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## **MODERN WORLD OF MONEY: PROBLEM-BASED LESSON OF PROFESSIONAL ENGLISH COURSE**

Foreign languages department of State Engineering University in Podilia was included into a PBL project “Creative Learning Lab”. This project outlines that the main educational technology in Business English programs is problem-oriented learning of the disciplines, with a basic approach - "one lesson, one problem", prioritizing intellectual stimulation within the mini group phases work [2]. This approach requires students to study a professional problem in English language for one lesson. During the lesson, students have two workshops and periods of self-preparation between meetings. A typical group under the guidance of an English language tutor is divided into mini teams of 5 students.

We research the mechanism of students' activity organization within the PBL tutorial on the bases of transdisciplinary topic “Modern World of Money”, comprising economic, management and language assimilation [5]. The technology of problem-based learning is a sequence of logically-combined procedures that include: 1) the educational problem statement by the tutor; 2) awareness and analysis of the problem situation, in the process of which the student is directed to independent search and mastery of new knowledge; 3) student's independent formulation of the general ways which lead to the problem-solving; 4) the application of the proposed ideas and approaches in specific practical systems or situations [1]. Let us analyze how this scheme works on an English lesson

1) The general problem of the lesson is stated by a tutor as: Coins and paper money that are in use now in the modern world.

2) The students know the following facts within this problem:

Most governments issue paper money in the form of bills, which are really ready to pay. Paper money is obviously easier to handle and much more convenient in the modern world. The Ukrainian currency is then hryvnia. The hryvnia is subdivided into 100 kopyok. It is named after a measure of weight used in medieval Kievan Rus'. Ukrainian currency uses both notes and coins. Each coin has the date, it was minted, stamped on one side. Every note has a serial number to show when it was issued and a watermark to prevent forgeries (false notes). Cheques and credit cards are being used increasingly and it is possible to imagine a world where money in the form of coins and paper currency will no longer be used [5].

3) Some students can formulate independently the general ways of technological progress.

Nowadays many specialists believe that within the next decade money, as we know it will probably cease to exist in technologically advanced countries. The familiar coins and notes will soon be replaced entirely by plastic money – plastic cards of various kinds. And the shops of the future will be linked directly to the network of banking computers. The shop-assistant will simply key in your bank account code number and the amount you have spent, and thank you politely.

4) The proposed topic, embracing the origin of money is combined with the conclusions in a specific practical dimension of banking. The following report has been formulated by the team of three students:

Banks have invested huge amounts of money in new technology. Credit cards are issued by credit card companies such as Visa and MasterCard. These companies work closely with all the major banks. A credit card enables you to pay for goods or services immediately without cash or cheque. You are given free credit for an agreed period. At the end of this period you are charged high interest. Every credit card holder is given a credit limit [5].

Most banks provide their customers with banker's cards. Using PIN (personal identification number) you can use this card to withdraw cash from the ATMs (Automated Teller Machines).

Some banks have already introduced “first generation” smart cards. A smart card contains a computer “chip”. It can do all the things other cards can do but it can also store and display each transaction. In the near future you may be using these cards for “home shopping”, satellite TV, telephone charges, and as passports and identity cards.

The represented in our study schematic circle, which combines all the above-mentioned procedures, reflects the mechanism of organization of the educational process in the system of Business English learning [4]. This circular principle illustrates that the way to solve the problem cannot always be the same. But to achieve the best results in problem-solving the sequence of stages should not be missed. This process is designed for different ways of thinking, and, consequently, involves different ways to achieve goals [3].

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