

WORLD FINANCIAL CRISIS: THE ESSENCE AND THE IMPACT

У статті з'ясовано сутність поняття «світові фінансові кризи», проаналізовано причини її виникнення та наслідки фінансових криз на фінансових ринках світу.

Ключові слова: фінансова криза, фінансовий ринок, наслідки, кризові явища, фінансова система, антикризова політика.

The article describes the essence of the concept of "world financial crises", analyzes the causes of its occurrence and the consequences of financial crises in the financial markets of the world.

Key words: financial crisis, financial market, consequences, crisis, financial system, anti-crisis policy.

The world has long been confronted with such socio-economic phenomena as financial crises, which are affecting the well-being of citizens and causing great damage to the economy of countries. The global financial crisis leaves no choice for scientists and forces them to seek the nature, causes and mechanism of development to further develop and implement anti-crisis policies.

A considerable amount of research and publications indicate that in recent years the most attention has been given to the areas of economic discipline, such as the political, economic and social factors of development and the mechanism of the current global financial crisis.

Investigations into the nature of financial crises are devoted to the work of foreign economists: D. Diamond [1], R. Dornbush [2], F. Mishkin [3], and others. American economist Rudiger Dornbush aptly said "The crisis takes a much longer time coming than you think, and then it happens much faster than you would have

thought.". Problems of formation and development of the banking sector of the Ukrainian economy, including crisis management, are covered in the works of famous Ukrainian scientists: O. Dzublyuk, I. Dyakonova, V. Mishchenko, and others.

Financial crises are an integral modern component of the economic development of mankind and the world at large. Every year, they evolve, scale up with the development of the world economy. The economies of different countries and the world economy as a whole are more vulnerable to fluctuations in the financial markets. National economies in certain countries and international financial and economic institutions show an inability to prevent and effectively confront the financial shocks. That is why it is important to analyze the nature, causes and consequences of the global financial crises, as well as to find ways out of them.

The financial crisis is a deep disorder of the financial system of the state, caused by economic and political factors. The economic and financial crisis are the state and level of material production in the country. High cost of production, performance of works and rendering of services, which is caused by high material and energy intensity of production, high labor costs, reduces the amount of accumulations in the economy in the form of profit, which leads to reduction of financial capabilities of the business structures themselves, state revenues and accordingly purchasing power of the population. [4].

Conclusions. The financial crises as an integral part of the economic development of all mankind are rapidly evolving and expanding along with the development of the international economy. Avoiding large-scale financial changes and effectively overcoming the detrimental effects of global financial crises in the event of their occurrence is of paramount importance for today's global economy. Coordinated actions of national economies and international financial and economic organizations are a guarantee of success in overcoming the harmful effects of world crises. Leaders of countries and financial institutions have agreed to mutually support systemic financial regulators in order to prevent their defeat.

Література:

1. Diamond D. V., Dibvig P. Banking operations, deposit insurance and liquidity / D. V. Diamond, P. Dibvig // Journal of Political Economy. - No. 91 (3), 1983. - P. 401-419.
2. Dornbush, R. Expectations and dynamics of the exchange rate / R. Dornbush // Journal of Political Economy. - 1976 - No. 84. P. 1161–1176.
3. Mishkin, F. S. Economy of money, banking, financial market / F. S. Mishkin. - K.: Basics. 1998. - P. 963.
4. Financial crises, their consequences and prevention measures. URL: https://knowledge.allbest.ru/international/3c0a65625a2bd68b4d53b89421216d37_0.html.

УДК 811.111'373:33

Т.І. Степаненко

ФОРМУВАННЯ ГРАМАТИЧНОЇ КОМПЕТЕНТНОСТІ СТУДЕНТІВ НЕФІЛОЛОГІЧНИХ СПЕЦІАЛЬНОСТЕЙ НА ЗАНЯТТЯХ ІНОЗЕМНОЇ МОВИ

Грамотична компетентність як знання грамотичної системи мови і правил її функціонування у процесі комунікації є невід'ємною складовою частиною підготовки фахівців з іноземних мов, і тому вимоги до рівня ГК студентів були і залишаються незмінно високими. Грамотична компетентність передбачає: а) системне знання лексичного, морфологічного, синтаксичного, фонетичного та орфографічного аспектів мови для розуміння та побудови осмислених та зв'язних висловлювань; б) володіння грамотичними поняттями, а також засобами вираження грамотичних категорій; в) знання стилістичних особливостей іноземної мови, що вивчається; г) автентичність використання іноземної мови; д) навички та вміння адекватно використовувати грамотичні явища в мовленнєвій діяльності в різноманітних ситуаціях спілкування для