



Rewarding Learning

General Certificate of Secondary Education
2013

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Candidate Number

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StudentBounty.com

Learning for Life and Work: Modular

Unit 4

Personal Development



[GLW51]

GLW51

FRIDAY 10 MAY, AFTERNOON

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.

Complete in blue or black ink only. **Do not write in pencil or with a gel pen.**

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

Answer **all** 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.



This question is about developing competence as discerning consumers.

2 (a) Write down what the annual percentage rate (APR) means when borrowing money.

_____ [1]

(b) Explain **one** disadvantage of borrowing money from a loan shark.

_____ [2]

(c) Explain **one** advantage of a personal loan to a young person.

_____ [2]

Examiner Only

Marks Remark

Total Question 2

[Turn over





Section B

Answer **all** questions in this section.

Examiner Only	
Marks	Remark

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

(a) Explain **two** ways a young person could deal with stress.

1. _____

 _____ [2]

2. _____

 _____ [2]

[Turn over



(b) Explain how smoking cannabis may affect a young person's health.

[6]

Examiner Only	
Marks	Remark
Total Question 4	



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

Total Marks	
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Examiner Number

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Personal Development

[GLW51]

FRIDAY 10 MAY, AFTERNOON



GLW51

SOURCE A

Insert: Personal Development

For use with Questions 4 and 5.

SOURCE A

Illegal Drugs

Some young people take illegal drugs such as cannabis, ecstasy and cocaine for a variety of reasons such as peer pressure, boredom, curious to experiment and to escape the pressure and stress both at home and school.

There are other ways to deal with stress such as joining a local sports club or gym where the young person could try new activities and make new friends. This gives a young person something to look forward to and helps the person forget about problems.

Taking illegal drugs can cause physical, emotional and social health problems affecting the young person both at home and at school. Some of these effects can last a long time and may require the young person to seek help and support.

If a young person was concerned about taking illegal drugs they could join a local self-help group which could provide help, support and guidance to assist them to stop illegal drug use.

Source: Own Source