



Rewarding Learning

General Certificate of Secondary Education

Learning for Life and Work

Unit 2

Personal Development

[GLF21]

Assessment

**MARK
SCHEME**

General Marking Instructions

Introduction

Mark schemes are intended to ensure that the GCSE examinations are marked consistently and fairly. The mark schemes provide markers with an indication of the nature and range of candidates' responses likely to be worthy of credit. They also set out the criteria which they should apply in allocating marks to candidates' responses.

It is of the utmost importance that examiners carefully read and take note of the Chief Examiner's Report before applying the mark scheme.

Assessment objectives

Below are the assessment objectives for GCSE Learning for Life and Work.

Candidates must:

- AO1** recall, select and communicate their knowledge and understanding of Learning for Life and Work;
- AO2** apply skills, knowledge and understanding of Learning for Life and Work; and
- AO3** analyse and evaluate information, sources and evidence, make reasoned judgements and present conclusions related to Learning for Life and Work.

Quality of candidates' responses

In marking the examination papers, examiners should be looking for a quality of response reflecting the level of maturity which may reasonably be expected of a 16-year-old which is the age at which the majority of candidates sit their GCSE examinations.

Flexibility in marking

Mark schemes are not intended to be totally prescriptive. No mark scheme can cover all the responses which candidates may produce. In the event of unanticipated answers, examiners are expected to use their professional judgement to assess the validity of answers. If an answer is particularly problematic, then examiners should seek the guidance of the Supervising Examiner.

Positive marking

Examiners are encouraged to be positive in their marking, giving appropriate credit for what candidates know, understand and can do rather than penalising candidates for errors or omissions. Examiners should make use of the whole of the available mark range for any particular question and be prepared to award full marks for a response which is as good as might reasonably be expected of a 16-year-old GCSE candidate.

Awarding zero marks

Marks should only be awarded for valid responses and no marks should be awarded for an answer which is completely incorrect or inappropriate.

Types of mark schemes

Mark schemes for tasks or questions which require candidates to respond in extended written form are marked on the basis of levels of response which take account of the quality of written communication.

Other questions which require only short answers are marked on a point for point basis with marks awarded for each valid piece of information provided.

Before the mark scheme is applied to the candidates' answers, examiners should read the answer carefully and annotate it as directed for the particular subject, in order to ensure that all valid information

is being credited. An examiner may need to read through the full answer as they apply the mark scheme in order to fully understand the information provided by the candidate so that they are confident that the level of response and the mark they are applying is the most appropriate.

Levels of response

Tasks and questions requiring candidates to respond in extended writing are marked in terms of levels of response. In deciding which level of response to award, examiners should look for the 'best fit' bearing in mind that weakness in one area may be compensated for by strength in another. In deciding which mark within a particular level to award to any response, examiners are expected to use their professional judgement. The following guidance is provided to assist examiners.

- **Threshold performance:** Response which just merits inclusion in the level and should be awarded a mark at or near the bottom of the range.
- **Intermediate performance:** Response which clearly merits inclusion in the level and should be awarded a mark at or near the middle of the range.
- **High performance:** Response which fully satisfies the level description and should be awarded a mark at or near the top of the range.

Quality of written communication

Quality of written communication is taken into account in assessing candidates' responses to all tasks and questions that require them to respond in extended written form. These tasks and questions are marked on the basis of levels of response. The description for each level of response includes reference to the quality of written communication.

For conciseness, quality of written communication is distinguished within levels of response as follows:

Level 1: Quality of written communication is basic.

Level 2: Quality of written communication is competent.

Level 3: Quality of written communication is highly competent.

In interpreting these level descriptions, examiners should refer to the more detailed guidance provided below:

Level 1 (Basic): The candidate makes only a limited selection and use of an appropriate form and style of writing. The organisation of material may lack clarity and coherence. There is little use of specialist vocabulary. Presentation, spelling, punctuation and grammar may be such that intended meaning is not clear.

Level 2 (Competent): The candidate makes a reasonable selection and use of an appropriate form and style of writing. Relevant material is organised with some clarity and coherence. There is some use of appropriate specialist vocabulary. Presentation, spelling, punctuation and grammar are sufficiently competent to make meaning clear.

Level 3 (Highly Competent): The candidate successfully selects and uses the most appropriate form and style of writing. Relevant material is organised with a high degree of clarity and coherence. There is widespread and accurate use of appropriate specialist vocabulary. Presentation, spelling, punctuation and grammar are of a sufficiently high standard to make meaning clear.

Examiners should initially choose the most appropriate level of response that best suits the candidates' answer and subsequently allocate a relevant mark within that level.

1 (a) Write down **one** challenge of being a step-parent bringing up a family. (AO1)

Answers may include **one** of the following:

- may face bonding issues
- child may resent step-parent
- conflict over rules/behaviour
- may find it difficult to treat own children and step-child in the same way

The answer does not have to be the exact wording as above in order for the candidate to receive the mark.

All other valid answers will be credited

(1 × [1])

[1]

(b) Write down **one** way to recognise a person who may be neglected. (AO1)

Answers may include **one** of the following points:

- clothes that smell
- dirty/not washed
- lack of hygiene
- have inadequate clothing, e.g. not having a winter coat, seem hungry
- turn up to school without breakfast
- untreated injuries, medical and dental issues
- repeated accidental injuries caused by lack of supervision
- recurring illnesses or infection
- not been given appropriate medicine
- missed medical appointments such as vaccinations
- skin sores, rashes, flea bites, scabies or ringworm
- thin or swollen tummy
- anaemia
- tiredness
- not having breakfast or any lunch money

The answer does not have to be the exact wording as above in order for the candidate to receive the mark.

All other valid answers will be credited

(1 × [1])

[1]

(c) Explain **one** benefit of managing a household budget. (AO1, AO2)

Answers may include **one** of the following points:

- ensures money will last until payday thereby avoiding debt and having to borrow money from friends or family.
- allows the person to live within their means thereby being able to balance living costs against income.
- creates money awareness with the realisation that bills such as electricity and heating must be paid which will help to avoid any embarrassment for not being able to pay bills.
- provides the opportunity to save money/invest either weekly or monthly which can be used for luxury items such as a mobile, holidays etc.
- provides the opportunity to save money in case of emergencies in the future, e.g. such as heating breaking down in winter.
- helps to show where money is being spent as budget cuts may be made if required or circumstances change, e.g. spending too much on food.

- ensures money will last until the next payday to avoid owing other people money such as family and friends which will help prevent stress.
- prevents impulse buying in shops/online such as clothes or other luxury items as the person will know how much money remains in the budget to be spent on luxury goods.

The answer does not have to be the exact wording as above in order for the candidate to receive the marks.

A certain level of detail, as provided in the answer above, is required to differentiate between 1 mark and 2 marks.

If the candidate repeats the question and provides a basic statement without any explanation, then only one mark should be awarded.

All other valid answers will be credited

[0] is awarded for a response not worthy of credit

[1] basic statement

[2] accurate explanation with clear reference to managing a household budget

(1 × [2])

[2]

- (d) Describe **one** way a young person may develop a more positive self-concept. (AO1, AO2)

Answers may include **one** of the following points:

- taking up new challenges/hobbies/interests/extra-curricular activities will help them develop as a person and improve and develop all aspects of themselves.
- self-awareness of who they are and what their strengths, weaknesses, talents, skills etc. are which help them reach their full potential.
- taking responsibility for choices and actions will make the person more aware, taking responsibility and making the correct choices will improve them as a person.
- setting realistic targets to help achieve a goal making it easier to achieve in a range of areas easier such as sport/career/music/school. Gives the young person a focus on what you want to achieve rather than less important things/look forward to challenge.

The answer does not have to be the exact wording as above in order for the candidate to receive the marks.

A certain level of detail, as provided in the answer above, is required to differentiate between 1 mark and 2 marks.

If the candidate repeats the question and provides a basic statement without any explanation, then only one mark should be awarded.

All other valid answers will be credited

[0] is awarded for a response not worthy of credit

[1] basic statement

[2] accurate description with clear reference to **one** way a young person may develop a more positive self-concept.

(1 × [2])

[2]

(e) Explain **two** physical consequences of eating junk food. (AO1, AO2)

AVAILABLE
MARKS

Answers may include **two** of the following points:

- junk food may increase the risk of obesity as they contain high calories and sugar. Deeply fried junk food dishes and big sandwiches can cause obesity as the calories in these dishes are very harmful and extra fat can get deposited in the body.
- junk foods increase the risk of type 2 diabetes. The unhealthy junk foods increase the risk of developing this disease. Gaining weight and becoming obese are the greatest risk factors for contracting the most common form of diabetes.
- junk food increases the risk of a stroke as the high amount of sodium causes high blood pressure and stroke. Junk food contains lot of sodium in it that is very harmful for the body, which may lead to nutritional imbalances.
- junk food increases cholesterol as the high level of cholesterol in the blood causes hardening of the arteries and heart diseases. Junk food has a lot of fat and will increase the amount of cholesterol potentially causing cardiovascular issues.
- frequent intake of junk foods doesn't allow the body to receive adequate vitamins and minerals compared to people who don't consume junk foods.

The answer does not have to be the exact wording as above in order for the candidate to receive the marks.

A certain level of detail, as provided in the answer above, is required to differentiate between 1 mark and 2 marks.

If the candidate repeats the question and provides a basic statement without any explanation, then only one mark should be awarded.

The same explanation should NOT be used for both consequences. If the candidate provides the same explanation in different wording, then award 2 marks for the first advantage and explanation and then 1 mark for the second statement, thus a total of 3 marks for this type of response.

All other valid answers will be credited

[0] is awarded for a response not worthy of credit

[1] basic statement

[2] accurate explanation with clear reference to **one** physical consequence of eating junk food

(2 × [2])

[4]

10

2 (a) Write down **one** advantage of using a comparison website. (AO1)

Answers may include **one** of the following points:

- the customer may save money
- saves time
- different providers to be searched at once enabling the lowest price available to be selected
- the sites are easy and convenient
- quicker as the sites compare prices more quickly than manually contacting providers
- the sites may highlight less well-known companies which are not household names as being the best value for money
- if the person is registered with the provider a reminder quote will be emailed the following year

All other valid answers will be credited

The answer does not have to be the exact wording as above in order for the candidate to receive the mark.

(1 × [1])

[1]

(b) Write down **one** cause of anxiety. (AO1)

Answers may include **one** of the following points:

- stress at work/school/home
- financial pressure
- death of a loved one
- medical condition/illness
- side effects of medication
- relationship problems

All other valid answers will be credited

The answer does not have to be the exact wording as above in order for the candidate to receive the mark.

(1 × [1])

[1]

(c) Describe **one** emotional effect of domestic violence on the health and well-being of a person. (AO1, AO2)

Answers may include **one** of the following points:

- anxiety can continue after the relationship has finished. Friends and family members of victims should provide ongoing reminders that they can get out of the situation and lead a normal life. Victims need support to feel empowered to live a life free from violence.
- with low self-esteem a person may feel that they cannot do better than the situation they are in, which makes them far less likely to leave than a person who has high self-esteem and can stand up for herself/himself.
- depression as well as dealing with difficult emotions the person may also have the additional pressures of looking after children, feeding children and financial pressure etc. which can result in depression and not seeing any hope or looking to the future.
- insecurity/fearful as the person may now be living alone and may be concerned about their own or families' safety and security due to the nature of the violence which has taken place over a period of time.

- difficulty trusting others due to the experience with a previous partner/ partners which can have a lasting impact forming different types of relationships and can last a lifetime.
- affect self-concept as the person may view themselves as worthless, unworthy of love and find it difficult to bond and develop relationships with others.

All other valid answers will be credited

[0] is awarded for a response not worthy of credit

[1] basic statement

[2] accurate description with clear reference to **one** emotional effect of domestic violence on the health and well-being of a person

The answer does not have to be the exact wording as above in order for the candidate to receive the marks.

A certain level of detail, as provided in the answer above, is required to differentiate between 1 mark and 2 marks.

If the candidate repeats the question and provides a basic statement without an accurate description, then only one mark should be awarded.

(1 × [2]) [2]

- (d) Describe **one** way professional help may support a person with a mental health issue. (AO1, AO2)

Answers may include **one** of the following points:

- a GP may advise the person on a treatment programme which may include a range of counselling, medication, self-help groups, voluntary organisations and local leisure facilities etc. to support the issue.
- access counselling services such as Lifeline which are confidential and can be arranged at a suitable time and date for a person to discuss the issue with a trained professional.
- contact a voluntary organisation either through a confidential telephone helpline, 24 hours a day, seven days a week to seek advice on how to deal with the issue which may help the person feel better.

All other valid answers will be credited

[0] is awarded for a response not worthy of credit

[1] basic statement

[2] accurate description with clear reference to **one** way to support a young person with a mental health issue

The answer does not have to be the exact wording as above in order for the candidate to receive the marks.

A certain level of detail, as provided in the answer above, is required to differentiate between 1 mark and 2 marks.

If the candidate repeats the question and provides a basic statement without an accurate description, then only one mark should be awarded.

(1 × [2]) [2]

(e) Explain **two** opportunities for same-sex parents bringing up children. (AO1, AO2)

AVAILABLE
MARKS

Answers may include **two** of the following points:

- same sex parents may be more mature, accept responsibility and have more life experience which could be passed on to the child/children and support them both inside and outside school.
- same sex parents are more likely to have finished their education and have stable employment, allowing financial stability to continue long term into the future. Therefore, this may encourage the child/children to follow a similar educational or career pathway.
- same sex parents may have a stable relationship and have the ability to communicate and compromise which is a healthy environment to bring up and support a child/children.
- the adoption process may have taken a long time and the same sex parents have been fully committed to improving the life of a child/children. This may make the lives of the same sex parents fully complete as they have longed for a family of their own which gives them a sense of achievement and fulfilment.

All other valid answers will be credited

[0] is awarded for a response not worthy of credit

[1] basic statement

[2] accurate explanation with clear reference to **one** opportunity for same sex parents bringing up children.

The answer does not have to be the exact wording as above in order for the candidate to receive the marks.

A certain level of detail, as provided in the answer above, is required to differentiate between 1 mark and 2 marks.

If the candidate repeats the question and provides a basic statement without any explanation, then only one mark should be awarded.

The same explanation should NOT be used for both opportunities. If the candidate provides the same explanation in different wording, then award 2 marks for the first advantage and explanation and then 1 mark for the second statement, thus a total of 3 marks for this type of response.

(2 × [2])

[4]

10

3 (a) Write down **one** basic need a parent will provide for a child. (AO1)

Answers may refer to **one** of the following points:

- food
- clothes
- shelter/home/house
- a warm bed
- medical care/doctors and dental appointments

All other valid answers will be credited

The answer does not have to be the exact wording as above in order for the candidate to receive the mark.

(1 × [1])

[1]

(b) Write down **one** consequence of poor budgeting. (AO1)

Answers may include **one** of the following consequences:

- relationships problems, arguments, breakdown
- may lose home/eviction
- poor credit rating
- bankruptcy
- theft
- loan shark
- debt

All other valid answers will be credited

The answer does not have to be the exact wording as above in order for the candidate to receive the mark.

(1 × [1])

[1]

(c) Explain **one** way drinking alcohol to excess can impact on family relationships. (AO1, AO2).

Answers may include **one** of the following points:

- drinking alcohol can impair a parent's judgement and a household may not function as it should if a parent is drinking to excess e.g. not prepared for schools, lack of proper meals, lack of washing clothes, children getting themselves up and ready for school etc.
- there can be an increase in arguments between family members as alcohol may make a person more aggressive which may turn to violence or potential abuse. Arguments can take place over a wide range of issues.
- if a mother drinks while pregnant children may suffer Foetal Alcohol Syndrome which may cause a child to have physical, emotional or developmental issues.
- due to possible arguments and potential violence as a result of a parent drinking excess alcohol, emotional health problems may be encountered by family members such as fear, anxiety and depression.

All other valid answers will be credited

[0] is awarded for a response not worthy of credit

[1] basic statement

[2] accurate explanation with clear reference to **one** way drinking alcohol to excess can impact on family relationships

The answer does not have to be the exact wording as above in order for the candidate to receive the marks.

A certain level of detail, as provided in the answer above, is required to differentiate between 1 mark and 2 marks.

If the candidate repeats the question and provides a basic statement without any explanation, then only one mark should be awarded.

(1 × [2])

[2]

(d) Explain **one** positive impact of a young person going to college. (AO1, AO2)

Answers may include **one** of the following points:

- a young person has the opportunity to join teams, clubs and societies they did not previously have. This will give them new interests and broaden their experiences helping them to develop as individuals.
- going to college may be the first time a student leaves their home to live in student accommodation. It is a chance and a useful way for them to be independent and gain self-confidence.
- a young person will learn to live within their budget and manage their spending. This is a useful experience that will help prepare them for budgeting when they earn a salary and have commitments.
- it is an opportunity to specialise and study a course they are interested in and to gain a qualification which will enhance their future career prospects.
- going to college is a chance to socialise to meet new people and make new friends and to mix with people from different cultures and to learn about different traditions and customs. Friendships may last a lifetime.
- through going to college the young person will learn more about themselves as they face different challenges, this supports their personal development as they have to make decisions for themselves.

All other valid answers will be credited

[0] is awarded for a response not worthy of credit

[1] basic statement

[2] accurate explanation with clear reference to **one** positive impact of a young person going to college

The answer does not have to be the exact wording as above in order for the candidate to receive the marks.

A certain level of detail, as provided in the answer above, is required to differentiate between 1 mark and 2 marks.

If the candidate repeats the question and provides a basic statement without any explanation, then only one mark should be awarded.

(1 × [2])

[2]

(e) Explain **two** ways parents may encourage a positive attitude to diet. (AO1, AO2).

Answers may include **two** of the following points:

- make young people healthy food and snacks for break, lunch and dinner for school/work/home so they get into good habits of eating healthy food and a balanced diet which will improve their health.
- encourage young people not to follow fad diets in an attempt to lose weight quickly before falling back very quickly into old habits of fast/junk food.

- parents can be a good role model for a young person for healthy eating by eating a balanced diet/5 a day to show the food tastes good and explain how this will improve a young person's health.
- parents can be a good role model by having a positive self-image, regardless of body shape and size. Therefore, not teasing or criticising a young person about their size or shape.
- parents should avoid judging other people's weight and size and commenting upon this in front of a young person. This may make the young person feel it is acceptable to embarrass or make fun of others.
- parents should encourage young people not to use a crash diet in order for a short term gain of losing weight, as the young person may end up putting it back on just as quickly.
- parents should avoid punishing/rewarding or encouraging some young person to lose weight to avoid the focus or obsession of not eating the correct foods or the possibility of a young person developing an eating disorder.

All other valid answers will be credited

[0] is awarded for a response not worthy of credit

[1] basic statement

[2] accurate explanation with clear reference to **one** way parents may encourage a positive attitude to diet

The answer does not have to be the exact wording as above in order for the candidate to receive the marks.

A certain level of detail, as provided in the answer above, is required to differentiate between 1 mark and 2 marks.

If the candidate repeats the question and provides a basic statement without any explanation, then only one mark should be awarded.

The same explanation should NOT be used for both ways. If the candidate provides the same explanation in different wording, then award 2 marks for the first advantage and explanation and then 1 mark for the second statement, thus a total of 3 marks for this type of response.

(2 × [2])

[4]

10

AVAILABLE
MARKS

- 4 (a) Explain **two** personal strategies to support a person who may be involved in sexual exploitation. (AO1/AO2)

AVAILABLE
MARKS

Answers may include **two** of the following points:

- may seek support from the police to seek protection from those forcing the individual into prostitution. The individual's life may be in danger if they go against those who seek to exploit them.
- may need to seek professional support from a GUM clinic or GP as the individual may be in danger of an STI, infection or health issue which may have long lasting effects on the individual.
- support from a government department such as the Department for Social Department to access the available range of benefits available to an individual which may support a person moving away from an individual who has become reliant on the income gained from prostitution.
- contact a voluntary organisation such as Women's Aid who may provide support in the form of accommodation and a safe environment if prostitution is being forced upon a woman. Advice can also be given on the criminal process or on how to access benefits to help the individual get back on track.
- individual can access counselling services such as Lifeline or Nexus to deal with the mental issues/scars because of prostitution. This may involve fear from those who seek to exploit which may cause anxiety and stress which will need to be addressed for the individual to move on with their lives.

All other valid answers will be credited

[0] is awarded for a response not worthy of credit

[1] basic statement

[2] accurate explanation with clear reference to **one** personal strategy to support a person who may be involved in prostitution

The answer does not have to be the exact wording as above in order for the candidate to receive the marks.

A certain level of detail, as provided in the answer above, is required to differentiate between 1 mark and 2 marks.

If the candidate repeats the question and provides a basic statement without any explanation, then only one mark should be awarded.

The same explanation should NOT be used for both strategies. If the candidate provides the same explanation in different wording, then award 2 marks for the first advantage and explanation and then 1 mark for the second statement, thus a total of 3 marks for this type of response.

(2 × [2])

[4]

(b) Explain **two** ways a consumer may protect against fraud when using contactless card payments. (AO1, AO2)

AVAILABLE
MARKS

Answers may include **two** of the following points:

- regularly monitor bank and credit card statements to check they are an accurate record of the person's transactions. The person can then quickly respond and alert the bank when irregular payments do not appear to be correct.
- contactless cards can be linked to a mobile phone e.g. Google pay, Apple pay therefore a PIN or thumb print is required to access the mobile and the app. Therefore, a number of security measures are in place to prevent fraud.
- can be prevented by wrapping a wallet lining, purse or individual card in tin foil, as this can deflect the reader and shield the card from fraudsters, even if a fraudster is in close range. A metal card holder (RFID blocking wallet), available from retailers like Amazon, will also prevent a fraudster trying to use the card.

All other valid answers will be credited

[0] is awarded for a response not worthy of credit

[1] basic statement

[2] accurate explanation with clear reference to **one** way a consumer may protect against fraud when using contactless cards.

The answer does not have to be the exact wording as above in order for the candidate to receive the marks.

A certain level of detail, as provided in the answer above, is required to differentiate between 1 mark and 2 marks.

If the candidate repeats the question and provides a basic statement without any explanation, then only one mark should be awarded.

The same explanation should NOT be used for both ways. If the candidate provides the same explanation in different wording, then award 2 marks for the first advantage and explanation and then 1 mark for the second statement, thus a total of 3 marks for this type of response.

(2 × [2])

[4]

8

Source A: Youth Unemployment

16 to 24 year-olds are three times more likely to be unemployed than the rest of the population, the largest gap in more than 20 years, according to an analysis of official figures.

The number of people aged 16 to 24 who are not in full-time education or employment increased by 8000 over a three-month period. With 498 000 in that age group without a job, it shows that young people are worse off than at any point since 1992.

Experiencing unemployment in youth can lead to emotional problems, reduce a person's life long earning/career potential and can create inequalities between communities. The financial costs of supporting youth unemployment through welfare and medical support may reach into billions of pounds.

Imagine a business trying to recruit from a large pool of applicants with little or no work experience, where will the next generation of leaders and innovators come from?

Source: Daniel Boffey

<https://www.theguardian.com/society/2015/feb/22/youth-unemployment-jobless-figure>

5 Read the information carefully in Source A to answer part (a) of the question below.

- (a) Using the information in the Source and your own knowledge analyse the impact of unemployment on a young person's development. (AO1, AO2, AO3)

Answers may include **any** of the following points:

- boredom may result in a young person joining a gang or becoming involved in other criminal activity to make money as they see no employment opportunities and have resigned themselves to the fact this is only way to have material goods.
- young people may not be able to live on social security benefits and may experience poverty which may make them susceptible to joining criminal gangs for extra money.
- low self-esteem as the opportunities for young people to access employment become much more difficult and when opportunities arise the competition is greater due to so many young people being unemployed.
- the lack of work experience makes it difficult for young people to compete with older people with experience. Therefore, it is easy for a young person to give up and accept that opportunities are limited.
- as the numbers of young people unemployed continue to grow some young person is likely to experience social isolation as they will not feel part of the community or society in which they live and cannot access the same resources, money to socialise, buy goods or achieve goals compared to those who may work.

- a young person may become less active as the young person may tend to hang around the house, friends' houses, local shops of their friends and may stop caring about their appearance and how they look. Therefore, not eating properly or having hygiene issues.
- a young person may feel worthless due to the number of young people in a community who cannot find work as the numbers continue to grow. This may lead to mental health issues such as depression and suicidal thoughts.

All other valid answers will be credited

[0] is awarded for a response not worthy of credit

Level 1 ([1]–[2])

Overall impression: basic analysis

- Shows basic knowledge and understanding of the impact of becoming unemployed on a young person's development.
- Analysis: identifies at least one relevant point from the source and may provide a limited interpretation of the impact of becoming unemployed on a young person's development.
- Quality of written communication is basic.

Level 2 ([3]–[4])

Overall impression: competent analysis

- Shows good knowledge and understanding of the impact of becoming unemployed on a young person's development.
- Analysis: identifies and comments on at least two relevant points from the source and analyses in some detail the impact of becoming unemployed on a young person's development.
- Quality of written communication is competent.

Level 3 ([5]–[6])

Overall impression: highly competent analysis

- Shows excellent knowledge and understanding of the impact of becoming unemployed on a young person's development and applies this effectively in response to the question.
- Analysis: identifies and comments on at least three relevant points from the source and analyses effectively in detail the impact of becoming unemployed on a young person's development.
- Quality of written communication is highly competent.

The answer does not have to be the exact wording as above in order for the candidate to receive the marks.

If the candidate merely copies the wording from the source and/or provides a very basic analysis of the importance of becoming unemployed on a young person's development, they can only be awarded marks from the Level 1 response (1 or 2 marks).

A certain level of detail, as provided in the answer above, is required to differentiate between each of the levels of response.

The answer should be viewed by the examiner as an overall impression – whether it be a basic analysis, a competent analysis or a highly competent analysis. In this instance examiners would be expected to use their professional judgement in order to firstly decide the appropriate level of response and hence the appropriate mark in that particular level.

Quality of written communication should also be taken into account in assessing the candidates' responses for this particular question. Examiners should refer to the more detailed guidance on Page 3 of this mark scheme in order to apply the appropriate levels of response when assessing the quality of written communication for these extended answers – whether it be basic, competent or highly competent.

It is normally the case that examiners find that the levels of response being awarded for the extended answer usually matches the level of response for the quality of written communication. [6]

**AVAILABLE
MARKS**

Many people aspire to buying their own home to bring up a family.

AVAILABLE
MARKS

(b) Discuss the advantages of buying a home to bring up a family. (AO1, AO2, AO3)

Answers may include **any** of the following points:

- generate extra income as it is possible to rent out rooms or a driveway, if you live in the city, to local workers who would benefit from parking close to the city centre.
- any improvements made are likely to increase the value of the property such as a fitted kitchen, fitted bathroom or garage as potential buyers may look for when purchasing a home.
- some areas have become very desirable due to the location of property to local amenities such as shops, leisure centres, schools etc. Location to good schools will increase the value of property allowing for additional money to be made. Selling the house for more than the purchase price can lead to making a profit.
- greater sense of independence, maturity, commitment and increased self-esteem knowing a person/couple or family are buying their own place.
- as the person or family may own the property so can make improvements or build extensions to suit the family's needs such as increase family members, relatives coming to visit or family members who are ill staying for longer periods of time.
- the house can be turned into a business to help support the families living expenses for example, a B&B.
- with improvements and a possible value increase over a long period of time buying a property may provide for the children's/family inheritance, something parents may leave behind for their children and family members.

All other valid answers will be credited

[0] is awarded for a response not worthy of credit

Level 1 ([1]–[2])

Overall impression: basic discussion

- Shows basic knowledge and understanding about the advantages of buying a home.
- Discussion: makes reference to at least one relevant point and may provide limited detail about the advantages of buying a home to bring up a family.
- Quality of written communication basic.

Level 2 ([3]–[4])

Overall impression: competent discussion

- Shows good knowledge and understanding about the advantages of buying a home.
- Discussion: makes reference to two relevant points and provides adequate discussion about the advantages of buying a home to bring up a family.
- Quality of written communication is competent.

Level 3 ([5]–[6])

Overall impression: highly competent discussion

- Shows excellent knowledge and understanding about the advantages of buying a home.
- Discussion: makes reference to at least two relevant points and provides thorough discussion about the advantages of buying a home to bring up a family.
- Quality of written communication is highly competent.

The answer does not have to be the exact wording as above in order for the candidate to receive the marks.

A certain level of detail, as provided in the answer above, is required to differentiate between each of the levels of response.

The answer should be viewed by the examiner as an overall impression – whether it be a basic discussion, a competent discussion or a highly competent discussion. In this instance examiners would be expected to use their professional judgement in order to firstly decide the appropriate level of response and hence the appropriate mark in that particular level.

Quality of written communication should also be taken into account in assessing the candidates' responses for this particular question. Examiners should refer to the more detailed guidance on Page 3 of this mark scheme in order to apply the appropriate levels of response when assessing the quality of written communication for these extended answers – whether it be basic, competent or highly competent.

It is normally the case that examiners find that the levels of response being awarded for the extended answer usually matches the level of response for the quality of written communication. [6]

AVAILABLE
MARKS

12

Consumers today are protected by a number of pieces of legislation when buying goods online and in local shops.

AVAILABLE
MARKS

- 6 Evaluate the role of consumer legislation in protecting consumer rights when buying goods.

Answers may include **any** of the following points:

- consumers have a legal right to demand a refund within 30 days from the date the product is bought if the goods are unfit for purpose, not as described or do not work properly. This allows the customer to buy with confidence.
- consumer rights help to ensure that the products a person buys have to be fit for purpose and as described. This ensures that a consumer has bought goods which work and function as described or are not as fake goods such as clothing.
- if the goods were to stop working outside the 30 day refund period, then the customer has the right to give the retailer one opportunity to repair or replace the goods.
- a retailer is banned and prevented by legislation from misleading customers as the retailer is not allowed to claim something about a product that is not true or to advertise goods which do not exist.
- the consumer is protected and reassured as a retailer is responsible for goods purchased until they are delivered into a person's possession or someone who may have been appointed to receive the goods such as a neighbour.
- many retailers clearly display at till points in stores what the refund policy of the store/retailer is. This is to prevent any confusion between the retailer and the customer and supports the customer's statutory rights regarding buying consumer products.
- customers are not always aware of their rights regarding the purchase of goods as the legal jargon can be complicated and confusing. On occasions the retailer may have different refund policies depending on the time of year, e.g. Xmas presents.
- legislation is there to protect consumers from aggressive selling tactics such as pressure selling, cold calling and aggressive doorstep calling to prevent customers parting with money for services they may not have wanted, e.g. elderly, vulnerable.
- customers may believe the legislation designed to protect them is unfair such as if they bought goods in a sale for Xmas or a birthday present and the clothes do not fit and fall outside the statutory 30 day refund period. This will depend on the retailer's discretion when an exchange takes place.

Candidates are not required to name legislation.

[0] is awarded for a response not worthy of credit

Level 1 ([1]–[4])

Overall impression: basic evaluation

- Shows basic knowledge and understanding about the role of consumer legislation in protecting consumer rights when buying goods.
- Evaluation: identifies and comments on at least one relevant point about the role of consumer legislation in protecting consumer rights when buying goods.
- Conclusion: may be missing or inadequate about the role of consumer legislation in protecting consumer rights when buying goods.

- Quality of written communication is basic.

Level 2 ([5]–[7])

Overall impression: competent evaluation

- Shows good knowledge and understanding about the role of consumer legislation in protecting consumer rights when buying goods.
- Evaluation: identifies and comments on at least two relevant points about the role of consumer legislation in protecting consumer rights when buying goods.
- Conclusion: draws a relevant conclusion related to the role of consumer legislation in protecting consumer rights when buying goods.
- Quality of written communication is competent.

Level 3 ([8]–[10])

Overall impression: highly competent evaluation

- Shows excellent knowledge and understanding about the role of consumer legislation in protecting consumer rights when buying goods and applies this effectively in response to the question.
- Evaluation: identifies and comments in detail on at least two relevant points the role of consumer legislation in protecting consumer rights when buying goods.
- Conclusion: draws a detailed conclusion related to their role of consumer legislation in protecting consumer rights when buying goods.
- Quality of written communication is highly competent.

The answer does not have to be the exact wording as above in order for the candidate to receive the marks.

A certain level of detail, as provided in the answer above, is required to differentiate between each of the levels of response.

The answer should be viewed by the examiner as an overall impression – whether it be a basic evaluation, a competent evaluation or a highly competent evaluation. In this instance examiners would be expected to use their professional judgement in order to firstly decide the appropriate level of response and hence the appropriate mark in that particular level.

It is important to note the bullet point above on conclusion. The candidate may show good or excellent knowledge and understanding the role of consumer legislation in protecting consumer rights when buying goods but fail to draw any conclusion related to their competent or highly competent evaluation. In this instance the candidate should only be awarded marks from the Level 1 response. If the candidate does provide a conclusion but it is an inadequate one, then they can only gain marks from Level 1.

Quality of written communication should also be taken into account in assessing the candidates' responses for this particular question. Examiners should refer to the more detailed guidance on Page 3 of this mark scheme in order to apply the appropriate levels of response when assessing the quality of written communication for these extended answers – whether it be basic, competent or highly competent.

It is normally the case that examiners find that the levels of response being awarded for the extended answer usually matches the level of response for the quality of written communication. [10]

Total

**AVAILABLE
MARKS**

10

60