

Examiners' Report/ Principal Examiner Feedback

Summer 2013

PL Business, Admin & Finance (BA103)

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Responses to questions

Question 1 to 4

Most students scored well on these questions.

Question 5a

Nearly all students were able to give one advantage of using the CAB, but many struggled with a second advantage.

Question 5b

Only the better students realised that the major weakness of the CAB is that you can't buy financial products from them and you have to visit another institution which can be time consuming.

Question 6a

Many answers were vague to this question, and many students failed to realise the importance of having your money tied up, and how this affects interest rates and personal choices.

Question 7a

Most students picked up full marks on this question. Some poor spelling did make it difficult to interpret some student's answers though.

Question 7b

Most answers given were about fraud, but weaker students were unable to expand on this answer and develop it into more marks. Better students were able to develop answers.

Question 7c

There were some very good answers to this question, with many students having a good idea of how you can protect yourself on-line.

Question 8a

Nearly all students were able to get the correct wages.

Question 8b

This was particularly well answered with many students able to score well on this question. The most common mistakes were putting all expenses in instead of the required income. Calculating the total was also poorly done.

Question 9a

Many students seemed confused about how you use a credit card when purchasing items.

Question 9b

Many students were unable to gain full marks on this question, as there were unsure about the link between the debit card and the current account and how this differs with the role of a credit card.

Question 9c

There were some very good answers to this question but students were penalised for not developing their answers fully.

Question 9 d

There were some good developed answers on this question.

Overall, the quality of the answers improved this year and centres should be congratulated for their efforts.

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