



# General Certificate of Education

## General Studies 6766

### *Specification B*

#### *GB4W Conflict – Resolution*

# Mark Scheme

## *2006 examination – January series*

Mark schemes are prepared by the Principal Examiner and considered, together with the relevant questions, by a panel of subject teachers. This mark scheme includes any amendments made at the standardisation meeting attended by all examiners and is the scheme which was used by them in this examination. The standardisation meeting ensures that the mark scheme covers the candidates' responses to questions and that every examiner understands and applies it in the same correct way. As preparation for the standardisation meeting each examiner analyses a number of candidates' scripts: alternative answers not already covered by the mark scheme are discussed at the meeting and legislated for. If, after this meeting, examiners encounter unusual answers which have not been discussed at the meeting they are required to refer these to the Principal Examiner.

It must be stressed that a mark scheme is a working document, in many cases further developed and expanded on the basis of candidates' reactions to a particular paper. Assumptions about future mark schemes on the basis of one year's document should be avoided; whilst the guiding principles of assessment remain constant, details will change, depending on the content of a particular examination paper.

## **Unit 4**

## **(GB4W Conflict - Resolution)**

**Answers given in the mark scheme are not necessarily definitive. Other valid points must be credited, even if they do not appear in the mark scheme.**

**Study the source and answer all the questions that follow.**

- 1 Using the source, analyse the nature of the problem and identify the underlying issues. (15 marks)**
- 2 Identify which parties you consider to be responsible for the problem and analyse the extent of their responsibility, explaining why some might be said to be more responsible than others. (15 marks)**
- 3 Explain what measures might be taken in the short term and the long term to resolve the problem and evaluate the likely success of these measures. (20 marks)**

**A further ten marks will be awarded for communicating in a concise and logical way in an appropriate form.**

**(10 marks)**

**General Descriptors****(i) Knowledge and Understanding (0 – 15 marks)**

In awarding marks in this section, examiners should be concerned with the candidate's knowledge of the situation, and understanding of the problem.

- 11 – 15 the focus is clear and well-chosen; knowledge is thorough and comprehensive; and the problem is evidently well understood.
- 6 – 10 the focus is less clear; knowledge is adequate for the task in hand; and the problem is quite well understood.
- 1 – 5 the focus is unclear; too little is known about the situation; and understanding of the problem is limited.
- 0 no relevant knowledge and understanding.

**(ii) Critical Analysis (0 – 15 marks)**

In awarding marks in this section, examiners should be concerned with the candidate's understanding of the different interests involved, and appreciation of the limits of each in terms of their knowledge, their beliefs and their interpretation of the facts.

- 11 – 15 there is thorough understanding of the relative positions of the interest groups and their impact on the situation. There is also clear appreciation of their knowledge, their beliefs, of their interpretation of the facts, and of the limits of their knowledge-base and impartiality.
- 6 – 10 there is appropriate understanding of the relative positions of the different interest groups and their impact on the situation. There is also some appreciation of their knowledge, their beliefs, of their interpretation of the facts, and of the limits of their knowledge-base and impartiality.
- 1 – 5 there is little apparent understanding of the relative positions of the different groups and their impact on the situation. There is also little appreciation of their knowledge, their beliefs, of their interpretation of the facts, and of the limits of their knowledge-base.
- 0 no critical analysis or judgement.

**(iii) Evaluation and Interpretation**

**(0 – 20 marks)**

In awarding marks in this section, examiners should be concerned with the appropriateness and thoughtfulness of the steps chosen for resolving the problem in an interdisciplinary context.

- 16 – 20 marshalling of evidence is excellent, and conclusions drawn are highly appropriate; facts and values are well integrated in a very thoughtful resolution of the problem.
- 11 – 15 evidence is well marshalled, and appropriate conclusions are drawn; data, concepts, and opinions are quite well integrated; the resolution suggested is an appropriate one.
- 6 – 10 adequate evidence is marshalled, and conclusions are drawn; there is some confusion of factual matter and opinion; the resolution suggested is partly appropriate.
- 1 – 5 little evidence is presented, and conclusions are limited; evaluation is limited, and indistinguishable from factual matter; resolution of the problem is questionable or absent.
- 0 no relevant evaluation or conclusion.

**(iv) Communication**

**(0 – 10 marks)**

In awarding marks in this section, examiners should be concerned with the clarity and accuracy of communication and with the logical progression of ideas.

- 8 – 10 the language used is in an appropriate register; ideas and information are organised in a well-structured, logical way; there are few errors, if any, of punctuation, spelling and grammar.
- 4 – 7 the language used is mostly appropriate and generally clear; links between ideas and information are for the most part clear and adequately structured; there are some errors of punctuation, spelling, and grammar, but these do not hinder communication.
- 1 – 3 the language used is mostly imprecise or inappropriate; links between ideas and information are not always clearly made though there is some structure; there are errors of punctuation, spelling, and grammar, some of which may obscure points made.
- 0 no relevant knowledge and understanding.

**Specific Descriptors**

- 1
- (a) It is too easy to borrow money via credit cards – people are encouraged to borrow beyond their means.
  - (b) Credit card companies usually charge high rates of interest. Kelly chose the worst way to borrow money.
  - (c) Kelly did not have the skills to manage her money. She may have worked to supplement her student loan, but she was obviously not careful enough with her money.
  - (d) Kelly was issued with a credit card and store cards, even though she had a low income and might easily get into debt.
  - (e) Kelly changed the way she used her credit card whilst she was in France – using it for basic living expenses. Credit cards are an expensive way of borrowing and it was at this point that Kelly lost control of her debt.
  - (f) The bank withheld Kelly's money in her current account whilst she was in France. This caused her to fall further into debt.
  - (g) Kelly exacerbated the situation by withholding repayments of the debt to the bank.
  - (h) The debt is preventing Kelly from leading a normal life. She is unable to take up a job in France because of it.
  - (i) Kelly is stuck in a spiral of debt. She cannot repay her debts without a job, but cannot afford to take up the job in France. She cannot borrow money to pay off the debt because she has a poor credit rating.
  - (j) Kelly's parents were unable to support her financially.
  - (k) The bank charged Kelly £100 for being overdrawn by £300. This seems excessive.

**(15 marks)**

- 2
- (a) Kelly was responsible for managing her own finances. She failed to live within her means.
  - (b) Kelly was responsible for repaying her debt. It was irresponsible of her to stop her debt repayments to the bank without negotiating with them first.
  - (c) Credit card/store card companies are responsible for readily issuing cards to people on low incomes and encouraging debt.
  - (d) The bank was responsible for making Kelly's debt worse. It denied Kelly access to her account and then reduced her overdraft facility. The bank could have been more understanding of Kelly's situation in France and ensured she had access to her account.
  - (e) The bank failed to help Kelly when she needed it. It refused to give her a graduate loan to help manage the debt or to give any other financial advice to her.
  - (f) The government could be held responsible for continuing a system of student loans. Students in Kelly's financial position have no choice but to borrow money just to live.

- (g) The university could be held responsible for requiring students to travel abroad and study without providing them with some financial assistance or advice.
- (h) Kelly's parents/school were responsible for not giving Kelly the skills to manage her finances.

**(15 marks)**

**3 Short-term – this case**

- (a) Kelly should talk to the bank about her situation, explaining all her circumstances and showing a willingness to repay her debts.
- (b) Kelly's bank should come to a realistic agreement with her to ensure she can repay the debt over a period of time.
- (c) Kelly could seek other help to manage her debt e.g. ask her prospective employer for help, transfer her credit card debt to a new, more competitive card provider.
- (d) Kelly could try to secure a loan elsewhere. The fact that her bank has turned her away does not mean she will be refused elsewhere. She should, however, be aware of companies charging high interest rates to those with poor credit histories.
- (e) Kelly could take a job in England and work off her debts before going abroad. This might be a cheaper option.
- (f) Kelly should be more disciplined with her money.

**Long-term – similar cases**

- (g) Banks could exercise greater customer care and take account of the circumstances surrounding individual debt.
- (h) Students could receive budget management training before they are given a student loan.
- (i) Universities could give support with financial management to their students before or after university.
- (j) Where there is a requirement to study abroad as part of a course, universities could provide assistance/bursaries with living expenses.
- (k) Credit card/store card companies could be more stringent when issuing credit cards. They should look at the customer's ability to pay.
- (l) The government could review the student loan system to ensure that students do not incur such high debts.

**(20 marks)**

**Distribution of Assessment Objective marks across Unit 4**

<b>Questions</b>	<b>( (i) (ii) (iii) )</b>	<b>(Comm)</b>	
<b>AO1</b>	<b>15</b>		
<b>AO2</b>		<b>10</b>	
<b>AO3</b>	<b>20</b>		
<b>AO4</b>	<b>15</b>		
<b>Total marks</b>	<b>50</b>	<b>10</b>	<b>60</b>