

several functional areas can be distinguished depending on the object of management: anti-crisis financial management (liquidity, capital, profitability management), anti-crisis management of reputation and image, personnel and security of commercial banks.

Conclusions: The role of stress testing at the micro level is defined, which is to regularly determine the thresholds for the actions of the management of commercial banks that bear certain risks (self-diagnostics), and ultimately increase the internal threshold of the organization's resistance to various types of risks. The role of stress testing at the macro level is that this tool of crisis management allows the system, in this case, banking, to adapt independently to changes in the conditions of functioning, that is, to be adaptive. Stress testing should be present at all stages of organization management, however, directly in a crisis situation, stress testing alone will not be enough, it will be necessary to use serious crisis recovery mechanisms.

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Bazarbayeva L. T., Lapina I. V. Method of immersion in teaching a foreign language

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Метод погружения в обучении иностранному языку

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Abstract. This article observes the origin and effectiveness of language immersion method. Talking about the language immersion method for foreign language learning, the article considers what is immersion method, its' advantages and disadvantages and answer the question how the immersion method can be useful to students in learning English. Immersion is the best way for a student to become fluent in a foreign language. It opens the door to other cultures. Early exposure to a second language enhances a student's understanding of English.

Keywords: method of immersion; communication; fully immersion; partly immersion; language learning.

It is not a secret that an internship or residence in an English-speaking country is the fastest and most effective way to learn English. Walking down the streets of London, where everyone speaks English, ordering a traditional English breakfast in a cafe, bargaining with a street vendor, or watching a movie in English in a movie theater is the best way to enhance the level of language. In a country, where English is in the air and is instantly absorbed into the cortex of the brain, one can really speak it in a month or two. But for a trip to England or the United States, not only money is needed, but also free time. That is a problem.

We are talking about the language immersion method for foreign language learning. Let us consider what is immersion method, its' advantages and disadvantages and answer the question how the immersion method can be useful to students in learning English.

Since childhood, we have become accustomed to the fact that doing English is a tedious cramming of grammar, words and doing boring exercises. Because of this English learning process at school many students lost the desire to improve their language skills, neither student nor parents have seen the result, and the process itself did not give pleasure.

Fortunately, nowadays we have an opportunity to replace the traditional grammar-translation method with the method of language immersion, which makes

learning English enjoyable, and the results are already noticeable in a short time.

Even before the emergence of the “immersion method,” the German teacher Berlitz consciously avoided using his native language in teaching. In his studies, he insisted that the students talk more in the language they were learning, and thus they learned vocabulary and grammar without annoying cramming.

The term immersion appeared in the 60s of the last century in Canada. It was in the country that faced the problem of learning a second foreign language as a native one. As you know, Canada has two official languages that are English and French, but not everything is so easy and simple as it looks like. Government documentation and official papers in all provinces should be duplicated in both languages, which cannot be said about private companies and life. Many Canadians can speak only one language, which creates considerable difficulties for them, for example problems with employment or everyday communication. In the 1960s, the government decided to solve this problem in a rather extreme way. Children from English-speaking families were admitted to French schools, where there was not a word in English and vice versa. This is how the method of immersion appeared in the language environment, when a teacher teaches or gives instructions during a lesson in a foreign (non-native) language. As a result, students begin to understand a foreign language as a native one.

The method of immersion in the language environment (language immersion) is a method of teaching a second (or foreign language), in which the learning process is conducted in whole or in part in the language being studied [1]. The Canadian experiment was successful and began actively to spread in other countries. Recently, the immersion method is actively used to learn foreign languages.

Depending on the age of learners, language immersion can be divided into early (from 5-6 years), average (from 9-10 years) and later language immersion (over 11 years). It's proved that the earlier the study of English by this method begins, the better results can be achieved. Today the immersion method can be found in private kindergartens and schools, where everything is conducted exclusively in English. Then the child comes into contact with the language every day for several hours. And of course, it is expensive and a rare pleasure, but the result is worth it.

Depending on the intensity or number of hours you hear or speak English, it can also be classified as a full or partial language immersion. For example, a full-immersion university program should include the teaching of any disciplines only in the language being studied. If you are learning English on courses or on Skype, then with full immersion, the use of the native language should tend to zero.

The immersion method is easily confused with the direct (non-transferable) teaching method, when the teacher simply communicates with students in English. Two or three classes a week is clearly not enough to immerse in the language. Intensive courses that can last from a few days to a week are also not an immersion. They can be attributed to the communicative training. Real language immersion requires being in the English environment of at least 6-8 hours per day.

The main advantages of the immersion method include the following:

Speaking skills are improved, which is the main goal in learning a foreign language.

Dealing with the language problems. The immersion method completely immerses student in a language environment where learner needs to talk even if he doesn't want.

Improving the ability to listen and understand the interlocutor. Being immersed into the language environment, the student not only learns how to speak, but also learns to understand what the foreign interlocutor says. Also they study the accents, slang, idioms used in speech.

Improving memory, as the student's brain will work in enhanced mode, which creates new neural connections that will help you to master the language.

Despite of numerous advantages, the language immersion method has several limitations:

This method is not suitable for beginner students. In order to learn the language by immersion, the student must already have a sufficient level of language proficiency. There is the situation when a student knows only a few words in English and can count to ten, but he has been offered to attend a scientific conference in English. How long will he sit there? The answer is obvious.

This method is not suitable for those who want to learn a language very quickly. One or two immersions are not enough to master the language.

It is important to note the psychological discomfort that the learner feels when he cannot use his native language. Of course, over time, it will pass, but at first it will be hard. Also you can understand something wrong or cannot understand at all. Beginners often have such difficulties.

There are few courses (both online and traditional) where you can find a real method of immersion. Frequently, under the method of immersion is represented a communicative technique, where the teacher anyway uses the native language.

It should also be noted that there are other difficulties impeding the productive learning of a foreign language. It is clear that, universities still use the traditional method of analytic language learning, where the language exists on a theoretical plane, without reference to practice. And how to teach a group of students with different abilities to speak the language, sometimes without an effective material base, to watch the films in English, with textbooks, mostly Russian authors, and not native speakers, for 50 minutes 2 times a week? We can add problems with discipline and a lot of paper work, which the teacher needs to deal with at the beginning and the end of the lesson. Thus, there is no time for immersion.

Nowadays, private schools are gaining popularity, where they practice language immersion techniques. Students from an early age learn the language in the same way as their peers, the British or the Americans.

Not everyone can afford to go to live for six months or more in English-speaking countries. How to arrange the immersion in the language?

In addition to daily classes with a teacher, which significantly save the time and money of students, in the modern world the Internet provides a lot of educational and authentic resources in English [2].

In order to make the method of language immersion work is to try to increase the exposure - the amount of information in a foreign language. For children, these are songs and cartoons in English, children's books, broadcasts and games. For teens and adults - podcasts, movies and TV shows, English-language TV channels, adapted and

original literature, communities of interest in social networks.

Learning languages is very useful in career, cultural and intellectual terms. It is shown that people, speaking several languages have high IQ. Mastering the language is a great warm-up for the brain. Additional language is always useful, even if you are not going to move anywhere. Knowledge of English is a requirement in the world of basic science. A scientist who cannot read English scientific articles cannot be called a specialist.

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Mukusheva G.R. Nomenclature of Skills for Listening and Understanding Professionally-Oriented Texts Aurally

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Номенклатура умений для слушания и понимания профессионально-ориентированных текстов на слух

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