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КУРСОВА РОБОТА

З ПЕРЕКЛАДУ

СПОСОБИ ВІДТВОРЕННЯ ФАХОВОЇ ТЕРМІНОЛОГІЇ В ГАЛУЗІ ЕКОНОМІКИ З АНГЛІЙСЬКОЇ МОВИ НА УКРАЇНСЬКУ (НА МАТЕРІАЛІ АНГЛОМОВНИХ ЗМІ)

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INTRODUCTION

The relevance of the research topic is due to the fact that qualitative changes in scientific knowledge in the economic sphere are accompanied by a constant quantitative increase in the volume of special vocabulary. The result of digitization and globalization of the economy is an unprecedented increase in the number of neologisms in the language, which mainly denote special economic terms.

Professional translation of the vocabulary of the economic sphere is in many ways the key to the success of international cooperation between Ukrainian and foreign business entities. The requirement of completeness and accuracy in the transfer into Ukrainian of lexical units that reflect the specificity of the English-language picture of the world is expressed in terms of “adequacy” and “equivalence” of the translation. Most lexical units of the source language have many dictionary equivalents in the language into which the translation is carried out. At the same time, in English-language texts on economic and marketing topics, a number of words that do not have direct counterparts in the Ukrainian language can be found. Therefore, one of the most urgent questions in the theory and practice of translation is the study of the peculiarities of the English-Ukrainian translation of scientific literature of an economic nature, in particular the translation of economic terms.

A significant contribution to the study of the peculiarities of the functioning and translation of economic terms was made by leading scientists: L. M. Arkhipenko, O. L. Balatska, O. V. Kuts, V. I. Voskoboynyk, O. I. Duda, V. L. Ishchenko, O. A. Kalnychenko, N. S. Sukhacheva, N. M. Tymoshchuk and others. The relevance of the topic conditioned the setting of the goal and tasks, as well as determined the object and subject of the research.

The object of the study is the professional terminology in the field of economics.

The subject of the study is the difficulties of English-Ukrainian translation of professional terminology in the field of economics (case study of English-language mass media).

The goal of the study is to determine the peculiarities of the translation of

economic terms from English into Ukrainian in mass media texts. The set goal determined the need to solve a number of interdependent research **tasks**:

to study the linguistic aspects of professional terminology in the field of economics;

to consider the theoretical background of translating professional terminology;

to analyse the specifics of economic discourse text analysis;

to consider the lexical transformations in the translation of economics discourse terminology;

to study the study grammatical transformations in the translation of economics discourse terminology;

to identify and analyse the lexical and grammatical transformations in the translation of economics discourse terminology.

The research material is the professional terminology in the amount of 102 lexemes of the modern English economic discourse and their translations into Ukrainian (50 sentences and their translation).

The theoretical significance of the study is determined by its contribution to the theory of translation, to the development of the concept of professional terminology in the field of economics as the translation difficulty.

The scientific and practical value of the study. The conclusions made in the work can be included in the lecture course on the general linguistics, theoretical and practical translation or used in special courses on economic discourse translation, as well as for further research on the English professional terminology translation.

The tasks of the research are solved using the following **scientific methods**: the description method; the method of systematization and classification; the continuous sampling method; the comparative method; semantic analysis method; component analysis method; stylistic analysis method.

The structure of the work is determined by its purpose and objectives. The work consists of an introduction, two chapters, conclusions and a list of literature.

CHAPTER 1

THEORETICAL ASPECTS OF ENGLISH TECHNICAL TERMINOLOGY TRANSLATION IN THE FIELD OF ECONOMICS

1.1. Linguistic aspects of professional terminology

In the modern world, in which the process of globalization is actively taking place, international interaction plays an important role in all spheres of human life. Thanks to this, the possibilities for international exchange of experience and cooperation with other countries in the field of economy are expanding. Thus, there is an increased demand for translations of economical texts.

The development of science and technology requires the creation of specific names for subjects and phenomena in each of the scientific fields. In turn, terminology is a science whose main subject of research is terms. Terminology as a set of terms is an integral part of the vocabulary of any language.

Since the main purpose of terms is to name and define each specific phenomenon or subject in one or another field of science as correctly as possible, the interpretation of the term should be unambiguous, and the existence of several different names for the same concept is undesirable, as this may cause errors and inaccuracies.

Mastering any profession occurs in the process of successive mastering of the professional language, including the system of special concepts and terms that make up its basis.

The economy plays an important role in the life of society, since economic relations are basic for any society and largely determine social development. Changes in economic relations significantly affect the development of the relevant terminology, and new economic realities cause the formation of a new system of terms.

Terminology- special words or expressions used in relation to a particular subject or activity. [17]

The key unit in science is the concept of "**term**". Term provides understanding of the scientific idea, accuracy and clarity. But, despite the fact that this concept occupies a significant place in science, scientists still cannot come to a consensus on a

number of issues related to this concept. Currently, there is no generally accepted concept of "**term**" in the scientific field. The question of the grammatical expression of the term and the characteristics that it should correspond to is still under discussion.

M.S. Zarytskyi notes in his work that such language signs that express scientific concepts are called terms. They embody the results of a person's theoretical and cognitive activity and serve as a tool for scientific thinking. [6]

The core of the economic vocabulary in the English language is economic terminology. The term embodies the main features of the scientific style and fully meets the tasks of scientific communication. A term is a word or phrase that precisely and unambiguously names a subject, phenomenon or concept of science and reveals its meaning[4].

The role of Latin in enriching the economic terminology of the English language is not simply in its direct influence on the term system in general, but also in the fact that through it Greek term elements and borrowings entered the term system, which became basic in English economic terminology. The era of terminologicalization of the English economic vocabulary is the Middle Ages. Economics emerged as an independent scientific discipline in the XVI–XVII centuries. The development, as well as the complication of economic relations between families, in enterprises and between them, the creation of national, local and international markets caused the need for broad economic knowledge. In the period from the XVII century and until the middle of the XX century there is a process of formation of the economic terminology of the English language, as well as its basic terms.

The emergence of economic processes and phenomena as key components of economic resources is related to the period when people were involved in these processes and encountered economic phenomena, but did not fully understand their essence. Many economic terms are international words (economist, broker, inflation, deficit, corporation).

In some cases, borrowed terms are etymological doublets. Etymological doublets are words that etymologically developed from the same base, but which have different meanings, pronunciation and spelling in the language. The appearance of

etymological doublets explains that the same word could have appeared in the language in different periods or from different sources. For example, the Latin “canalis” – canal entered English through the dialect of central France in the form channel, one of the meanings of which is “source” (of income, information, etc.) and through the dialect of northern France in the form canal – a word that does not have a similar meaning.

New words are often formed with the help of a prefix (sure – ensure, insure), a suffix (competes, competitor, competitive, competitiveness). Common word combinations (book-keeper, cost-price), conversion (noun deposit (in a bank) and verb to deposit – to give for safekeeping, to put in a bank). There is also reverse word formation, when the word loses a part that looks like a suffix, but is not one (auditor – audit).

Economic texts are characterized by definitions expressed by a noun – “noun cluster” (brand name, monopoly control, market structure, free market economy, mass production techniques).

Abbreviations are often found in economic texts: ARR (accounting rate of return), CMV (current market value), ROI (Return On Investment) – an investment return, SSP (Supply-Side Platform) – automated sales system, DSP (Demand-Side Platform) – automated purchase system, B-school (Business School), ER terms (Easy payment terms) etc. Abbreviations are also used to designate the names of institutions and organizations: IMF (International Monetary Fund), EFTA – (European Free Trade Association), AGSB (American Graduate School of Business), EEC (European Economic Community), EMC (European Monetary System), BRD (International Bank for Reconstruction and Development) etc.

In economic terminology, graphic abbreviations (a way of short writing words) are often used: EMC – European Monetary System; EFTA – European Free Trade Association; BOP – Balance of Payments, CPI – Consumer Price Index; IMF – International Monetary Fund.

Terms can also be shortened to the initial letter (Demand (D), Price (P), Quantity (Q), Revenue (R), Supply (S)). Economic terminology is shortened by dropping the vowels of the word: acct – account; bkrp – bankrupt; chgs – charges; dbk.

– drawback; dct. – document; Ltd – limited; mfr. – manufacture; Mkt. – market, mtgd – mortgaged; pc. – price; pct. – per cent; qtn. – quotation; rcpt. – receipt; stg – shortage; tfr. – transfer etc.

The truncation of economic terms in English can be traced in the following examples: aud. – auditor; Bal. – balance; cap. – capital; Dis. – discount; fis. – fiscal; imp. – 1. import; 2. imported; 3. importer; le – lease; leg – legal; lic – licence; main. – maintenance; man. – management; mer. – mercantile; 2. merchandise; ret. – 1. retired; ship. – shipment; val. – value.

The documentation of Internet trade is interesting for research, sometimes the economic vocabulary contains abbreviations in which the number “2” is used instead of the part to: B2B (business-to-business), B2C (business-to-consumer), B2B2C (business-to-business-to-consumer), C2C (consumer-to-consumer), C2B2C (consumer-to-business-to-consumer), B2E (business-to-employee), B2G (business-to-government), D2B (direct-to-buyer), D2C (direct-to-consumer), E2B (education-to-business), E2C (education-to-consumer), E2E (entrepreneur-to-entrepreneur), P2B (path-to-bankruptcy), P2P (producer-to-producer).

Economic terms are characterized by all types of conjugation and combinations: synthetic (idiomatic), analytical, stable, as well as non-free, single, etc. The combination of economic terms is determined not only by logical and physical combinations. Thus, according to all the criteria ever formulated, there are:

synthetic (idiomatic) combinations, for example: letter of credit (form of calculations);

unstable – substitute goods (related goods);

analytically stable at the formal level (without taking into account the meaning of the reference word) – float a loan (issue a loan);

at the substantive level – free enterprise (private entrepreneurship), etc.

Some terms may have limited lexical compatibility (deferred payment), however, the synonyms suspended, protracted are not used instead of deferred as economic terms combined with the word payment).

One of the effective ways of forming English economic terms is conversion,

namely substantivation, which is associated with the highest value of a noun for the purpose of nomination. Conversion formations – nouns formed from verbs with postpositives – deserve special attention. For example, check-in is a place where consumers pay for goods in a supermarket; takeover – merger of companies; bail out – exit from economic difficulties with someone's help, etc.

In addition, English economic terminology is a complex mechanism where words borrowed from other fields function. For example, from biology (mature – highly developed; to survive; hybrid – one that includes various elements), from medicine (donor – a person who donates, a financing organization), injection – introduction, contribution (for example, of money to the economy); dead – inactive, stagnant; body – organization, society; essence – content (of a document); from politics and law (legal, crisis, law, intervention), from statistics (coefficient, bound), from mathematics (derivative, constant, ratio, matrix) and others.

However, the most dynamic part of English economic terminology, which occupies the lion's share of it, are internationalisms such as: business, management, boss, partner, broker, contract, firm, marketing, finance, credit, assortment, etc.

There is also a certain number of economic terms in the English language, which are formed by a special way of separating the plural form of the noun, that is, in these terms the ending -s turns into a word-forming suffix. For example, arrears – overdue (payment); consols – consolidated; amends – reward (compensation for damages). Mostly, these terms denote a certain financial transaction, work related to it.

Researchers of English-language economic terminology Yu. Semenchuk and O. Nychko point out that the terms have no signs of ambiguity and expressiveness, they are characterized by stylistic neutrality and lack of synonyms [Семечук, с. 81–82]. The context terms of the economy are an element of the general lexical system of the English language with paradigmatic and syntagmatic connections that exist in the commonly used vocabulary. The term system of economics includes terms-words and terms-phrases, and the characteristic ways of their creation are prefixing, suffixing and compounding of individual words or their bases. Understanding the structure of terms, the ability to carry out their morphological and syntactic analysis allows to produce

new terminological units and to vary the ways of lexical-grammatical expression of thought in English. Modern trends in the internationalization of English economic terms expand their possibilities for untranslated semanticization of special vocabulary.

Some economical terms, which have the same origin and at first glance do not differ in form, acquire different meanings in different languages and even contexts, which may differ to a greater or lesser extent. In such cases, the translator must understand the treachery of translation and enlist the support of professional economists or specialized literary sources. In other words, without in-depth economical knowledge, it is almost impossible to make an absolutely equivalent translation.

Although concept creation may seem formal and uninteresting to many, in addition to precise, pragmatic, and structural ways of creating words, there are also many indirect ways of creating concepts that hide the whole story in their name. Sometimes the translator may have trouble collecting, studying, and generalizing terms, but talking to economists about the origin of the terms gives you a deeper understanding of the history of economy and gives you the opportunity to understand certain terms from different perspectives. Another important thing is that in the practical application of economy we must be absolutely and unconditionally sure of the meaning of the terms we use. Analyzing important economical terms forces us to think about their exact meaning and to be aware of possible ambiguities. Economical terms are very similar to individual riddles. They consist of small parts that make each word unique, but the parts can also be used with other words in different combinations.

1.2. Theoretical background of translating professional terminology

The translation of economic terminology often causes difficulties for translators, so it is important to be well oriented in the material and the field of knowledge in which the translation is carried out. When working with financial and economic texts, translators usually easily translate simple economic terms with Latin and French bases, directly transliterating them into Ukrainian, for example: productivity, competence,

investor, manager, specification, deposit, stevedore, force-majeure, laissez-faire, etc.

When translating economic texts, it is important to take into account their lexical and grammatical features, and it is also important to choose the appropriate translation technique. There are several methods of translating financial and economic terms from English: literal translation, transcription and/or transliteration, semantic equivalent or functional analogue, explication [10]. It is also possible to combine several methods of translation.

One of the most frequently used translation methods is literal translation, which consists in translating a word or phrase in parts and then connecting these parts. At the same time, usually the determining part of the term can be conveyed by an adjective, or the order of the components can be changed. Semantic connections in such a translation can often be conveyed with the help of prepositions [11]. However, literal translation is not always the best option, as it can lead to misinterpretation of the term. The translator must also take into account different ways of translating the same term and choose the most successful one.

Semantic equivalent or functional analogue is one of the most successful translation techniques that can be used when working with special terminology. This technique involves the use of actually existing Ukrainian words that fully or partially reflect the meaning of a foreign language term [10].

A significant number of economic terminological combinations in the English language are multicomponent. The technology of translation of multicomponent terms involves, first of all, the translation of the determining component (the main word), which is a general concept and often expresses the main meaning of the term. Therefore, the translation of phrases and word combinations should begin with the translation of the noun, which is the main constituent part, and then each semantic group is translated sequentially, most often from right to left.

Depending on whether the translated language directly corresponds to the units of the original language, three main types of translation of English terms can be distinguished:

- 1) translation using an equivalent;

- 2) search for an analogue;
- 3) descriptive translation [Борисюк].

But not every term is equivalent, because an equivalent is not only a word, but also a phrase. And since the translation of English terms often uses a descriptive translation, it is worth avoiding creating cumbersome terms, unless using a shorter version of the translation does not impair the transfer of meaning and does not contradict the communicative task.

In addition to equivalent translation, transcoding, which includes transcription and transliteration, may also be used in some cases. Transcription means the transfer of a foreign word into Ukrainian by reproducing its sound form (phonemic structure) using Ukrainian letters, and transliteration means the transfer of a foreign word into Ukrainian by reproducing its graphic form (letter structure) using the Ukrainian alphabet [10]. Such translation methods are usually used when transferring the names of companies, corporations, and other organizations. The technique of transliteration is usually used when translating international terminology.

It is worth pointing out the possibility of transcoding certain English terms, the phenomenon of their metaphorization, the use of descriptive translation of some realias, as in the following examples: red tape (канцелярська тяганина), blue sky laws (закони штатів (США) від 1993 р., які регулюють випуск цінних паперів та їх реалізацію в межах штатів), lame duck policy (невдала політика), maiden trip (перший рейс), bearish course (курс на зниження цін), seed money (стартовий капітал), old money (спадкові гроші), smart money (гроші за таємно надану інформацію), money for old rope (легкий спосіб заробити гроші), price leader (виробник, що встановлює найнижчу ціну на товар), loss-leader item (товар, що продається за низькою ціною для залучення покупців), off-even pricing (ціна, яка не доходить до круглої цифри і стимулює покупця купити товар), trade-in-allowance (сума грошей за стару річ і включена в рахунок покупки нової), etc.

The cases of polysemy, synonymy and homonymy of terms, the level of their correlation with the concepts they express are debatable, so the analysis of such phenomena can be the subject of further scientific research. Thus, ambiguity

complicates its understanding and requires an expanded context. It can be illustrated by the word draft, which is known as “plan”, “project”, and in the financial and economic context means “expenditure” (verified promissory note), for example: draft for acceptance (прийнятна трата). In parallel, there is also its synonymous term bill of exchange with the same meaning. Some other examples may be given, such as the word estimate, which in the trade and economic context acquires the meaning of ‘кошторис’, as in the phrase estimate funds (кошторис на грошові асигнування). Sometimes such words as report, protocol, which are familiar to the translator, in the business and economic context are translated with the meaning “an act”: acceptance report – акт прийняття, acceptance protocol прийомно-здавальний акт, etc.

Particular difficulty is caused by the understanding and translation of such words as, for example, outstanding, which is mostly known in the sense of “significant”, but in the financial and economic text it means “unpaid invoice”, “undelivered goods”, “an unresolved issue”. The word irrevocable in the following phrase irrevocable letter of credit carries an unexpected translation as “безвідзивний кредит”. We observe a similar difficulty in translation with the word target– there is “a planned figure”; to reach the targets means “to complete a planned task”. The phrases import targets, export targets, sales targets, production targets are translated similarly.

When translating the term, it should be remembered that the main component should indicate the category to which the object belongs, express a generic concept, and the defining component should reflect characteristic features that distinguish it from other objects or phenomena of the same type. In addition, when translating multi-component terms, it is necessary to establish a keyword and internal semantic relations [2].

For example, if we translate the term “quality control report”, then first we translate the key word “report”–“звіт”, then “control”–“контроль”, and then the word “quality”–“якість”. As a result, we get a “звіт про контроль якості”. Here are a few more examples: manufacturing cost sheet– кошторис витрат виробництва, bill pay service – послуга оплати рахунків, assets valuation reserve – резерв оцінки майна, reserve fund distribution – розподіл резервного фонду.

Therefore, the translator must at the same time know the terms, understand their meanings, since it is often emphasized that the main difficulty in fully understanding technical texts is not only professional vocabulary, but also an intermediate lexical category between general and fully technical terminology, and here understanding the term and the specific context, in to which it is used is mandatory. This will help navigate the variety of meanings of the term and choose the appropriate option for a specific context. Such an understanding will help to avoid many mistakes in translation and confusion of general and specific meanings of terms in economic texts, for example:

General meaning:

Allowance– permission; approval.

Specific meaning:

Allowance– accrual; a sum of money regularly paid to a person to meet his / her own needs, especially within the framework of certain regulatory acts [Структурні особливості перекладу].

Another important aspect of the translation of economic texts is the research and study of new metaphors that are used in the financial sphere, understanding their meaning, the ability to find the correct equivalents in the translation language and interpret them. Here are some typical metaphors that a translator may encounter when translating English economic texts into Ukrainian:

Golden parachute / золотий парашут is an agreement between a company and an employee (usually senior management), which specifies that the employee will receive a certain financial benefit in the event of termination of employment.

Road map/ дорожня карта is a plan or strategy designed to achieve a certain goal.

Thus, when working with economic texts, there are difficulties in selecting an exact counterpart, which is a necessary condition for adequate translation, since the slightest mistake can lead to a distortion of the meaning of the original translated material. One of the main tasks of the translation of economic texts is the transmission of information at the lexical, grammatical, and stylistic levels, as well as the

transmission of the pragmatic function of the text. Fulfilment of these goals is achieved with the help of translation adequacy, which requires the translator to be able to make various interlanguage transformations, that is, translation transformations. It is also worth emphasizing the main rule of translating economic terms and sentences into Ukrainian: the translated text must be identical to the original in all its characteristics and parameters (translation accuracy, style, meaning) and adapted as accurately as possible for optimal perception by the target audience.

1.3. Specifics of mass media discourse text analysis

Discourse is a generalization of the notion of a conversation to any form of communication. Discourse is a major topic in social theory, with work spanning fields such as sociology, anthropology, continental philosophy, and discourse analysis. Following pioneering work by Michel Foucault, these fields view discourse as a system of thought, knowledge, or communication that constructs our experience of the world. Since control of discourse amounts to control of how the world is perceived, social theory often studies discourse as a window into power. Within theoretical linguistics, discourse is understood more narrowly as linguistic information exchange and was one of the major motivations for the framework of dynamic semantics, in which expressions' denotations are equated with their ability to update a discourse context.» In the humanities and social sciences, discourse describes a formal way of thinking that can be expressed through language. Discourse is a social boundary that defines what statements can be said about a topic. Many definitions of discourse are largely derived from the work of French philosopher Michel Foucault. In sociology, discourse is defined as "any practice (found in a wide range of forms) by which individuals imbue reality with meaning. Etymologically, the word discourse is related to the French discours and the German Diskurs (from the Latin discursus — wandering) [13].

In the "Ukrainian Interpretive Dictionary" we find the following definition: Discourse - conversation, verbal assault [23].

Media discourse (or mass information discourse) is a coherent text in combination with extralinguistic, pragmatic, sociocultural, psychological factors, etc.,

it is the most relevant in the modern media space, because it reflects not only communicative and informational, but also political, economic, cultural attitudes and trends of modern society. So, media discourse is a global comprehensive category of modern communicative discourse, which acts as a certain background and in which current moods of society are reflected in various spheres of activity - politics, economy, culture, as well as dynamic modern processes, such as: perephrisms, lexical innovations, catchphrases, semantic neologisms, "reanimated" archaisms, borrowings from other languages of the world. One of the main elements of media discourse and its existence is closely related to media text. In general, a media text is an extended interpretation of a text. Today, the text is understood as part of a certain discourse, as an expression within this discourse. It is characterized by certain models of text creation and perception, for understanding this text.

The complex analysis of mass media discourse is reflected in the works of such foreign linguists as A. Bell, T. van Dijk, T. Dobrosklonska, A. Durant, E. Kozhemiakin, D. Kristal, M. Makarov, P. Parshin, A. Polonsky, G. Solganik, M. Talbot, J. Richardson, D. Tannen, R. Fowler, N. Fairclough. Among domestic scientists, the scientific works of linguists A. Grigorash, S. Yermolenko, M. Zhovtobryukha, L. Kudryavtseva, O. Makovey, O. Matsko, L. Parkhonyuk, O. Ponomariv, A. Prykhodka, K. Serazhim, O. Serbenska, L. Stavytska, I. Tiron and others. Scientists direct their efforts to determine the essence of mass media discourse (or media discourse, media discourse, as it is called in linguistics), its functional, pragmatic, cognitive, linguistic features. Among modern studies, investigations into the problems of classification of media discourse are represented, although they are not of a systematic nature. Thus, the taxonomy of mass media discourse is highlighted in the works of M. Zheltukhina, V. Karasyk, E. Kozhemyakin, N. Olomska, A. Prykhodko, Yu. Shevlyakova and others. But the scientific task of classifying species requires fundamentally more active attention from the scientific community, requires comprehensive research based on the modern communication-pragmatic paradigm.

In its broadest sense, media discourse functions in the media space and is a complex structured system of speech and technical interaction. In addition to the actual

utterance, the participants of the speech act, the communication channel, it combines a large number of non-speech integral components without which it cannot function. The ubiquity of mass media has captured the life of each individual and the entire society: modern reality is inseparable from the media space.

We can talk about a kind of merging of the material reality of human and society with media reality. Therefore, the taxonomy of this type of discourse causes certain difficulties: it can be classified according to a huge number of various parameters and criteria. Several classifications have been put forward in linguistics, but it is difficult to call them complete or comprehensive. The most general typology of mass media discourse divides it into types primarily according to the types of media themselves, that is, according to the channels of information transmission:

- press discourse (or print media discourse);
- radio discourse;
- television discourse;
- Internet discourse (this discourse includes all electronic forms of mass media communication).

This classification is key to the analyzed type of discourse, it is based on the main criterion that separates mass media discourse into a separate branch of discourse science, which is the inclusion of media (namely, media that differ in their technical characteristics) as a message channel in a communication act.

Referring to the **semantic features of media discourse**, one can single out such basic properties as **coherence, intertextuality / precedence, and globality**.

Coherence is generally understood as the ability of media texts to detect lexical and grammatical local connectivity at the level of sentences (cohesion) and semantic global connectivity at the level of the entire text (integrity), which, in the case of electronic publications, already goes beyond individual texts, headings or publications and strives further into the space of the Internet. **Coherence** is considered the main property of text and discourse. A landmark event very quickly becomes the center of interconnected sources and types of information, providing the reader with access to the whole variety of information on a key issue and a wide variety of resources: relevant

articles, photos, audio and video materials, less relevant recommendations from other readers, subscription offers, advertising, technical links to print, etc.

Media texts are interconnected and due to the inclusion of elements of other texts and other cultures in them. Such properties are defined as intertextuality and precedence. “**Intertextuality** is a broadcast code of culture as a system of material and spiritual values traditional for mankind, precedence is a phenomenon of life that may or may not become a fact of culture. The specificity of media discourse is more associated with precedence than with intertextuality, and it is precedent texts that act as "texts of influence" in modern society" . The means of expressing precedence can be quotations, winged expressions, hints, puns, other-style inclusions, etc. This technique is often used in stylistically strong positions of the text, such as heading, subheading, last paragraph.

Development in the era of global, international communication has led to the **globalization** of media discourse, due to strong mutual influence and constant borrowing of information from the media around the world. **Globalization can be considered a defining property of media discourse**, distinguishing it from other types of discourse and reflecting the modern trend of many spheres of society towards the mutual influence of cultures, internationalization, which manifests itself in the press earlier than in other discourses.[12]. Any economical term is an element of the corresponding micro-term system. Since all micro-terminological systems are based on classifications of scientific concepts, each term, occupying a place in the corresponding micro-terminological system, is in fixed genera-species or other relationships with it so ther terms. On the other hand, the terms of different micro terminological systems are interrelated, which reflects the trend towards progress.

There are a number of terminological characteristics that make it possible to define a word as a term. These requirements were formed in the works of D.S. Lotte, who applied the following requirements to this term:

1. uniqueness;
2. simplicity;
3. brevity;

4. motivation;
5. sequence, which should be consistent with other existing terms in this area.

The term is also characterized by the following features:

1. logical correlation of the term with other existing ones;
2. the presence of a definition;
3. uniqueness of the semantic concept;
4. stylistic neutrality;
5. lack of expressiveness.

Thus, terms are characterized by all the above properties only when they are in the terminological field, outside this field the term loses these properties.

CHAPTER 2

ECONOMIC PROFESSIONAL TERMINOLOGY IN ENGLISH MASS MEDIA: TRANSLATION OPTIONS

2.1. Lexical transformations in the translation of economics discourse terminology

The translation of a text with a large amount of economical professional term is quite a difficult task. The translator's goal is to achieve translation equivalence. At the same time, translation transformations come to the fore, which allow to preserve the adequacy of translation at the level of the whole text. One of the most common transformations in the translation of economic texts are lexical transformations, such as formal lexical transformations (practical transcription, transliteration, traditional reproduction, loan translation), lexical and semantic transformations (generalization,

differentiation, substantiation, modulation), etc.

During the research, 102 multi-component terms were selected in the texts of economic issues in 50 examples of economic discourse (see Appendix A) and 8 ways of translating these terms were identified, including lexical transformations.

In the process of work, it was found that loan translation is the most common way of transmitting English multi-component terms in the Ukrainian language. Perhaps one of the reasons for the frequent use of this method of translation is the presence of a large number of borrowings from Latin and Greek in the English language. When using loan translation each element of the term is translated verbatim. The use of this method of translation is possible in the absence of obvious contradictions between the grammatical and lexical systems of the Ukrainian and English languages. Let us consider the following example:

“A permanent database of information based on customs declarations for each executed foreign-trade deal involving military equipment is maintained at the Central Customs Directorate”.

“У Центральному митному управлінні ведеться постійна база даних, заснована на митних деклараціях по кожній досконалій зовнішньо торговельній угоді з військовим обладнанням”.

According to the electronic dictionary, [39] the word *foreign* means “іноземний, чужоземний, закордонний, зарубіжний, зовнішній, чужий, невідповідний, нетутешній, заморський, іноземний, іногородній ” ; *trade* means “ заняття, ремесло, професія, торгівля, обмін, торгувати, обмінювати, торговий, ремісничий ” ; *deal* means “ деяка кількість, частина, угода, угода, обходження, урядовий курс”.

The English compound adjective “foreign-trade” is also formed by compounding, but it is designed in a different way: instead of a connecting vowel, there is a hyphen. Thus, the differences between the original and the translation are not only in the spelling of the compound adjective, but also in the number of words in the term: in English – three words, in Ukrainian – two.

Let us also consider another example: control package of shares, in which

control means “управління, керівництво, контроль, управляти, керувати, контролювати, контрольний”; packet – “пакет, зв’язка, група, формувати пакет, пакетний”; of – is the genitive case not translated into Ukrainian; share means “частка, частина, участь, роль, акція, пай, бути пайовиком, ділитися”.

The Ukrainian term consists of three words: adjective + noun + noun in the indirect case, therefore, a combination of two ways of organizing the term is used: узгодження (контрольний пакет) and управління (пакет акцій). The English term consists of four words and is formed according to the model: adjective + noun + genitive preposition + noun. At the same time, the first two components combine the functions of three parts of speech, the last one combine the functions of two parts of speech.

All words of the Ukrainian term agree with each other, in the English term only the preposition “of” shows the connection between nouns in the genitive case. Therefore, as in the first example, we observe differences at the morpho-grammatical levels of the two languages. However, all these differences, as in the previous example, do not prevent the translator from achieving the goal of finding an equivalent translation, since each element from the original language corresponds to an element in the translated language. Probably, that is why the loan translation is the most used method of translation used in the analysed material. In addition, the translation of the above terms fully corresponds to the design of a scientific text, which requires, first of all, clarity of presentation.

Loan translation is based on the internal form of the word and involves a verbatim (pomorpheme) translation of the structure of the English term (for example, all-time high – абсолютний максимум, shareholder value – акціонерна вартість) [33]. Loan translation, however, can also not always fully or unambiguously reveal the meaning of the translated word, which is explained by the difference in the meanings of the components of the word or a fixed word combination and entails the loss of the meaning of the entire lexical formation. Let us consider some examples of translation of economic discourse phrases and their translation due to loan translation (Table 2.1.):

Table 2.1.

Loan translation as a way of transmitting non-equivalent vocabulary

The term is in English	Term in Ukrainian
brand awareness	впізнаваність бренду
brand loyalty	лояльність до бренду
brand advocacy	адвокація бренду
brand wars	війна брендів
global brands	світові бренди
strong brand image	сильний імідж бренду
brand equity	цінність бренду
brand management	управління брендом
time frame for brand building	терміни створення бренду
brand conversations	обговорення брендів

A characteristic feature of special texts is the presence of abbreviations and acronyms, most of which are used only in texts and documents in the economic and marketing spheres. Abbreviations are formed from the initial letters of the keywords of the word combination: letters of abbreviation can be written with dots, but in modern English they are usually avoided. Let us consider an example of the translation of an abbreviation of an English-language economic discourse into Ukrainian:

“One of the earliest and widely used frameworks to describe the customer path is AIDA: attention, interest, desire, and action”.

“Одним із найбільш ранніх і широковикористовуваних способів опису шляху покупця є AIDA: увага, зацікавленість, бажання й дія (attention, interest, desire, and action)”.

Recently, the technique of direct inclusion, which is the use of the original spelling of the English word in the Ukrainian text, is also used in the transfer of neologisms. Most often, you can find words consisting of two parts: English, with the preservation of the original spelling, and Ukrainian: CRM-платформа, RSS-канали, 4P маркетинг, діапазон BAR, for example:

“When walking past a certain department, customers might be reminded of their

shopping list, receive discount notifications, and get gift recommendations through an iPhone app».

“Проходячи повз певне відділення, клієнти можуть почути нагадування про наявний список покупок, повідомлення про знижкй рекомендації щодо подарунків через iPhone-додаток”.

Functional substitution as a way of translating economic terms is second only to loan translation in terms of frequency of use. This technique is used in those cases when none of the values recorded in the dictionary match the context. Here are the meanings given by the electronic dictionary “Merriam Webster Dictionary” for each component of the term “purchasing patterns”:

purchasing – “постачання, купівля, придбання, заготівля; купівельний,покупної”;

patterns – “принципи, структури, зразки, набориданих, моделі, вибори”.

None of the meanings fit into the context, so the translator is forced to use the technique of functional substitution and choose a meaning for the term that corresponds to the communicative task of the text. Accordingly, the translation of such terms without taking into account the context is impossible.

Comparing the models of the English term and the Ukrainian equivalent, the differences in the systems of the two languages are observed. The English term consists of two words and is formed according to the principle “Adjective + noun”, while “purchasing” combines the functions of two parts of the language: gerund and adjective. The Ukrainian equivalent consists of one word expressed by a noun.

Let us consider another example:

“At the same time, such a move to negative rates may imply that central banks are out of ammunition in combating recessionary pressures in the economy and that, if this fails to produce good results, there may not be anything left to do”.

“В той час, такийрух до негативних процентних ставок може означати, що центральні банки «витратили боєприпаси» в боротьбі з економічним спадом, і якщо цейзасіб не дасть хороших результатів, то, можливо, інших засобів у них не залишиться”.

The English term “recessionary pressures in the economy” consists of five words, each of which has its own meaning:

recessionary – “вказує на спад, тенденція до спаду, пов’язаний зі спадом, кризовий”;

pressure – “дефіцит, посилений попит, тиск, змушувати, тиснути”;

in – “в”;

the – article with the meaning of definiteness, which does not have an exact analogue in the Ukrainian language;

economy – “господарство, економіка, економія, ощадливість, структура, організація, композиція, економічний, обмежувальний”.

A literal translation of this term would be as follows: «кризовий дефіцит в економіці». Using functional substitution, the translator found the most optimal translation option – a phrase consisting of two words – “економічний спад”, which syntactically complicates the sentence and fits logically into the context.

The model of the English term is as follows: “Adjective + noun + preposition + article + noun”, while three words combine the functions of two parts of the language: “recessionary” – adjective and noun, “pressure” – noun and verb, “economy” – adjective and a noun. The model of the Ukrainian equivalent consists of adjective and noun, which agree with each other in gender, number and case. We do not observe this phenomenon in the English term. In addition, the English term includes such a part of speech as an article. There are no articles in the Ukrainian language, so they are either translated by demonstrative and indefinite pronouns (“the” – “цей”; “a / an” – “який-небудь, будь-який”), or they are not translated at all.

Lexical transformations:

Modulation:

- *“Over - indebted developing countries will never get the relief they need if the international community does not push the issue at the center of its agenda.”*
”Країни, що розвиваються, з надмірною заборгованістю ніколи не отримають необхідної допомоги, якщо міжнародна спільнота не поставить це питання в центр свого порядку денного”. (Апнех: 33) Модуляцію вжито згідно з

необхідністю правильно та доступно донести до читача термін **Over-indebted developing countries**. Дослівно цей вираз неможливо перекласти на українську мову для забезпечення адекватності перекладу.

- *"A Labor Department spokes person noted that while the string of 212,000 prints on the job less claims data is "uncommon," it can beat tribute to a consistent jobs picture reflected in season a lad just ments to the data. "*- *"Представник Департаменту праці зазначив, що хоча рядок з 212 000 відбитків на даних про заявki на допомогу з безробіття є "незвичним", його можна пояснити стабільною картиною зайнятості, що відображає сезонні поправки до даних. "*(Annex: 38) Модуляцію вжито згідно з необхідністю правильно та доступно донести до читача термін **A Labor Department spokes person** та вираз **consistent jobs picture reflected in season alad just ments to the data**. Дослівно цей вираз неможливо перекласти на українську мову для забезпечення адекватності перекладу.

Generalization:

- *"Calling the state of the U.S. jobs market these days stable seems like an under statement considering the latest data coming out of the Labor Department. "*- *"Назвати стан американського ринку праці сьогодні стабільним здається применшенням, враховуючи останні дані, що надходять від Департаменту праці. "*(Annex: 39) **The state of the U.S. jobs market** перекладено за допомогою узагальнення **стан американського ринку праці**, тому що в статті вже вживався переклад з повною назвою країни. Слово «американський» вживається для уникнення повторень та узагальнення контексту.

Adoptation

- *"That's because most of the past several weeks have shown that first-time claims for unemployment benefits haven't fluctuated at all — as in zero. "*- *"Це тому, що протягом останніх кількох тижнів кількість звернень за допомогою по безробіттю, що надійшли вперше, взагалі не змінилася - вона дорівнює нулю. "*(Annex: 40) Адаптацію до виразу **first-time claims for unemployment benefits** - **кількість звернень за допомогою по безробіттю, що надійшли**

вперше вжито для досягнення адекватності перекладу. Також вжито додавання, а саме слово **кількість**.

- "The consistency **has raised a few eyebrows** on Wall Street. The only week that varied was March 30, with 222,000. "- "Така послідовність **викликала здивування** на Уолл-стріт. Єдиний тиждень, який відрізнявся, був 30 березня - 222 000." (Annex: 41) Адаптацію до виразу **has raised a few eyebrows-викликала здивування** вжито для досягнення адекватності перекладу. Дослівний переклад «Така послідовність **підняла декілька брів** на Уолл-стріт.» не являється доречним та зрозумілим.

2.2. Grammatical transformations in the translation of economics discourse terminology

As research has shown, grammatical translation transformations are also used, such as transposition, replacement, addition, omission, etc. Grammatical transformations, including division of sentences, combination of sentences, grammatical substitutions (parts of speech, word forms, sentence members) and replacement, are used in the translation 46 times.

Compression, that is, the brevity of an expression or phrase, is a characteristic phenomenon in the English language. When comparing two languages, this phenomenon is very obvious. Let us consider the following example:

Safety stock – акції.

A two-component English term, which includes an adjective (simultaneously performing the function of a noun) and noun, when translated into Ukrainian, turns into a one-component term, consisting only of a noun. To understand what explains this phenomenon, let us consider the meaning of each word:

safety – “безпека, безпечний, надійний”;

stock – “акції, основний капітал, запас”.

The translator for the term “stock” defines the equivalent most suitable for the context – “акції”. But in the Ukrainian language there is no such concept as “безпечні

акції”, or such a type of shares as “надійний”. In English, “safety” is also not one of the types of shares. Therefore, the translator quite justifiably applies the compression method and omits the meaning of the word “safety” in order to preserve the semantic accuracy of the message in scientific style texts.

In the next example below, we observe a similar situation:

small-scale business – “малий бізнес”.

The English three-component model of the term “adjective + noun + noun” corresponds to the Ukrainian equivalent with the model “adjective + noun”.

The difficulty, which is also directly related to the problem of translation of neologisms within the framework of economic discourse, is the non-equivalence of economic terms. The main problem in translation is the fact that the so-called latest English-language economic term either completely lacks an equivalent that denotes a phenomenon in another language, or the meaning of the equivalent units acquires a semantically modified form, which inevitably leads to the emergence of difficulties associated with their translation.

When translating the non-equivalent economic vocabulary from English to Ukrainian, the translator made an inaccuracy. The acronym CRM stands for “customer relationship management system”. In this case, there is an inconsistency of words when using the terms “соціальне CRM” (social CRM) and “традиційне CRM” (traditional CRM), so the following translation should be used: “соціальна система керування стосунками з клієнтами” / “традиційна система керування стосунками з клієнтами”:

“In such context, social CRM – the use of social media to manage brand interactions with the customers and build long-term relationships – will be an essential tool for customer engagement”.

“У такому контексті соціальне CRM – використання соціальних мереж для управління взаємодією бренду з клієнтами й побудови довгострокових відносин – буде важливим інструментом для залучення клієнтів”.

In modern English-language economic discourse, a significant number of neologisms are used, which, when translated from English, do not have an equivalent

in Ukrainian. It is difficult to find an analogue in Ukrainian for the terms netnography (нетнографія), cosplayer (косплеєр), content marketing (контент-маркетинг), gamification (гейміфікація), wow factor (вау-фактор), back office (бек-офіс), millennial (міленніал), so when translating it would be desirable to use clarification and specification, since it is difficult for the reader to understand the meaning of these terms. At the same time, for the term native advertising (нативна реклама) has an analogue in the Ukrainian language –природна реклама– a way in which the advertiser draws attention to itself in the context of the advertising platform and the interests of the user.

The application of loan translation in the following example is possible, but the literal translation of the expression financial wizards as “фінансові маги” may sound strange to the Ukrainian reader and he may not understand who is specifically being referred to in this sentence:

“A unique new survey of hedgefundmanagers, brokers and other financial wizards finds that 74 percent give President Trump highmarks for his positive effect on the stockmarket, though only 40 percent approve of his job performance so far”.

“Унікальне нове опитування менеджерів хедж-фондів, брокерів та інших фінансових експертів показує, що 74% високо оцінюють президента Трампа за його позитивний вплив на фондовий ринок, хоча лише 40% схвалюють його роботу”.

Therefore, the translation uses an analogy where *wizards* (*маги*) are replaced by *експерти*. Although the vivid image used in the original is lost during translation, this method allows the most adequate transfer of the meaning of the expression to the readers.

“It’s an open secret on Wall Street that many big banks routinely – and legally – fudge their quarterly books”.

“Те, що багато великих банків регулярно і законно – підробляють свої кварталні звіти, на Уолл-Стріт є секретом полішнелю”.

In this expression, the technique of permuting the elements of the sentence is used – the phraseology from the beginning of the sentence is transferred to the end of

the sentence during translation. *Open secret* is a phrase with a certain element of oxymoron, which has quite a few translation options. We chose the analogue of *секрет полішнелю*, because it has a vivid image that can touch the reader and at the same time is understandable and adequately conveys the meaning embedded in the original phraseology. In the presence of analogues, translation using loan translation, which will also not be as effective as an analogue, and descriptive translation are not relevant.

In the practice of translation, grammatical transformations are usually combined with lexical ones. Lexical-grammatical transformations include such techniques as explication, antonymic translation, compensation, lexical addition, omission. In general, the translator used lexical-grammatical transformations 16 times when translating figurative and expressive means. Let us take a closer look at each transformation technique.

Phrasal terms, like the lexical ones, are most often transmitted by the translator using the techniques of concretization, generalization and antonymic translation. For example, we convey the phrase *rolling in money* with the help of an antonymic translation: “*грошей кури не клюють*”, and when translating the phrase *to drain the cup of sorrow to the dregs*, the translator, as a rule, uses the technique of generalization: “*випити чашу до дна*”.

Phraseological methods of translation also include individual equivalents, which are the results of the translator’s word creation. In the process of translation, the author creates a new phrase, which by its nature resembles a natural phraseological formation. Such formations have all the properties characteristic of “real” phraseological units, except for reproducibility. When creating such a unit, the translator can both use existing models and adapt an already existing formation in accordance with the requirements of the context. Thus, the English phraseology to stand in one’s way when translated into Ukrainian can be rendered as follows:

«*Moving around is good for young people, but governments stand in their way*».

«*Можливість подорожувати світом вітається молоддю, але уряд, як кістка в горлі, перекриває їм кисень*».

In the Ukrainian translation, instead of conveying the English phrase with the

typical correspondence «*стати поперек дороги*», «*стати на дорозі*», the combination «*перекрити кисень*» and «*стати кісткою в горлі*» was made, as a result of which the author's version of the permanent expression «*як кістка к горлі перекрити кисень*», which is characterized by greater expressiveness.

Grammatical transformations:

Transposition:

- *"Something strange has been happening with jobless claims numbers lately."*

"Останнім часом з кількістю заявок на допомогу з безробіття відбувається щось дивне." (Annex: 35) Транспозицію вжито за правил правильної побудови українських речень, а саме перекладу конструкцій з англійської на українську.

- *"Existing-home sales fell to a rate of 4.19 million in March, the National Association of Realtors said."* - *"За даними Національної асоціації ріелторів, продажі житла на вторинному ринку впали до 4,19 млн у березні."* (Annex: 12) Транспозицію вжито за правил правильної побудови українських речень, а саме перекладу конструкцій з англійської на українську.

- *"Miami prices rose more than 12%, while two New Jersey cities registered the biggest annual price hikes, according to Redfin."* - *"За даними Redfin, ціни в Маямі зросли більш ніж на 12%, а в двох містах Нью-Джерсі зафіксовано найбільший річний ріст цін."* (Annex: 14) Транспозицію вжито за правил правильної побудови українських речень, а саме перекладу конструкцій з англійської на українську.

- *"Last year's G20 Summit in New Delhi, for example, advanced important proposals for development finance but made little progress on addressing the over-indebtedness of low- and middle-income countries."* - *"Наприклад, на минулорічному саміті G20 у Нью-Делі були висунуті важливі пропозиції щодо фінансування розвитку, але не було досягнуто значного прогресу у вирішенні проблеми надмірної заборгованості країн з низьким та середнім рівнем доходу."* (Annex: 16) Транспозицію вжито за правил правильної побудови українських речень, а саме перекладу конструкцій з англійської на українську.

Replacement:

"On occasion, multi-lateral and foreign governments have adopted ad

hocres ponsesto sovereign-debtcrises. ”-”Іноді багатосторонні кредитори та іноземні уряди приймають спеціальні заходи реагування на **кризи суверенного боргу**. ”(Annex: 18) Заміну **sovereign-debtcrises** - **кризи суверенного боргу** вжито задля побудови правильного речення та досягнення адекватності перекладу.

Addition:

”Moreover, the traditional separation between official and private creditors has been complicated by new official lenders, notably China, and the rise of various debt contracts, including guarantees to private investors, that are separate from bonds. ”-”Крім того, традиційний поділ на офіційних і приватних кредиторів ускладнився **появою** нових офіційних кредиторів, зокрема Китаю, і зростанням **кількості** різних боргових контрактів, у тому числі гарантій приватним інвесторам, які відрізняються від облігацій. ”(Annex: 28) В цьому перекладі вжито додавання з ціллю зробити це речення більш завершеним та зрозумілим для читача. Слова **поява** та **кількість** додають реченню більше ясності та вписуються в контекст повідомлення.

Omission:

”This would all alleviate pressure on sovereign balance sheets during downturns.” -”Це зменшило б тиск на суверенні баланси під час економічних спадів.”(Annex: 32) Дослівно переклад **balancesheets** звучав би як **балансові звіти**, упущення вжито з ціллю досягнення адекватності перекладу та уникнення перенавантаження контексту.

Word for word reproduction:

”Future “aggregations” must encompass all obligations. ”-”Майбутні *”агрегації”* повинні охоплювати всі зобов'язання. ”(Annex: 29). Це речення не потребує вживання перекладацьких трансформацій, адже всі слова можна перекласти дослівно та при цьому досягти адекватності перекладу та донести до читача весь сенс повідомлення.

CONCLUSIONS

In the first chapter of the study, the main terms and concepts of the study are considered. In the special literature, a variety of positions are noted, which are the basis for the interpretation of this concept. Common to these positions is the understanding of the term as a category of a special, professional field of use. The term is a summary of knowledge. It consolidates certain results of cognitive activity in its semantic content. The term is part of the terminological system, which, through its units, unites the key values of a certain field of knowledge.

The characteristics of the “ideal” term are unambiguity, precision, brevity, systematic nature, stylistic neutrality, “indifference” to the context, absence of synonyms and homonyms within the same terminological system. It is determined that terms are words that name certain concepts in one or another field of science or technology, terms are official names and are often legalized and regulated.

Economic terms serve the field of economics and can be used both in professional texts and in mass media discourse. The texts of popular economic discourse are aimed at a wide audience. They are journalistic, despite the peculiarity of using special vocabulary and terms. Accordingly, their authors pursue the same goals as in any other media texts: to inform the reader, to attract his attention, to evoke certain emotions. In order to achieve such goals, they use stylistic means, one of which is the use of means of expression.

The translation of economic terminology involves, first of all, the analysis and systematization of various linguistic processes within the term system, the time-consuming work of defining and classifying terms related to economic branches. The analysis of the translation of economic terms showed that the translator can resort to various ways of working with non-equivalent vocabulary of economic topics, which indicates the presence of a subjective-pragmatic factor in solving this problem. The popularity of loan translation, transcoding, and descriptive translation as methods of transmitting non-equivalent vocabulary should probably be explained by purely pragmatic reasons: they represent the simplest methods of translation that require

minimal translation efforts, or the formal transfer of the material shell of a foreign word into the target language during transcoding, or a pomorphemic translation during loan translation.

Thus, it should be noted that economic terms, which act as neologisms denoting modern realities in economic discourse, represent a rather big problem not only of a practical, but also of a methodological nature.

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ANNEX A

ORIGINAL TEXT	TRANSLATION
<p><i>“A permanent database of information based on customs declarations for each executed foreign-trade deal involving military equipment is maintained at the Central Customs Directorate”.</i></p>	<p><i>“У Центральному митному управлінні ведеться постійна база даних, заснована на митних деклараціях по кожній досконалій зовнішньоторговельній угоді з військовим обладнанням”.</i></p>
<p><i>“One of the earliest and widely used frameworks to describe the customer path is AIDA: attention, interest, desire, and action”.</i></p>	<p><i>“Одним із найбільш ранніх і широковикористовуваних способів опису шляху покупця є AIDA: увага, зацікавленість, бажання й дія (attention, interest, desire, and action)”.</i></p>
<p><i>“When walking past a certain department, customers might be reminded of their shopping list, receive discount notifications, and get gift recommendations through an iPhone app».</i></p>	<p><i>“Проходячи повз певне відділення, клієнти можуть почути нагадування про наявний список покупок, повідомлення про знижки й рекомендації щодо подарунків через iPhone-додаток”.</i></p>
<p><i>“At the same time, such a move to negative rates may imply that central banks are out of ammunition in combating recessionary pressures in the economy and that, if this fails to produce good results, there may not be anything left to do”.</i></p>	<p><i>“В той час, такий рух до негативних процентних ставок може означати, що центральні банки «витратили боєприпаси» в боротьбі з економічним спадом, і якщо цей засіб не дасть хороших результатів, то, можливо, інших засобів у них не залишиться”.</i></p>

<p><i>“In such context, social CRM – the use of social media to manage brand interactions with the customers and build long-term relationships – will be an essential tool for customer engagement”.</i></p>	<p><i>“У такому контексті соціальне CRM – використання соціальних мереж для управління взаємодією бренду з клієнтами й побудови довгострокових відносин – буде важливим інструментом для залучення клієнтів”.</i></p>
<p>1. <i>“A unique new survey of hedge fund managers, brokers and other financial wizards finds that 74 percent give President Trump high marks for his positive effect on the stock market, though only 40 percent approve of his job performance so far”.</i></p>	<p>1. <i>“Унікальне нове опитування менеджерів хедж-фондів, брокерів та інших фінансових експертів показує, що 74% високо оцінюють президента Трампа за його позитивний вплив на фондовий ринок, хоча лише 40% схвалюють його роботу”.</i></p>
<p>2. <i>“It’s an open secret on Wall Street that many big banks routinely – and legally – fudge their quarterly books”.</i></p>	<p>2. <i>“Те, що багато великих банків регулярно і законно – підробляють свої кварталні звіти, на Уолл-Стріт є секретом полішнелю”.</i></p>
<p>3. <i>«Moving around is good for young people, but governments stand in their way».</i></p>	<p>3. <i>«Можливість подорожувати світом вітається молоддю, але уряд, як кістка в горлі, перекриває їм кисень».</i></p>
<p>4. <i>“Housing Market Slumps as Mortgage Rates Top 7%.”</i></p>	<p>4. <i>“Ринок житла падає, оскільки іпотечні ставки перевищують 7%”</i></p>

<p>5. <i>"Mortgage rates have surged past 7% and home sales in March posted their biggest monthly drop in more than a year, renewing pressure on the U.S. housing market as uncertainty over real-estate commissions buffets the industry. "</i></p>	<p>5. <i>"Іпотечні ставки перевищили 7%, а продажі житла в березні продемонстрували найбільше місячне падіння за останній рік, що поновило тиск на ринок житла в США, оскільки невизначеність щодо комісійних на операції з нерухомістю негативно впливає на галузь. "</i></p>
<p>6. <i>"Home sales are getting hammered by high mortgage rates, but one region is holding up. "</i></p>	<p>6. <i>"Продажі житла падають через високі іпотечні ставки, але один регіон тримається на плаву. "</i></p>
<p>7. <i>"Existing-home sales fell to a rate of 4.19 million in March, the National Association of Realtors said. "</i></p>	<p>7. <i>"За даними Національної асоціації ріелторів, продажі житла на вторинному ринку впали до 4,19 млн у березні. "</i></p>
<p>8. <i>"U.S. Buyers Socked by Double Whammy of Increasing Home Prices and Mortgage Rates. "</i></p>	<p>8. <i>"Американські покупці страждають від подвійного удару: зростання цін на житло та іпотечних ставок. "</i></p>
<p>9. <i>"Miami prices rose more than 12%, while two New Jersey cities registered the biggest annual price hikes, according to Redfin. "</i></p>	<p>9. <i>"За даними Redfin, ціни в Маямі зросли більш ніж на 12%, а в двох містах Нью-Джерсі зафіксовано найбільший річний ріст цін. "</i></p>
<p>10. <i>"Yet the severity of the crisis is not reflected in the agenda for global cooperation. "</i></p>	<p>10. <i>"Проте гострота кризи не відображена в порядку денному глобального співробітництва. "</i></p>
<p>11. <i>"Last year's G20 Summit in New Delhi, for example, advanced important proposals for development finance but made little progress on addressing the over-indebtedness of low- and middle-income countries. "</i></p>	<p>11. <i>"Наприклад, на минулорічному саміті G20 у Нью-Делі були висунуті важливі пропозиції щодо фінансування розвитку, але не було досягнуто значного прогресу у вирішенні проблеми надмірної заборгованості країн з низьким та середнім рівнем доходу. "</i></p>
<p>12. <i>"Most crucially, the world still lacks a comprehensive debt-</i></p>	<p>12. <i>"Найважливішим є те, що світ досі не має комплексного</i></p>

<p><i>restructuring mechanism to deal with this widespread and recurrent problem. ”</i></p>	<p><i>механізму реструктуризації боргів, який би вирішив цю поширену і повторювану проблему. ”</i></p>
<p><i>13. ”On occasion, multilateral lenders and foreign governments have adopted ad hoc responses to sovereign-debt crises. ”</i></p>	<p><i>13. ”Іноді багатосторонні кредитори та іноземні уряди приймають спеціальні заходи реагування на кризи суверенного боргу. ”</i></p>
<p><i>14. ”For example, the United States-backed Brady Plan, implemented after the Latin American crisis of the 1980s, helped reduce some countries’ debts and catalyzed the development of a sovereign-bond market for developing countries. ”</i></p>	<p><i>14. ”Наприклад, підтриманий Сполученими Штатами План Брейді, реалізований після латиноамериканської кризи 1980-х років, допоміг скоротити борги деяких країн і каталізував розвиток ринку суверенних облігацій для країн, що розвиваються. ”</i></p>
<p><i>15. ”In 1996, the IMF and the World Bank launched the Heavily Indebted Poor Countries Initiative to provide a much-needed reprieve for low-income countries; this was supplemented in 2005 with the Multilateral Debt Relief Initiative, which canceled eligible countries’ debts to multilateral creditors. ”</i></p>	<p><i>15. ”У 1996 році МВФ і Світовий банк започаткували Ініціативу для бідних країн з великою заборгованістю, щоб надати вкрай необхідну відстрочку країнам з низьким рівнем доходу; у 2005 році вона була доповнена Ініціативою зі списання багатосторонньої заборгованості, яка списала борги країн, що відповідають критеріям, перед багатосторонніми кредиторами. ”</i></p>
<p><i>16. ”Other reactive measures have aimed to improve the restructuring process. ”</i></p>	<p><i>16. ”Інші реактивні заходи були спрямовані на покращення процесу реструктуризації. ”</i></p>
<p><i>17. ”During the pandemic, when public-debt levels soared, the G20 and the Paris Club created the Debt Service Suspension Initiative (DSSI) for low-income countries, which stopped debt payments for 48 of 73 eligible countries from May 2020 to December 2021. ”</i></p>	<p><i>17. ”Під час пандемії, коли рівень державного боргу різко зріс, G20 та Паризький клуб створили Ініціативу з призупинення обслуговування боргу (DSSI) для країн з низьким рівнем доходу, яка зупинила виплати за боргами для 48 з 73 країн, що мають на</i></p>

	<i>це право, з травня 2020 року по грудень 2021 року. ”</i>
<i>18. ”The IMF could also house such a mechanism, but only if the dispute-settlement body remains independent of the Fund’s Executive Board and Board of Governors, as proposed in 2003. ”</i>	<i>18. ”МВФ також міг би створити такий механізм, але лише за умови, що орган з врегулювання спорів залишатиметься незалежним від Виконавчої ради та Ради керуючих Фонду, як це було запропоновано у 2003 році. ”</i>
<i>19. ”The renegotiation framework should call for a three-stage process of voluntary renegotiation, mediation, and arbitration, each with a fixed deadline. ”</i>	<i>19. ”Механізм переговорів має передбачати триетапний процес добровільних переговорів, медіації та арбітражу, кожен з яких має чітко визначений термін. ”</i>
<i>20. There is also the question of whether debts owed to MDBs and the IMF should be included in the restructuring processes, as was done for low-income countries in 2005.</i>	<i>20. Існує також питання, чи слід включати борги перед МБРР та МВФ до процесів реструктуризації, як це було зроблено для країн з низьким рівнем доходу у 2005 році.</i>
<i>21. ”Given that these institutions are responsible for a significant share of the debt owed by highly indebted low-income countries, especially in Sub-Saharan Africa, it may be necessary to include them. ”</i>	<i>21. ”Враховуючи, що ці установи несуть відповідальність за значну частку боргу країн з високим рівнем заборгованості та низьким рівнем доходу, особливо в країнах Африки на південь від Сахари, може виникнути необхідність включити їх до переліку. ”</i>
<i>22. ”If so, it would be essential to ensure a steady flow of development aid to cover their losses. ”</i>	<i>22. ”Якщо це так, то необхідно забезпечити стабільний потік допомоги на цілі розвитку, щоб покрити їхні втрати. ”</i>
<i>23. ”Moreover, the traditional separation between official and private creditors has been complicated by new official lenders, notably China, and the rise of various debt contracts, including guarantees to private</i>	<i>23. ”Крім того, традиційний поділ на офіційних і приватних кредиторів ускладнився появою нових офіційних кредиторів, зокрема Китаю, і зростанням кількості різних боргових контрактів, у тому</i>

<i>investors, that are separate from bonds. ”</i>	<i>числі гарантій приватним інвесторам, які відрізняються від облігацій. ”</i>
<i>24. ”Future “aggregations” must encompass all obligations. ”</i>	<i>24. ”Майбутні “агрегації” повинні охоплювати всі зобов'язання. ”</i>
<i>25. ”Therefore, establishing a global debt registry covering all liabilities with private and official creditors is required to ensure equitable creditor treatment and enhance transparency. ”</i>	<i>25. ”Тому створення глобального боргового реєстру, що охоплює всі зобов'язання перед приватними та офіційними кредиторами, необхідне для забезпечення справедливого ставлення до кредиторів та підвищення прозорості. ”</i>
<i>26. ”Lastly, to mitigate future debt crises, the World Bank and others have suggested the widespread adoption of state-contingent bonds that adjust returns based on economic conditions or commodity prices”.</i>	<i>26. ”Нарешті, для пом'якшення майбутніх боргових криз Світовий банк та інші організації пропонують широко впроваджувати державні облігації, дохідність яких коригується залежно від економічних умов або цін на сировинні товари. ”</i>
<i>27. ”This would alleviate pressure on sovereign balance sheets during downturns. ”</i>	<i>27. ”Це зменшило б тиск на суверенні баланси під час економічних спадів. ”</i>
<i>28. ”Over-indebted developing countries will never get the relief they need if the international community does not push the issue at the center of its agenda. ”</i>	<i>28. ”Країни, що розвиваються, з надмірною заборгованістю ніколи не отримають необхідної допомоги, якщо міжнародна спільнота не поставить це питання в центр свого порядку денного”.</i>
<i>29. ”Debt restructuring should be a top policy priority at this year’s G20 summit in Rio de Janeiro and the Fourth International Conference on Financing for Development, which will be held in Spain in 2025. ”</i>	<i>29. ”Реструктуризація боргів має стати головним політичним пріоритетом цьогорічного саміту G20 у Ріо-де-Жанейро та Четвертої міжнародної конференції з фінансування розвитку, яка відбудеться в Іспанії у 2025 році. ”</i>
<i>30. ”Something strange has been happening with jobless claims numbers lately. ”</i>	<i>30. ”Останнім часом з кількістю заявок на допомогу з</i>

	<i>безробіття відбувається щось дивне. ”</i>
<i>31. ”Most of the past several weeks have shown that first-time claims for unemployment benefits haven’t fluctuated at all — as in zero. ”</i>	<i>31. ”Більшість останніх кількох тижнів показали, що кількість перших звернень за допомогою по безробіттю взагалі не коливалася - на рівні нуля. ”</i>
<i>32. ”A string of weekly reports showing exactly 212,000 initial claims has raised a few eyebrows on Wall Street. ”</i>	<i>32. ”Серія щотижневих звітів, які показують рівно 212 000 первинних заявок, підняла кілька брів на Уолл-стріт. ”</i>
<i>33. ”A Labor Department spokesperson noted that while the string of 212,000 prints on the jobless claims data is “uncommon,” it can be attributed to a consistent jobs picture reflected in seasonal adjustments to the data. ”</i>	<i>33. ”Представник Департаменту праці зазначив, що хоча рядок з 212 000 відбитків на даних про заявки на допомогу з безробіття є "незвичним", його можна пояснити стабільною картиною зайнятості, що відображає сезонні поправки до даних. ”</i>
<i>34. ”Calling the state of the U.S. jobs market these days stable seems like an understatement considering the latest data coming out of the Labor Department. ”</i>	<i>34. ”Назвати стан американського ринку праці сьогодні стабільним здається применшенням, враховуючи останні дані, що надходять від Департаменту праці. ”</i>
<i>35. ”That’s because most of the past several weeks have shown that first-time claims for unemployment benefits haven’t fluctuated at all — as in zero. ”</i>	<i>35. ”Це тому, що протягом останніх кількох тижнів кількість звернень за допомогою по безробіттю, що надійшли вперше, взагалі не змінилася - вона дорівнює нулю. ”</i>
<i>36. ”The consistency has raised a few eyebrows on Wall Street. The only week that varied was March 30, with 222,000. ”</i>	<i>36. ”Така послідовність викликала здивування на Уолл-стріт. Єдиний тиждень, який відрізнявся, був 30 березня - 222 000. ”</i>
<i>37. ”How is this statistically possible? Five of the last six weeks, the exact same number,” market veteran Jim Bianco,</i>	<i>37. ”Як це можливо за статистикою? П'ять з останніх шести тижнів, точно таке ж число”, - написав у четвер на X.</i>

<p><i>head of Bianco Research, posted Thursday on X.</i></p>	<p><i>ветеран ринку Джим Б'янко, голова BiancoResearch.</i></p>
<p><i>38. "Numbers made up," one participant on the thread opined, while another said, "Someone's cooking the books."</i></p>	<p><i>38. "Цифри вигадані", - висловив думку один учасник дискусії, а інший сказав: "Хтось підтасовує цифри".</i></p>
<p><i>39. However, others offered more analytical thoughts, attributing the uniformity in data to seasonal adjustments. Tracey Ryniec, a strategist at Zacks Investment Research, suggested: "You can go look at each state Jim. Those vary greatly."</i></p>	<p><i>39. "Однак інші запропонували більш аналітичні думки, пояснюючи однорідність даних сезонними коливаннями. Трейсі Райніц, стратег ZacksInvestmentResearch, запропонувала: "Ви можете піти і подивитися на кожен штат, Джиме. Вони дуже різняться".</i></p>
<p><i>40. "Indeed, a Labor Department spokesperson noted that while the string of 212,000 prints on the jobless claims data is "uncommon," it would not be considered anomalous. "</i></p>	<p><i>40. "Дійсно, представник Департаменту праці зазначив, що хоча рядок з 212 000 відбитків пальців на даних про заявки на допомогу з безробіття є "незвичним", він не буде вважатися аномальним. "</i></p>
<p><i>41. "Federal Reserve officials watch the weekly claims numbers as part of their broader assessment of the labor market, which has shown surprising resilience as the central bank has tightened monetary policy. "</i></p>	<p><i>41. "Чинovníки Федеральної резервної системи стежать за щотижневими показниками кількості заявок на допомогу з безробіття в рамках ширшої оцінки ринку праці, який продемонстрував дивовижну стійкість після того, як центральний банк посилив монетарну політику. "</i></p>
<p><i>42. "The Labor Department official also pointed out that new seasonal factors to the claims data were announced a month ago. "</i></p>	<p><i>42. "Представник Департаменту праці також зазначив, що місяць тому було оголошено про нові сезонні фактори в даних по заявах на виплати. "</i></p>
<p><i>43. "Using the new seasonal adjustment factors, initial claims have been at a fairly</i></p>	<p><i>43. "Використовуючи нові коефіцієнти сезонного коригування, первинні</i></p>

<p><i>consistent level since around mid-September 2023 and even more so since the start of February 2024," the spokesperson said.</i></p>	<p><i>страхові виплати перебувають на досить стабільному рівні приблизно з середини вересня 2023 року і навіть більше - з початку лютого 2024 року", - сказав речник Фонду.</i></p>
<p><i>44. Risk of a global recession is minimal, IMF economist says — would take 'a lot to derail'.</i></p>	<p><i>44. "Ризик глобальної рецесії мінімальний, каже економіст МВФ - потрібно "дуже багато, щоб її зірвати".</i></p>
<p><i>45. "However, threats to economic growth remain from escalating tensions in the Middle East. "</i></p>	<p><i>45. "Однак загрози для економічного зростання залишаються через ескалацію напруженості на Близькому Сході."</i></p>