

**Advanced Subsidiary GCE
HOME ECONOMICS (FOOD, NUTRITION
AND HEALTH)**

G002

Unit G002: Resource Management

Specimen Paper

Morning/Afternoon

Time: 1 hour 30 minutes

Additional Materials: Additional answer paper may be required



Candidate Name

Centre Number

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Candidate Number

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INSTRUCTIONS TO CANDIDATES

- Write your name, Centre number and Candidate number in the spaces provided

There are two sections in this paper.

Section A 25 marks

Answer question 1

Section B 50 marks

Answer **two** questions only

Write your answers, in blue or black ink in the spaces on the question paper.

Read each question carefully and make sure you know what you have to do before starting your answer.

INFORMATION FOR CANDIDATES

- The number of marks for each question is given in brackets [] at the end of each question or part of question.
- The total number of marks for this paper is 75.
- **You will be awarded marks for the quality of your written communication in your answers to the questions in Section B.**

For Examiner's Use	
Section A	
Section B	
Total	

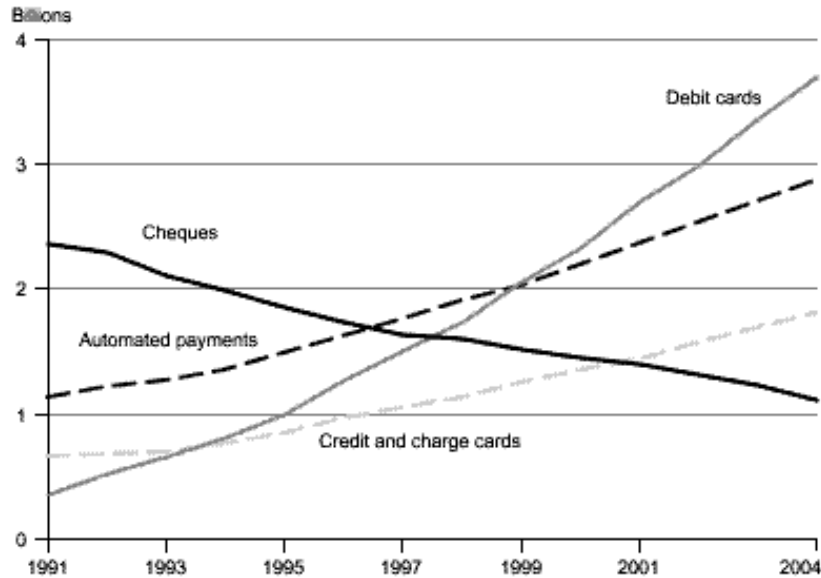
This document consists of **11** printed pages.

Section A

Answer **all** questions.

The methods of payment used for the purchase of goods and services are changing, as seen in the data below.

SOURCE 1



Source: National Statistics website: www.statistics.gov.uk

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- 1 (a) Using the data supplied:
- (i) Name the method of payment that has become less widely used since 1991.
[1]
 - (ii) Name the method of payment that shows the greatest increase in use since 1991.
[1]
- (b) When paying regular bills many consumers choose to use direct debits.
- (i) State **two** advantages of paying bills using this method.

[2]
 - (ii) State **one** disadvantage of paying bills using this method.
[1]

(c) Explain why pin numbers have been introduced to operate debit and credit cards.

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.....[2]

(d) Many retailers offer goods for sale with interest free credit arrangements where no repayment is required for one year.

(i) Explain **two** risks involved with these credit arrangements.

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(ii) Explain **one** advantage of using these credit arrangements.

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(e) Credit and store card debt continues to increase. Explain **two** ways that credit and store card users can avoid building up unmanageable debt.

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[4]

(f) (i) Identify **two** situations when it is necessary to pay for goods or services with cash.

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[2]

(ii) Explain the advantages and disadvantages of shopping with cash.

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[6]

Section A Total [25]

Section B

Answer **two** questions only.

The quality of your written communication will be assessed in your answers to the questions in Section B.

- 2** Patterns of eating and food choice for both individuals and households are always changing.
- (a) Describe how patterns of eating in the U.K. have changed in recent years and suggest reasons for these changes. **[10]**
- (b) Explain what may influence the choice of foods by individuals. **[15]**
- 3** Shopping for food offers a variety of choice both in where people shop and the foods available to buy.
- (a) Explain the comparative merits of the range of different retail outlets available to households for the purchase of food. **[10]**
- (b) Describe current marketing strategies used in the retail food industry. **[15]**
- 4** Effective use of food preparation and cooking equipment can make meal production both quicker and easier.
- (a) Explain the factors that might influence a busy mother when selecting and purchasing a food processor to help her to prepare healthy meals for her family. **[10]**
- (b) Name **five** different items of electrical food preparation and cooking equipment and describe how each item could be used to save time and energy when preparing meals for a family. **[15]**

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Section B Total [50]

Paper Total [75]

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The maximum mark for this paper is 75.

SPECIMEN

Section A		
Question Number	Answer	Max Mark
1(a)	The methods of payment used for the purchase of goods and services are changing.	
1(a)(i)	Name the method of payment that has become less widely used since 1991. The correct answer is cheques and is worth 1 mark.	[1]
1(a)(ii)	Name the method of payment that shows the greatest increase in use since 1991. The correct answer is debit cards and is worth 1 mark	[1]
1(b)	When paying regular bills many consumers choose to use direct debits.	
1(b)(i)	State <u>two</u> advantages of paying bills using this method. One mark for each correctly identified advantage: <ul style="list-style-type: none"> • Bills are paid on time without the need to remember dates or amounts due. • No need to arrange payments personally, either to pay directly or to write and post a cheque. • Saves transport and/or postage costs and saves time. • It is possible to spread the cost of large bills with monthly direct debits rather than making one large payment to cover the entire cost of the bill at one time. • Some retailers and service providers offer discounts to customers who choose to pay with direct debit. • Payments can be arranged to suit income and assist effective money management. 	[2]
1(b)(ii)	State <u>one</u> disadvantage of paying bills using this method. One mark for one correctly identified disadvantage: <ul style="list-style-type: none"> • More money may be taken in advance of services supplied and though this is always adjusted it may not be helpful if income is low. • Money may be withdrawn to pay a direct debit that the consumer has forgotten about and therefore it may cause them to overdraw an account that will incur a penalty. • Without proper management of finances direct debits will continue to be paid unless instruction is given to the account provider. This could cause payment to be made after the customer thought the arrangement had ended. • Too many direct debits can use up a lot of income as soon as it is received leaving less disposable income available. 	[1]

Section A		
Question Number	Answer	Max Mark
1(c)	<p>Explain why pin numbers have been introduced to operate debit and credit cards.</p> <p>Two marks are available.</p> <p>One mark for a statement that indicates an understanding that pin numbers reduce card fraud and one mark for a statement that indicates an understanding that a pin number is a personal identification of the owner of the card.</p>	[2]
1(d)	<p>Many retailers offer goods for sale with interest free credit arrangements where no repayment is required for one year.</p>	
1(d)(i)	<p>Explain two risks involved with these credit arrangements.</p> <p>One mark is available for each correctly identified risk and one mark is available for each correct explanation.</p> <p>Answers may include:</p> <ul style="list-style-type: none"> • Goods may show signs of wear or may even be broken before payment is required. • If the goods cannot be afforded at the time of purchase it is possible that the consumer may not be able to pay for them when payment is due. • The purchaser may forget the responsibility to pay and therefore fail to save ready to make the payment when it is due. • If payments on the credit agreement do not start for one year the interest rates payable when payment is due are generally higher. Interest rates are sometimes twice the normal rate for the use of credit obtained with a credit card. • There is a risk that some individuals may collect a number of these agreements that will add up to considerable debt that could become unmanageable. • It is not always possible to be sure that income is secure a year in advance so when payment is due circumstances may have changed and it may not be possible to pay. <p>Credit will be given for all valid points.</p>	[4]

Section A		
Question Number	Answer	Max Mark
1(d)(ii)	<p>Explain one advantage of using these credit arrangements. Two marks are available.</p> <p>One mark for a statement that indicates an understanding that credit allows the purchaser to own the product without payment but that after one year full payment is necessary. This is not a problem for consumers who actually have the money.</p> <p>One mark for a statement that indicates if payment is made in full after one year all charges are avoided, therefore costs to the purchaser are the same as if payment had been made at the point of sale. This means that the purchaser is able to have the goods for one year without spending any money. The money could be used for other purposes or could remain in a savings account earning interest.</p>	[2]
1(e)	<p>Credit and store card debt continues to increase. Explain 2 ways that credit and store card users can avoid building up unmanageable debt.</p> <p>Answers may include:</p> <ul style="list-style-type: none"> • Limit the number of credit and store card accounts that are used. • Pay off balance on cards at the end of each month therefore avoiding interest charges. • Change accounts and transfer credit balance to those card accounts that offer attractive low (or no) interest rates, even if those rates are for a limited period because it is possible to continue changing accounts as more favourable terms may be offered by other providers. • Store cards frequently offer favourable discounts to new account holders so it may be worthwhile to open an account just to take advantage of these offers. When rates revert to normal pay off the balance and close the account. • Do not make unnecessary purchases or spend beyond means just because not using cash. <p>Credit will be given for all valid points</p>	[4]

Section A		
Question Number	Answer	Max Mark
1(f)(i)	<p>Identify two situations when it is necessary to pay for goods or services with cash.</p> <p>One mark is available for each correctly identified situation.</p> <ul style="list-style-type: none"> • When goods or services are purchased from a vending machine e.g. buying a drink or paying for car parking. • When making small cost purchases. • Children and young people, not old enough to qualify for credit rating, have to pay for any goods that they buy with cash. • If a person does not qualify for credit because they are an undischarged bankrupt it would be necessary for them to pay with cash. • If a business was unable to deal with alternative methods of payment because they did not have the necessary technology the use of cash would be necessary. <p>Credit will be given for all valid points.</p>	[2]
1(f)(ii)	<p>Explain one advantage and two disadvantages of shopping with cash.</p> <p>Six marks are available. One mark is available for each correctly identified advantage and disadvantage (total 3 marks) and one mark for each correct explanation.</p> <p>Advantages:</p> <ul style="list-style-type: none"> • Know exactly how much money is available to spend and therefore cannot spend what you do not have. • Can bargain and sometimes get better value for cash. • Immediate transactions, so nothing is outstanding to upset future budgeting. <p>Disadvantages:</p> <ul style="list-style-type: none"> • Money is dirty and heavy in a purse or wallet. • It might be stolen or lost and cause somebody carrying cash to be a subject for mugging. • It is usually necessary to visit a bank or building society to access cash. • Sometimes the amount of cash that would be necessary to make a major purchase would be inconvenient, if not impossible, to carry around. • Mistakes can be made when cash transactions take place. <p>Credit will be given for all valid points.</p>	[6]
Section A Total		[25]

Section B		
Question Number	Answer	Max Mark
2 2(a)	<p>Patterns of eating and food choice for both individuals and households are always changing.</p> <p>Describe how patterns of eating in the U.K. have changed in recent years and suggest reasons for these changes.</p> <p>High 8–10 The candidate is able to fully and clearly describe how patterns of eating in the U.K. have changed in recent years and is able to suggest a number of valid reasons for these changes. The information will be expressed clearly and fluently with specific detail and relevant examples used to illustrate the answer. There will be few, if any, errors of grammar, punctuation and spelling.</p> <p>Middle 4–7 The candidate is able to describe how patterns of eating in the U.K. have changed in recent years and is able to suggest some appropriate reasons for these changes. The information will be expressed clearly, though the ideas may not be fully developed, and examples may not be used to illustrate the answer. There may be occasional errors of grammar, punctuation and spelling.</p> <p>Low 0–3 The candidate is able to briefly describe how patterns of eating in the U.K. have changed in recent years and is able to suggest one or two reasons for these changes. The information may be generalised and simplistic and may be expressed awkwardly. Errors of grammar, punctuation and spelling may be intrusive.</p> <p>Answers may include: Changes:</p> <ul style="list-style-type: none"> • Less usual for families/households to regularly eat together. • Less time spent on meal preparation and more convenience foods consumed. • More 'snacking' and less regular and formal meals consumed. • More eating out and eating at irregular times and intervals. • More meals eaten away from home by all family members. <p>Reasons for changes:</p> <ul style="list-style-type: none"> • More women working longer hours. • More work places offer canteen facilities. • People work greater distances from home. • Most children of school age stay at school all day. • More convenience foods are widely available and are extensively advertised. • Young people lead active social lives away from home. • Increased technology has changed work, leisure and people's expectations. <p>Credit will be given for all valid points.</p>	[10]

Section B		
Question Number	Answer	Max Mark
2(b)	<p>Explain what may influence the choice of foods by individuals.</p> <p>High 12-15 The candidate is able to clearly explain what may influence the choice of foods by individuals both inside and outside the home. Information will be expressed clearly and fluently and will be supported by the use of appropriate examples. There will be few, if any, errors of grammar, punctuation and spelling.</p> <p>Middle 6-11 The candidate is able to explain what may influence the choice of foods by individuals both inside and outside the home. Information will be well expressed though ideas may not be fully developed and examples may not be used to illustrate the answer. There may be occasional errors of grammar, punctuation and spelling.</p> <p>Low 0-5 The candidate is able to give some explanation of what may influence the choice of foods by individuals both inside and outside the home. Information given may be general and superficial and ideas will be poorly expressed with little supporting evidence. Errors of grammar, punctuation and spelling may be intrusive.</p> <p>Answers may include:</p> <ul style="list-style-type: none"> • Individual taste and preferences. • Family conditioning. • The appearance, smell and taste of food all influence food choice. • Any medical conditions or food allergies. • Moral, religious or aesthetic objections to particular foods. • Cultural habits and lifestyle. • Type of work and daily routine affects food choice. • Special requirements such as a vegetarian diet. • Season and time of year. • Occasion or event that involves special foods. • Shopping facilities and availability of foods. • Cost of food, both for preparation at home and the cost of eating out. • Storage facilities such as access to a freezer. • Cooking facilities and the skill of the cook. • Access to canteens, coffee shops, restaurants and pubs that serve food. • Concern for health and the need for a healthy well balanced diet. • Concern about the use of additives or of over processed or genetically modified food. <p>Credit will be given for all valid points</p>	[15]

Section B		
Question Number	Answer	Max Mark
3	<p>Shopping for food offers a variety of choice both in where people shop and the foods available to buy.</p>	
3(a)	<p>Explain the comparative merits of the range of different retail outlets available to households for the purchase of food.</p> <p>High 8-10 The candidate is able to clearly explain the comparative merits of a wide range of different retail outlets available to households for the purchase of food. Information will be expressed clearly and fluently and will be supported by the use of appropriate examples. There will be few, if any, errors of grammar, punctuation and spelling.</p> <p>Middle 4-7 The candidate is able to explain the comparative merits of a range of different retail outlets available to households for the purchase of food. Information will be well expressed though ideas may not be fully developed and examples may not be used to illustrate the answer. There may be occasional errors of grammar, punctuation and spelling.</p> <p>Low 0-3 The candidate is able to give some explanation of the comparative merits of some different retail outlets available to households for the purchase of food. Information given may be general and superficial and ideas will be poorly expressed with little supporting evidence. Errors of grammar, punctuation and spelling may be intrusive.</p> <p>Answers may include: Range of food outlets that may be included:</p> <ul style="list-style-type: none"> • Supermarkets ranging from Marks & Spencer and Waitrose to Tesco's, Sainsbury's, Asda, Morrison's, Cost Cutter and Aldi. • Internet sites both supermarket websites and specialist suppliers such as those selling organic produce. • Markets including open street markets, farmers' markets and specialist continental markets. • Specialist shops including fishmongers, butchers, greengrocers, delicatessens, cheese shops, health food shops and organic food outlets plus 'farm gate' sales. • Corner shops and filling station stores. 	

Section B		
Question Number	Answer	Max Mark
3(a) cont'd	<p>Comparative merits that may be included:</p> <ul style="list-style-type: none"> • Size of retail outlet and the range of food/food products offered. • Cost of foods available. • Quality, particularly of fresh produce. • Accessibility of retail outlet, both geographical and the opening hours of the outlet. • Knowledge, courtesy and helpfulness of the staff. • Delivery of goods. • Quality of display and information available. • Facilities to make shopping easier and more comfortable. <p>Credit will be given for all valid points.</p>	[10]
3(b)	<p>Describe the current marketing strategies used in the retail food industry.</p> <p>High 12-15 The candidate is able to clearly describe a range of current marketing strategies used in the retail food industry. Information will be clearly and fluently expressed with relevant examples and appropriate detail given to illustrate the points made. There will be few, if any, errors of grammar, punctuation and spelling.</p> <p>Middle 6-11 The candidate is able to describe some current marketing strategies used in the retail food industry. Information will be well expressed and some detail will be included with some examples given to illustrate the points made. There may be occasional errors of grammar, punctuation and spelling.</p> <p>Low 0-5 The candidate is able to give some description of one or two current marketing strategies used in the retail food industry. Information may be simplistic with few examples given to illustrate the points made. Ideas may be expressed awkwardly. Errors of grammar, punctuation and spelling may be intrusive.</p>	

Section B		
Question Number	Answer	Max Mark
<p>3(b) cont'd</p>	<p>Answers may include:</p> <ul style="list-style-type: none"> • Store layout is carefully considered to encourage shoppers to walk down as many aisles as possible. The bakery is usually sited at the back of the store because bread is regularly required. • Tasting offers allow shoppers to try new products. • Ranges of foods target particular markets e.g. 'Finest' ranges, 'Healthy' ranges and 'Economy' ranges. • Foods are displayed to achieve maximum sales – free recipe cards are available next to relevant ingredients. • BOG OFFs and special offers including 'loss leaders' attract sales, sometimes with heavy advertising this strategy encourages new shoppers to come to the retail outlet. • Money off vouchers, loyalty cards and tokens for equipment for schools are used in a variety of retail food outlets to attract customers, particularly those shopping for families. • Food labelling, as well as meeting legal requirements, is presented in certain ways by particular food retailers aiming to inform and to appeal to customers who have complained about the difficulty of understanding food labels. • Fair Trade products, farm products produced with concern for animal welfare and products produced with consideration for the environment aim to appeal to consumers' moral conscience. • Some food retailers are attempting to promote healthy options so consumers can make an informed choice. <p>Credit will be given for all valid points.</p>	<p>[15]</p>
<p>4 4(a)</p>	<p>Effective use of food preparation and cooking equipment can make meal production both quicker and easier.</p> <p>Explain the factors that might influence a busy mother when selecting and purchasing a food processor to help her to prepare healthy meals for her family.</p> <p>High 8-10</p> <p>The candidate is able to clearly explain the factors that might influence a busy mother when selecting and purchasing a food processor to help her to prepare healthy meals for her family. Information will be expressed clearly and fluently and will be supported with appropriate examples. There will be few, if any, errors of grammar, punctuation and spelling.</p>	

Section B		
Question Number	Answer	Max Mark
4(a) cont'd	<p>Middle 4-7</p> <p>The candidate is able to explain the factors that might influence a busy mother when selecting and purchasing a food processor to help her to prepare healthy meals for her family. Information will be well expressed though ideas may not be fully developed and examples may not be used to illustrate the answer. There may be occasional errors of grammar, punctuation and spelling.</p> <p>Low 0-3</p> <p>The candidate is able to give some explanation of the factors that might influence a busy mother when selecting and purchasing a food processor to help her to prepare healthy meals for her family. Information given may be general and superficial and ideas will be poorly expressed with little supporting evidence. Errors of grammar, punctuation and spelling may be intrusive.</p> <p>Answers may include:</p> <p>Factors that may influence selection and purchase of an electrical product:</p> <ul style="list-style-type: none"> • Personal recommendation by a friend or family member. • Previous experience of a satisfactory product. • Advertising and /or special promotions. • Labels to indicate safety and quality e.g. British Electro Technical Approvals Board label and BSI Kitemarking. • The make/ brand with a reputation for quality and customer care. • A product that has an additional manufacturer's warranty. • Cost. <p>Factors relevant to a food processor for a busy mother making healthy meals:</p> <ul style="list-style-type: none"> • Ease of use, care and maintenance. • Size, colour and quality of the product. • Capacity appropriate to family size and the use it is required for e.g. chopping and pureeing fruits and vegetables. • Variety of function. How versatile is it? • Fitness for purpose – does it have a powerful enough motor? <p>Credit will be given for all valid points.</p>	[10]

Section B		
Question Number	Answer	Max Mark
4(b)	<p>Name five different items of electrical food preparation and cooking equipment and describe how each item could be used to save time and energy when preparing meals for a family.</p> <p>High 12-15 The candidate is able to correctly name five items of electrical food preparation and cooking equipment and to describe clearly how each item could be used to save time and energy when preparing meals for a family. Information will be clearly expressed with relevant examples and appropriate detail given to illustrate the points made. There will be few, if any, errors of grammar, punctuation and spelling.</p> <p>Middle 6-11 The candidate is able to correctly name four or five items of electrical food preparation and cooking equipment and to describe how each item could be used to save time and/or energy when preparing meals for a family. Information will be well expressed and some detail will be included with some examples given to illustrate the points made. There may be occasional errors of grammar, punctuation and spelling.</p> <p>Low 0-5 The candidate is able to correctly name some items of electrical food preparation and cooking equipment and to describe how each item could be used to save time and possibly also energy when preparing meals for a family. Information may be simplistic with few examples given to illustrate the points made. Ideas may be expressed awkwardly. Errors of grammar, punctuation and spelling may be intrusive.</p> <p>Answers may include: Items of electrical food preparation and cooking equipment that may be named:</p> <ul style="list-style-type: none"> • Cookers – good candidates will give more detail about possible fan assisted ovens and halogen hobs. • Microwave ovens – this too could include more detail of combination ovens, those with browning facilities. <p>Smaller electrical equipment could include any of the following:</p> <ul style="list-style-type: none"> • Contact grill or sandwich toaster. • Multi-cooker. • Slow-cooking pot. • Steamer. • Food mixer. Blender/liquidiser – these items could be dealt with as separate items or as part of an equipment unit. • Food processor. • Kettle. • Deep-fat fryer – if this item is included candidates should mention in their statement of use that too much fried food is not a good idea in a healthy diet. 	

Section B		
Question Number	Answer	Max Mark
4(b) cont'd	Statements of the use of each item should focus on how they could each be used to save time and energy (both fuel and human energy) and should include specific examples of use. Credit will be given for all valid points.	[15]
Section B Total		[50]
Paper Total		[75]

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Assessment Objectives Grid (includes QWC)

Question	AO1	AO2	AO3	Total
Section A				
1(a)(i)	1	0	0	1
1(a)(ii)	1	0	0	1
1(b)(i)	2	0	0	2
1(b)(ii)	1	0	0	1
1(c)	1	1	0	2
1(d)(i)	2	2	0	4
1(d)(ii)	1	1	0	2
1(e)	2	2	0	4
1(f)(i)	2	0	0	2
1(f)(ii)	0	6	0	6
Section B*				
2(a)/3(a)/4(a)	3 x 2*	7 x 2*	0	20
2(b)/3(b)/4(b)	0	7 x 2*	8 x 2*	30
Totals	19	40	16	75

*Candidates answer two out of three questions from Section B

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