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.

Answer all questions

page three of seventeen

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.

(a) What is MABS?	(1 mark)
Money advice and budgeting service/money advice	e service/
budgeting service (b) Why, according to the ESRI report, are families under ever increasing s	strain? (1 mark)
Borrowing too much money / getting into debt	
List three forms of credit mentioned in the recording.	(3 marks)
1. <u>Credit cards</u>	
2. Personal loans	
3. Overdrafts	
(a) What is the big risk involved with this type of debt? Interest rates will rise	(1 mark)
(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	wrona)
(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
icipo peopie i egani comi ci ci meni i manece, neipo peopie gani	
affordable credit/helps people get out of the hands of money	lenders
affordable credit/helps people get out of the hands of money Get people out of debt/ helps people who are in debt	
affordable credit/helps people get out of the hands of money	
affordable credit/helps people get out of the hands of money Get people out of debt/ helps people who are in debt According to Minister Brennan 'this service is reaching out to people and r	
affordable credit/helps people get out of the hands of money Get people out of debt/ helps people who are in debt According to Minister Brennan 'this service is reaching out to people and r them permanently from the grip and dependence on moneylenders'.	removing many of (3 marks)

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. (3×1) (3 marks) 1. List debts Decide on priorities Do a budget / keep a spending diary 8. (a) According to the report, what should a good budget include. (3×1) (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 (3×1) future. (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. <u>Save even a small amount - regularly</u> Don't Smoke, do drugs, drink. Get a job

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

page four of seventeen

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

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.
 <u>List</u> and <u>explain</u> 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
 - 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 X

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 X

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 Per He was appointed Www.pier21.ca	ace process.
	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 country is called 	e in another
	A migrant worker	X

11.	The Office of the Ombudsm	an deals with complain	nts relating	to	
	Recruitment, pay and condi	tions of employment			
	The actions of private comp	panies or individuals			
	The actions of government	departments	X		
12.	Select the group of countrie	s which includes all El	U member	states.	
		**** * * ***			
	Turkey Spain Ireland	Estonia Poland Malta	L	pain ithuania witzerland	
13.	In order to become Presiden	nt of Ireland a person n	nust be ove	r	
	25 Years Old	30 Years Old		35 Years Old	X
14.	When withdrawing cash from	om a credit card accour	nt which of	the following is	true?
	Interest is charged from the	day that you withdraw	v the mone	y.	X
	Interest will not be charged	if your bill is paid in f	full at the en	nd of the month.	
	Interest will be charged from	m the date your statem	ent is issue	d.	
15.	What organisation is represe	ented by the following	logo?		
		PE.	•		
	The Health Service X Executive	The Higher Education Authority	ion	The Housing Ex	ecutive [

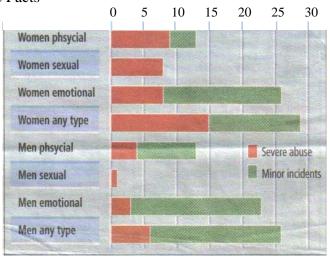
Section C (45 marks)

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?

+/- 1% acceptable (2 marks)

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:

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. <u>Provide shelters / Run information/awareness campaigns</u>
 Enforce the laws against abusers
- 2. Train Gardai / punish abusers more

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

3.

Feeding Sleep



Bathing Nappy Changes

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)

- 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 children One less encouragement for children to drink. Sponsorship

influences children/ we know advertising works.

Advertising does not influence teens their peers do = 2

Alcohol advertising does not affect young children = 0

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
Internet = 0

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

Method: Vox pop / brainstorming / phone 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: Local library/historical society/local museum/talk to someone

old/old photos, newspapers, maps, census reports, pictures,

Explain: old documentation, local history books, internet, old buildings

(Source =1 Explain = 1) Source and explanation must match

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 Work with homeless = 0

- Applications for planning permission should be submitted to Local authority / county council / city hall (government=0)
- 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 <u>3/4 months</u> 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

<u>recyclable material</u>

- 1. Below is a list of four of the main courts in Ireland.
 - **District Court**
 - Circuit Court



- **High Court**
- Supreme Court

Select a	ny two courts from the list above and describe the work of each.	(4 marks)
Court:	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)





Mary Harney



Brian Cowen





Justice Health Finance Defence Education

Name of Minister	Government Department







Select **one** of the above elections and explain why this election is held.

(2 marks)

Election: Marks for explanation. Should show a clear knowledge pf

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

В

4. The following statements are examples of what types of prejudice?

(3 marks)

A

No dogs or Irish allowed

Racism

APPRENTICE
REQUIRED
Only male

Sexism

Only male applicants need apply

Ų

Hey granny! Where's your stick?

 \mathbf{C}

C. Ageism

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

B.

(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

1.

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 mortgage is paid in the event death Explain: _ Surveyor's report - a report by a surveyor stating the Requirement: Value and/or condition of the property 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) (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. (4 marks) Inventory of contents-list of contents included in the Explain: rented accommodation Length of tenancy - length of lease, length of renting contract

CLIMBING THE PROPERTY LADDER MAY REQUIRE

Explain: _	to be returned when lease is up	= 0
	Down payment =1	
b) List tv book.	wo pieces of information, not mentioned in 3(a	a), that should be contained in a rent (2 marks
1 _	andlords name and contact deta	ils / tenants name /
F	property address / frequency of	rent / how rent is to be
	paid / amount to be paid / how r	
	ur home has been burgled ar	
	been stolen. Among the ite	ms taken are your T.V.
		ms taken are your T.V.
have	been stolen. Among the ite and DVD play	ems taken are your T.V. ver.
have Outline th	been stolen. Among the ite	ems taken are your T.V. ver. m to your insurance company for these
have	been stolen. Among the ite and DVD play	ems taken are your T.V. ver.
have Outline the items.	been stolen. Among the ite and DVD play hree steps you would take when making a clair	ems taken are your T.V. yer. m to your insurance company for these (3 marks)
have Outline the items.	been stolen. Among the ite and DVD play	ems taken are your T.V. yer. m to your insurance company for these (3 marks)
Outline thitems.	been stolen. Among the ite and DVD play hree steps you would take when making a clair	ems taken are your T.V. yer. m to your insurance company for these (3 marks)
Outline the items.	hree steps you would take when making a claim	ems taken are your T.V. yer. m to your insurance company for these (3 marks) out the burglary
Outline the items. 1. No. Co. Fill	hree steps you would take when making a claim otify your insurance company about ontact your local police /	ems taken are your T.V. yer. m to your insurance company for these (3 marks) out the burglary (3x1)