



*Rewarding Learning*

**General Certificate of Secondary Education  
2024**

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# **Learning for Life and Work**

Unit 2

Personal Development

**[GLF21]**

**THURSDAY 9 MAY, MORNING**

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**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.

### ***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.

### **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.

**1 (a)** Write down **two** risks of eating an unhealthy diet. (AO1)

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

- anaemia
- obesity
- tooth decay
- longer to recover from illness
- lower immune system
- get sick more often
- increase risk of Coronary Heart Disease [CHD]
- increased risk of some cancers
- poor sleep patterns
- brittle bones
- high blood pressure
- stroke
- aggravation of asthma
- mood swings
- high cholesterol
- eating disorders
- low energy levels
- poor concentration
- diabetes

All other valid answers will be credited

(2 × [1])

[2]

**(b)** Explain **one** consequence of poor hygiene. (AO1, AO2)

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

- social isolation (no friends). When a person has poor hygiene they may find themselves isolated by friends or may experience difficulty making friends
- mental health issues. Poor mental health is an indirect consequence of poor hygiene. The person may not feel good about themselves and suffer from mental health issues
- bullying/name calling. People may make fun of the person because of their appearance
- may have difficulty finding or keeping a job. This may result in financial difficulties
- home targeted within the community as they do not like people with poor hygiene living beside them. This may result in the person being forced to leave their home
- physical consequences and impact of these.

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** consequence of poor hygiene.

(1 × [2])

[2]

(c) Explain **one** disadvantage of getting a personal loan. (AO1, AO2)

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

- the loan has to be paid back with interest and this will work out more expensive for the borrower
- the borrower may find that they are unable to pay back the amount borrowed and this may result in legal action being brought against the borrower

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** disadvantage of getting a personal loan.

(1 × [2])

[2]

(d) Describe **two** benefits for a young person taking part in exercise. (AO1, AO2)

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

- the person may form relationships and make friends which may last for a long time and support a person's social development and improve levels of self-esteem as people often exercise in groups or with others
- making friends or exercising with others can help with motivation when a person may be losing interest or feels too tired to train in the evening after school/work
- physical health may improve by exercising, as it will aid the development of a better body shape, muscle tone and posture by burning off excess calories rather than turning into fat
- taking part in exercise will help to improve a young person's self-esteem and self-confidence, making them feel good about themselves as they will feel fit and healthy
- a person may learn new skills, e.g. using new equipment or learning from qualified instructors who will help to support a person's motivation in keeping a fit mind and healthy body
- a person may enjoy exercising which helps to relieve and escape the pressures and stresses of school, work and family life by giving them time away from the pressure and stress to focus on fitness and a hobby they enjoy
- if the young person enjoys exercising this is likely to continue into adulthood, which can help to prevent heart disease, weight problems and the possibility of becoming overweight in later years

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** social benefit for a young person taking part in exercise.

(2 × [2])

[4]

10

2 (a) Write down **two** consequences of poor budgeting. (AO1)

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MARKS

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

- unable to pay bills
- getting into debt
- overdraft charges
- having to borrow money
- poor credit rating
- bankruptcy
- mental health issues
- repossession of goods
- relationship issues
- possible eviction from home

All other valid answers will be credited

(2 × [1])

[2]

(b) Explain **one** way a person could protect themselves against investment scams. (AO1, AO2)

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

- verify the website they are using with security controls before entering personal financial data to avoid information being captured and used fraudulently
- a person should not open emails sent from an unrecognised email address as these emails may not correspond to the trusted organisation's website
- a person should not respond to threatening emails where they are told to act immediately or the account will be closed
- a person should ignore and disregard emails that ask for personal details or contain spelling and grammatical errors to prevent information being obtained fraudulently
- a person should take precautions against fraud by ensuring they have cleared their online history and check that they have cleared all logins and passwords before someone else uses the computer
- if in doubt about an email at all, it is best to report it to the email company and send it immediately to the junk or spam folder to help ensure the person only receives emails from legitimate organisations and people
- ask a financial advisor/ask a family friend to research the business/organisation to determine if they are legitimate

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 person can protect themselves against investment scams.

(1 × [2])

[2]

- (c) Describe **one** strategy a young person may use to deal with frustration. (AO1, AO2)

AVAILABLE  
MARKS

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

- the young person should try to understand the triggers which may cause the frustration so they can be best avoided. For example, if the trigger is punctuality due to meeting friends in the morning and this causes the frustration then this should be avoided, by maybe going earlier to school, getting an earlier bus, etc
- breathing exercises may be used by a young person to avoid an impulsive reaction to something whether hitting out or saying something they may regret. The breathing exercise will allow for the focus to be on something else rather than the cause of frustration
- the young person should take a moment and think about what they are going to do before reacting to an incident. This way a person will be able to think whether the response is appropriate or over the top before deciding on what action to take
- talk to a friend/family, a young person could resolve issue/prevent issue by talking to someone about how they are feeling
- seek professional help – A young person may contact their GP who can refer them to a counsellor who may explore coping strategies to deal with how they are feeling
- practical ways – a young person may try to distract themselves by exercising, listening to music, art or reading. This may allow the young person to calm down and deal with issue
- control expectations of others. We cannot control other people's behaviour, but we can control our reactions to it

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** strategy a young person may use to deal with frustration.

(1 × [2])

[2]

- (d) Explain **two** physical consequences of smoking. (AO1, AO2)

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

- smoking raises blood pressure due to nicotine which may increase the likelihood of heart attacks or strokes which may cause a serious disability or early death
- couples who smoke are more likely to have fertility problems which may make it difficult to have children leaving a lasting impact such as feelings of regret
- smoking may affect appearance (premature ageing) as smokers may have paler skin and more wrinkles because smoking reduces the blood supply to the skin
- smoking increases the risk of many kinds of cancers such as lung, lip, mouth or throat cancer which may lead to the removal of part of the body or premature death
- women who are pregnant and smoke have a higher risk of miscarriage or having a stillborn baby due to smoking which can impact on their relationship
- smoking impacts your oral health as tobacco makes your teeth yellow

- and gives you bad breath. It can also cause gum disease
- smoking can cause addiction as tobacco is an addictive drug. This means that once a person starts smoking they may find it difficult to stop as the person may have a physical dependency and experience withdrawal when trying to stop
  - smoking can cause problems with eyes and even blindness. Studies show that smoking is also linked to hearing loss
  - smoking can affect muscles and joints as it restricts the flow of oxygen to the muscles, making you feel weak. It also increases the risk of rheumatoid arthritis

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 smoking.

(2 × [2])

[4]

AVAILABLE  
MARKS

10

**3 (a)** Write down **two** advantages of using internet banking. (AO1)

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

- convenient as people can manage their money 24/7
- keep track of finances through an app on phone/tablet
- funds can be transferred very easily from one account to another
- financial statements can be downloaded at any time
- you can recharge your mobile account and DTH connections through your internet banking account.

All other valid answers will be credited

(2 × [1])

[2]

**(b)** Explain **one** consequence of a young person taking part in risk-taking behaviour. (AO1, AO2)

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

- injury to self. A young person may injure themselves and require hospital treatment. It may even result in death
- injury to others such as friends. A young person may inadvertently injure others as a result of their risk-taking behaviours and will have to live with the guilt of this for the rest of their life
- criminal conviction. A young person may break the law as a result of risk-taking behaviour. They may be convicted and receive a custodial sentence and a criminal record. This will have a negative impact on their future
- relationship difficulties with peers. A young person's friends may not want to be associated with them due to their involvement in risk-taking behaviours which can have a negative effect on their social health
- problems with parents. A young person's parents may not be happy with the risk-taking behaviours and this may result in arguments at home
- pregnancy may occur if a young person engages in unprotected sexual activity. This can be life changing for a young person

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** consequence of a young person taking part in risk-taking behaviour.

(1 × [2])

[2]

**(c)** Explain **one** personal strategy for dealing with sexual exploitation. (AO1, AO2)

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

- be aware of accepting gifts, money, drink or other things from people you don't know in case they ask for something in return
- try to remain in control of situations. Avoid becoming drunk or taking drugs
- be safe online. Be careful who you befriend and chat with on social media. People may not be who they say they are
- avoid situations which may put them at risk, e.g. being with a group of adults who they do not know, or going with adults to hotels or private rooms

- do not meet people you know only from social media sites unless accompanied by a friend. Young people should also talk to and inform their family about the meeting
- do not post or share sexually explicit personal images on the internet or social media. Abusers can use this information to blackmail young people. The abuser may threaten to share the images with others unless the young person does what they want
- do not stay silent. If the young person feels they are at risk or are being sexually exploited they should talk to a friend, close relative or someone else they can trust
- young people can contact the police who can help them stop the abuse
- young people can also contact organisations who can provide confidential advice and support, e.g. Childline, NSPCC, Samaritans, Childnet and Child Exploitation and Online Protection Centre (CEOP)

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 deal with sexual exploitation.

(1 × [2])

[2]

**(d)** Explain **two** benefits of using social media.

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

- make new friends. Being on social media is a very easy way to make new friends with those who have similar hobbies and interests
- build business connections. Social media is an invaluable tool for promoting and marketing business
- worldwide connectivity can help people find employment, as it allows a young person access to a wider audience
- access information, e.g. sport, entertainment, as internet spreads information very quickly
- you do not need technical skills to create a personal page so it is accessible to everyone
- it is usually free of charge, so anyone can use it regardless of economic status
- access news in real time as it is regularly updated. This allows a young person to keep up to date with current affairs.
- social media allows a person to keep in contact with friends and family who live in another country
- promote campaigns – raise awareness

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** benefit of using social media.

([2] × [2])

[4]

10

4 (a) Explain **two** consequences of an unequal work-life balance. (AO1, AO2)

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

- the more people work, the less time they have to spend on other activities, such as time with others, leisure activities, eating or sleeping
- regularly working long hours and not establishing boundaries between work and home life could lead to physical and mental exhaustion and may result in time off work
- low levels of job satisfaction from working too much and not taking the opportunity to enjoy home and social life may result in stress and depression which may have both short and long term consequences
- spending too much time at work and focusing on a career means a person may not dedicate any time to growing and developing friendships, causing social isolation and related mental health issues
- a person may fail to establish boundaries between work and home life and may miss out on important family events, causing feelings of guilt which may lead to anxiety and mental health problems
- breakdown of family relationships as work is always a priority

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** consequence of an unequal work-life balance.

(2 × [2])

[4]

(b) Describe **two** ways communication may help maintain a respectful relationship. (AO1, AO2)

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

- communication allows a person to speak about problems, issues or worries in their lives. This helps relieve stress and it provides support knowing you have confidence to confide in the other person
- communication allows problems to be shared and helps support the person by finding suitable solutions. These problems may be financial, work or concerns over family or friends
- communication in a respectful relationship allows the sharing of hopes, thoughts and feelings for now and in the future. This may give the relationship a focus and something to look forward to
- communication helps to support building trust and respect in the relationship, making the relationship stronger
- communication in a relationship allows you to plan things together, e.g. holidays, birthdays, nights out and parties. This can help keep the relationship strong knowing there will be quality time and events where similar interests will be shared
- taking the time to sit down, talk and listen to each other may prevent mixed or confusing messages about certain issues. This helps to support the relationship avoiding any mistrust or conflict
- communication may help to avoid conflict in the relationship by talking through the issue, preventing an escalation, which may destroy the relationship in the long term or cause short term difficulties

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 communication may help maintain a respectful relationship

(2 × [2])

[4]

AVAILABLE  
MARKS

8

**Source A: Using Comparison Websites**

Through 1998 and 1999, various firms developed technology that searched retailers' websites for prices and stored them in a central database. Users could then search for a product, and see a list of retailers and prices for that product.

It is a convenient way to check quotes for goods and services at anytime of the day or night. This can save a customer money as it enables them to choose the lowest price available on the website.

Not all retailers use comparison websites to inform customers of their prices so a customer could miss out on cheaper prices with these retailers.

The initial price quoted by the retailer may not necessarily be the final one as other add-ons may be applied so there may not be as much saving as initially thought.

*Source: Adapted from <https://en.wikipedia.org> > wiki > Comparison shopping*

**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 benefits of using price comparison websites. (AO1, AO2, AO3)

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

- the customer may save money as they can check quotes from many different providers enabling them to obtain the lowest price available
- the comparison websites are easy to use, as once the customer enters their details the quotes can be saved which can be used to compare prices more quickly than manually contacting providers
- if the customer is registered with the provider a reminder quote can be emailed the following year reminding the customer to use the comparison websites again to search for the lowest price
- comparison websites usually include a variety of smaller companies that are less-well known to customers and so they could work out a lot cheaper

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 benefits of using price comparison websites.
- Analysis: identifies at least one relevant point from the source and may provide a limited interpretation of the benefits of using price comparison websites.
- Quality of written communication is basic.

**Level 2 ([3]–[4])**

**Overall impression: competent analysis**

- Shows good knowledge and understanding of using price comparison websites.
- Analysis: identifies and comments on at least two relevant points from the source and analyses in some detail the benefits of using price comparison websites.
- Quality of written communication is competent.

**Level 3 ([5]–[6])**

**Overall impression: highly competent analysis**

- Shows excellent knowledge and understanding of using price comparison websites and applies this effectively in response to the question.
- Analysis: identifies and comments on at least two relevant points from the source and analyses in detail the benefits of using price comparison websites
- Quality of written communication is highly competent. [6]

AVAILABLE  
MARKS

People of all genders and sexual orientations are protected by the law. However, a minority of people in society find it difficult to accept people that are different from them.

- (b) Discuss the negative effects of sexual orientation and gender identity on the well-being of a young person. (AO1, AO2)

Answers may include the following points:

- may feel confused about telling people about their sexuality which may cause them stress and anxiety as they can't be who they want to be and live life the way they want to
- may be discriminated against in school, work or socially because of their sexuality which will make them feel vulnerable and isolated which can have a lasting impact on their well-being
- may lead to low self-esteem and lack of confidence because of the fear of not being accepted by friends, colleagues or family as they are perceived as being judged by others
- may be fearful of being attacked at home or socially from verbal abuse such as name calling by people who do not accept them for who they are
- the abuse may be physical and the constant threat may make the person feel alone and fearful of living their lives to the full
- a person could become injured as a result of hate crime or bullying. This may require medical treatment or hospitalisation
- a young person may suffer from stress, post-traumatic stress, anxiety and depression because of how they are treated and this will negatively impact on their health
- a young person may isolate themselves in case an issue arises or may be socially isolated by others who are worried they could face the same treatment, negatively impacting their wellbeing
- a young person may turn to drugs or alcohol to help them deal with the discrimination and prejudice they face and this may lead to addiction

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 negative effects of sexual orientation and gender identity on the well-being of a young person.
- Discussion: makes reference to at least one relevant point and may provide limited detail about the negative effects of sexual orientation and gender identity on the well-being of a young person.
- Quality of written communication is basic.

### **Level 2 ([3]–[4])**

#### **Overall impression: competent discussion**

- Shows good knowledge and understanding about the negative effects of sexual orientation and gender identity on the well-being of a young person and applies this to the question.
- Discussion: makes reference to two relevant points and provides adequate discussion about the negative effects of sexual orientation

- and gender identity on the well-being of a young person.
- Quality of written communication is competent.

**Level 3 ([5]–[6])**

**Overall impression: highly competent discussion**

- Shows excellent knowledge and understanding about the negative effects of sexual orientation and gender identity on the well-being of a young person and applies this effectively to the question.
- Discussion: makes reference to at least two relevant points and provides thorough discussion about the negative effects of sexual orientation and gender identity on the well-being of a young person.
- Quality of written communication is highly competent. [6]

**AVAILABLE  
MARKS**

12

Parenting brings many opportunities and challenges to all new parents no matter the parents' age.

AVAILABLE  
MARKS

**6** Evaluate the role of older parents in bringing up a family.

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

- an older parent 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
- older 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
- older parents may have more stable relationships and have the ability to communicate and compromise which is a healthy environment to bring up and support a child/children
- it may have taken the parents longer to have a child/children making their lives and family fully complete which will give them a sense of achievement and fulfilment
- may have health and energy issues to contend with when raising a child/children as such issues are more likely as the parents get older which may put additional pressure on the family unit
- a child could be embarrassed about their older parent when picking them up at school, youth centre or club and could be teased or bullied by other people due to the age difference and appearance of the older parents which may affect the parents' self-esteem
- depending on how old a parent/parents are, they could be placing a burden on their child/children in terms of caring for them when they are old due to the cost of residential care or going to live with the son/daughter which may impact on their family dynamics
- some older parents may struggle with the loss of independence which they have been used to for so long as the child/children have come much later in their lives. This could cause stress, resentment towards the child, conflict between the parents and mental health issues such as depression
- an older parent may find it more difficult to identify with their child as they are older and grew up in a different era and may not understand the current youth culture such as technology, music, entertainment, rules imposed, expected behaviours. This may cause friction

All other valid answers will be credited

**[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 older parents in bringing up a family.
- Evaluation: identifies and comments on at least one relevant point on the role of older parents in bringing up a family.
- Conclusion: may be missing or inadequate about the role of older parents in bringing up a family.
- Quality of written communication is basic.

**Level 2 ([5]–[7])**

**Overall impression: competent evaluation**

- Shows good knowledge and understanding about the role of older parents in bringing up a family and applies this to the question.
- Evaluation: identifies and comments on at least two relevant points on the role of older parents in bringing up a family.
- Conclusion: draws a relevant conclusion related to their evaluation on the role of older parents in bringing up a family.
- Quality of written communication is competent.

**Level 3 ([8]–[10])**

**Overall impression: highly competent evaluation**

- Shows excellent knowledge and understanding about the role of older parents in bringing up a family and applies this effectively in response to the question.
- Evaluation: identifies and comments in detail on at least two relevant points on the role of older parents in bringing up a family.
- Conclusion: draws a detailed conclusion related to their evaluation on the role of older parents in bringing up a family.
- Quality of written communication is highly competent. [10]

**Total**

**AVAILABLE  
MARKS**

10

**60**