Exam Practice: Answers

Please note most of the answers below are model answers; other answers may be acceptable. Not all answers are supplied.

Question command words

Discuss
Your answer for this style of question will be marked in levels:
Level 1 (1–2) basic discussion
Level 2 (3–4) competent discussion
Level 3 (5–6) highly competent discussion

Evaluate
Your answer for this style of question will be marked in levels:
Level 1 (1–4) basic evaluation
Level 2 (5–7) competent evaluation
Level 3 (8–10) highly competent evaluation

Analyse
Please note, answers for some of these questions have not been provided. CCEA assessment guidance indicates that ‘analyse’ type questions need source material to answer the questions. As such, it has been decided that this style of question means the candidate should provide an analysis of the source material provided in the question paper supported by the candidate’s own knowledge. As such, these questions are dependent on a student’s own knowledge.

Unit 1: Local and global citizenship

Page 8
1. Chinese (1)
2. Family can influence a person’s cultural identity because a child will imitate their parents’ values, culture and way of life. (2)
School can influence a person’s cultural identity because this is where children will learn about their culture through cultural celebration events. (2)

Page 9
To achieve a level 3 answer in this question, there must be 3 references to the ways that a person can express their cultural identity. Each point must demonstrate excellent knowledge and understanding. There must be a thorough discussion of the ways a person can express their cultural identity. There must be highly competent quality of written communication.
Example of one reference:
A person can express their cultural identity by taking part in a festival. In Belfast, the Mela celebrates Indian culture. At this event, people can learn about traditional Indian dress, food, art and music.

Page 10
1. A positive impact on an individual may be that the person participates in society by sharing cultural experiences and this in turn gives the individual a sense of belonging. (1)

Page 11
1. Racism (1)
2. Family can cause a person to be prejudiced because a child can be influenced by the attitude of family members. For example, if they ‘hate’ other cultures. A child may copy the views of family members. (2)
Peers and friends can cause a person to be prejudiced because the friends may hold negative views and the young person may accept these views to remain part of the group. (2)
3. To achieve a level 3 answer in this question, there must be 3 references to the consequences of discrimination on an individual. Each point must demonstrate excellent knowledge and understanding. There must be a thorough discussion of the consequences of discrimination on an individual. There must be highly competent quality of written communication.
Example of one reference:
A consequence of discrimination on an individual will be negative. For example, it could affect their mental health as the person may feel marginalised and excluded from society. This could result in destroying their self worth and self confidence and this may lead to feelings of anxiety and stress.

**Page 13, Evaluate**
To achieve a level 3 answer in this question there must be excellent knowledge and understanding of the impact of immigration on society and the economy. There must be 2–3 points identified and commented upon in detail. Furthermore, there must be a detailed conclusion as well as highly competent quality of written communication.

Example of one point:
Immigration can bring great benefits to society in terms of cultural diversity. This is good because it will bring vibrancy to society in terms of more of a range of music, dance, food and art. When people are exposed to more aspects of different cultures it is proven that they become more tolerant and understanding and so cultural diversity will mean that people engage with others from a different ethnic group. They can make friends and develop a better understanding of cultures. This understanding would mean people are less likely to be prejudiced towards another person’s culture.

**Page 13, Discuss**
To achieve a level 3 answer in this question, there must be 3 references to the support the government can give an immigrant family. Each point must demonstrate excellent knowledge and understanding. There must be a thorough discussion of the support the government can give to an immigrant family. There must be highly competent quality of written communication.

Example of one reference:
The government can offer support to immigrant families through ensuring access to education. The government can provide funds to ensure schools can offer an interpreter for parents. Furthermore, the government gives extra funding to schools for newcomer pupils. This money can be used to buy dictionaries, and to employ people to support the newcomer pupils to integrate and learn English.

**Page 15**
1. The government can promote inclusion through education by ensuring schools teach lessons about inclusion and why it is important. (2)
   The government can promote inclusion by passing legislation which ensures that it is illegal to exclude and this would encourage people to be more inclusive. (2)
2. The Northern Ireland Act means that all public bodies must legally promote inclusion. This means that the government and justice system will take action to ensure that the public body works to promote inclusion. (2)
3. A school can promote inclusion through lessons and this means that pupils will be taught the benefits of inclusion and consequences of exclusion. (2)
   A school can promote inclusion through having access for those with disabilities, for example, ramps instead of stairs or a lift so that the building is wheelchair accessible. (2)
4. A local community can promote inclusion by ensuring that local youth clubs run programmes which tackle issues such as racism and this means that the young people will learn the causes and consequences of racism. This may encourage them to promote inclusion. (2)

**Page 17**
1. A cause of local conflict may be past experiences. These experiences can cause people to be embittered about certain events, causing tension. (1)
2. One consequence of local conflict on an individual may be a poor standard of living and quality of life due to the destruction of property and businesses as a result of the conflict. This would mean poor housing and/or loss of jobs. (2)

**Page 18**
1. One method of conflict resolution would be mediation, where negotiation takes place between both sides engaged in conflict. (1)
2. The Community Relations Council promotes peace and reconciliation by providing support for local community organisations. This means that local community groups gain advice on dealing with issues in communities which may be causing conflict. (2)

The Community Relations Council promotes peace and reconciliation by providing funding for cross community projects which means that groups in conflict come together to build trust and understanding. (2)

3. To achieve a level 3 answer in this question there must be excellent knowledge and understanding of the methods to resolve conflict between countries. There must be 2–3 points identified and commented upon in detail. Furthermore, there must be a detailed conclusion as well as highly competent quality of written communication.

Example of one point:
A country can place a boycott on another country as a method of trying to resolve conflict. This method may be beneficial because it aims to change the behaviour of a government without using violence. This method punishes a country for its actions in an economic way. For example, exports could be banned from the offending country and this means the country that has put the boycott in place will refuse to buy any products or goods from the offending country. The hope is that this non-violent method will put pressure on a government to change its actions and at the same time no physical harm should come to the inhabitants of the country. However, this may not be the case as the offending country may look to another country to export the goods to. This would mean that the impact of the boycott is negligible and other action may be needed to resolve the conflict.

Page 20

2. One reason why the UDHR was created was to safeguard people’s human rights and therefore to try to stop the events of the Holocaust from occurring again. (2)

3. One reason why the Human Rights Act is significant is because it means that an individual can defend their human rights in a UK court, meaning that there will be compensation and punishment to those that breach the human rights of individuals. This should hopefully act as a deterrent and promote human rights. (2)

4. The UNCRC is significant because it protects children who are a vulnerable group in society. The UNCRC ensure that children are protected and can survive and develop without abuse. (2)

Page 22

2. An individual’s human rights may be abused by not allowing the individual to go to school, as free education is a human right. (2)

An individual’s human rights may be abused by making a person work for no wage. Working without a wage would be deemed as slavery and individuals have a right to be free from slavery. (2)

3. To achieve a level 3 answer in this question, there must be 3 reasons explained why human rights may be limited. Each point must demonstrate excellent knowledge and understanding. There must be a thorough discussion of the reasons why human rights may be limited in society. There must be highly competent quality of written communication.

Example of one reference:
Human rights may be limited for some individuals to protect the rights of others. A government may prohibit travel to limit the spread of infectious diseases. Therefore, the human right to having liberty of movement maybe limited to protect the health of individuals within a country.

4. To achieve a level 3 answer in this question there must be excellent knowledge and understanding of the role of the government in safeguarding human rights. There must be 2–3 points identified and commented upon in detail. Furthermore, there must be a detailed conclusion as well as highly competent quality of written communication.

Example of one point:
One way the government can safeguard human rights is to pass legislation to promote human rights and ensure that legislation is kept up to date. One example of this legislation in Northern Ireland would be Section 75 of the Northern Ireland Act 1998. The justice system, funded by the government, supports this legislation by ensuring that people are prosecuted and punished for breaking the law. However, just because the legislation exists does not mean that everyone will adhere to the laws that promote and safeguard human rights. This may mean that some people’s human rights are infringed as a result of the actions of another individual regardless of the legislation in place. Furthermore, if there is insufficient evidence it may be difficult to prosecute a person under Section 75.
Page 24
1. The government can demonstrate social responsibility by ensuring that all laws relating to human rights are upheld and this means that members of society will be protected against inequality. (2)
   Politicians can demonstrate social responsibility by ensuring that the decisions they make are in the interest of the common good of the public and so politicians are not serving their own interests to the detriment of society. (2)
2. The media can demonstrate social responsibility by informing, raising awareness and educating the public on issues such as human rights abuses or acts against democracy. This means the public will be aware of issues and can take action. (2)
   The media can demonstrate social responsibility by challenging and holding government to account and this means that there may be less likely to be corruption in government. (2)

Page 25 (first box)
1. One cause of social inequality is the family you are born into. This means you can either come from a wealthy and privileged background or a poorer background with less opportunities. (1)
2. One consequence of social inequality for an individual may be poor health because of having a low income. This means that diet may be restricted, leading to health problems. (2)
   One consequence of social inequality for an individual may be lack of education. This can lead to an individual having a low paid job and not having enough income to pay rent and so becoming homeless. (2)
3. One consequence of social inequality on society is an increased strain on the health service if there are more people with health complications as a result of social inequality. (2)

Page 25 (second box)
2. A government could judge levels of social injustice by analysing the statistics of those families living on a low income, as this may give an insight into the levels of poverty which exist in society. (2)
   A government could judge levels of social injustice by measuring the amount of people in employment and by further analysing the numbers employed or not according to gender and age group. This may be an indicator of the amount of people who are unemployed in certain genders/age groups. (2)

Page 27
1. The NIHRC works to safeguard human rights in society by promoting human rights through the use of the media e.g. television adverts on the importance of respecting individual’s human rights. (2)
   The NIHRC works to safeguard human rights in society by bringing cases to court when an individual feels that their human rights have been abused. This means that people are punished and victims compensated when human rights abuses occur. (2)

Page 28
To achieve a level 3 answer in this question, there must be 3 references to the ways that civil society can promote and safeguard human rights. Each point must demonstrate excellent knowledge and understanding. There must be a thorough discussion of the ways that civil society can promote and safeguard human rights. There must be highly competent quality of written communication.
Example of one reference:
Civil society includes online groups and activities, and social media communities. All these different groups can use social media to promote human rights and give advice about safeguarding human rights. Groups can use social media to organise petitions and campaigns to promote and safeguard human rights.

Page 30
1. Power sharing is a main feature of the Good Friday Agreement. This means that the offices of First Minister and Deputy First minister must be represented by a nationalist and a unionist. (2)
2. The principle of consent is an important feature because it underlines the right of self-determination for the people of Northern Ireland. This recognises that Northern Ireland will remain part of the UK until the majority of the people of Northern Ireland wish to leave. (2)
3. Dual citizenship is an important feature of the Good Friday Agreement because this recognises the right of some people in NI to identify themselves as Irish and some people in NI to identify themselves as British. This aspect protects the identities of the two main cultures in NI and promotes respect of each group's identity. (2)
5. The Good Friday Agreement could promote linguistic diversity by providing financial support to Irish medium organisations e.g. to allow the creation of Irish medium television programmes and films. (2)

Page 34
1. One government department is Education and this department deals with schools and all staff relating to education. (1)
2. One role of a MLA is to take part in committee meetings which examine the work of government departments, policy and new laws. (1)
3. One role of the Police Ombudsman’s Office is to investigate complaints made about police officers. (1)
4. One role of the NI Assembly is to be a legislative body and this means that it debates and passes legislation on transferred matters. (2)
5. One role of the NI Executive is to review and agree a programme of government, including the budget. This means that the NI Executive sets out a plan of action and decision making on significant issues relating to transferred matters. (2)
6. A reason why a minister takes a pledge of office is to swear to uphold the highest standards at all times whilst in office. This means that the minister promises to act with impartiality and integrity. (2)
A minister will take a pledge of office to ensure there is openness and accountability in all conduct of business as a minister. This is taken to ensure corruption does not occur. If it does, the pledge will mean that there will be legal consequences to any actions. (2)

Page 37
1. One feature of a democratic state is when there are regular, free and fair elections. (1)
2. To achieve a level 3 answer in this question, there must be 3 references to the ways that young people can participate in democratic processes. Each point must demonstrate excellent knowledge and understanding. There must be a thorough discussion of the ways that young people can participate in democratic processes. There must be highly competent quality of written communication.
Example of one reference:
School can offer an excellent opportunity for young people to participate in democratic processes. One way can be if students are provided with opportunities to express their views and participate in decision-making. This can be done through the use of a school council. This will allow students to have a voice. This is inclusive and can lead to improvements which benefit the school and the students.
3. It is important that people participate in democratic processes so that they can voice their views. This means that they will feel part of decisions that are made. (2)
4. It is important that young people participate in democratic processes because they have unique experiences of the challenges they face and so are best placed to contribute to possible solutions. (2)
7. A benefit for a young person if they participate in democratic processes is that the young person may be able to express their view and so bring about change to make improvements e.g. in school. (2)
A benefit for a young person if they participate in democratic processes is that the young person may gain valuable skills required in the workplace e.g. as part of student council, where teamwork is vital. (2)
8. A benefit for society if young people participate in democratic processes is that children and their views become more visible in society and so this means they will be given greater importance and protection in society. (2)
A benefit for society if young people participate in democratic processes is that this group of people ensure policy is created relating to their needs. This means that change will occur to bring improvements where they are needed. (2)

Page 40, question 2
To achieve a level 3 answer in this question there must be excellent knowledge and understanding of the role of NGOs in tackling human rights abuses. There must be 2–3 points identified and commented upon in detail. Furthermore, there must be a detailed conclusion as well as highly competent quality of written communication.
Example of one point:
NGOs can tackle the issue of poverty which will lead to a person not having their basic needs met. The NGO could fundraise to finance their work, resources and services. This may involve carrying out a range of activities to raise funds. The fund could be used to implement health and education programmes, build homes or provide training to local people in order for them to earn money in new ways. However, this work may not be able to be carried out if there is a lack of funds. A lot of NGOs rely wholly on donations from the public and this can be a very competitive market to ensure adequate funds are raised.

Unit 2: Personal development
Page 44
1. To achieve 2 marks in this question there must be accurate explanation with clear reference to one reason why people find it difficult to stick to a balanced diet. A basic statement will result in only one mark being awarded.
Example:
A person may find it difficult to stick to a balanced diet if they are busy. This means that they may not have the time to go to the supermarket frequently to get fresh goods to prepare fresh meals. It may be quicker to opt for fast or convenience food.

4. To achieve a level 3 answer in this question, there must be 1 reference to the impact of exercise on a person’s physical health, 1 reference to the impact of exercise on a person’s emotional health and 1 reference to the impact of exercise on a person’s social health. Each point must demonstrate excellent knowledge and understanding. There must be a thorough discussion of the impact of exercise on the different aspects of a person’s health. There must be highly competent quality of written communication.
Example:
Exercise can benefit a person’s physical health. This is because exercise will burn excess calories, which will avoid weight gain, which can lead to health issues. In turn, exercise will improve body shape, muscle tone and posture.

5. To achieve a level 3 answer in this question, there must be excellent knowledge and understanding of the impact of diet on a person’s health. There must be 2–3 points identified and commented upon in detail. Furthermore, there must be a detailed conclusion as well as highly competent quality of written communication.
Example of one point:
A healthy diet can have positive effects and benefits for a person. However an unhealthy diet may have negative impact on a person. If a person eats a diet which is too high in calories, they may gain extra weight. Often this can lead to obesity, which can bring an impact on physical health and lead to an increased risk of heart problems. Alongside this there may be an effect on a person’s self confidence. A person who is obese may feel unhappy with their body shape and lose the confidence to go out and socialise with their friends. This could lead to a person becoming withdrawn and lonely and this could then lead to mental health problems.

6. They use short term measures which do not have long lasting effects and so people may not see the benefits of a healthy diet and exercise. (2)

Page 46
1. Peer pressure as young people may be encouraged to drink alcohol and want to fit in with their friends. (2)
Price because drinks promotions such as happy hour and buy one get one free encourages young people to drink because it is cheap. (2)

2. To achieve a level 3 answer in this question, there must be 3 references to the consequences of drinking alcohol. A good answer may look at the physical consequences, impact on work or school performance and the economic consequences. Each point must demonstrate excellent knowledge and understanding. There must be a thorough discussion of the impact of exercise on the different aspects of a person’s health. There must be highly competent quality of written communication.
Example of one consequence:
Drinking alcohol can affect a person’s performance in school. If a person has consumed too much alcohol the night before they could wake up with a hangover and this would mean the person may not feel well enough to attend school the next day. This would mean they were absent from school and may miss work, which could ultimately affect the outcome of their examination results especially if their attendance rate drops.
Page 47
1. To fit in because if their friends are smoking then the young person does not want to be seen as different. (2)

Page 50
1. Opiates e.g. Codeine (1)
2. Depressants (1)
3. To achieve a level 3 answer in this question, there must be 3 reasons discussed about why a young person would experiment with drugs. There are a range of reasons – peer pressure, stress, availability, curiosity, lifestyle, low cost, rebellion and pleasure. A good answer will choose 3 of these and provide a thorough discussion of each reason giving different explanations for each point. The same reasons could be applied to a question which focuses on the reason why young people take part in any risk-taking behaviour. There must be highly competent quality of written communication.
4. Drug use can cause a negative impact on health e.g. internal damage. Drugs can affect a person’s liver, brain and lungs. (2)
   Drugs can negatively affect a person’s well-being because being under the influence of drugs may lead a young person to be more likely to become involved in a dangerous situation and the young person may put their safety at risk. (2)
5. Seizures as a result of the drug which could leave a young person hospitalised and with long term health consequences. (2)

Page 55
1. Stress can cause anxiety because a person may worry about something, for example, meeting a deadline at work, and this can lead to anxiety. (2)
   Bereavement can cause anxiety because a person may feel isolated, lonely or sad due to the loss of a loved one. (2)
2. To achieve full marks, the answer must provide a thorough description.
   Example:
   Stress can lead to chronic fatigue and this may mean that a person feels very tired. This could lead them to finding it difficult to complete daily tasks due to the tiredness. Chronic fatigue occurs regardless of adequate rest taken and a good nights sleep.
3. To achieve a level 3 answer in this question, there must be at least 3 references to the ways to deal with depression. Each point must demonstrate excellent knowledge and understanding. There must be a thorough discussion of the ways to deal with depression. There must be highly competent quality of written communication.
   Example of one way to deal with depression:
   Depression can be dealt with by visiting the GP. The GP is the gatekeeper to all support services and medication, which may need to be prescribed to help people who are suffering with depression.

Page 56
1. Gambling (1)
3. GP or doctor (1)
4. Samaritans (1)

Page 57
1. Take on new challenges. (1)
2. Loneliness (1)
3. To achieve a level 3 answer in this question, there must be 3 references to the ways a young person could deal with loneliness. Each point must demonstrate excellent knowledge and understanding. There must be a thorough discussion of the different ways a young person could deal with loneliness. There must be highly competent quality of written communication.
   Example of one way to deal with loneliness:
   Loneliness is an unpleasant emotion and often a reaction to isolation or lack of companionship. Therefore, a young person would need to take action to make more connections with people. This can be very difficult and so it is best to try to make connections with people you may feel you have something in common with. For
example, if you enjoy reading and there is a book club or reading buddy system in school, you could join or volunteer with one of these.

4. Think before reacting. This could mean using breathing exercises to avoid compulsive actions. (2)

5. Exercising because this releases endorphins which help to fight sadness. (2)

**Page 59**

1. A young person could refuse to attend the new school because of the stress and anxiety. (2)

2. Loss of self-confidence because the person may question their self-worth if they lose their job. (2)

3. Emotional health issues due to the stress of becoming unemployed and having no income. The person may develop anxiety. (2)

4. A person could talk to family and friends about how they are feeling and what fears or stress they have about the change in circumstances they are faced with. (2)

5. Seek professional support from a GP who can refer to counselling and suggest ways to manage any emotional health issues relating to the effect of change. (2)

**Page 60**

2. Physical effects, for example, a young person may be injured as a result of a hate crime. (2)

**Page 63**

1. Lack of trust. (1)

2. To achieve a level 3 answer in this question, there must be 3 effects of an unhealthy relationship discussed, there must be reference to physical and emotional effects of an unhealthy relationship. Each point must demonstrate excellent knowledge and understanding. There must be a thorough discussion of the different physical and emotional effects of an unhealthy relationship. There must be highly competent quality of written communication.

   Example of one point:
   
   An unhealthy relationship can bring about many negative effects on a person. Physically if the relationship is violent a person could be injured e.g. bruises, fractures or burns. This in turn would have an impact on a person’s emotional health because they begin to question their self worth and confidence if their partner is violent towards them. A loss of self confidence and self worth may lead a person to withdraw from their friends and this can have an impact of leaving them dealing with the impact of loneliness as well as the physical danger of being hurt.

3. Seek counselling, for example, with a marriage guidance counsellor or an organisation like Relate. (2)

4. Women’s Aid (1)

**Page 64**

1. Boredom, because a young person may want to try something new or different which involves risk and therefore will bring an adrenaline rush and excitement. (2)

2. To achieve a level 3 answer in this question, there must be excellent knowledge and understanding of the impact of risk-taking behaviour on a young person. There must be 2–3 points identified and commented upon in detail. Furthermore, there must be a detailed conclusion as well as highly competent quality of written communication.

   Example of one impact:
   
   One example of risk-taking behaviour is dangerous driving. This can have a negative impact on a young person. It can lead to causing injury or harm to oneself or others. If a young person was arrested and found guilty of driving dangerously they would face criminal charges. These criminal charges may lead to the young person entering the youth justice system and this could remain on their record for a number of years and so affect their life chances e.g. employment.

**Page 65**

1. Peer pressure, because if a young person witnesses their friends involved in anti-social behaviour such as underage drinking, the young person may not want to feel left out and so copy friends to make sure they fit in with the group. (2)
Page 66
1. Personal information or images can be spread causing irreparable damage to a person’s reputation. (2)
Cyber bullying can occur whereby a young person is targeted through social media and hurtful comments are repeatedly posted about the young person. This can cause mental health problems including anxiety and stress. (2)
2. To achieve a level 3 answer in this question, there must be excellent knowledge and understanding of social networking as a way of communicating with others. There must be 2–3 points identified and commented upon in detail. Furthermore, there must be a detailed conclusion as well as highly competent quality of written communication.
Example of one point:
Social media and social networking can be a very beneficial way to help individuals communicate with others. However, it can be misused and so have a negative effect on people who use it. When using social media/social networking you may fall victim to identity theft. This is when someone uses a name and previously uploaded photos which are not their own and creates a fake account. This can be very problematic for the person whose identity has been stolen particularly if the views and opinions expressed in the fake account are very different from their own. This could damage someone’s reputation, lead them to losing friends or indeed affect their work life if their employer sees it.

Page 68
1. Emotional abuse (1)
2. A person may withdraw from physical contact with other adults and so not maintain healthy relationships. (2)
3. Emotional abuse is psychological abuse which can damage a person’s emotional health and personal development. (2)

Page 70
1. A young person could go to their GP or local nurse who will be able to signpost support services and be able to help in terms of medical needs. (2)

Page 71
To achieve a level 3 answer in this question, there must be 3 ways a young person could deal with cyber-bullying explained. (Most of the ways to deal with cyber-bullying can be used in an answer to explain the method to deal with bullying). Each point must demonstrate excellent knowledge and understanding. There must be a thorough discussion of the different ways a young person could deal with cyber-bullying. There must be highly competent quality of written communication.
Example of one method:
It is really important to tell someone. This is a very helpful method to deal with cyber bullying. Often just telling a trusted adult, e.g. teacher, parent or carer, what has been happening will immediately make you feel better. These people can help you to deal with the bullying. They can give you advice, reassure you and signpost you to specialist places such as the NSPCC to help give strategies about protecting yourself from bullying online.

Page 74
1. A parent’s role is to provide the child with their basic needs and so this means making sure the child has water, food, clothes and shelter. (2)
2. A child may have to provide help around the house if a parent is not physically able to. The child may have to cook, clean or help a parent get dressed. (2)
A child may have to help with other members of the family, for example, helping brothers and sisters to get ready or with their school work, if a parent is unable to. (2)

Page 75, Evaluate
To achieve a level 3 answer in this question, there must be excellent knowledge and understanding of the impact of becoming a young parent. It would be important to discuss the social, emotional and economic impacts of becoming a young parent. There must be 2–3 points identified and commented upon in detail.
Furthermore, there must be a detailed conclusion as well as highly competent quality of written communication.

Example of one impact:
_Becoming a young parent can have positive impacts as well as presenting challenges. One challenge which may be presented is related to the impact on a young parent’s education and career prospects. If a person becomes a parent while still attending school this can have an impact on their education. Staying in full time education can be difficult for young parents. This can be for a number of reasons. For the mother, being pregnant can have a physical impact and the young woman may find it very tiring attending school every day and coping with homework and the demands of exams. It may be a lot of pressure on top of the pressure of having a baby. After a child is born, it may be difficult for the mother or father to leave the child, they may also be tired due to sleepless nights and so find it very difficult to attend school regularly. It may be difficult to find someone to look after the child while they attend school full time. Childcare is very expensive and so this may prevent a young person from being able to return to their studies._

**Page 76**

1. A parent can support a child’s social development by organising play dates and therefore help a child to make and maintain friendships. (2)
   By encouraging a child to talk about their feelings. This will improve their social development because it will help them to understand that they are not alone in their thoughts and that talking can release frustration and this can improve relationships with others. (4)

**Page 78**

1. A budget is a way to manage your spending. It is like a money plan which manages income and expenditure on a regular basis. (2)
2. If a person budgets well this means that they can keep track of their spending and this means they will avoid falling into debt. (2)
   A further advantage of sticking to a budget is that it allows you to put money aside for a treat. Therefore, good budgeting will allow a person to have a holiday or dinner out because they have budgeted well. (2)
3. If a person does not budget well they may not have the money to pay for essential bills and they may end up with bad credit and in debt. (2)

**Page 81**

1. Shred anything with your name, address and financial details. (1)
2. One strategy would be to create a strong password that includes upper and lower case letter, numbers, symbols and punctuation marks. For further protection, passwords should be updated regularly. This would make it more difficult for a fraudster to access your online information and personal details. Another strategy would be to set your browser security high to detect unauthorised downloads and using pop-up blockers will also help to stop fake websites from getting through. (4)
3. To achieve a level 3 answer in this question, there must be 3 ways a person could protect themselves using online banking explained. Each point must demonstrate excellent knowledge and understanding. There must be a thorough discussion of the different ways a person could protect themselves using online banking. There must be highly competent quality of written communication.
   Example of one method:
   _Online banking is very useful but can be susceptible to computer malware and fraudsters trying to trick people out of their financial details. One way to protect yourself is to be aware of scam emails asking you to divulge your username or password or other personal details. If you receive one of these emails, read it carefully and check its origin. Don’t click on links within emails. Always type in the URL to ensure you go to the correct page._

**Page 83**

1. To achieve a level 3 answer in this question, there must be excellent knowledge and understanding of the consumer choices of buying renting. It would be important to discuss both consumer choices and the different factors which can affect your decision to buy or rent, e.g. costs, time scales, state of housing market and current interest rates for mortgages. There must be 2–3 points identified and commented upon in detail. Furthermore, there must be a detailed conclusion as well as highly competent quality of written communication.
Example of one point:
This is a very important decision to make and there are advantages and disadvantages to both consumer choices. A person must reflect on their own personal circumstances and the different factors to ensure the correct decision is made. Buying a house can be very stressful and take several months to complete. It involves numerous parties, e.g., buyers, sellers, mortgage companies, estate agents, surveyors and solicitors. Buying a long-term commitment as most mortgages are paid back over a 25-year period. You also need a deposit to buy a house and this may need to be 10–20% of the cost of the property. If you do not keep up with mortgage repayments you could lose your home. The value of a house can decrease and you may lose money if this happens and you sell. In this case you would be paying a mortgage for more than the value of the property.

2. To achieve a level 3 answer in this question, there must be 3 advantages of buying with a credit card explained. Each point must demonstrate excellent knowledge and understanding. There must be a thorough discussion of the different advantages of using a credit card to make purchases. There must be highly competent quality of written communication.

One example of an advantage:
With a credit card there is buyer and purchase protection and this means that you are less likely to be subject to scams online. This allows consumers to file a claim with their credit card provider on damaged or stolen items for replacement, repair or reimbursement.

3. A product of higher quality will cost more money but should last longer therefore saving money in the long run. (2)

Page 84
To achieve a level 3 answer in this question, there must be excellent knowledge and understanding of the advantages and disadvantages of using price comparison websites for car and home insurance. There are a range of advantages (save money, easy, convenient, variety, choice) and a range of disadvantages (false quotes, sponsored results, commission charges, sharing of details) which must be discussed and explained in detail. There must be at least 2–3 points identified and commented upon in detail. Furthermore, there must be a detailed conclusion as well as highly competent quality of written communication.

Example on one point:
Using online price comparison websites can be very helpful but one must be aware of the disadvantages and use this knowledge when making decisions on car and home insurance. Price comparison websites will provide a number of quotes from a range of providers. However, some of these quotes could be initial false quotes. There is a concern that many insurance providers initially provide a price for no-frills cover so that the provider appears at the top of the results page. By the time the customer has added all the extras needed for full coverage e.g. accidental, named expensive item, legal expenses or breakdown cover, there might not be a saving at all.

Page 85
1. Consumer Rights Act 2015 (1)

Unit 3 – Employability
Page 88
1. Globalisation has led to many more people employed by global companies and so there are more job opportunities related to companies which trade around the world and in Northern Ireland. An example of this would be in ICT related employment. (2)

2. Enhanced job opportunities. (1)

3. To achieve a level 3 answer in this question, there must be excellent knowledge and understanding of the impact of globalisation on careers and jobs in Northern Ireland. There must be 2–3 points identified and commented upon in detail. Furthermore, there must be a detailed conclusion as well as highly competent quality of written communication.

Example of one point:
Globalisation has brought about some positive and some negative impacts on jobs and careers in Northern Ireland. Businesses and companies now have to compete on a global scale. As a result of globalisation these businesses must now be aware of goods that are imported, which may affect the success of their business. If the business exports goods then the business needs to make investments to make sure it is successful on an
international stage. This initial investment will cost the business money but in the long run could prove to raise profits for the company if it successfully wins bids in export markets.

4. The agri-food sector has grown because locally produced food is now being exported to many countries around the world. This means more jobs are required to produce the increase in foodstuffs needed. (2)

Page 89
To achieve a level 3 answer in this question, there must be 3 skills identified with an explanation of why they would lead to success in a career. Each point explained must demonstrate excellent knowledge and understanding. There must be highly competent quality of written communication.

An example of one skill explained:
Excellent communication skills are highly valued in the workplace. This is because these skills are needed in most areas of work. From dealing with customers face to face, talking on the phone or sending emails, it is crucial that employees can communicate well to ensure customer satisfaction. If a customer is satisfied with the service, they are more likely to return and this would lead to increased profit for the business.

Page 90
1. Self-direction means the employee will be able to adapt and meet the demands of the workplace to achieve goals and targets. This will result in higher productivity and efficiency in a business which will lead to more profit and customer satisfaction. (2)

Page 91
1. Job roles and duties change and so pursuing lifelong learning will mean an employee will keep up to date with the skills which may be required in the workplace and this will give a degree of flexibility to adapt to the changing needs of a workplace. (2)
   Second reason needed for the other 2 marks.
2. To achieve a level 3 answer in this question, there must be excellent knowledge and understanding of lifelong learning. There must be 2–3 points identified and commented upon in detail. Furthermore, there must be a detailed conclusion as well as highly competent quality of written communication.

Example of one point:
Lifelong learning can benefit a lot of people but it is not without its drawbacks. It can be expensive to take on a new course. Some businesses will pay for their employees to engage in lifelong learning but many do not and this means that an employee will have to fund this themselves. This can cost thousands of pounds and so could put strain on personal finances due to having to pay for fees and books. This could cause an employee extra stress.

Page 94
1. To see if an applicant is suitable for the job. By interviewing an applicant, the employer gets to assess if they have the right qualities and perhaps conversational skills for the job. An employer can assess how the applicant acts under pressure. (2)

Page 96
1. An employer has a responsibility to pay an employee their salary on time and to ensure each employee is paying National Insurance and income tax. (2)
   A second responsibility is health and safety and this means the employer must make sure employees are fully trained and know health and safety legislation. (2)
2. An employee can receive a written warning and this means that if they fail to meet their responsibilities again the employee could be dismissed from their job. (2)

Page 97
1. This is part of the expected code of conduct in the workplace. Employees should treat any information with confidence and it should not be shared or discussed to prevent customer’s private information from being stolen and used in an illegal way e.g. identity fraud. (2)
2. An employee could behave in an irresponsible way towards other colleagues or customers by shouting or using aggressive speech and foul language. (2)
An employee could also use social media to post a comment about the business which could harm its reputation and this would be a breach of social media use. This would be deemed as unprofessional behaviour. (2)

3. To achieve a level 3 answer in this question, there must be reference to 2–3 reasons why an employer should provide a code of conduct. Each point must demonstrate excellent knowledge and understanding. There must be a thorough discussion of the importance of providing a code of conduct for employees. There must be highly competent quality of written communication.

Example of one reason:
*The code of conduct is a set of rules that indicate the proper way to behave and act in the workplace. In a code of conduct the appropriate dress code may be laid out. This will identify what is acceptable to wear. Dress code is important for the workplace, particularly if the employee is customer-facing and needs to give the right impression. Also, if an employee is not dressing appropriately, the employer can use the code of conduct to ensure the employee understands where they are going wrong in terms of acceptable workwear.*

**Page 99 (first box)**

1. Disability Discrimination Act 1995 (1)
2. Training promotes and raises staff morale and motivates employees. As a result, employees will be more inclined to work as a team and have better communication leading to more positive working relationships. (2)
3. To achieve a level 3 answer in this question, there must be excellent knowledge and understanding of the strategies an employer could use to develop positive working relationships. The answer must show understanding of the different methods and how these may work but indeed why they may not work. There must be 2–3 points identified and commented upon in detail. Furthermore, there must be a detailed conclusion as well as highly competent quality of written communication.

Example of one method:
*To ensure good positive working relationships in the workplace an employer needs to ensure that policies are in place that will uphold the values of the relationships in the workplace. Some of these policies will include health and safety, child protection, acceptable behaviour and confidentiality. With these policies in place, the employer needs to ensure that staff understand and know that the policies exist. Training in these policies will improve knowledge and understanding of the benefits of adhering to these policies and why this should produce positive working relationships. The policies will also help any employees or employers if they are faced with a situation which is having a detrimental effect on employee relationships.*

**Page 99 (second box)**

1. To achieve a level 3 answer in this question, there must be 3 causes of work related stress identified with an explanation of why the issue would lead to stress for an employee. Each point explained must demonstrate excellent knowledge and understanding. There must be highly competent quality of written communication.

Example of one cause:
*Workload can cause a great deal of stress for employees. This may be because they are not managing to get through all of the work in their allocated hours. They may have to stay late at work and this could cause stress in terms of childcare costs or exhaustion. If there are unrealistic targets in terms of workload this can be very stressful if an employee is trying their very best but not successfully completing the work. It may leave them feeling stressed and low in confidence.*

**Page 100**

To achieve a level 3 answer in this question, there must be excellent knowledge and understanding of the ways to deal with work related stress. There must be 2–3 ways identified and commented upon in detail about why the method may or may not work for an individual. Furthermore, there must be a detailed conclusion as well as highly competent quality of written communication.

Example of one way:
*There are many ways to deal with work-related stress. One way may be to talk with your employer and explain how you are feeling. This can help in terms of having someone to talk to who works in the same organisation and so understands the demands of the workplace. Talking to someone when facing a problem often helps as they can give advice on how to fix the situation. If the stress is caused by workload, then the employer could...*
make changes to the workload to alleviate this stress. The employer could reassure the employee that they are doing a good job despite feeling like they are not.

Page 101
1. A trade union’s role is to resolve conflict between an employee and an employer, for example, if an employee is unhappy about something then a trade union can step in to try to resolve the issue. (2)
2. To achieve a level 3 answer in this question, there must be excellent knowledge and understanding of the impact of a trade union on an employer. There must be 2–3 points identified and commented upon in detail about whether an employer will benefit or not from the presence of trade union in their business. Furthermore, there must be a detailed conclusion as well as highly competent quality of written communication.
Example of one impact:
Trade unions are beneficial for employees and employers. However, there can be drawbacks for an employer. One of these is that a trade union can encourage members to go against company wishes and participate in industrial action. Employees may be unhappy about a particular issue and so ask the trade union to act on their behalf. This can be very frustrating for an employer to have an outside organisation coming into their business to make changes. If the trade union encourages industrial action, this could cost the employer a loss of profits if the employees strike or work to rule. If the industrial action is successful, then the employer may have to raise wages or improve terms and conditions and the employer may not want to do this as it may cost money and so in turn lead to a loss of profits.

Page 103
1. This is good publicity for a business and improved image and reputation can lead to more customers and so increased profit. (2)
2. A business can also save money by demonstrating social responsibility because saving on paper and electricity and energy will lead to more efficient methods of production and heating. (2)
3. To achieve a level 3 answer in this question, there must be 3 benefits of social responsibility identified with an explanation of why they would lead to success for a business. Each point explained must demonstrate excellent knowledge and understanding. There must be highly competent quality of written communication.
Example of one benefit:
A business would benefit from good publicity by acting in a socially responsible way. If a business raises money for a charity, they can advertise this and so this will improve their reputation and image. This may mean customers are more likely to use the business if it is seen to be giving back to the community.

Page 106
1. Good decision making skills. (1)
2. Research is important to ensure the product will sell and this means that the research will inform the entrepreneur if there is a demand or need for their product or service. (2)
3. Personal savings. (1)

Page 107
2. To achieve a level 3 answer in this question, there must be excellent knowledge and understanding of the reasons why a person may chose to become self employed, there must also be excellent knowledge and understanding of the drawbacks of self employment. There must be 2–3 points identified and commented upon in detail. Furthermore, there must be a detailed conclusion as well as highly competent quality of written communication.
Example of one point:
Self-employment can be a very profitable way to earn a living, however, it can come with disadvantages. If you are self-employed there is no regular income. You only earn when a customer pays for a job or service and you may have other overheads to pay for first before you get any profits. Therefore, when setting prices for services, you need to ensure that your pricing structure is accurate to take into account all outgoings to ensure you get a fair wage. As you pay yourself, there will be no sick or holiday pay and so a person who is self-employed will have to budget for this throughout the year. If a self-employed person does not work then they do not get paid.
Page 110
1. Career planning involves thinking about your interests and skills, what options are available to you in terms of life, work and training and how your work fits in with your own circumstances. (2)
2. Career planning is important to be prepared to enter a global job market and to have the necessary skills to attain a job which interests and allows a person to engage in a career path that has job opportunities. (2)

Page 112
1. This is important so that a person knows the positives and negatives of each option and so when the decision is made they know what the possible disadvantages may be. (2)
2. Careers teacher (1)
4. Making an informed decision can lead a person to make better decisions and a person is more likely to follow a career path which interests and engages them. Therefore, the person is more likely to engage on a career path which enriches a person. (2)