash to get home and threatened to hurt her mom if the victim didn’t send money via Venmo. So she complied and sent \$1,500 over Venmo.

After the thieves hung up, the victim called her mom back only to discover that she was unharmed, and never held hostage.

How the fake hostage phone call scam works:

Scammers use phone calls all the time as they’re an easy way to create urgency and trick their victims into acting. In this scam, the fraudsters “spoofed” their phone number to look like it was coming from the victim’s mother.

(Retrieved from <https://www.aura.com/learn/identity-theft-stories-cases>)

Analyze:

1. What were the main warning signs that EminiFX might be an investment scam?
2. Why do you think the promise of a guaranteed 5% or higher weekly return could attract investors?
3. What is the difference between a legitimate high-risk investment and a fraudulent investment scheme?
4. Why should investors be suspicious of anyone who guarantees extremely high returns?
5. What made the victim believe that the phone call was genuine?
6. What techniques did the scammers use to create fear and urgency?
7. What information about the victim and her family might the scammers have used to make the call more convincing?
8. What should the victim have done before sending the \$1,500?

Список використаних джерел:

1. Cotton D., Falvey D., Kent S. Market Leader (Upper-intermediate) Business English Course Book. Pearson, 2013.
2. Hoffman-Miller P. (2019). Job Satisfaction. <https://www.ebsco.com/research-starters/business-and-management/job-satisfaction#overview>
3. Consumer Rights, Protection and Responsibilities. https://curriculumresources.edu.gh/wp-content/uploads/2025/02/Social-Studies-Section-9_LV.pdf
4. Cybersecurity Law Key Terms. (2026, January 12). <https://iapp.org/resources/article/key-terms-for-cybersecurity-law>
5. Insausti J. (2024, April 10). 9 Crucial Team Building Strategies for Business Managers. <https://www.e-zigurat.com/en/blog/9-crucial-team-building-strategies/>
6. MacKay, J. (2023, November 6). The Most Unbelievable Identity Theft Stories <https://www.aura.com/learn/identity-theft-stories-cases>
7. Reid R. (2025). Understanding the Psychology of Risk-Taking in Business Ventures. Richard Reid Enterprises. <https://richard-reid.com/psychology-of-risk-taking-in-business-ventures/>
8. Robinson L., Smith M. (2026, April 14). Stress Management. Techniques and Strategies to Deal with Stress. <https://www.helpguide.org/mental-health/stress/stress-management>
9. Swofford M. (2023, July 31). The importance of job satisfaction. Charleston Southern University. <https://www.charlestonsouthern.edu/the-importance-of-job-satisfaction/>
10. The Power of Entrepreneurship: Famous Success Stories (2022, October 15). University of Greater Manchester. <https://greatermanchester.ac.uk/blogs/the-power-of-entrepreneurship-famous-success-stories>
11. What is cybercrime? <https://www.cisco.com/site/us/en/learn/topics/security/what-is-cybercrime.html>
12. White, Benjamin. (2024, November 6). Top 4 business model success stories. <https://www.bcu.ac.uk/business/blog/top-four-business-model-success-stories>
13. 7 Inspiring Story About Business Success to Read in 2026. (2025, December 5). Swisspreneur. <https://www.swisspreneur.org/blog/story-about-business>