

Coimisiún na Scrúduithe Stáit
State Examinations Commission

Leaving Certificate Applied 2015

Marking Scheme

Social Education

Common Level

Note to teachers and students on the use of published marking schemes

Marking schemes published by the State Examinations Commission are not intended to be standalone documents. They are an essential resource for examiners who receive training in the correct interpretation and application of the scheme. This training involves, among other things, marking samples of student work and discussing the marks awarded, so as to clarify the correct application of the scheme. The work of examiners is subsequently monitored by Advising Examiners to ensure consistent and accurate application of the marking scheme. This process is overseen by the Chief Examiner, usually assisted by a Chief Advising Examiner. The Chief Examiner is the final authority regarding whether or not the marking scheme has been correctly applied to any piece of candidate work.

Marking schemes are working documents. While a draft marking scheme is prepared in advance of the examination, the scheme is not finalised until examiners have applied it to candidates' work and the feedback from all examiners has been collated and considered in light of the full range of responses of candidates, the overall level of difficulty of the examination and the need to maintain consistency in standards from year to year. This published document contains the finalised scheme, as it was applied to all candidates' work.

In the case of marking schemes that include model solutions or answers, it should be noted that these are not intended to be exhaustive. Variations and alternatives may also be acceptable. Examiners must consider all answers on their merits, and will have consulted with their Advising Examiners when in doubt.

Future Marking Schemes

Assumptions about future marking schemes on the basis of past schemes should be avoided. While the underlying assessment principles remain the same, the details of the marking of a particular type of question may change in the context of the contribution of that question to the overall examination in a given year. The Chief Examiner in any given year has the responsibility to determine how best to ensure the fair and accurate assessment of candidates' work and to ensure consistency in the standard of the assessment from year to year. Accordingly, aspects of the structure, detail and application of the marking scheme for a particular examination are subject to change from one year to the next without notice.



Coimisiún na Scrúduithe Stáit State Examinations Commission

Leaving Certificate Applied, 2015

Social Education

(100 marks)

Wednesday, 3 June 2015

Afternoon, 2:00 p.m. to 4:00 p.m.

For the Superintendent only

Centre Stamp

General Directions

1. Write your EXAMINATION NUMBER in this space:

2. WRITE ALL ANSWERS INTO THIS ANSWER BOOK.

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, and Question C4. Candidates must answer **Question C1** and any **two** other questions.

<i>For the Examiner only</i>			<i>Mark</i>
1. Total of end of page totals.		Section A	
2. Aggregate total of all disallowed questions.		Section B	
3. Total mark awarded (1 minus 2).		Section C	C1
4. Bonus mark for answering through Irish.			C2
5. Total mark if Irish Bonus awarded (3 plus 4).			C3
6. Credit.			C4
Note: The mark in row 3 must equal the mark in the Total box.			TOTAL

Section A – Aural test

(35 marks)

You will hear a recording of a report.

There are **two** parts to this report.

- 1st playing: You will hear the entire report.
- 2nd playing: You will hear only Part 1. You will be given time to answer questions 1 to 5.
- 3rd playing: You will hear only Part 2. You will be given time to answer questions 6 to 9.
- 4th playing: You will hear the entire report. You should then answer question 10 which will be spoken on the recording.

This space may be used for notes.

ANSWER ALL QUESTIONS

When you have heard Part 1 for the second time, you will have time to answer questions 1 to 5.

1. (a) Approximately how many people were homeless in Ireland in 2014? (1 mark)

Up to 5,000 people experiencing homelessness in Ireland at any one time / 5,000 = 1

(b) Other than sleeping rough, list **two** places where a homeless person might stay. (2 marks)

1. Staying in emergency hostels or shelters =1 staying in bed and breakfast (accommodation) =1
staying with friends and relatives (because there is nowhere else to go) =1 (1+1)

2. _____

(c) Why does the speaker say that the issue of homelessness is complex? (2 marks)

Homelessness is not caused by any one problem =1 + but a combination of a number of factors =1
(1+1) homelessness is caused by a combination of a number of factors = 1 a number of factors = 0

2. List **two** economic factors which can lead to homelessness. (2 marks)

1. Job losses / pay cuts / reduced working hours. / The cost of living has shot up / there are more additional compulsory payments to be made (such as property tax, Universal Social Charge and water charges.) /

2. lack of affordable housing (1+1 Any two) Property tax / Universal Social Charge / water charges = 0

3. (a) According to the speaker, what additional compulsory payments need to be made? (2 marks)

1. Property tax / Universal Social Charge / water charges = 1 (1+1 any two)

2. _____

(b) Why is there a lack of affordable housing? (2 marks)

1. Rents have increased =1 There is no (social) housing being built / available =1 (1+1)

2. _____

4. List **two** groups of people who are at high risk of becoming homeless. (2 marks)

1. (Young people) leaving care (such as foster homes) = 1 (People) leaving prison =1 (People) leaving mental health institutions (with nowhere to go) =1 (1+1 any two) Unemployed = 0

2. _____

5. (a) What do social services need to ensure is available for people leaving institutional and foster care? (1 mark)

They have suitable accommodation. = 1

(b) What types of relationship difficulties could cause someone to have to leave their family home? (2 marks)

An abusive relationship / family breakdown / death in a family = 1 (1+1)

(c) What do people with mental illness, learning difficulties, addiction to alcohol or other drugs find difficult to manage? (1 mark)

Manage a job / manage money / manage relationships =1

When you have heard Part 2 for the second time, you will have time to answer questions 6 to 9.

6. (a) 'A homeless person is somebody who has no reasonable accommodation to live in.'
Where does this definition come from? (1 mark)

The Housing Act (1998) = 1 the Act = 0 Act 1998 = 0

- (b) Why does the speaker say that there is no single solution for all cases of homelessness? (1 mark)

Because different people need (totally) different solutions. = 1 A young person on the streets who may be involved in crime or heroin had different needs to a family living in a hotel room = 1
Young people have different needs to families = 1

7. (a) Why are more families at risk of losing their homes than ever before? (2 marks)

Rising rents = 1 mortgage arrears = 1 (1+1)

- (b) Why are many families being housed in hotel type accommodation in Dublin? (1 mark)

Due to a shortage of emergency beds for people who are homeless. = 1 Because there are no houses available to them = 1 No emergency beds = 1 No beds = 0

8. (a) Why are hotels especially inappropriate for families experiencing homelessness? (2 marks)

1. They lack privacy. = 1 There are usually no cooking facilities. = 1 Laundry is restricted = 1 the children can't have friends over = 1 have no garden/space to play in = 1 Can't have visitors = 1
 2. Must leave during the day = 1 Accept only one generic answer the other answer must have detail
-

- (b) According to the speaker, what is urgently needed to provide a solution for homeless people? (2 marks)

An increase in housing (supply) = 1, both public **and** private. = +1
Increase in social housing = 1

- (c) List **two** things that the government must do to prevent homelessness. (2 marks)

1. Raise Rent Supplement (levels to match the rising cost of rents). = 1
 2. To regulate rents (so that landlords cannot raise rents so high that tenants cannot afford to pay.) = 1
Other relevant answers e.g. support vulnerable people leaving prison etc.
-

9. (a) What groups might require ongoing support in order to live in and be part of the community? (1 mark)

People with addiction problems / people with mental health issues / people who have had poor educational opportunities / those who have been long term homeless / leaving care = 1
Drugs / mental health / leaving prison = 0

- (b) What does the speaker believe is the key to helping these people? (2 marks)

To provide housing first = 1 (and then) to deliver the ongoing supports that they require. = 1

When you have heard the recording for the third time, answer question 10 which will be spoken on the recording. Your answers may be based on the information given on the recording and/or your own knowledge.

10. This question will be read out on the recording.

(4 marks)

This space may be used to write the question.

Other than giving money, list and explain **two** actions that **you** could take to improve the lives of people who are homeless in Ireland?

Please write your answer in the space below.

Action 1: Create awareness through posters / organise a fundraising event / volunteer with a homeless service / lobby politicians to provide more services / invite a speaker in to create more awareness / take the time to say hello to homeless people on the street / Poster/speaker/ video – to encourage people to see homeless people as people first

Explain:

Accept relevant action =1 and relevant explanation of action = 1

Students may put action and explanation on the one line = 1+1

Action must be something that ordinary people should be capable of carrying out.

Action 2:

Explain:

Section B – Multiple Choice Questions

(20 Marks)

YOU MUST ATTEMPT 10 OF THE 15 QUESTIONS

Each question carries 2 marks.

Tick ✓ the box beside the correct answer for each question.

1. In 2014, thousands of people gathered in Dublin to protest against the planned introduction of the

Universal Social Charge

Local Property Tax

Water Charges



2. Cocaine is a

Sedative

Stimulant

Hallucinogen



3. A decision on an application for planning permission made by a local authority can be appealed to

An Bord Pleanála

Homebond

Teagasc



4. The Irish Constitution states that the President of Ireland can serve as President for a maximum of

- Ten years
- Fourteen years
- Eighteen years

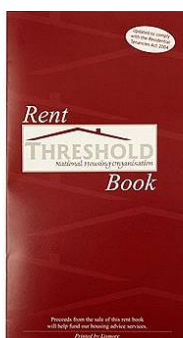


5. Which of the following statements is true?



- HIV/AIDS can be acquired by kissing an infected person
- A mother infected with HIV/AIDS will not pass the virus on to her unborn child
- A person does not die from HIV/AIDS but from one of the diseases acquired due to the virus

6. Which list of items must be contained in a Rent Book?



- | | | | | | |
|----------------------|--------------------------|--------------------------|-------------------------------------|------------------------------|--------------------------|
| Cost of rent | | Date the tenancy started | | Address of the flat or house | |
| Tenant's name | <input type="checkbox"/> | Length of the tenancy | <input checked="" type="checkbox"/> | Tenant's date of birth | <input type="checkbox"/> |
| Electricity provider | | Amount of deposit paid | | Photographs of the property | |

7. Aware provides services for people who are living with

Poverty

Addiction

Depression



8. Which of the following logos represents the European Union?



9. A ruling of the European Court of Justice means that insurance companies can no longer quote a different price for motor insurance based on

Age of driver

Gender

Driving experience



10. How many Teachtaí Dála (TDs) are elected to Dáil Éireann in a general election?

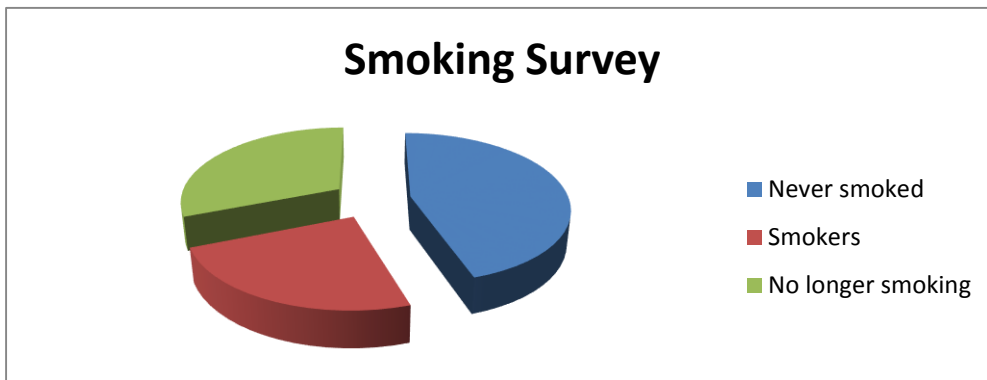
146

156

166



11. This diagram is an example of which type of chart?



Pie Chart

Bar Chart

Line Chart

12. Which of the following fats contributes least to a healthy diet?

Polyunsaturated fats

Saturated fats

Unsaturated fats



13. Which of the following is Tánaiste and leader of the Labour Party?



Mary Lou McDonald



Joan Burton



Frances Fitzgerald

14. Tourism is best described as a

Service Industry

Secondary Industry

Primary Industry



15. During human reproduction identical twins are formed when



Two ova are fertilised by separate sperm to form two babies

One ovum is fertilised by two sperm and splits to form two babies

One ovum is fertilised by one sperm and splits to form two babies

YOU MUST 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.

NEKNOMINATION – THE GAME WITH REAL CONSEQUENCES

Necknomination, an online drinking game, swept the country last year. The aim of the game was to complete a drinking dare and then nominate someone to do the same. The participants videoed themselves rapidly drinking large amounts of alcohol. The video was posted on Facebook and two people were ‘tagged’ to complete the challenge within the next 24 hours. The online nature of the challenges meant that the peer pressure aspect of the game had far greater reach than traditional drinking games would have had. People were trying to create the impression that they were

continuously partying, up for challenges and having a great time. The greatest concern was that the posting of the images could appeal to vulnerable younger drinkers. Drinking games are always dangerous but this trend tried to normalise binge drinking, making it seem acceptable. It ignored the fact that drinking large volumes of alcohol in a short period of time can have very real consequences. Unfortunately it took the deaths of two young people to put an end to the popularity of this game.

- (a) What is binge drinking? (1 mark)

Drinking large amounts of alcohol in a short time/drinking more than five units of alcohol / drinking to get drunk = 1 Drinking a lot = 0

- (b) Other than death, outline **two** dangers for people involved in drinking games. (2 marks)

1. Getting sick / having an accident / engaging in dangerous behaviour / poisoning / fights / risky behaviours / alcoholism / missing work / school / liver or kidney damage (disease) high blood
2. pressure / attempted suicide / getting into trouble with the Gardaí = 1
Peer pressure / pregnancy / suicide = 0

- (c) Explain why it is important to behave in an assertive way when faced with peer pressure. (1 mark)

Be your own person / don't do what others want you to do / not to be led astray/ so that you can protect yourself/ peer pressure / so you don't do something that is dangerous = 1

2.

SUICIDE
Data from the World Health Organisation indicates that approximately one million people worldwide die by suicide each year.

DOMESTIC ABUSE
Every day, thousands of men and women are being beaten and psychologically abused by their partners.

UNPLANNED PREGNANCY
Despite education and the availability of contraceptives, couples still find themselves with unplanned pregnancies.

(a) Select **one** of the issues above. Name **one** voluntary organisation that helps with this issue. (1 mark)

Issue: Issue and organisation should match. Organisation should be voluntary.

Organisation: Samaritans / Aware / Pieta House / Amen / Cura / Cosc / Childline / Rape Crisis Centre = 1

(b) Other than counselling, describe **one** way this organisation has a positive effect on the issue. (1 mark)

Advice / a listening ear / information / a safe haven / protection / education / talks in school = 1
Help and/ Support = 0 Organisation and positive effect on the issue (stimulus above) should match.

(c) When faced with problems, many people become stressed. List **two** positive ways of dealing with stress. (1 mark)

1. ***Must provide two examples for 1 mark ***

Sleep /breathing slowly / exercise / going for a walk / use a punch bag / stress ball / yoga / count

2. to ten / go to a doctor / counselling / think positive

Talk to someone + talk to a professional eg doctor = 1

Talk to someone + talk to a non-professional = 0

3.

Problem drug and alcohol use is very difficult to live with. When the problem drug and alcohol user is a parent, it affects children and can make life at home really challenging. In families, drug and alcohol problems tend not to be discussed, as though they were not happening. This only adds to the problem by creating secrecy which makes it very difficult for family members to seek help and support.



(a) List **two** effects of problem parental drug and alcohol use on children. (2 marks)

1. Children act out / follow the example of their parents / get into trouble at school / not safe at home / might eat the tablets / consume alcohol / live with violence / arguments / neglect

Children keep secrets from teachers and others / end up doing the parents job / have no one to look out for them / may not get fed properly / school work suffers /poverty = 1

(1+1 any two relevant answers) life is challenging / makes life at home really difficult = 0

(b) Describe how adults can make their home safe for a three year old child. (1 mark)

Cover sockets / keep medicine in a locked press / keep alcohol out of reach / put a fire guard in front of the fire / have smoke alarms / CO² alarm / = 1 (action should be age appropriate)

4.



Cardiovascular Disease is the #1 killer of women in Ireland.

Heart disease was once considered a *man's disease*. Today, however, the number of deaths from heart disease and stroke are virtually the same for men and women. *Women at Heart* is a campaign by heart and stroke charity *Croí* to motivate women to make their heart health a priority and to highlight the prevalence of heart disease & stroke among Irish women.

- 1 in 2 Irish women will die from cardiovascular disease.
- Women are 7 times more likely to die from cardiovascular disease than breast cancer.
- 5,000 Irish women die from cardiovascular disease each year.
- That's 5,000 families without a mother, sister, aunt, gran - a loved one!
- That's an average of one woman every 2 hours.

(a) Describe **two** healthy lifestyle choices people could make to reduce the risk of heart disease and stroke. (2 marks)

1. Take regular exercise / eat a healthy diet / avoid stress / get regular check-ups / get enough sleep / avoid excess alcohol / don't smoke = 1 (1+1 must provide two separate lifestyle choices)

2. _____

(b) Explain why the number of women dying from heart disease and stroke has increased. (1 mark)

Women are drinking more / women are in more pressurised jobs / women are getting less exercise / they are eating more take away food / high fat food / women think it's a man's disease / women do not go to the doctor / economic reasons = 1

5.



Obesity is defined as a disease in which excess body fat has accumulated to an extent that health is negatively affected. As a nation we are getting fatter despite all the information and dietary advice available. Nearly two thirds of us are either overweight or obese. 22% of 5 -12 year olds are overweight or obese. Obesity is costing millions in health costs, reduced productivity and absenteeism. Obesity is difficult to treat and needs to be prevented.

(a) Why do you think there is an increase in the rate of obesity amongst children? (1 mark)

Children are playing more computer games / watching TV instead of going out to play. / People are eating more fast food./ People are eating larger portions / foods are more processed / good food is expensive / children are not getting enough exercise / less safe for children to play outside / many families have cars so walk less / children do less work = 1

(b) What could the government do to prevent obesity in Irish society? (1 mark)

Increase education in schools / provide more PE classes / sugar / fat tax on certain foods / provide school lunches / ban certain foods / make sure that all foods have a calorie count / adverts on TV / = 1 create awareness / close down fast food outlets = 0

YOU MUST ANSWER TWO QUESTIONS FROM THE FOLLOWING THREE QUESTIONS

Question C2: My Community (15 marks)

1. (a)



LIBRARY

All public libraries provide books which can be borrowed by members.

Other than borrowing books, list **two** services provided by public libraries. (2 marks)

1. Internet access / daily newspapers / exhibitions / story telling / local history / literacy classes / competitions / school links / a place to study / do homework =1 (1+1)
2. _____

- (b) **COMMUNITY TAKES THE INITIATIVE** At a recent community meeting, congratulations were extended to those who volunteered to undertake two major projects during the summer. The first was clearing the local Franciscan Abbey. This involved teams of volunteers slowly clearing ivy, moss and other vegetation to reveal the structure of this beautiful, historic building. The second project was the 'Big Dig', which led to the creation of a community garden on an unused plot of ground. Picnic tables were donated by local carpenters who led a team of volunteers to build wooden flower boxes for the park and the public areas of the town.



Describe **one** advantage of volunteering for the community and **one** advantage for the person who volunteers. (2 marks)

Community: Things get done / builds community spirit / brings people together / makes people proud of their community / sense of belonging = 1

Volunteer: Pride in their community / self-confidence / learning new skills / meeting new friends / = 1

2. (a) List **two** reasons why it is important to preserve and protect historical sites in your community. (2 marks)


1. We know where we have come from / they are tourist attractions / we know about our past / gives people somewhere to visit / we can teach our children by showing them / source of income = 1 (1+1)
2. _____

(b) Other than visiting historical sites, describe **two** methods you would use to find out about your community in the past. (2 marks)

1. Visit your local library / read old newspapers / graveyards / talk to older members of the community / talk to your grandparents / see church records / view census reports / old photographs / old paintings = 1 (1+1)
2. _____
Accept one generic answer but not two i.e. books / internet = 1

- (c) From your research about your place in the past, describe **one** important change which has taken place in your area. (1 mark)

Transport / work / school / people going to church / roads / population / housing / should give examples or explanation = 1 any major change that effects the community e.g. they built a park / school = 1

3.  Every local authority must produce a development plan which states its policy for land use in its area. A new plan must be made every six years. It sets out the objectives for development in the area including: road improvements, renewal of neglected public areas and improving amenities. A plan will contain various areas zoned for different types of development, for example, 'residential' or 'industrial'. Only these types of developments will be allowed in these areas. It is very important that citizens participate and make submissions to the development plan for their area.

- (a) Why is it important for citizens to participate in the development plans for their own area? (1 mark)

So they can have their say / to make sure that something inappropriate does not get put in place To prevent large factories being built in your town / to campaign to have development and or facilities put in their area / = 1 So improvements can be made = 0

- (b) Select **one** recommendation you would make for the development plan in your area.

Road improvements Renewal of neglected public areas Improving amenities
(Tick ✓ your choice)

Explain how this would improve your area. (1 mark)


Roads – tourism / industry / business to the town / getting to nearest city / safe for walking cycling Neglected areas – prevent dumping / build play area / make the place more attractive / tourism Amenities provide something for young people to do / provide for tourists / businesses / make life easier / keep children out of trouble / prevent accidents / = 1

4. (a) Describe how you would find out the attitudes of your community to a proposed development in your area. (1 mark)

Survey / questionnaire / public meeting / vox pop / interviews = 1

- (b) Describe how you could protest against a proposed development in your community. (1 mark)

Protest march / public meeting / letters to politicians / poster campaign / go on the local radio / write a letter to the local newspapers = 1 Must be positive. Protest about it = 0

5.  The message to householders and businesses for 2015 is to reduce the amount of waste sent to landfill, to boost recycling rates and to prevent food waste. This forms part of a new plan for waste management in Ireland.

- (a) Other than recycling, describe **one** way ordinary people can reduce the amount of waste sent to landfill while still protecting the environment. (1 mark)

Reusing waste / compost / buy products with less packaging / feed waste food to animals / buy more recycled products / buy more recyclable products = 1

- (b) Name **one** organisation in your local area that works to protect the environment. (1 mark)

Tidy Towns / local authority / Teagasc / An Taisce / EPA / schools = 1 Community warden / Green Peace / private refuse companies = 0

Question C3: Contemporary Issues (15 marks)

1. Match these politicians to the country they were elected in. (3 marks)



David Cameron



Angela Merkel



Ewa Kopacz

Country	Name of Politician
Poland	EWA KOPACZ
Germany	ANGELA MERKEL
United Kingdom	DAVID CAMERON

2. Select **two** of the following. Outline **one** responsibility of each office under Irish Law. (2 marks)

Office of the Taoiseach

Office of the State Pathologist

Office of the President of Ireland

Office: Office of the Taoiseach – Leader of the government / selects ministers / runs the country

Responsibility: State Pathologist – carries out autopsies / determines the cause of death / assists with investigations of murders

Office: _____

Responsibility: President – meets visiting dignitaries / dissolves and or appoints the government / represents the country / signs acts into law,

3. (a)

TYPES OF PREJUDICE

Racism Sectarianism Homophobia Ageism

Select **one** type of prejudice from the box above and explain it. (1 mark)

Type of prejudice: Racism – discrimination on the basis of race
Sectarianism – hatred of someone because of their religious identity

Explain: Homophobia – hatred of someone because of their sexual orientation
Ageism – discrimination of a person because of their age

(b) Describe how a person may form this type of prejudice. (1 mark)

Parental influence / media / part of their community / influence of friends / lack of knowledge / lack of exposure to others = 1 Negative encounter with a person of that age / race / sexual orientation etc. = 1

(c) Describe **one** way prejudice could be reduced in your school or centre. (1 mark)

Organise an awareness campaign / punish bullying / have a zero tolerance policy / talks about it / run education programmes / put up posters / have guest speakers = 1

4.

'I disapprove of what you say but I will defend to the death your right to say it.'

Voltaire



(a) Freedom of speech is a right which must be upheld. State **two** reasons why this is important. (2 marks)

1. People should be able to voice their opinion / censorship prevents people hearing the truth / it is necessary for democracy / people should be allowed to criticise authority = 1 (1+1)

2. _____

(b) Why is it important for the media to be responsible when exercising their right to freedom of speech? (1 mark)

So that they respect people's privacy / they respect someone's faith / culture / tradition / so that they tell the truth not a version of the truth / so they do not cause prejudice / don't put people in danger / so they are not sued = 1 answer must be relevant

5.

Community Sanctions

A child who has been to court and convicted of a crime may receive a community sanction. Community sanctions are used instead of detention and allow the child to stay in his/her own community. The sanctions must address the consequences of the child's actions. Sanctions may include community service, intensive supervision, mentoring and restorative justice. Parents, or guardians, are expected to support and encourage the child to stay out of trouble in the future. Detention must be a last resort when dealing with children who are convicted of a crime.

(a) Why must detention be a last resort when dealing with a child convicted of a crime? (2 marks)

Children should be at home with their family / they need to stay in school to get their exams / if they meet others in trouble they might get into more trouble / need to be around people who love them / children deserve a second chance / may not be safe to be with older children / no proof that it works / are less likely to reoffend if they get proper support = 2 Children cannot be held responsible = 0

(b) Describe **one** action the government is taking to reduce crime. (1 mark)

Juvenile liaison officers / text alert / community police / use of CCTV / community guards / increase number of guards / increased sanctions / new laws = 1 Programmes / courses / counselling = 0

(c) Describe **one** action your community could take to reduce crime. (1 mark)

Neighbourhood watch / phone the guards if suspicious / lock doors / let people know if a crime has happened / community text / CCTV / set up youth clubs = 1

Question C4: Taking Charge (15 marks)

1. (a) Explain why each of the property features below is important when choosing a property to rent. (2 marks)



Property feature: Heating system - This will decide the cost of heating the property. This will determine how good or bad the heating system is.

Explain: Location – how close it is to work / school / bus route

Property feature: _____

Explain: _____

(b) Give **one** advantage and **one** disadvantage of moving out of your parent's/guardian's home. (2 marks)

Advantage: Independence / can come and go as you please / can have your friends over any time you want / less rules = 1

Disadvantage: You have to pay your own bills / you might miss your family / you will have to cook your own meals / do your own cleaning and washing / live with strangers = 1

2. Pat and Mary have been struggling to make their mortgage repayments for the past two years. They are now in mortgage arrears and regularly receive letters from their bank informing them that they are at risk of losing their home. Pat, who worked in construction, has very little work now and Mary's hours and pay have been cut. In the beginning they believed that the situation would improve but it has not. Mary was thinking of using her credit card to pay bills. They went to the Money Advice and Budgeting Service (MABS), who helped them to set up a budget. They advised Mary not to use her credit card. MABS examined how they might increase their income and how they might reduce their spending.

(a) Outline **two** ways that a household could reduce spending. (2 marks)

1. Switch off appliances and lights / buy less takeouts / give up smoking / go out less / buy less junk / keep a record of every penny you spend / buy cheaper clothing / stick to a budget = 1 (1+1)

2. _____

(b) Why do MABS advise not to increase credit card debt? (1 mark)

Because of the high rate of interest / because it is so expensive = 1 Creates more debt = 0

3. Other than the postal service, name and explain **two** services provided by An Post. (2 marks)



Service: Saving account / prize bonds / TV license / bill pay / buy insurance / mobile phone = 1

Explain: Explanation must be relevant to the service named / collect welfare payments / Passport Express / foreign exchange / money transfer = 1

Service: _____

Explain: _____

4.

On the 1st of February 2013 new laws were introduced to regulate the quality of property available to rent. By law, tenants have a right to a particular standard of accommodation.

List **two** reasons why these laws are so important. (2 marks)

1. So that people have a safe place to live / so that landlords must make sure that rental properties are fit to live in / otherwise landlords can charge what they want for terrible housing / so that

2. tenants are protected by law = 1 (1+1)

NOTE: These laws are about the quality of rental properties, not other tenant rights

5.

WHEN APPLYING FOR A LOAN IN A CREDIT UNION, PEOPLE ARE REQUIRED TO PROVIDE CERTAIN DOCUMENTATION AND SATISFY CERTAIN CONDITIONS.

(a) Name **one** document required when applying for a loan in a Credit Union. (1 mark)

House hold bill / proof of address / recent bank statement / proof of income / ID= 1

(b) Name **one** requirement you must fulfil to be approved for a loan by a Credit Union. (1 mark)

Must show that you can afford to pay back the loan / be over 18 / Have a good credit rating / have savings / be a member of the credit union / guarantor = 1

(c) Select **two** features of a current account. Explain **one** advantage of each feature. (2 marks)



Feature: Direct debit - pay bills directly from your bank account / don't have to remember to pay bills / you get a discount when you pay by DD = 1

Advantage: Overdraft – can spend more money than is in your account / like a loan = 1

Feature: Debit card - pay for goods and services using your debit card / money is taken directly from your account / use a card to spend your own money / can use it on the internet / don't have to

Advantage: use a credit card of online shopping / safer than carrying cash

Paypath - wages are paid directly into your account electronically by your employer / don't have to wait for a cheque to clear / don't have to go to the bank to lodge wages / no bank charges to this account = 1 (1+1)

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