

New Specification



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71	
Candidate Number	
<input type="text"/>	

General Certificate of Secondary Education
2011

Learning for Life and Work (Modular)

Unit 4

Personal Development

[GLW51]

MONDAY 9 MAY, MORNING



TIME

45 minutes.

INSTRUCTIONS TO CANDIDATES

Write your Centre Number and Candidate Number in the spaces provided at the top of this page.

Write your answers in the spaces provided in this question paper.

The insert (containing Source A) is to be used for Questions 4 and 5 in Section B.

Answer **all five** questions in this paper.

INFORMATION FOR CANDIDATES

The total mark for this paper is 40.

Quality of written communication will be assessed in Questions 4 and 5.

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

For Examiner's use only	
Question Number	Marks
1	
2	
3	
4	
5	
Total Marks	

Section A

Answer **all** questions in this section.

This question is about building and maintaining healthy relationships.

- 1 (a) Write down **one** way young people in a relationship can show respect for each other.

_____ [1]

- (b) Explain **one** reason why communication skills are important in a relationship.

_____ [2]

- (c) Explain **one** way parents may encourage independence in their children.

_____ [2]

Examiner Only	
Marks	Remark

(c) Explain how the following could be used to cope with pressures in a young person's life.

(i) Setting realistic goals

[2]

(ii) Taking up a hobby

[2]

Examiner Only	
Marks	Remark

Section B

Answer **all** questions in this section.

4 Read **Source A** and use it to help you answer this question.

(a) Explain **two** reasons why people may end up in debt.

1. _____

_____ [2]

2. _____

_____ [2]

(b) Explain the consequences for a family of getting into debt.

_____ [6]

Examiner Only	
Marks	Remark

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New
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Rewarding Learning

General Certificate of Secondary Education
2011

Learning for Life and Work (Modular)

Unit 4

Personal Development

[GLW51]

MONDAY 9 MAY, MORNING

SOURCE A

Insert: Personal Development

For use with Questions 4 and 5.

SOURCE A

Getting into Debt

Anyone can get into debt. All it takes is one or two wrong turns such as missing a few credit card payments or forgetting to pay your electric bill can start the downward spiral into debt.

The culture in the UK today is very much “I want it now”. The fact is when people want something they don’t want to wait and save for it. The “buy now pay later” option allows people to purchase whatever it is they want and pay it back in instalments. But what most people don’t consider is the high interest they may end up paying.

Credit cards can be very useful but can also cause debt. If you need to make a large purchase and don’t get paid for another three weeks you can put it on your credit card. However, too many people see credit cards as an easy way of paying for things and spend too much and repay too little which can cause debt and stress of not knowing how to pay the money back.

Other possible reasons for getting into debt may include poor budgeting, poor health, increase in family size or an addiction.

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