



Evidence Booklet

OCR Award and Certificate in Employability Skills

10399/10400/10401/10402/10403/10404
Unit 15: Understand how to manage money



Evidence Booklet

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Candidate's name (Block capitals) _____

Instructions to candidates

Read the instructions carefully and complete all tasks in this booklet.

Make sure that your writing is clear and legible.

When your evidence booklet is complete, sign and date the following declaration.

I confirm that

- the work in this booklet is my own work
- I have not copied from anyone or any other sources
- I have not allowed anyone to copy my work.

Candidate's signature..... Completion date.....

Centre assessor's name (Block capitals) _____

I confirm that I have read the Introduction for Tutors overleaf.

I confirm that I have authenticated the candidate's work and am satisfied that to the best of my knowledge the work produced is solely that of the candidate.

I confirm that

- all tasks have been completed
- I have marked the work following the evidence requirements
- the work meets the assessment criteria.

Centre assessor's signature.....Completion date.....

(If applicable)

Internal quality assurer's (IQA) name (Block capitals)

I confirm that I have checked this booklet and agree with the assessment decision.

IQA's signature..... Date of quality assurance.....

(If applicable)

Scribe's name(Block capitals) _____

I confirm that I have transcribed the candidate responses using their own words.

Scribe's signature..... **Date**.....

Introduction for tutors

The purpose of this evidence booklet is to provide a simple and manageable solution for gathering evidence for Unit 15 of these qualifications.

ASSESSMENT AND QUALITY ASSURANCE

Tutors may change any task or part of a task to make the context more appropriate for their learners. However, alternative tasks must meet the assessment criteria.

All evidence **must** be marked before submission. This should be indicated through a tick and/or feedback comment on each answer. Centre assessors must use the OCR evidence requirements for the unit when assessing the work. Tutors should check that there are no gaps in the evidence. Incomplete evidence must not be submitted. The relevant Assessment Criterion (AC) is listed against the title of each Task.

Witness statements **must** be fully completed by the witness (ie tutor, assessor, supervising person). Candidates **must not** complete any part of the witness statements.

Scribed work **must** be annotated with the scribe's initials. If candidates require a scribe, further guidance can be found in the JCQ document: *Access Arrangements, Reasonable Adjustments and Special Consideration 2014-2015*. The application form for reasonable adjustments is available to download from the JCQ website: <http://www.jcq.org.uk/exams-office/access-arrangements-and-special-consideration/forms/form-vq-ia>

Centres should have an internal standardisation process in place to ensure consistency of assessment across assessors. For further guidance refer to the Centre Handbook which is available to download from the OCR website: www.ocr.org.uk

SUBMITTING EVIDENCE

Answers should be individual to the candidate and his/her own work. Staple together the tasks in numerical order. Do not submit evidence booklets in folders or plastic pockets. Do not submit group coursework, handouts or downloads.

All evidence submitted must be legible. If evidence is scanned for electronic submission, please ensure that the scanned copy is clearly legible and that pages are in the correct sequence and orientation. Declarations on the front sheet **must** be signed and dated; a 'typed' signature is not acceptable.

A Candidate Submission Sheet must be completed in line with OCR Administration Guide. The sheets are available to download from the qualification pages on the OCR website: www.ocr.org.uk

Please note that OCR is unable to return candidate work to centres, so centres may wish to take a copy before submitting evidence.

FEEDBACK TO CENTRES

Examiner-moderators will complete an electronic Centre Feedback Report Form (e-NQF6) for each batch submitted. Reports are accessed through OCR Interchange.

KEEPING UP-TO-DATE

Occasionally OCR may up-date these booklets and assessment guidance. Please refer to the relevant qualification page on our website: www.ocr.org.uk for the most up-to-date version.

Task 1a (AC 1.1)

There are many financial documents that people may come across.

Examples of financial documents:

- bank statements
- wage slips
- credit card statements
- receipts and invoices
- utility bills
- mobile phone bills.

Select **three** financial documents and explain their purpose.

Document 1.....

Purpose of document 1

.....
.....

Document 2.....

Purpose of document 2

.....
.....

Document 3.....

Purpose of document 3

.....
.....

Task 1b (AC1.2)

Choose **two** financial documents that you are familiar with. Identify **four** key pieces of information that you find on each one and explain why each is important.

Name of Financial Document 1:

Key piece of information	Why is this information important?
1.	
2.	
3.	
4.	

Name of Financial Document 2:

Key piece of information	Why is this information important?
1.	
2.	
3.	
4.	

Task 2a (AC2.1)

You are responsible for booking a travel package to Majorca for a group of six people for seven nights and you have a budget of £600 for each person. Your task is to decide on which is the best value so that the total cost is within the budget for each person.

Calculators may be used.

Package type	Cost per person	Additional costs per person per week	What is the total cost of the package per person?
Self-catering	£265 per week	Food – £85 per person Drinks – £150 per person	
Bed and breakfast (double room)	£325 per week	Additional food – £45 per person Drinks – £150 per person	
All inclusive (double room)	£395 per week	No extra costs as long as the group stay in the hotel £95 per person for drinks elsewhere	

Which holiday package is the cheapest?

.....

Essential extras to be added:

The cost of transport to the airport is £30 per person

The cost of travel insurance is £37.50 per person

What is the revised total cost per person of the cheapest package including extras?

.....

Task 2b (AC2.2)

The group have decided that they need a contingency budget of 10% on the revised total cost per person. How much is this per person?

£

Task 2c (AC2.3)

Complete the table and consider the advantages and disadvantages of each payment method.

Payment Method	Advantage	Disadvantage
Paying by CREDIT CARD		
Paying by DEBIT CARD		
Paying by HIRE PURCHASE		
Paying by DIRECT DEBIT		

Task 2d (AC2.4)

Complete the following table.

Item to purchase	Choose a suitable payment method	Reason for your decision
Weekly food shop (£95)		
A laptop computer (£399)		
A small car (£4995)		
Mobile phone contract (£35 per month)		
A takeaway meal (£ 8.50)		

Task 3a (AC3.1)

Explain **two** ways that people can get into debt.

1

.....

.....

2

.....

.....

Task 3b (AC3.2)

Debt leads to problems not only for the person involved but their family as well.

Explain **two** problems that debt can cause to the individual.

1

.....

.....

2

.....

.....

Explain **two** problems that debt can cause to the family of the person involved.

1

.....

.....

2

.....

.....

Task 3c (AC 3.3)

Who can people turn to for advice about debt problems?

Identify **two** sources of debt advice.

For each source describe how they can help you and make an assessment as to how useful the help would be.

Source 1

How can they help you?.....

.....

.....

Assess how useful this help would be:

.....

.....

.....

Source 2

How can they help you?.....

.....

.....

Assess how useful this help would be:

.....

.....

.....

Task 4a (AC 4.1)

Describe how can an individual find out about their credit rating.

.....

.....

.....

Task 4b (AC 4.2)

Outline **two** ways an individual can get a good credit rating.

1

.....

2

.....

Task 4c (AC 4.3)

Explain why a good credit rating is important to:

Individuals.....

.....

.....

.....

.....

.....

Organisations.....

.....

.....

.....

.....

.....

The Qualification Numbers (QN) for these qualifications are:

OCR Award in Employability Skills Entry Level 3 – 601/5339/8

OCR Award in Employability Skills Level 1 – 601/5341/6

OCR Award in Employability Skills Level 2 – 601/5343/X

OCR Certificate in Employability Skills Entry Level 3 – 601/5340/4

OCR Certificate in Employability Skills Level 1 – 601/5342/8

OCR Certificate in Employability Skills Level 2 – 601/5344/1

The Unit Reference Number for this unit is:

Unit 15: Understand how to manage money F/506/8981

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