

ADVANCED General Certificate of Education 2011

Home Economics

Assessment Unit A2 1

assessing

Consumer Issues

[AN211]

MONDAY 23 MAY, MORNING



TIME

2 hours.

INSTRUCTIONS TO CANDIDATES

Write your Centre Number and Candidate Number on the Answer Booklet provided. Answer **three** questions.

Answer **one** question from Section A, **one** question from Section B and the **one** question in Section C.

INFORMATION FOR CANDIDATES

The total mark for this paper is 70.

Figures in brackets printed down the right-hand side of pages indicate the marks awarded to each question or part question.

Quality of written communication will be assessed in all questions.

Section A

Answer one question in this section.

Either

(a) Explain how the Consumer Protection (Distance Selling) Regulations (2000) protect consumers when they are buying goods or services over the Internet, by phone or by mail order. [10]
(b) The Northern Ireland Trading Standards Service protects consumers and honest traders against sharp practice and unfair trading.

Describe five examples of their work. [15]
Or
2 (a) Discuss your view on artificial food colours and the health of children. [10]
(b) Explain the controls employed to ensure the safe use of additives in food. [15]

Section B

Answer **one** question in this section.

Either

3 Evaluate the following credit options in relation to cost, flexibility and debt potential for a consumer purchasing a car valued at £8,000.

Credit Card Options

Option	Purchases	Typical APR (Variable)
1	Introductory offer of 0% for first 3 months	16.9% APR
2	6.9% APR	6.9% APR

Bank Loan Option

Option	Terms	Typical APR (Fixed)	More Information
3	Repay up to a	11.3% for loans	Early settlement – 58 days
	maximum of 5 years	under £10 000	interest charged

Hire Purchase Option

Option	Terms	Typical APR (Fixed)	More Information
4	Repay up to a maximum of 5 years	10.9%	No charge for early settlement. Includes "set up" and "option to purchase" fee. 10% deposit required

[20]

Or

4 Consumers have reported that many food labels are confusing, misleading or do not provide enough information for them to make sensible choices.

Identify and discuss **four** improvements that would make food labels easier for consumers to understand. [20]

Section C

Answer the **one** question in this section.

5 Consumers are generally uneasy about genetic modification (GM) and many feel that GM crops should not be introduced into the UK under any circumstances.

What are the issues that contribute to their concerns and what arguments would you use to reduce their unease? [25]