

Coimisiún na Scrúduithe Stáit State Examinations Commission

Leaving Certificate Applied 2006

Social Education

(100 marks)

Marking Scheme and Summarised Exemplar Answers

THERE ARE THREE SECTIONS IN THIS EXAMINATION

Section A: **Aural**

All questions must be answered.

Section B: **Short Answer**

Candidates must answer 10 questions.

Section C: **Long Answer**

There are **four** questions, Question C1, Question C2, Question C3, Question C4. Candidates must answer **Question C1** and any **two** other questions.

Section A - Aural test

(35 marks)

ANSWER ALL QUESTIONS

When you have heard Part 1 for the second time, you will have time to answer questions 1 to 5. Your answers should be based on the information given in the recording.

1. (a) What is MABS? (1 mark)

**Money advice and budgeting service/money advice service/
budgeting service**

- (b) Why, according to the ESRI report, are families under ever increasing strain? (1 mark)

Borrowing too much money / getting into debt

2. List **three** forms of credit mentioned in the recording. (3 marks)

1. **Credit cards**

2. **Personal loans**

3. **Overdrafts**

3. (a) What is the big risk involved with this type of debt? (1 mark)

Interest rates will rise

- (b) Why does this pose such a risk? (2 marks)

**People who are struggling won't have the money to keep up
repayments (can award marks for (b) even if (a) is wrong)**

4. (a) State the advantages of MABS. (2 marks)

Free/independent/confidential (1+1)

- (b) What does MABS help people to do? (2 marks)

**Helps people regain control of their finances/helps people gain access to
affordable credit/helps people get out of the hands of money lenders
Get people out of debt/ helps people who are in debt**

5. According to Minister Brennan 'this service is reaching out to people and removing many of them permanently from the grip and dependence on moneylenders'. Why do you think that this is so important? (3 marks)

**2 points / 1 point and 1 dev. Money lenders charge huge interest and
because of this people often never get out of debt. People don't**

have to be afraid. It helps people get out of debt/avoid debt.

Answer should reflect an understanding of 'dependence on moneylenders'.

When you have heard Part 2 for the second time, you will have time to answer questions 6 to 9. Your answers should be based on the information given in the recording.

6. (a) Who is affected by money difficulties? (1 mark)

Everyone

(b) List **three** of the most common reasons for debt. (3 marks)

1. Life changes / relationship breakdown / not enough to go around

2. Illness / drop in income / unemployment / spending more / credit card debit etc.

3. _____

7. List **three** steps a person should take to deal with debt. (3x1) (3 marks)

1. List debts

2. Decide on priorities

3. Do a budget / keep a spending diary

8. (a) According to the report, what should a good budget include. (3x1) (3 marks)

1. List income / money for essentials (food, clothing etc.)

2. Utility bills / savings

3. Spending for special occasions such as Christmas and birthdays

(b) What spending might a person be able to eliminate or reduce? (3x1) (3 marks)

1. Mobile phone

2. Entertainment

3. Eating out / cigarettes

9. List **three** pieces of advice you could give to young people to help them avoid debt problems in the future. (3x1) (3 marks)

1. Make out a budget / pay bills/credit card on time

Use cash to pay for essential bills / don't have a credit card

2. Save even a small amount - regularly

Don't Smoke, do drugs, drink. Get a job

3. Live within your means / don't go to money lenders

Join a credit union / avoid making impulse purchases Max. of 2 points in relation to credit cards / lifestyle acceptable.

When you have heard the recording for the third time answer question 10 which will be spoken in the recording. Your answers should be based on the information given in the recording.

10. This question will be read out in the recording. Please answer in the space below. (4 marks)

Questions 10. Being in debt is a very difficult and lonely place to be. List and explain two ways that money problems can affect a family's

1.
 - **Stress leading to health problems**
 - **Arguments leading to conflict and tension and possible relationship breakdown**
2.
 - **Poor family health due to poor diet**
 - **Limited access to health services or therapies as public patients**
 - **Living in fear of moneylenders or constant worry about where money to pay the next bill will come from**
 - **Poor well-being = 0. Any reasonable/logical answer is acceptable. (Must list and explain for 2 marks (1+1)x2)**

YOU MUST ATTEMPT 10 OF THE 15 QUESTIONS

Each question carries 2 marks.

Tick the correct box in each question.

1. The ‘Live 8’ Concerts in 2005 were organised to raise money for famine relief in Africa.



True

False

2. Tourism is best described as a

Primary Industry

Secondary Industry

Service Industry

3. AIDS is caused by the virus HIV which attacks the body’s immune system and makes it vulnerable to various infections. What do the letters HIV stand for?

Human Immuno-Deficiency Virus

Highly Infectious Virus

Hereditary Immune-System Virus

4. A father has automatic guardianship rights in respect of his child if his name is on the child’s birth certificate.

True

False

5. The current constitution of Ireland is called



Poblacht na hÉireann

Saorstát Éireann

Bunreacht na hÉireann

6. A PIN number is used to

Log on to an e-mail account

Access a bank account

Register for social welfare payments

7. An assertive person is someone who

Asks for what he/she wants and needs in a direct and clear manner

Forces people to do what he/she wants and never backs down

Remains silent as he/she does not want to offend others

8. In Ireland a census is generally carried out every

Three Years Five Years Seven Years

9. General John de Chastelain played an important role in the Northern Ireland Peace process. He was appointed



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Canadian Ambassador to Northern Ireland

To oversee IRA disarmament

To chair meetings between Republicans and Unionists

10. A person who leaves their own country without hope of return and seeks refuge in another country is called

A migrant worker An immigrant An asylum seeker

11. The Office of the Ombudsman deals with complaints relating to

- Recruitment, pay and conditions of employment
- The actions of private companies or individuals
- The actions of government departments

12. Select the group of countries which includes all EU member states.



- | | | | | | |
|---------|--------------------------|---------|-------------------------------------|-------------|--------------------------|
| Turkey | <input type="checkbox"/> | Estonia | <input type="checkbox"/> | Spain | <input type="checkbox"/> |
| Spain | | Poland | <input checked="" type="checkbox"/> | Lithuania | |
| Ireland | | Malta | | Switzerland | |

13. In order to become President of Ireland a person must be over

- 25 Years Old 30 Years Old 35 Years Old

14. When withdrawing cash from a credit card account which of the following is true?

- Interest is charged from the day that you withdraw the money.
- Interest will not be charged if your bill is paid in full at the end of the month.
- Interest will be charged from the date your statement is issued.

15. What organisation is represented by the following logo?



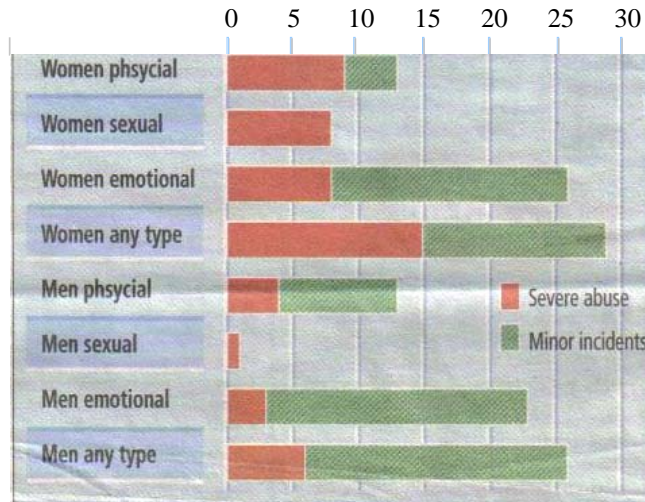
- The Health Service Executive The Higher Education Authority The Housing Executive

ATTEMPT THREE QUESTIONS.

You **must** answer **Question C1** and any **two** Questions from C2, C3 and C4.

Question C1: Social and Health Education (15 marks)

1. Domestic Abuse: The Facts



Figures based on the ERSI Report for the National Crime Council

According to this research one in seven women and one in sixteen men have been subjected to severe abusive behaviour by a partner.

(a) What percentage of women and what percentage of men have experienced *severe abuse of any type*? (2 marks)

+/- 1% acceptable

Women: **15%** Men: **6%**

About half of those experiencing severe abuse were physically injured but only a minority reported the abuse

(b) Why do you think that so few reported the abuse? (2 marks)

Fear of detection or retaliation / No where to go

Ignorance of their rights / fear of not being believed

Belief that somehow it is their own fault/shame/embarrassed

No belief that anything could be done.

Any reasonable/logical answer is acceptable. (1 reason =2)

2.

Those at highest risk of experiencing severe abuse included young people, those who have little control over domestic finances and those with weak ties to family or community.

- (a) Select **one** of the groups listed above and explain why you think members of this group are more likely to become victims of domestic abuse. (2 marks)

Group: **Any reasonable/logical answer is acceptable.**

Explain: **Young people - no power, ignorance, innocence, more easily influenced, don't know any better, need to hold on to a relationship, lack of self-esteem, Little control - no power, dependant, dominated, no money Weak ties - no protection or support, isolated, lonely etc.**

According to the ESRI report 26% of men experience either minor or severe abuse.

- (b) Does this finding surprise you? Explain your answer. (1mark)

Yes - Expect men to be strong/ only hear about women

No - men and women are same, (explain =1 mark)

Answer must relate to victims of domestic abuse.

- (c) Mention **two** things that the government could do to address the issue of domestic abuse. (2 marks)

1. **Provide shelters / Run information/awareness campaigns**

Enforce the laws against abusers

2. **Train Gardai / punish abusers more**

Run courses in schools, communities, youth centres (1+1)

3.



Above are the main events involved in the daily care of Jack a three-month-old baby. List **two** other things that his guardians should do to ensure that Jack is well cared for. (2 marks)

(1+1)

1. **Physical contact / fresh air/ keep him warm / medical care**

2. **Play and stimulus/ loving environment/ talk /sing songs**

Must be age appropriate. Care for him = 0

4. Healthy Lifestyles and the Media.

Media - Body Image Box



Explain how the body image as presented by the media might lead to health problems for young people. (1+1) (2 marks)

1. **Lack of self-esteem - comparing self to perfect image**
Unhealthy diet - to be ultra slim
2. **Sun beds/ sun bathing which can lead to skin cancers etc**
Taking steroids to build muscle may lead to heart problems
Desire to be ultra slim may lead to eating disorders etc

5. The Strategic Task Force on Alcohol recommends

'A ban on all alcohol advertising and sponsorship wherever children may be exposed to it and a total ban on television advertising.'

Why do you think this recommendation would help to tackle the problem of teenage drinking in Ireland? Explain your answer. (2 marks)

- Reduce the presence of alcohol images around young people.**
One less encouragement for teenagers to drink. Sponsorship
influences teenagers / we know advertising works.
Advertising does not influence teens their peers do etc.

YOU MUST ANSWER **TWO** QUESTIONS FROM THE FOLLOWING THREE QUESTIONS

Question C2: My Community (15 marks)

1. When researching information on the Internet many people use a 'search engine'.

(a) Name **one** 'search engine'. (1 mark)

Google / Yahoo / Alta Vista/ IOL / MSN / Mozilla Fox Fire

(b) Name and explain **one** method of gathering information about people's opinions on a particular topic. (2 marks)

Method: Vox pop/brainstorming/hone survey/survey/questionnaire/

Explain: interview/ chat rooms / local radio / meeting / radio phone in
(Method =1 Explain = 1) Method and explanation must match

(c) List **one** source of information about life in your community in the past and explain why this source of information might be used. (2 marks)

Source: (Source =1 Explain = 1, Source and explanation must match)
Local library/historical society/local museum/talk to someone

Explain: old/old photos, newspapers, maps, census reports, pictures,
old documentation, local history books, internet, old buildings

2. Select one of the organisations below and explain in detail the work that it does. (2 marks)



Organisation: (Explanation=2, Organisation and explanation must match)
SVP - Work with poor people/ have charity shop = 1 (+1 for how)

Explain: Cura - advice on pregnancy = 1 (+1 for info.)

Samaritans - help people who are suicidal = 2

3. Planning Permission – fill in the blanks.

(4 marks)

- Applications for planning permission should be submitted to Local authority / county council / city hall
- A number of items must be sent with the application form. One of these is Site map/ house plans/ fee/ copy of advert
- Public notice of a planning application must be placed On the proposed site / local newspaper / newspaper
- It usually takes about 3/4 months months to get planning permission if no objections have been made.

4. The landfill site used to dispose of rubbish for your area has reached capacity. Your local authority has submitted plans to build a landfill dump in your area to replace the old dump.



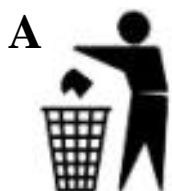
Describe how your community could campaign to prevent the proposed dump being planned for your area. (2 marks)

One campaign action named and developed or two parts to the campaign listed (1+1)

Posters / public meeting / contact local T.D. / post card campaign/ picket / letters to politicians/ organise a public protest / march to local authority etc.

5. These symbols are often found on packaging. Explain what each means.

(2 marks)



A. Don't litter / put litter in bin

B. Recycle / recyclable / made from recyclable material

Question C3: Contemporary Issues (15 marks)

1. Below is a list of four of the main courts in Ireland.

- District Court**
- High Court**
- Circuit Court**
- Supreme Court**



Select any **two** courts from the list above and describe the work of each. (4 marks)

Court: **2 Marks for description of work. See handout** _____

Work: _____

Court: _____

Work: _____

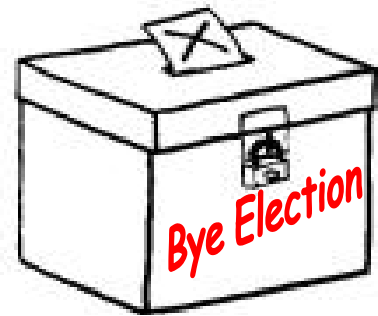
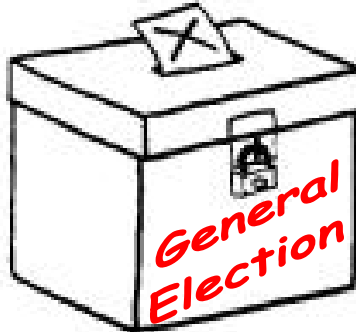
2. Below are a number of government ministers. Using the grid below select **three** ministers and name the government department for which each is responsible. (3 marks)



Justice Health Finance Defence Education

Name of Minister	Government Department

3.



Select **one** of the above elections and explain why this election is held. (2 marks)

Election: Marks for explanation. Should show a clear knowledge of purpose of election. i.e.

Explain: _____

Local election - County council / local authority

General election - Dail / government

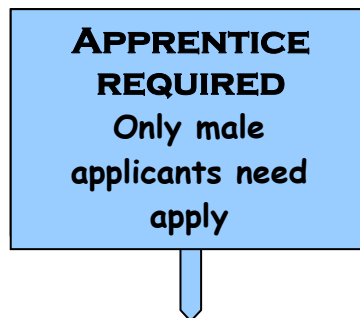
Bye election - replace a TD who has died /retired

4. The following statements are examples of what types of prejudice? (3 marks)

A



B



C



A. Racism

B. Sexism

C. Ageism

5. Link the events in Box A (a,b,c,) to the dates in Box B (1,2,3). (3 marks)

Box A

- a. Ireland joined the EU
- b. The UN passed the Universal Declaration of Human Rights
- c. Ireland signed the UN Convention on the Rights of the Child

a.	3
b.	1
c.	2

Box B

- 1. 1948
- 2. 1992
- 3. 1973

Question C4: Taking Charge (15 marks)

1.



CLIMBING THE PROPERTY LADDER MAY REQUIRE

- MORTGAGE PROTECTION
- SURVEYOR'S REPORT
- STAMP DUTY
- SECURE EMPLOYMENT

Select **two** of the above requirements and explain each. (4 marks)

Requirement: Mortgage protection - insurance that ensures that your

Explain: mortgage is paid in the event death

Requirement: Surveyor's report - a report by a surveyor stating the value and/or condition of the property

Explain: Stamp Duty - Tax paid to the government (Tax = 1)

Explain: Secure employment - permanent job with a guaranteed income.

2. (a) What age must a person be in order to get a mortgage? (1 mark)

18

(b) What is a 90% mortgage? (1 mark)

Borrower can borrow 90% of the cost of the property

3. (a)

The Housing Act 1992 states that a landlord must provide a rent book. This will record rent paid. **Other things** recorded include, *an inventory of contents, the length of tenancy, the deposit.*

Select **two** of the 'other things' mentioned above and explain each. (2x2) (4 marks)

Item: Inventory of contents-list of contents included in the

Explain: rented accommodation

Length of tenancy - length of lease. length of renting

Item: Deposit - money paid against possible breakages / damage etc.

Explain: may be returned when lease is up

(b) List **two** pieces of information, not mentioned in 3(a), that should be contained in a rent book. **(2x1)** (2 marks)

1. Landlords name and contact details / tenants name / property address / frequency of rent / how rent is to be paid / amount to be paid etc.
2. _____

4.

Your home has been burgled and a number of items have been stolen. Among the items taken are your T.V. and DVD player.

Outline **three** steps you would take when making a claim to your insurance company for these items. **(3x1)** (3 marks)

1. Notify your insurance company about the burglary
Contact your local police
2. Fill out a claim form
Provide receipts or valuations for the items stolen etc.
3. _____
