



Coimisiún na Scrúduithe Stáit
State Examinations Commission

Leaving Certificate Applied 2016

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, 2016

Total Mark

Social Education

(100 marks)

Wednesday, 8 June 2016
Afternoon, 2:00 p.m. to 4:00 p.m.

Marking Scheme

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

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) Why was the speaker given a prescription for benzodiazepine? (1 mark)

To help her (cope with a bereavement)/sleep

(b) List **two** ways the benzodiazepine tablets helped her. (2 marks)

1. *Helped to numb the pain and allowed her to escape into sleep*

2. *Sleep = 1 Reduce stress = 1 (1+1)*

2. (a) When her second prescriptions ran out how did the speaker get tablets? (2 marks)

1. *Using forged prescriptions / buying them illegally on the internet / from dealers*

2.

(b) Why was she taking 'near lethal doses' of the benzodiazepine tablets?

To get the required effect/ she needed more and more=1 (1mark)

3. (a) What was the problem with the residential treatment centres she researched? (2 marks)

That she'd need to detoxify = 2 (from the medication for two weeks before admission)

(b) Why did the speaker chose the particular private clinic? (1 mark)

They would design a programme around her / she could be brought off benzodiazepine

gradually / she could drive cross country and be treated as an outpatient for five hours a week / she did not have to tell her boss/ other people did not have to know

(c) How did the clinic propose to bring her off the drug? (1 mark)

Gradually / treat her as an outpatient/ treat her for five hours a week = 1

4. (a) The speaker did not have to tell her employers or workmates about her addiction problem. How was this possible? (2 marks)

1. *She could drive cross country and be treated as an outpatient for five hours a week. She was being treated in another town. / She was being treated as an outpatient/ didn't have to take time*

2. *off work / can work and have treatment/ she didn't have to stay there = 1 (1+1)*

(b) Why did she have to tell her family? (1 mark)

She needed their help to pay for the treatment

5. What does the speaker believe helped her to make a breakthrough? (2 marks)

She relapsed after two weeks /They did not try to judge or punish her for this / which made her realise that she was only doing this for herself and to herself / she was only doing this for herself

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

6. (a) What is the common name for benzodiazepines? (1 mark)

Benzos

(b) List **two** reasons why benzodiazepines are prescribed. (2 marks)

1. *For anxiety / stress/ to encourage sleep / to relax muscles. (1+1)*

2. _____

7. (a) Describe **two** ways addiction to benzodiazepine can affect a person. (2 marks)

1. *The addiction is physical so your body craves it and psychological so you find it hard to cope with life without it = 2* *It damages your body/mind = 1* *Costs a lot of money = 1*

2. _____

(b) Why do users need to take more tablets to get the same buzz? (1 mark)

Tolerance levels increase

8. (a) List **two** symptoms of withdrawal from the drug? (2 marks)

1. *Symptoms include anxiety, confusion and serious convulsions which can be dangerous.*

2. _____

(b) Where do people who sell these drugs illegally get them? (2 marks)

By people who either get them prescribed by their doctor / buy them in bulk on the Internet / from drug dealers/ = 2

(c) Why is there an increased risk of accidental overdose when taking drugs purchased on the internet? (2 marks)

People do not know exactly what they are taking / because they take too much / no instructions with these tablets / dosage not explained = 2

9. (a) What disturbing fact about deaths from drug poisonings in Ireland does the speaker talk about? (1 mark)

Most deaths from drug poisonings (in Ireland) involves prescription drugs, (chiefly benzodiazepines, methadone and antidepressants).

(b) List **two** reasons why people believe prescription drugs are safer than illegal drugs. (2 marks)

1. *Because they are prescribed by a doctor and dispensed by a pharmacist*

2. _____

(c) What does the speaker believe is key to preventing the abuse of prescription drugs? (1 mark)

We need to educate people about the dangers of abusing prescription drugs / create awareness about the dangers of these drugs

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.

Identify two groups who could positively affect this issue and explain what each group could do to help the issue. (4 marks)

Please write your answer in the space below.

Group 1: HSE/drug rehabilitation centre/Narcotics Anonymous / schools / family / Aware / doctors / etc

Explain: Explanation must be relevant to group identified

Group 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. Eircode was launched in Ireland in July 2015.



It is a code used for a satellite navigation system

It is a database of all area dialling codes

It is a postcode system for every address in Ireland

2. The most effective way to prevent spina bifida is to take which of the following supplements before and during pregnancy?

Folic acid

Amino acid

Vitamin K



3. Which of the following is a renewable source of energy?



Oil



Solar



Gas

4. A Register of Electors is a list of voters in an area. Other than *checktheregister.ie* a person can inspect the register of electors at the

- Garda Station
- Citizen Information Centre
- Public Library



5. Which of the following is equal to one unit of alcohol?



Pint of cider



Large glass of wine



Pub measure of spirits

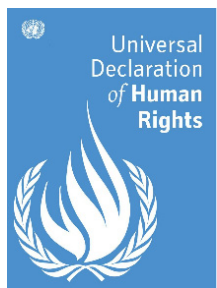
6. The amount of money charged by an insurance broker or company for providing insurance cover is called the

- Policy
- Premium
- Indemnity



7. The Universal Declaration of Human Rights contains

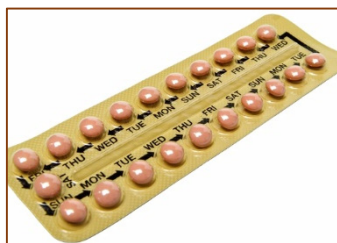
- 28 Articles
- 30 Articles
- 33 Articles



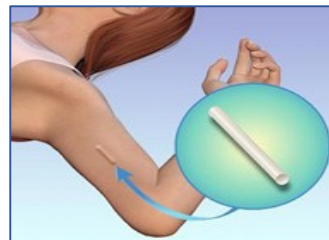
8. Contraception is described as the deliberate use of artificial methods or other techniques to prevent pregnancy. Which of the following is a barrier method of contraception?



Condoms



Contraceptive pill



Contraceptive implant

9. People who have an account in a Credit Union are called



Depositors

Shareholders

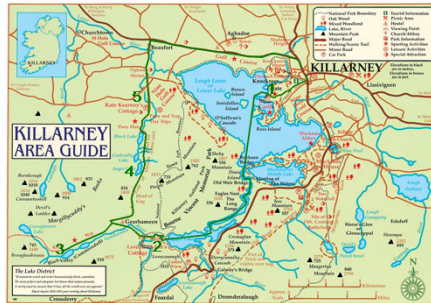
Members

10. The most recent general election took place in Ireland in 2016. According to the Electoral Act (2092) the next general election is scheduled to take place in

- 2020
- 2021
- 2022



11. In map reading the scale is



- A sketch of an area with the main features highlighted
- A list of symbols which represent features on the ground
- A guide for working out the distance between places on a map

12. The major sources of carbohydrates are cereals, pulses, potatoes, rice and pasta. The body needs carbohydrates



- To provide a main source of energy
- To build strong bones and healthy teeth
- To repair cells in the body

13. The Director of Public Prosecutions (DPP)



- Provides legal advice and support for people charged with a crime
- Decides when to prosecute a person for committing a crime
- Investigates crimes

14. In a rental property who is liable to pay the Local Property Tax (LPT)?

- The tenant who is resident in the property
- The landlord – owner of the property
- The local authority where the property is located



15. Which of the following are all stimulants?



- | | | | | | |
|-----------------|--------------------------|----------|--------------------------|----------|-------------------------------------|
| Caffeine | <input type="checkbox"/> | Nicotine | <input type="checkbox"/> | Cocaine | <input type="checkbox"/> |
| Nicotine | <input type="checkbox"/> | Heroin | <input type="checkbox"/> | Caffeine | <input checked="" type="checkbox"/> |
| Sleeping tablet | | Caffeine | | Nicotine | |

Section C

(45 marks)

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.

BETTING – NEW BURDEN ON SOCIETY

Teenage gambling has become a major issue with a notable increase in the numbers presenting for help at addiction treatment centres. The accessibility of gambling is now a major issue and the impact has led to a change in the age group of the typical person attending treatment centres. Access to gambling on a smartphone is available 24/7 so it is very accessible and very well marketed. It's not just the increase in online gambling, it is also the increased number of bookie shops. Today most villages have a bookies with extended opening hours beyond the traditional six o'clock closing time. Bookmaking companies are targeting young women by introducing betting on shows such as *X Factor* and *Strictly Come Dancing*.

Ten or fifteen years ago the average person attending for treatment was forty or fifty years old. Now we are seeing quite a few eighteen and nineteen year olds. The massive difference today is availability. It is likely that it will be a number of years before the full impact of the current explosion of online gambling websites is fully realised. Gambling habits seriously put the gambler in jeopardy. It's all about the next big win and how this is going to fix everything. However, if they win they celebrate by gambling more. Research has shown that there are higher suicide rates connected with gambling than with other addictions, so there's a lot of hopelessness. A recent study states that there are 40,000 people addicted to gambling in Ireland.

(a) Why do you think teenage gambling addiction has become a major issue? (1 mark)

Gambling is more accessible (available) to young people - on their phones/ bookmaking shops are located in all towns and villages/bookies have longer opening hours/ more advertising/ people don't know the dangers/ don't see it as an addiction/ it's a hidden addiction/ gambling has become more acceptable/ easy to gamble on their phones (internet)

(b) Other than suicide and debt, outline two problems caused by gambling addiction. (2 marks)

1. *Involved in crime to pay debts/ stress / bad health/ fighting with family members/ losing jobs/ loosing home/ involved with money lenders/ hopelessness /no money (I+I)*
2. _____

2. (a) Which of these situations is assertive? (tick ✓ your choice) (1 mark)

A

Sorry I'm late

No problem, I just had to wait half an hour

B

Can I borrow your new top?

No. I have just bought it and I want to wear it first

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

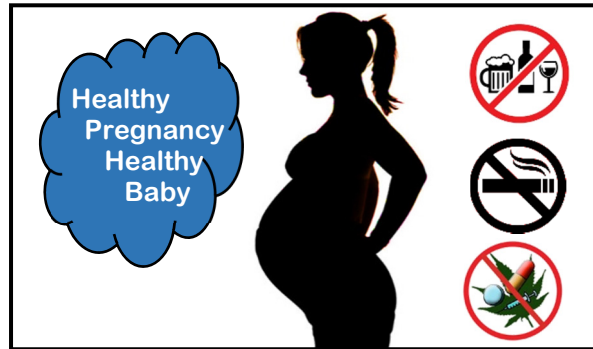
So that you do not end up being taken advantage of/ you can stand up for yourself/ to avoid conflict etc.

3. (a) Puberty is the time when boys and girls mature and becomes capable of reproducing.
List one change that occurs for boys **or** one that occurs for girls during puberty. (1 mark)

Boys: Facial hair, body hair / voice breaks (deepens) / shoulders get wider /
wet dreams / sweat more / hormonal / moody etc

Girls: Body hair growth (underarms and vaginal area) / breasts grow/ periods/
hormonal / moody / etc

(b)



Other than those referred to above, list **two** lifestyle choices an expectant mother should make to protect her unborn child. Explain why she should make these choices. (2 marks)

Lifestyle choice: Eat properly / take folic acid/ get enough exercise / visit your doctor
regularly/ Avoid putting on too much weight/ avoid stress/ get plenty of
Explain: sleep / take folic acid / no heavy lifting

Lifestyle choice: _____

Explain: _____

(c) **It is important for teenagers to make healthy and informed choices about sexual relationships and contraception.**

Other than unplanned pregnancy, describe **one** other possible consequence of making poor choices about sexual relationships and contraception. (1 mark)

AIDS / STIs / get a bad name / feel regret / conflict at home

4.

Domestic abuse – ‘the most democratic of all crimes’

Domestic abuse is described as ‘the most democratic of all crimes’. This is because it can happen to any person in an intimate relationship. There is no one type of person it happens to. People are affected by domestic abuse regardless of age, gender, marital status, ethnicity, religion or socio-economic background. It includes physical assault, cruelty, verbal abuse and sexual assault. There are many myths surrounding domestic abuse: one is the notion that the victim somehow did something to provoke the abuse. This shifts the emphasis of blame from the abuser to the victim. Some assume that the abuser is easily identified and that their partner should have known better than to get involved with them. Abusers will often display very different behaviours in public. This can make it difficult for victims to reach out for help as they fear that they will not be believed. People often ask why a person being abused simply does not leave. No one enjoys being beaten, threatened and humiliated in their own home. People stay with abusive partners because it is extremely difficult for them to leave.

(a) Explain **two** reasons why it might be extremely difficult for someone to leave an abusive partner. (2 marks)

1. *May be financially tied to them / may feel useless / may be afraid for their children / may not know that they have another option / fear / not being believed / shame / nowhere else to go /*

2. _____

(b) Name a voluntary organisation that provides help and support for a person in an abusive relationship. (1 mark)

Womens Aid / Clare Haven House / Samaritans / COSC / Amen / ADAPT / rape crisis network / National Network of Women’s Refuges and Support Services/ safeireland.ie provide an extensive list of services throughout Ireland /

5. **Nearly one in ten marriages in Ireland ends in separation or divorce, yet Ireland has the lowest rate of divorce in Europe.**

When applying for a divorce a couple must submit four documents to the Circuit Court:

- An application form
- A sworn statement of means
- A sworn statement relating to the welfare of the children
- A document certifying that the couple have been advised about the alternatives to divorce

(a) List **two** possible alternatives to divorce that couples might consider. (2 marks)

1. _____
2. _____

(b) State **one** consequence for families of marriage breakdown. (1 mark)

1. *Poverty/ children upset/ isolation / loss of home/ depression/ stigma/ loose family/ conflict*
2. _____

YOU MUST ANSWER TWO QUESTIONS FROM THE FOLLOWING THREE QUESTIONS.

Question C2: My Community (15 marks)

1.

A census of population is taken by governments to calculate the numbers of people living in a county and the characteristics of those people. The Central Statistics Office have published the household returns for the censuses of Ireland 1901 and 1911. These are available to view on the National Archives of Ireland website. This means that if your family lived in Ireland during this period their census forms are available for you to view online.



CENSUS OF IRELAND, 1911.											
FORM A.											
RETURN of the MEMBERS of this FAMILY and their VISITORS, BOARDERS, SERVANTS, &c., who slept in this house on the night of SUNDAY, the 2nd of APRIL, 1911.											
NAME AND SEX	RELATION TO HEAD OF FAMILY	MARRIAGE	EDUCATION	AGE	SEX	RELIGION	PARTICULARS OF OCCUPATION	WIDOWS	SINGLE	MARRIED	MARRIAGE
1. Frank	Head	Married	Read and Write	46	M	Protestant	Farmer				
2. Patrick	Head	Married	Read and Write	22	M	Protestant	Farmer				
3. Mary	Head	Married	Read and Write	28	F	Protestant	Farmer				
4. John	Head	Married	Read and Write	18	M	Protestant	Farmer				
5. James	Head	Married	Read and Write	10	M	Protestant	Farmer				

(a) Other than telling us how many people were living in an area in the past what other information might a census give about the history of your community. (1 mark)

What work they did / their level or education / how big families were/ what language people spoke / the main religion in the parish/ literacy levels /

(b) List **one** piece of information that the census would tell a person about their family in the past. (1 mark)

What work they did / their level or education / how big families were/ what language people spoke / the main religion in the parish / their ages

(c) Other than a census reports name **one** other primary (first hand) source of information about your community and your family in the past. (2 marks)

Your community: Old newspapers / parish records / interview older people who lived there / visit historic sites – graveyard. / school roll / church records
 Your family: Old photographs/ church records / interview family members /

2.

DISCOVERIRELAND.IE

PLACES TO GO

THINGS TO DO

WHERE TO STAY

The function of *Discover Ireland* is to support and promote the tourist industry in Ireland. The Discover Ireland website features information on accommodation, activities, events, tourist attractions and holiday special offers in Ireland. It promotes Ireland as a holiday destination through marketing and manages a network of nationwide tourist information centres that provide help and advice for visitors.

(a) If you were advertising your area on *discoverireland.ie* list **two** attractions, activities or events which would encourage tourists to visit your area. (2 marks)

1. Historic sites / amenities – golf course, water park, etc. / fleadh / festival / (1+1)
 2. _____

(b) List **two** ways that tourists might travel to your area other than travelling by car. (2 marks)

1. Train / bus / walk / cycle/ taxi plane/ Luas /coach tours (1+1)
 2. _____

A NATIONWIDE BAN ON THE USE OF SMOKEY COAL ANNOUNCED BY THE GOVERNMENT

There is already in place a ban on the marketing, sale and distribution of bituminous fuel ('smokey coal') in twenty five towns and cities across the country. Research indicates that the ban has resulted in the saving of thousands of lives since it was introduced. The ban has also encouraged many householders to switch from solid fuels to more efficient and less polluting gas and oil. The regulations are enforced by local authorities. Anyone found in breach of the ban faces a maximum fine of €5,000.

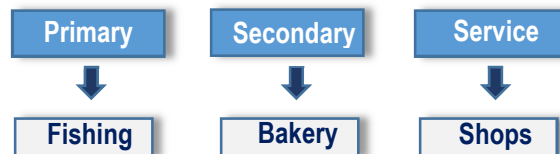
3. (a) Other than the local authority name one organisation who help to protect the environment in your community, (1 mark)

An Taisce / EPA / Tidy Towns / friends of the earth/Solas

- (b) Briefly describe the work of this organisation. (1 mark)

Answer must be relevant to named organisation

4. **ECONOMIC ACTIVITY IS CATEGORISED AS PRIMARY, SECONDARY OR SERVICE.**



- (a) Name **one** type of economic activity in your area other than those mentioned above. State which category it belongs to. (1 mark)

Economic activity: *Economic activity and category must match for mark*

Category: _____

- (b) Why do you think this economic activity is located in your area? (1 mark)

Access routes ie airport, roads, rail / available work force / raw materials / available or appropriate site

- (c) List **two** other reasons why an industry or business might set up in your local area. (2 marks)

1. *Natural resources / college (skilled graduates) / customer base/ no competition from other businesses = 1 (1+1)*

2. _____

5. How can a community support economic activity in their area? (1 mark)

Community pride – Tidy Towns/ set up community council / set up a (farmers) market / shop local / word of mouth

Question C3: Contemporary Issues (15 marks)

1.

GENDER QUOTA LEGISLATION

The passing of gender quota legislation in July 2012 means that 30% of candidates put forward by political parties for election must be female. Gender quota legislation is an attempt to increase the number of female representatives in the Dáil. Irish politics has always been male dominated with few women opting for a career in it. This situation will only change if women receive appropriate encouragement and support to enable them to become political representatives.



- (a) Do you agree or disagree with Gender Equality Legislation? Explain. (1 mark)
 Agree Disagree (tick ✓ your choice)

Explain: Ticked choice should match 'explain'. It will increase women in politics / it will make political parties choose female candidates
No: women will be picked for the sake of it / women may not want to be put forward for election

- (b) List **two** things required of a person in order to become a candidate in a General Election in Ireland. (2 marks)

1. Irish citizen / over 21 / put forward by a party = 1 (1+1)
 2. _____

2.



Malala Yousafzai was born on 12 July 1997 in Pakistan. Her father ran a school and was known as an advocate for education. He became an outspoken opponent of Taliban efforts to restrict education and stop girls from going to school. Malala shared her father's passion for learning and loved going to school. In 2009, Malala began writing a blog for the BBC Urdu service about fears that her school would be attacked. Television and music were banned, women were prevented from going shopping and then they were told that their school had to close. By 2011 Malala had become well known.

Her rising popularity and national recognition as a campaigner for education led the Taliban leaders to decide to kill her.

On 9 October, 2012, when travelling home from school Malala was shot with a single bullet which went through her head, neck and shoulder. Two of her friends were also injured in the attack. The Taliban's attempt to kill Malala received worldwide condemnation and led to protests across Pakistan. In the weeks after the attack, over 2 million people signed a right to education petition, and the National Assembly swiftly ratified Pakistan's first Right To Free and Compulsory Education Bill.

Malala became a global advocate for the millions of girls being denied a formal education because of social, economic, legal and political factors. On December 10, 2014 she received the Nobel Peace Prize with Kailash Satyarthi and became the youngest ever winner of the award.

- (a) Why did the Taliban leaders decide to kill Malala. (2 marks)

She spoke out against the Taliban/ she opposed their policies / she wrote a blog for the BBC / she became well known = 2

- (b) When her school was closed, Malala and the other children in her community were denied the right to education. List **one** other right denied to Malala and describe how this right was denied. (2 marks)

Right: Safety / freedom of speech / movement / leisure / shopping / equality / music = 1

Explain: Must be relevant to right named = 1

(c) Why did Malala deserve to be awarded the Nobel Peace Prize? (1 mark)

Her bravery / her actions led thousands to demand education / she made people aware of the issue / even after being shot she continues to speak out/

3. (a) Name an organisation that works to protect the rights of people in Ireland. (1 mark)

Pavee Point / Women's Aid / ISPCC / Irish Refugee Council / Rape Crisis Centres/ GLEN/ Belong/ Citizens Information

(b) Name the issue or group of people it helps or supports. (1 mark)

Organisation and issue must match to gain marks

(c) Describe **one** way in which this organisation positively impacts on the issue or group of people named. (1 mark)

Organisation, issue or group and description of help/support must match to gain mark here.

4.

Social media **Boycott** **Local radio**

Advocacy means working to make the voice of people heard. Many voluntary groups and organisations work as advocates for those who cannot fight for their rights. There are two main ways to do this; the first is to raise public awareness of an issue and the second is to lobby (gain the support of) politicians.

Petition **Public meeting** **Press release**

(a) Select **one** method an organisation might use to create awareness about an issue and explain **one** advantage of using this method. (1 mark)

Method: *Method and advantage must match to gain marks. Public meeting or press release or*

Advantage: *local radio etc – people are informed, get a chance to state their point of view, large audience*

(b) Describe **one** method an organisation might use to lobby a politician about an issue. (1 mark)

Method: *Method and advantage must match to gain marks. Petition, letters etc large no of voters more likely to get politicians to act. Method = 0 Describe = 1*

Describe: _____

5.

 The Courts Service of Ireland

In camera **Held on remand**

Civil law case **District Court**

Juvenile Liaison Officer **Jury**


Tick ✓ **one** of the terms used in relation to the Courts Service of Ireland and explain what it means. (2 marks)

Explain: _____

Question C4: Taking Charge (15 marks)

1. (a)

A Building Energy Rating (BER) Certificate is an indication of the energy performance of a property. It is compulsory for all homes offered for sale or rent.



Why is it an advantage to know the Building Energy Rating (BER) of a property? (1 mark)

To know how expensive your electricity or heating will be. How energy efficient it is / the environmental impact

(b) When buying a home a person may encounter the following terms. Explain **two**. (2 marks)

Mortgage

10% Deposit

Stamp duty

Mortgage protection insurance

Term: Term and Explain must match

Mortgage: loan to buy a house/ long term loan /

Explain: 10% Deposit: the amount you must have to buy a house/

Stamp duty: tax paid when buying a (second hand) house

Mortgage protection insurance: if you die/get sick your mortgage will be

Term: paid / must have this when getting a mortgage

Explain: _____

2.

PERSONAL LOAN

CREDIT CARD

HIRE PURCHASE

OVERDRAFT

(a) Select and describe **one** of the above methods of finance. (tick ✓ your choice) (1 mark)

Description must match method ticked

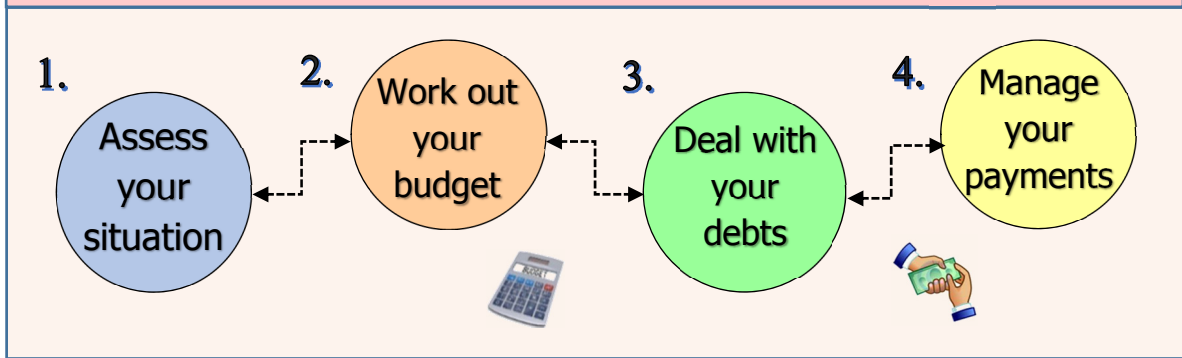
(b) Outline **one** advantage of this method. (1 mark)

Advantage must match method

3. List **two** places where a person could find out about rental accommodation. (2 marks)

1. Estate agents / local newspaper / daft.ie / internet / word of mouth / Local Authority / Citizens Information / welfare office
2. _____

4. The Money Advice and Budgeting Service (MABS) have identified four steps to help people manage their money and deal with debt



(a) Select **two** of the above steps and explain each. (2 marks)

Step: Term and Explain must match

Explain: _____

Step: _____

Explain: _____

(b) Select **two** pieces of advice given below and state why it would be of benefit to a young person moving out of home. (2 marks)

Turn appliances off

Save for a rainy day

Shop around

Always pay your rent

Advice: Advice and benefit must match

Benefit: Turn appliances off- Keep your bill low, better for the environment

Save for a rainy day – so that you have money for emergencies / holidays

Shop around – so that you can get the best price

Always pay your rent – so you will not get evicted

Advice: _____

Benefit: _____

5.

Tenants in private rented accommodation are entitled by law to

- A rent book
- Privacy
- Have visitors to stay overnight
- Certain minimum standards of accommodation
- A certain amount of notice of the termination of your tenancy
- Refer disputes to the Private Residential Tenancies Board (PRTB)

(a) Other than the name and contact details of the tenant and the landlord list **two** other pieces of information that must be contained in a rent book. (2 marks)

1. *The address of the flat or house/ The date the tenancy started / The length of the tenancy / The amount of deposit paid / The amount of rent and how it is to be paid / Details of any other*
2. *payments for services, such as heating or cable television / A statement on the basic rights and duties of landlords and tenants / A list of furnishings and appliances supplied by the landlord*

(b) You are entitled to 'a certain amount of notice of the termination of your tenancy'. Explain what this means. (1 mark)

The amount of time/ notice a landlord is required to give a tenant when they are being asked to leave the property

(c) At the end of a tenancy the tenant is entitled to have the deposit returned. When is it lawful for a landlord to keep a tenant's deposit? (1 mark)

▪ *Rent Arrears If at the end of your tenancy, there is rent outstanding/ Damage to the property above normal wear and tear Deductions may be made or the deposit retained in full if there has been damage above normal wear and tear to the property. Examples of these damages could be; • a broken window • holes in the wall • leaving litter or personal items in the property • leaving the property in a unhygienic or unsafe condition • Not returning the property in a clean manner • Items broken or missing from the inventory* ▪ *Utility Bills and other charges If the tenant owes money for utility bills, such as gas or electricity, and the utility bill is in the landlord's name, the landlord may withhold part or all of the deposit to cover these costs. The tenant should always retain a copy of the bills to ensure that payment is applicable to what is being owed.*

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