

New
Specification



General Certificate of Secondary Education
2018

Learning for Life and Work

Unit 2

Personal Development

[GLF21]

FRIDAY 11 MAY, AFTERNOON

**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) Name **one** piece of legislation which helps protect consumer rights. (AO1)

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

- Financial Conduct Authority
- Consumer Rights Act 2015
- Consumer Protection from Unfair Trading Regulations 2008
- Consumer Credit Act 2006

(Candidates do not have to give the Year of the legislation)

All other valid answers will be credited

(1 × [1])

[1]

(b) Write down **one** source of support for a person with an addiction. (AO1)

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

- a family member
- support group
- friend
- voluntary organisation (may name an organisation, Gamblers Anonymous)
- professional (GP)
- self-help group (may name a group such as AA)
- website – National Drug Helpline, Alcohol Concern etc./online

All other valid answers will be credited

(1 × [1])

[1]

(c) Explain **one** benefit of eating a balanced diet. (AO1, AO2)

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

- if a person eats a balanced diet, their immune system will be stronger which will help prevent and fight infections (physical health) and recovery from illness more quickly.
- eating correctly is good for a person's health as it helps to lower the risk of certain types of cancers, lower blood pressure (physical health) and maintaining an adequate weight.
- may provide the body with more energy, enabling a person to exercise without getting tired easily or carrying out everyday tasks which will help in the person having a better mood and feel happy about themselves.
- will provide essential nutrients for muscle, tissue and bone growth helping to maintain a healthy body and improving self-confidence and emotional well-being/healthy weight.
- helps to maintain a healthy mind (emotional health) enabling good decisions to be made and to tackle problems or issues which may affect lifestyle and work/sleep.

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 eating a balanced diet

(1 × [2])

[2]

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(d) Describe **one** effect of excessive dieting for a young person. (AO1, AO2)

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

- the young person may have a health issue and may have been given medical advice to lose weight or else their health may be endangering.
- may want to change their body shape and image to be more attractive to the opposite/same sex so feel they had to diet to fit a certain image.
- may want to lead a healthier lifestyle by losing weight and making healthy lifestyle choices to improve how they look and feel fitter which will have a longer and lasting impact.
- may lose weight through excessive dieting to feel good about themselves and to improve their self-confidence and improved social health.

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** effect of excessive dieting for a young person

(1 × [2])

[2]

(e) Explain **two** positive emotions a young person may experience starting a new job. (AO1, AO2)

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

- sense of achievement and satisfaction knowing the young person has been successful through the application and interview process will make them happy/feeling of security.
- sense of independence as the young person will be earning a wage and able to buy things expensive items for the first time or luxuries e.g. car, new mobile, clothes.
- high self-esteem/increased confidence/high self-concept as they have been successful and will look forward to the challenge of working and earning their own money.
- excited at the prospect of completing new tasks, meeting new people and learning new skills on the job which may benefit them in the future.

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 **two** positive emotions a young person may experience starting a new job

(2 × [2])

[4]

10

2 (a) Write down **one** advantage of using cash to buy goods. (AO1)

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

- can budget easier
- less likelihood of identity fraud
- less spending
- accepted by all retailers
- less likely to overspend

All other valid answers will be credited

(1 × [1])

[1]

(b) Write down **one** consequence for a young person with poor hygiene. (AO1)

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

- social isolation (no friends)
- low self-esteem\low self confidence
- bullying/name calling
- difficult to find a job
- may have difficulty keeping a job
- home targeted within the community

All other valid answers will be credited

(1 × [1])

[1]

(c) Describe **one** way commitment may help to maintain a healthy relationship. (AO1, AO2)

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

- may mean two people make a pledge to stay together through good times and bad and do not give up on the relationship by walking away.
- the relationship is more likely to be stable and likely to last if two people want to be together, support each other and talk through any difficulties/ spend time together.
- commitment involves both parties working together to make the relationship work and for both people to feel comfortable that the relationship is going the right way/loyalty.

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 commitment may help to maintain a healthy relationship

(1 × [2])

[2]

AVAILABLE
MARKS

(d) Describe **one** social benefit of following an exercise programme. (AO1, AO2)

Answers may include **one** 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 at the gym.
- making friends or exercising with others can help with motivation when a person may be losing interest or feel too tired to train in the evening after school/work.
- physically health will improve by exercising as they 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 at the gym will help to improve some 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 at the gym, 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 at the gym 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 description with clear reference to **one** social benefit of following an exercise programme

(1 × [2])

[2]

(e) Explain **two** physical effects of abuse on a young person. (AO1, AO2)

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

- injuries, e.g. cuts, bruises, broken bones causing pain, discomfort/organ/burns damage or treatment which may appear visibly or not.
- eating patterns may change resulting in weight loss or gain due to the injuries/abuse as a means of comfort eating/difficulty eating resulting in an eating disorder.
- sleeping patterns may change/insomnia/nightmares resulting in tiredness/or exhaustion making it difficult for the person to function daily/wet bed.
- alcohol consumption may increase increasing risk of alcohol related illnesses to attempt to block out the pain and memory.
- smoking habits may change increasing risk of smoking related illnesses which may further affect the person health and cause early death.
- exercise habits may change resulting in weight loss as the person may become addicted to block out the pain, memory, flashbacks etc.
- may avoid physical touch

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 **two** physical effects of abuse on a young person

(2 × [2])

[4]

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10

3 (a) Write down **one** benefit of going to college. (AO1)

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

- learning for the future study/employment
- making new friends
- learning new skills
- more qualifications
- good social life
- more independence
- may get a placement
- sense of achievement
- better self esteem

All other valid answers will be credited

(1 × [1])

[1]

(b) Write down **one** benefit to a young person of using social media. (AO1)

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

- make new friends
- build business connections
- find a partner
- access information, e.g. sport, entertainment
- share photographs
- share information
- share political beliefs
- access news in real time
- keeping in contact with friends and family who live in another country

All other valid answers will be credited

(1 × [1])

[1]

(c) Explain **one** strategy to cope with sadness. (AO1, AO2)

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

- talking to others (friends, family, professional help) about the issue or problems will enable the person to feel less sad as they are getting the issue of their chest making them feel less intense.
- crying can let the emotion out and can release a better feeling for the person who is upset making them feel better about the situation.
- exercising will help to release endorphins that can help fight the sadness a person is feeling or help them forget about the problems for a short space of time.
- by taking someone's mind off being sad by doing something else which will allow them to avoid feeling sad for a while, e.g. shopping, household chores, going out to the cinema or lunch, plan a break.

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** strategy to cope with sadness

(1 × [2])

[2]

AVAILABLE
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(d) Explain **one** benefit of a personal loan. (AO1, AO2)

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

- a personal loan can give help a person with extra money when it is needed most such as emergencies, e.g. car breaks down and needs fixing and other short term solutions.
- a personal loan is a relatively fast way to get funds for a special purchase or house project, and a large amount of money can be borrowed which can be paid back over a period of time.
- as a large sum of money is often borrowed the interest rates may be quite competitive, as there are a number of lenders competing for business which can help save money on a project.
- with a secured loan a person may have a greater flexibility with the arrangements for paying it back which can help financial planning over a period of time.
- with a secured loan a person may also have access to the money faster, often within 24 hours which is convenient if buying something like a car or other big purchase.
- creates financial independence as the person becomes less reliant on family and prepared to borrow from financial institutions which shows maturity and taking financial responsibility.

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 a personal loan

(1 × [2]) [2]

(e) Explain **two** physical consequences of a young person smoking cigarettes. (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 lasting impact such as feelings of regret.
- smoking may affect appearance (premature ageing) as smoker's 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.
- Teeth – loose teeth, tooth decay, yellow stained, gum disease
- Addiction – cancer, early death

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 a young person smoking cigarettes

(2 × [2]) [4]

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- 4 (a) Explain **two** ways a parent may support a child's intellectual development. (AO1, AO2)

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

- parent may buy educational toys and spend time playing with the child to help them develop and learn new skills.
- get a tutor to help the child with a subject or topic they are having difficulty with. This may encourage the child to improve and support them learning.
- help with the child's homework such as reading/written homework to make sure the homework has been completed correctly/straight after school.
- correct the child's homework to show the mistakes they have made so they can learn from their mistakes. This helps to show the parent is interested in the child's schoolwork.
- communicate regularly with school (note, diary, record) and inform the parents of any problems the child may be having with homework. The school may be able to recommend strategies for the parents to support the child at home.
- reward the child for completing a homework, task, test or project which will encourage the child to do the best they can such as going to park or watching T.V.
- avoid distractions at home while school work is being completed such as mobiles, television or other siblings. The distractions can be allowed after the work is completed allowing the child to remain focused and aiming for them to produce their best work.
- ask child what they have learnt – issues/problems, parents can discuss with teacher
- buying books, support reading/literacy, stimulate an interest in a subject/hobby

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 parent may develop a child's intellectual development

(2 × [2])

[4]

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- (b) Explain **two** negative effects of sexual orientation on the well-being of a young person. (AO1, AO2)

Answers may include **two** of 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 in 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 isolated and fearful of living their lives to the full.

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 emotion a young person may experience starting a new job

(2 × [2])

[4]

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Source A:**Comparison Websites**

It is very expensive to run both a car and a home. With 10 million users a year, online comparison websites have become a very popular way of helping consumers compare the market for energy suppliers and insurance products.

Energy and insurance companies constantly review and change their tariffs and charges. Consumers should also be analysing whether they have the best deal and getting the best value for money.

Many consumers sign up to energy or insurance providers and stick with that provider for a long time as they don't want the hassle of changing providers. This could cost the consumer hundreds of pounds per year.

Adapted from © CCEA GCSE Learning for Life and Work Second Edition by Amanda McAleer, Michaela McAllister and Joanne McDonnell. (ISBN: 978-1510403376) Published by Hodder Education, 2017

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 sites. (AO1, AO2, AO3)

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

- with 10 million users a year, online comparison websites have become a very popular way of helping consumers compare the market for energy suppliers and insurance products. Consumers should also be analysing whether they have the best deal and getting the best value for money (source).
- the customer may save money as checking quotes with a comparison website allows many different providers to be searched at once enabling the lowest price available to be selected.
- the sites are easy and convenient to use as once the details are entered the quotes can be saved rather than manually gathering quotes from multiple providers through phone or individual provider websites.
- there are a variety of comparison sites allowing access to a wide and vast range of energy and insurance markets which can be used to 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 and big money savings for consumers. The smaller providers may be better value for money saving the consumer over the length of the contract.
- if the person is registered with the provider a reminder quote will be emailed the following year reminding the person to use the comparison websites again to search for the lowest price.

All other valid answers will be credited

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

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Level 1 ([1]–[2])**Overall impression: basic analysis**

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

Level 2 ([3]–[4])**Overall impression: competent analysis**

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

Level 3 ([5]–[6])**Overall impression: highly competent analysis**

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

It is important when **buying insurance** or when considering suppliers of gas, oil and electricity to research thoroughly.

(b) Discuss the disadvantages of using comparison websites. (AO1, AO2, AO3)

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

- the consumer may be missing on more competitive prices as not all providers will use the comparison websites. Some providers clearly advertise that they don't use comparison websites and should be contacted for competitive prices, e.g. Hughes insurance.
- time may be wasted by the consumer as comparison sites do not always cover Northern Ireland when seeking quotes. One example may be energy providers and a small number of insurance companies.
- insurance providers provide a price for no frills cover or basic cover so the provider appears at the top of results page. By the time the customer has added all the additional charges required to meet their needs there may not have been a saving at all.
- energy providers provide a price during 'off peak' to attract the consumer to the product but the initial costs increase dramatically when the peak costs are considered therefore not saving any money at all or possibly costing more money for the product.
- some comparison websites have commission charges and this cost may be added to what the consumer will finally pay. This in built commission charge may make the quote more expensive and it may be better to go directly to the provider to save this commission charge.

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- the personal details shared with the comparison sites for energy or insurance may be used by the providers to make contact with you for marketing purposes such as other insurance products. This may lead to unwanted emails, texts or phone calls which can be very annoying and frustrating for the consumer.
- the search results received on some price comparison sites are sponsored by providers so that their prices and tariffs appear more visually prominently at the top of the results which may not necessarily be the best deal for the consumer.

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 disadvantages of using comparison websites.
- Discussion: makes reference to at least one relevant point and may provide limited detail about the disadvantages of using comparison websites.
- Quality of written communication basic.

Level 2 ([3]–[4])

Overall impression: competent discussion

- Shows good knowledge and understanding about the disadvantages of using comparison websites and applies this to the question.
- Discussion: makes reference to two relevant points and provides adequate discussion about the disadvantages of using comparison websites.
- Quality of written communication is competent.

Level 3 ([5]–[6])

Overall impression: highly competent discussion

- Shows excellent knowledge and understanding about and the disadvantages of using comparison websites and applies this effectively to the question.
- Discussion: makes reference to at least two relevant points and provides thorough discussion about the disadvantages of using comparison websites.
- Quality of written communication is highly competent. [6]

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Parenting brings many opportunities and challenges to all new parents no matter what age or type of parent.

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

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

- an older parent will 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 usually 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.
- there is a possibility that the child has been planned and the parent(s) will be financially stable, possibly giving the child/children a better quality of life. It may have taken longer 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.
- 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 it 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.
- older parents may have become isolated from their community, friends and family as they have concentrated on furthering and developing their education and careers. This may result in having little or no support network when the baby arrives causing a great deal of pressure and stress on the parent/parents and on the relationship.
- an older parent may find it more difficult to identify with their child as they are older and grew up at a different era and may not understand the current youth culture such as technology, music, entertainment, rules imposed, expected behaviours. This may cause friction, conflict or bonding issues between the child/children and the parents.
- some people may consider older parents to be selfish as the child/children may have many parentless years ahead of them if a parent was to pass away.
- The child/children may be very young and may not remember their father/ mother which may impact on later life.

All other valid answers will be credited

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

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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 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
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10

60