

Утверждено Академическим советом
Программы магистратуры МИЭФ
«Финансовая экономика»
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**Федеральное государственное автономное образовательное учреждение
высшего образования**

**НАЦИОНАЛЬНЫЙ ИССЛЕДОВАТЕЛЬСКИЙ УНИВЕРСИТЕТ
«ВЫСШАЯ ШКОЛА ЭКОНОМИКИ»**

Международный институт экономики и финансов

**Программа квалификационного экзамена
по английскому языку МИЭФ
для поступления на образовательную
программу магистратуры
«Финансовая экономика»**

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Программа квалификационного экзамена по английскому языку МИЭФ для поступающих в магистратуру МИЭФ НИУ ВШЭ в 2024 году

Квалификационный экзамен по английскому языку для поступления в магистратуру МИЭФ НИУВШЭ проводится в онлайн-формате в письменной и устной форме с использованием асинхронного прокторинга.

Целью квалификационного экзамена является проверка владения общими и академическими навыками, а также уровня владения общим и профессиональным английским языком. Экзамен оценивает способность читать, находить нужную информацию в текстах, критически оценивать прочитанное; понимать англоязычную речь, в том числе лекции; аргументированно отвечать на поставленные вопросы.

Квалификационный экзамен состоит из четырех частей: Чтение, Аудирование, Письмо, Интервью.

Часть **Чтение** состоит из двух текстов академического содержания (900-950 слов каждый).

Экзаменуемым предлагается ответить на 25-27 различных вопросов на понимание прочитанного. Переносить ответы надо в конце каждой страницы (текста), т.к. вы не сможете вернуться к уже просмотренным страницам. Время выполнения – 45 минут.

Черновик не предусмотрен; дополнительное время на перенос ответов не предусмотрено.

Часть **Аудирование** состоит из трех секций (10 вопросов в каждой секции) и проверяет понимание информации на слух. Экзаменуемый может прослушать запись только один раз; останавливать запись не разрешается. В процессе прослушивания аудиофайла, экзаменуемые могут воспользоваться черновиком. По окончании каждой секции и в конце всей части Аудирование есть паузы, во время которых экзаменуемые могут перенести свои ответы. Переносить ответы необходимо в конце каждой страницы (секции), т.к. вы не сможете вернуться к уже просмотренным страницам. Время выполнения – 30 минут.

Рекомендуется заранее подготовиться к прослушиванию аудиофайлов: проверить работу звуковых динамиков и гарнитуры.

Часть **Письмо** предполагает написание одного эссе на предложенную тему. Ответ (250-300 слов) необходимо разместить в специальном текстовом поле. Время выполнения – 40 минут.

Часть **Интервью** проверяет умение ответить на поставленный вопрос; аргументировать свою точку зрения; грамотно лексически и интонационно оформить свое высказывание. Экзаменуемые устно отвечают на вопросы в ходе просмотра видео ролика. Останавливать, перематывать или просматривать видео повторно не разрешается. Убедитесь, что запись прикрепилась и длится не менее 7 минут. Время выполнения – 15 минут.

Общий балл за экзамен будет сформирован после того, как будут оценены все элементы Квалификационного экзамена. Каждая часть имеет вес 25% и рассчитывается отдельно. Таким образом, общее количество баллов (из 100) рассчитывается как среднее за все части Экзамена. Минимальный балл для получения зачета по квалификационному экзамену по английскому языку МИЭФ – 61 балл. При выявлении нарушений процедуры сдачи Квалификационного экзамена в любой его части, экзаменуемым выставляется оценка «0» за весь экзамен.

ПРИЛОЖЕНИЕ

к Программе квалификационного экзамена
по английскому языку МИЭФ
для поступающих на образовательную
программу магистратуры
«Финансовая экономика» в 2024 г.

Демоверсия квалификационного экзамена МИЭФ по английскому языку
для поступающих на образовательную программу магистратуры
«Финансовая экономика» в 2024 г.

Reading passage 1

You should spend about 20 minutes on **Questions 1-13**, which are based on Reading passage 1 below.

How 'smart ice' is helping to save lives on Canada's thinning sea ice

Warmer winters mean lethally unpredictable ice, leaving already isolated communities too frightened to venture out for food and fuel. A new ice sensor project could change all that.

Researchers will fit sensors to the sea ice in five areas across Nunavut, providing communities with real-time measurements of ice thickness.



A

The four men were napping in their Bombardier snow vehicle when disaster struck. They had stopped for a break on an overnight cargo run down the west coast of Hudson Bay when the ice beneath them gave way. Normally thick enough to take the load, the sea ice in northern Canada formed late last season. As the vehicle plunged into the freezing water, only one man escaped.

B

The accident in January 2017 was not a freak event. Warmer winters have brought a lethal unpredictability to those who travel on the sea ice, often by snowmobile, to fetch firewood, reach hunting grounds, and buy supplies from nearby towns. After an especially warm winter in 2010, a survey of the population in Nain, on the remote north-eastern coast, found one in 12 had fallen through sea ice. Beyond the immediate danger the incidents posed, the psychological impact was devastating. More than two thirds of the community said they were afraid to go out on the ice. People went without fresh food. They burned wooden pallets and furniture to warm their homes.

C

This season, life may be different. Following successful trials in Nain and elsewhere, researchers will fit sensors to the sea ice in five areas across the vast Inuit homeland of Nunavut. From Cambridge Bay in the west to Qikiqtarjuaq, a thousand miles to the east, the SmartICE project will provide local communities with real-time measurements of sea ice thickness, revealing routes that are safe, and others which are not. "It gives people peace of mind about what they are travelling on," said Joey Angnatok, a community leader from Nain who was involved in the trial. "A lot of the time when you're driving a snowmobile on white, pristine ice, you take for granted that it's OK to go over."

D

For the Inuit, the ice season starts around December and runs for six months or so. In that time, landfast ice spreads out from the shores and where it meets the water, it teems with life, drawing hunters in search of seals, seabirds, polar bears and whales. It is treacherous territory, but the hunters survive on traditional knowledge built up over generations. To check the ice is secure, people strike it with their harpoons. If three “darts” don’t break through, it is generally safe to walk on.

Nature’s warning signs are beautiful at times. Under the right conditions, frost flowers form on top of the ice, a red flag that it is dangerously thin. “There have been a few occasions when those little flowers probably saved our lives,” said Angnatok. “When you’re driving along at night and see these flowers, you get off and check the ice. All of the sudden the harpoon will go straight through.” But other dangers are not so obvious. Occasionally, snow piles up on water rather than ice, and seems completely safe to cross. Failing to spot it can be a lethal mistake.

E

The Inuit’s hard-earned experience of sea ice is crucial for surviving the season. But with climate change warming the air above and the water beneath the ice, the conditions are less predictable, and traditional knowledge has become less reliable. What SmartICE aims to do is bolster traditional knowledge rather than replace it. “By preserving that knowledge, you help to preserve the culture and lifestyle in the face of changing climate,” said Trevor Bell, the project’s lead scientist at the Memorial University of Newfoundland. “We are under no illusion that someone can safely navigate the ice solely using SmartICE information. They still need to understand the ice, how weather affects the ice, and how it changes over the winter, that is crucial.”

F

Over the coming weeks and months, researchers working with local Inuit groups in Cambridge Bay, Arctic Bay, Iqaluit, Arviat, and Qikiqtarjuaq, will drive tall, pole-like sensors into the sea ice that monitor the thickness of the ice and any snow on top. While those beam back information about the ice at fixed locations, more data will be gathered from a “smart *qamutiq*”, a traditional sledge fitted out with sensors that is towed behind a snowmobile along routes the community use most. The data is then added to satellite maps on a website and colour-coded, with safe routes marked in green, difficult routes in yellow, and dangerous routes, where the ice is only six inches or so thick, appearing red.

G

If all goes to plan, the project will do more than make travel on the sea ice safer. Bell runs SmartICE as a social enterprise with the intention that the equipment is assembled and operated by Inuit groups themselves. The hope is that involving the local youth, in particular, will boost their technical skills and employment prospects, and improve mental health problems that leave the isolated communities with some of the highest suicide rates in the world. “The smartest and the brightest in these communities leave and go to university. We want to target those with more challenges, more employment barriers,” said Bell. Challenges is the operative word for there are certainly those ahead but anything which can help these threatened communities survive is surely worth exploring.

Questions 1-6

Match the paragraphs (A-G) with the headings (i-viii). One heading is not needed.

- i Time-honoured safety precautions
- ii How the new technology works
- iii A crisis of confidence
- iv Suspicion of outside interference
- v Tragedy strikes
- vi Combining the new with the old
- vii Introducing a life-saving technology
- viii Empowering indigenous peoples

Example:

Paragraph A v

1. Paragraph B _____
2. Paragraph C _____
3. Paragraph D _____
4. Paragraph E _____
5. Paragraph F _____
6. Paragraph G _____

Questions 7-13

Choose the correct answer (A, B, C or D).

7. How can the accident in January 2017 be described?
 - A It was typical for the winter season.
 - B It was not the first of its kind.
 - C It was a tragedy caused by human error.
 - D It was unfortunate but not significant.

8. What is even worse than falling through the ice?
 - A The global warming which causes thin ice.
 - B Widespread hunger due to a lack of food supplies.
 - C Destruction of property in man-made fires.
 - D The fear and anxiety people experience.

9. What does Joey Angnatok say about ice safety?
 - A No one cares about the risks involved.
 - B The amount of travelling increases the risks.
 - C There can be a false sense of security.
 - D Snowmobiles are a dangerous means of transport.

10. Which of these would be a traditional sign of safety?
 - A Harpoons not penetrating the ice.
 - B A red flag flown over the ice.
 - C Snow accumulating over ice.
 - D Flowers growing over the ice.

11. What does Trevor Bell believe about SMARTIce?
 - A It is not predictable enough as yet.
 - B It works better in some environments than others.
 - C It may face opposition from local peoples.
 - D It is not a substitute for local knowledge.

12. What does a "smart *qamutiq*" do?
 - A Insert sensors into strategic positions on the ice.
 - B Pull a snowmobile behind it as it travels the ice.
 - C Collect information about the safety of particular routes.
 - D Colour code different routes based on the degree of risk.

13. What could be the impact of SmartICE on young people?
 - A It could make them more attractive in the job market.
 - B It could increase cooperation between ethnic groups.

- C It could make people feel less separated from the outside world.
- D It could make it easier for them to enter universities.

Reading passage 2

You should spend about 20 minutes on **Questions 14-27**, which are based on Reading passage 2 below.

Bees could be the Secret to Superhuman Intelligence

- A. Louis Rosenberg runs a Silicon Valley startup called Unanimous AI, which has built a tool to support human decision-making by crowdsourcing opinions online. It lets hundreds of participants respond to a question all at once, pooling their collective insight, opinions and varying expertise into a single answer.
- B. Rosenberg thinks this hybrid human-computer decision-making machine could help us tackle some of the world's toughest questions. What's more, with advances in Artificial Intelligence (AI) coming thick and fast, he sees it as a way to put humans back into the process. "We can't stop the development of increasingly smarter artificial intelligences so our alternative is to make ourselves smarter so that we always stay one step ahead." Which is where the bees come in. "If you look at social species like bees and birds they work together on the optimal collective outcome. They cooperate by combining the information that they have. The question for us was, can people do that?"
- C. It turns out that they can. Rosenberg's method of "swarm* thinking" has had remarkable success at predicting a string of events: the winners of the 2015 Oscars and the winners of the 2016 National Hockey League's Stanley Cup. Most recently, they predicted not only the winning team in World Series Baseball but also their opponent in the final game as well as all eight of the teams to make the playoffs. Rosenberg is not too interested in gambling, however. He knows that some will want to use his tool to make better bets than they could as individuals but for him, sporting events are just a handy testing ground.
- D. In fact, the idea goes back at least to 1906, when Francis Galton asked 787 farmers to guess the weight of an ox. Their guesses were all over the place but the average of all of them was only a single pound off the correct answer. A few years ago, US National Public Radio (NPR) repeated the experiment by asking more than 17,000 people to guess the weight of a cow in a photograph. Again, the average was remarkably close – within 5% of the correct weight. And in this case, the crowd was not made up of farmers.
- E. Educated guesses are clearly part of it. Yet – as with the NPR stunt – the participants in Rosenberg's experiments are not experts. More importantly, relatively small swarms consistently outperform much larger crowds. Last year Rosenberg put the cow question to a swarm. With a pool of just 49 people, the accuracy of the guess more than doubled when acting as a swarm compared to simply averaging the group's responses.
- F. Crowd wisdom is more usually harnessed via voting as we tend to make better decisions as a group than as individuals. But Rosenberg's approach is designed to go one better. "Swarms outperform votes and surveys because it allows the group to converge on the best answer, rather than simply finding the average" he says. Picking an answer all at once is also important because it stops those who get in first from influencing others. And in prediction markets such as stock markets, those with more money have greater influence on the final outcome. Such forces can distort the real picture.
- G. So Rosenberg, who started off building augmented reality systems at the US Air Force's laboratories in the early 1990s, turned to bees. When a swarm of bees wants to set up a new colony it must come to a collective decision about a suitable place. Different scouts attempt to pull the swarm towards or away from their preferred direction and eventually the colony decides as a group which

scout to follow, making a decision no individual bee could ever have made on their own. Rosenberg is trying to capture the same dynamic with his human swarms. Answering a question with the Unanimous AI tool involves moving an icon to one corner of the screen or other – pulling with or against the crowd – until the group converges. Individuals must constantly compete with other members of the group to persuade them to move towards their preferred solution.

H. Now, Rosenberg is offering his tool to businesses. The team’s successes have led to them receiving interest from a wide range of groups, from organisations that make financial predictions to market research companies. For example, sales teams could make better forecasts as a swarm. “It’s really about pooling the knowledge and wisdom and intuition that already exists in the team,” he says.

I. Medical diagnoses are also now being made by machines but Rosenberg thinks human swarms have an advantage here over artificial intelligence. “There is a lot of work being done to remove people from decisions like medical diagnoses,” he says. “But if you are taking humans out of the loop you are in danger of ending up with a very cold form of AI that really has no sense of human emotions.” Rosenberg’s worries go even further than medical diagnoses. “In many ways if we build an artificial intelligence that’s truly intelligent then it will be as unpredictable as if aliens showed up on Earth,” he says. By amplifying our intelligence, he sees swarms as a way of having the intelligence benefits of AI while still keeping human values.

J. There is reason to pause though as animal swarms occasionally end in catastrophe. Ants, for example, swarm by leaving behind a pheromone trail that other ants follow. The behaviour sometimes leads to a phenomenon known as a “death spiral”, which occurs when ants get stuck following the ant in front in a growing circle until they all die. Still, Rosenberg is not perturbed. “Swarms are one very simple way of keeping ourselves ahead of the machines,” he says. The time may be right for a better way to use our collective intelligence.

** a swarm : a large group of organisms, typically insects or birds, which move together*



Questions 14 - 19

The reading passage has ten paragraphs, A – J. Which paragraph contains the following information? You may use each letter more than once.

- 14.** An example of how an animal species uses swarm behaviour in locating suitable habitats.
- 15.** A historical example of the accuracy of collective thinking.
- 16.** An example of animal swarm behaviour that may have negative outcomes.
- 17.** A mention of the relative benefits of human swarm thinking versus artificial intelligence.
- 18.** A mention of the factors that may affect the outcome of polling or surveys.

Questions 19 – 22

Do the following statements agree with the information in the reading passage?

Write

True if the statement agrees with the information

False if the statement contradicts the information

Not given if there is no information on this

19. When considering animal species that collaborate in decision making, Rosenberg studied bees exclusively.
20. Examples of Rosenberg's success in predictions are not limited to sporting events.
21. Rosenberg has used swarm thinking to profit from betting on sports events.
22. Larger groups of people provide more accurate average results than a small group working as a swarm.

Questions 23 – 26

Complete the sentences below so that they have the same meaning as stated in the text. Choose **NO MORE THAN THREE WORDS** from the passage for each answer.

23. Rosenberg is using _____ to replicate the behavioural processes of bees.
24. Sales and marketing teams could use swarm thinking to improve their _____ by making better use of existing resources.
25. Artificial intelligence is threatening to _____ from certain medical decision-making processes.
26. Rosenberg thinks swarm thinking is way of raising our level of intelligence to that of machines while still maintaining an important sense of _____.

Listening

Section 1 – everyday, social situations (conversation between two speakers)

Section 2 – conversation between two main speakers or a discussion guided by a tutor

Section 3 – a short talk on an academic subject

Writing

You should spend about 40 minutes on this task

Write about the following topic:

The retirement age should be lowered in order to create more employment for the young. To what extent do you agree or disagree?

You should write at least 250 words.

You should use your own ideas, knowledge and experience and support your arguments with relevant examples and evidence.

Interview

Part 1 (general interview questions so that the interviewer can learn more about you)

What are your top three skills?

If you could meet anybody from history who would it be and why?

Tell me everything about you in 60 seconds.

Part 2 (long turn, 1 min to prepare and 2 min to talk, e.g. talking about information you have read, heard or seen in the media)

Describe a newspaper or magazine article that you found interesting.

You should say:

what it was about

where you read it

how it made you feel

and explain why you found this article interesting

Part 3 (demonstrate your subject knowledge about and passion for Economics)

Should governments intervene in the market?

Would it be feasible to have an economy entirely based on the services sector?

What is the difference between management and leadership?

Some people are poor because they are too lazy to work, what are your thoughts?