



# Examiners' Report Lead Examiner Feedback

June 2022

**L3 Qualification in Business**

31463H – Unit 3: Personal and Business

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## Grade Boundaries

### What is a grade boundary?

A grade boundary is where we set the level of achievement required to obtain a certain grade for the externally assessed unit. We set grade boundaries for each grade, at Distinction, Merit and Pass.

### Setting grade boundaries

When we set grade boundaries, we look at the performance of every learner who took the external assessment. When we can see the full picture of performance, our experts are then able to decide where best to place the grade boundaries – this means that they decide what the lowest possible mark is for a particular grade.

When our experts set the grade boundaries, they make sure that learners receive grades which reflect their ability. Awarding grade boundaries is conducted to ensure learners achieve the grade they deserve to achieve, irrespective of variation in the external assessment.

### Variations in external assessments

Each external assessment we set asks different questions and may assess different parts of the unit content outlined in the specification. It would be unfair to learners if we set the same grade boundaries for each assessment, because then it would not take accessibility into account.

Grade boundaries for this, and all other papers, are on the website via this link:

<http://qualifications.pearson.com/en/support/support-topics/results-certification/grade-boundaries.html>

### Introduction

This was the examination of the Personal and Business Finance unit 31463H. The paper is structured into 2 sections with section A focusing on Personal Finance and carrying 28 marks and section B focusing on Business finance and carrying 52 marks. The total marks for this paper are 80 marks. Sample papers in this format can be found on the Pearson website.

### Introduction to the Overall Performance of the Unit

Many learners are now structuring their answers better than in previous series and are gaining marks by showing workings and formulas more clearly. Use of data and context in the extended levels of response has generally improved series on series on a number of questions. Centres seem to have better prepared their learners for the examination. This has led to these candidates being rewarded with the higher levels of response marks. Learners are now scoring quite evenly across written and calculation questions and there are more candidates who attempt all questions on the paper indicating both a better coverage of knowledge by centres and an improvement in time management and exam technique within the exam.

## Individual Questions

### Question 1

Price comparison websites

This was answered well on the whole giving answers as expected straight from the specification. There were many entirely correct answers however some learners did not state advantages which were sufficiently specific to choosing a savings account and could have applied to any price comparison website. In addition, there was some confusion around paying interest and many candidates wrote about buying goods.

However, many candidates did recognise that using a price comparison website was an advantage. The most common response was that it would allow consumers to compare a wide range of different accounts and features.

The response below scored the full **two marks**: The first response scores 1 mark for 'quick and convenient'. The second response scores 1 mark for 'can compare'. For the second response the learner could have had 1 mark for 24/7 but this is a repeat of 'convenient' in the first response

**SECTION A – Personal Finance**

**Answer ALL questions. Write your answers in the spaces provided.**

**You should spend up to 45 minutes on this section.**

1 Give **two** advantages of using a price comparison website when choosing a savings account.

1. *easy to use as it is quick and convenient*

2. *can compare to more than one saving account and is available 24 hours.*

**(Total for Question 1 = 2 marks)**

### Question 2

Considering expenditure when planning personal finance

Q2 Focused on why an individual should consider their expenditure when planning personal finances. There were many correct answers however some learners repeated themselves in response 1 and 2 and so were limited to 1 mark e.g. Avoid getting into debt, Avoid using overdraft. Note: weaker answers which repeated the stem of the question were not rewarded e.g. To see how much their expenditure was.

The response below scored the full **two marks**. The first response scored 1 mark for 'don't overspend risking getting into debt'. The second response scored 1 mark for 'they can budget enough.....to cover their bills'

2 State **two** reasons why an individual should consider their expenditure when planning their personal finances.

1 so they don't over spend and risking themselves getting into debt.

2 so they can budget enough to ~~also~~ ensure they have enough to cover their bills and essential.

(Total for Question 2 = 2 marks)

### Question 3

Q3 Focused on identifying a disadvantage of using cash as a method of payment and there were many correct answers, The most common answers were that it could be lost or stolen or that it could not be used to purchase goods online. However, many learners scored only one mark on this question as they failed to provide a linked development and so were unable to earn a second mark.

The response below scored **two** marks.

3 Explain **one** disadvantage for a consumer of using cash as a method of payment.

Cash can be easily lost or stolen and unlike a bank account you can't freeze your account or speak to the bank because it is gone.

(Total for Question 3 = 2 marks)

One mark was awarded for 'can be easily lost or stolen' with correct development.

#### Question 4

Advantages of using an overdraft

Q4 asked candidates to identify the benefits of using an overdraft and again there were many correct answers. However, many learners lost marks because they failed to provide development for correctly identified benefits. Additionally, there were some responses which were explanations of an overdraft rather than the advantages. There was some confusion with many learners saying that all overdrafts were free.

Where learners wrote one word responses such as "quick" or "easy" this was not sufficiently specific to gain a mark.

This response scored **four** marks

Two marks were awarded for the first response 'use the money instantly' with a correct development. Two marks were awarded for the second response 'pay it back whenever they can' with a correct development.

4 Explain **two** advantages for a consumer of using an overdraft to borrow money.

1 They can use the money instantly, as in if the customer does not have any money in their account, but want to purchase something their account will go on minus because they've borrowed from the bank.

2 They pay it back whenever they can, as in whenever they add money to their account, the bank will just take as a way of the customer paying back the money they borrowed.

Easy to pay back.

(Total for Question 4 = 4 marks)

#### Question 5

Q5 asked learners to discuss the potential advantages and disadvantages of using savings to reduce mortgage borrowing. Most learners understood that if a person is about to undertake a significant life event such as getting married that it might not be wise to invest those savings somewhere where they were not accessible. Fewer responses attempted to calculate the potential reduction in the period of the mortgage and tried to weigh this off against the lost income from interest.

The response below scored **three** marks and was at Level 2 in the mark scheme as the learner demonstrates accurate knowledge and understanding by presenting 2 clear points for and 2 against. All points are accurate with some development.

Although there are points both for and against, this never becomes an argument. However, the pros and cons are fully in context. The information is clear but does not come to a clear, logical decision.

Points are stated rather than using logical reasoning. Therefore, this response cannot move into the top of the mark band.

Luz is getting married this autumn. She has a £110000 mortgage on a fixed interest rate with 24 years left. She has £15000 savings invested in a cash ISA, which earns 2.0% interest. However, she has been advised that the interest rate on the ISA will be reduced to 1.25% next month and will be 0.5% lower than interest paid on her mortgage borrowing.

Luz's friend has suggested that now the ISA interest rate is reducing Luz should use her savings to pay £10000 off her mortgage borrowing, which the terms of her mortgage allow.

5 Discuss the potential advantages and disadvantages for Luz of using her savings to reduce her mortgage borrowing.

(6)

one advantage of Luz using her savings to <sup>reduce</sup> ~~reduce~~ her mortgage borrowing would be that the number of her years left of paying the mortgage will be reduced. This means Luz has less years of having to pay

back money and can spend her money elsewhere as she paid a large sum of 110,000 at once.

however a disadvantage of Luz using her savings to reduce her mortgage borrowing is the fact that she may not be able to spend her savings on her wedding which is in autumn. Weddings can be very costly therefore only having £5000 in savings may not be enough to cover all wedding costs.

however not all of her savings are being used to reduce her mortgage borrowing. There is a remaining £5000 which ~~can~~ can help contribute towards the wedding ~~however~~ but she may need to spend carefully as this is only a third of

her previous savings.

another advantage may be she just does not may not have ~~and~~  
~~any~~ a large amount saved up for emergency situations. Emergencies  
may come up when she needs large amounts of money however if  
she spends most of it on paying her mortgage and ~~there~~ she has  
on her wedding, she may struggle in emergency situations

## Question 6

Q6 asked learners to consider 4 different Contents Insurance policies and suggest which would be most appropriate to someone who was moving into his first flat. This proved to be a very accessible topic in which learners showed an understanding of technical terminology such as compulsory excess. Learners often failed to achieve the higher mark bands as they failed to produce balanced well developed evaluation with competing arguments. However, learners were on the whole able to provide support and context to the points and arguments they made by referring to the information on the question paper. At the lower mark bands there were a significant number of candidates who rewrote the information from the question with little attempt to analyse the significance of the options or offer simple evaluation. Some candidates didn't evaluate all 4 insurance options and had not explained why the other options were discounted. This then limited marks to the lower mark bands as there were too many omissions. At the top levels, learners responses worked through each insurance option, linking arguments logically to the scenario and making detailed comparisons between the competing products.

The response below scored the full 12 marks as it fully meets all the level 4 descriptors in the mark band.

Ashridge is the most expensive insurance provider at £270 annually. This may be too expensive for Simon as he is about to rent out his first flat. ~~so~~ This means he needs to be more ~~financially~~ cautious about what he spends his money on as he needs to ensure financial stability once

as if anything happened to his belongings, he would be able to claim the money for them back. This will further ensure that he stays financially stable.

The compulsory excess that he needs to pay is also the least amount compared to all the other insurance providers (compare with The Royal insurance). Simon will also be able to claim money for items with a high value for the same amount that he had spent on it. This is

great as Ashridge will ensure his belongings are protected and if anything happens to them, the insurance will cover them.

Shinevale is the cheapest insurance provider that Simon could go for. This could be seen as a positive as Simon will only have to pay £160. However, Shinevale ~~does not~~ have a compulsory ~~excess~~ excess price of £100, which is double of what Ashridge asks for.

double of what Ashridge asks for. The amount that Shinevale asks for is too much, especially considering Shinevale ~~only~~ only cover up to £20,000 which is £5,000 less than Ashridge. Shinevale only offer

a ~~high~~ high-value item cover up until £500 which limits what belongings he can claim insurance on. If Simon was to pick Shinevale, he would not be getting his money's worth. I do not believe Shinevale is a good option for him.

The Royal insurance will cost Simon £200 annually. This is a good price for insurance as it is affordable for someone such as Simon. He will also only have to pay a small compulsory excess fee of £50, ~~which~~ This is amazing for someone such as Simon as he will not be losing too much money, so he can spend it on more important things such as groceries. A downfall would be that the amount of cover is very small (£17,500). This is very low in comparison to the other insurance providers and once again may be that Simon will not be getting his money's worth. There is also no high value <sup>item</sup> cover so this insurance provider wouldn't be the best option for Simon.

Finally, Westshine insurance costs £230 annually - second highest out of all of the insurance providers. ~~This is the second highest price~~ This is quite costly for someone in Simon's position. In addition, Westshine have the highest compulsory excess rate, ~~at~~ which is £125. This is extremely high as Simon will have to pay this amount everytime in the event of a claim. Despite this, Westshine have no limit on the amount

of cover. This could be a great advantage as ~~then~~ Simon could potentially claim a lot of money. The insurance also offers high value item cover up to £2000. This is an advantage for Simon as he could claim up to £2000, but it could also be seen as a disadvantage as he is limited to £2000.

In conclusion, I believe that the best insurance provider for Simon would be Ashridge.

This is as they are affordable and cheaper than most other insurance providers, and he will be able to claim a lot of money <sup>if he loses anything</sup> ~~if the happens~~ to his belongings. (Total for Question 6 = 12 marks)

### Question 7

Q7 asked learners to identify two types of Capital Income. This was a very accessible question with most learners achieving at least one mark.

The response below achieved 2 marks:

7 Give **two** types of capital income.

1 profit

2 loans / Debentures.

### Question 8

Q8 asked learners to explain one way that a cash flow forecast could be used by a business. Most learners showed a basic understanding of inflows and outflows. A common error was that some learners incorrectly stated that it would help a business to calculate profit and loss.

The response below achieved **two** marks as this is a correct response with development referring to decision making and cash inflows and outflows.

8 Explain **one** way that a cash flow forecast may be used by a business.

This can be used in order for the business to see how much cash is flowing in and out of the business which can help them make changes.

(Total for Question 8 = 2 marks)

### Question 9

Q9 asked learners to explain one effect of amortisation on the final accounts of a business. This answer was not done very well as many learners did not understand the concept. This served as a reminder to centres that all aspects of the specification can be tested.

The response below scored **two** marks:

1 mark for 'reduces profit' 1 mark for development 'extra costs are added on'

9 Explain **one** effect of 'amortisation' on the final accounts of a business.

reduces Profit as extra costs  
are added on

Also scoring 2 marks below:

9 Explain **one** effect of 'amortisation' on the final accounts of a business.

The net worth will reduce as a result of  
reducing the value of its intangible assets  
so accounts will show higher expenses and  
less assets.

### Question 10a

Q10a requires learners to use given figures to calculate fixed costs. Many learners were able to correctly calculate the fixed costs or to calculate component parts such as the contribution per unit. Some learners struggled to manipulate the break even formula.

The response below achieved full marks and there were many similar responses.

10 (a) Calculate the annual fixed costs to operate the ice cream stall. (3)

Show your workings. contribution  
 $2.75 - 80 + 30 = 1.65$   
selling price - variable cost  
 $6,500 \times 1.65 = 10725$

10725

### Question 10b.

Q10b required learners to calculate a change in the break-even point. Many students were able to calculate the break-even point but then failed to calculate the difference. Most learners gained marks by either using the correct formula or calculating component parts such as the contribution.

\* (b) Calculate the **change** in the break-even point if Emilia increases her selling price to £3.50

(3)

Show your workings.

Break-even = Fixed costs ÷ contribution per unit

$$£10,725 ÷ (£3.50 - £1.10) = £10,725 ÷ £2.40 = ~~4468.75~~$$

$$\text{Break-even} = 4468.75 \text{ units} -$$

$$\text{Break-even change} = 6500 - 4468.75 =$$

$$\text{a change of } 2031.25 \text{ units} -$$

$$\underline{2031.25 \text{ units}}$$

### Question 10c.

Q10c required learners to calculate the margin of safety. This was a straight forward calculation and most learners either scored the full marks or marks for the correct formula. A common error was that learners had the formula the wrong way round.

2 marks awarded for the correct answer

(c) Calculate the margin of safety for the year based on the increased price of £3.50 per ice cream.

(2)

Show your workings.

margin of safety = actual output - B.E.P

$$5000 - 4480$$

$$= 520$$

$$5000 - 4468.75$$

$$= 531.25$$

$$531.25$$

$$\underline{531.25}$$

### Question 10d.

Q10d required learners to analyse the impact of increasing selling price on profit. Learners who scored higher marks were able to create balanced discussions which were relevant to the case study and to the ice cream market. Many learners attempted relevant calculations successfully and were able to use these to support their arguments. Most learners were able to use specialist language such as profit, revenue and contribution per unit appropriately. Where learners achieved the lower mark bands this was largely due to a lack of balance with responses being one sided or a lack of application.

The response below was at Level 2 and scored **six** marks as the response demonstrates accurate knowledge, e.g., margin of safety, premiums and break-even are discussed.

The learner shows linkages to the issue of profit which is developed from the original points and also links to the information provided earlier in the paper.

The response is logical and clear with the use of appropriate specialist language e.g., breakeven USP.

(d) Analyse whether increasing the price of the ice creams will increase the profit made by Emilia's business.

(8)

Increasing selling price will allow for more revenue on the basis that the number of sales remains the same. The number of sales may reduce if she were to increase these prices.

By increasing the ~~revenue~~ <sup>price</sup>, it means the break even point will be lower, as the business will require less revenue to match the total costs of the business.

However, it could affect the margin of safety, as the output "or sales, may be lower depending on how her customers react to the increased prices.

Increasing the price could allow the consumers to see it as a premium item, which could fit into a niche market, and more people will buy.

Also, if Emilia has a loyal customer base, they will likely remain with her business, as the firm

Increasing the price could allow the consumers to see it as a premium item, which could fit into a niche market, and more people will buy.

Also, if Emilia has a loyal customer base, they will likely remain with her business, despite the raise in price.

⊗ The underlying factor is, that more likely than not, sales will reduce. As her business is only limited to one outdoor stall, people may be put off by the price when walking by, and chose another ice cream shop that offers cheaper ice creams.

#### Question 11ai-vii

Q11a required learners to complete a statement of financial position. Overall, this question was done very well with students showing an ability to calculate items such as depreciation, trade receivables and net current assets accurately.

Vetropak			
Statement of financial position as at 31 December 2021			
	Cost	Accumulated depreciation	Net book value
	£	£	£
<b>Non-current assets</b>			
Machinery	358 000	(i) 28 973	329 027 (1)
			329 027
<b>Current assets</b>			
Inventory		25 897	
Trade receivables		(ii) 106 29	(1)

Bank	2 569	
Cash	278	
	<u>39 373</u>	
<b>Current liabilities</b>		
Trade payables	17 435	
Short-term bank loan	(iii) <u>9 754</u>	(1)
	27 189	
<b>Net current assets/liabilities</b>	(iv) <u>12 184</u>	(1)
<small>current assets - current liabilities</small>		
<b>Non-current liabilities</b>		
Long-term bank loan	(v) <u>2 000</u>	(1)
<b>Net assets</b>	<u>321 211</u>	
<b>Financed by</b>		
Capital	276 300	
Retained profit	(vi) <u>44 911</u>	(1)
Capital employed	(vii) <u>321 211</u>	(1)

### Question 11b

11b required learners to calculate current assets in the statement of financial position considering a rent prepayment. Many learners completed this successfully. The most common error was that learners deducted rather than added the prepayment.

One mark awarded for correct answer below.

(b) Calculate the revised total current assets in the statement of financial position as at 31 December 2020.

(1)

Show your workings.

$$39373 + 380 = 39753$$

39753

### Question 11c.

Q11c required learners to calculate current liabilities in the statement of financial position considering arrears. Many learners completed this successfully. The most common error was that learners added rather than deducted the arrears.

The answer below scores **one** mark for the correct answer.

(c) Calculate the revised total current liabilities in the statement of financial position as at 31 December 2020.

(1)

Show your workings.

$$27189 + 250 =$$

29439

### Question 11d.

Q11d. required learners to calculate depreciation using the straight line method over 2 years. This question was answered well with many students achieving full marks. The most common error was that learners either calculated depreciation for just one year or calculated using the reducing balance method.

The response below scored **three** marks for the correct answer.

Jalen is planning to purchase a second-hand van at a cost of £25 000. He will depreciate the vehicle by 16.5% each year using the straight line method.

(d) Calculate the net book value of the van at the end of the **second** year.

(3)

Show your workings.

175  
820

$$\frac{25,000}{100} = 250 \times 16.5 = 4125 \times 2$$

$$\frac{25,000}{8250}$$

8250

16750

## Question 11e.

Q11e asked learners to discuss the advantages and disadvantages to a supplier of analysing the statement of financial position when making a decision on whether to offer trade credit. This was in the context of a packaging business. Overall this question was not done well. Many learners struggled with both the concept of trade credit and with identifying why the statement of financial position could be of use in this context. A common mistake was to analyse the benefits and drawbacks of trade credit to the packaging company. Where learners did score well they had identified a range of advantages and disadvantages such as the fact that the statement of financial position represents data for a set point in time.

The response below scored **three** marks as the learner shows accurate knowledge and calculation of a relevant ratio with partial discussion of how it would impact the decision to offer trade credit. The learner gets 3 marks which is the bottom of this mark band because there are more than a few gaps and omissions. The response displays a use of logical reasoning and specialist terminology.

(e) Discuss the advantages and disadvantages to the supplier of analysing the statement of financial position when making a decision about whether to offer trade credit.

(6)

One advantage to the Supplier of analysing the Statement of Financial Position (SFP) is they can identify ~~how~~ the ability of Vetropak to pay for their goods and services once the trade credit period ends. This is because the Supplier can identify and look at the ratio of current assets to current liabilities. In this case the ratio is  $1.45:1$  which is just below the ideal ratio of  $1.5:1$ . This ratio tells the Supplier ~~how~~ the value of assets they have to cover the costs of their liabilities. ~~As~~ As a result, if the ratio is well below the ideal ratio they may decide not to offer the trade credit.

One disadvantage to the Supplier of analysing the SFP is that there may be omissions or ~~the~~ costs not listed. This ~~that~~ they can pay back on time when maybe they actually can't.

## Question 11f.

11f asked learners to evaluate whether using either Venture capital or Crowdfunding would be the most beneficial to a packaging business who were purchasing a new machine. Overall this question was done well. Most learners understood the terminology which enabled them to score marks for their use specialist appropriate terminology. Most showed a clear understanding of the advantages and disadvantages of each source of finance. The higher mark bands were achieved by learners who thoroughly covered both the advantages and disadvantages of each source and developed their points into supported and clearly balanced arguments.

The response below scored **nine** marks and was in level 3 as the learner shows accurate knowledge and understanding of both crowdfunding and venture capitalists. There is balanced evaluation and linkages and developments which are logical and accurate. The learner uses specialist language e.g., interest, long-term and medium-term sources of finance. The learner does not achieve Level 4 because: Knowledge of crowdfunding is not thorough enough and there are gaps. Also, application and evaluation is not thorough and the learner has not sufficiently evaluated the two options against each other. Therefore, the evaluation is not sufficiently balanced and developed.

(f) Evaluate whether Jalen should use venture capital (Option 1) or crowdfunding (Option 2) to purchase the new machine.

(12)

Venture capital is when an experienced entrepreneur invests into a business and in return they get a share in their business. An advantage of Jalen choosing option 1 is that the venture capitalist will be able to give him the £65,000 he needs immediately, this means he can begin production as soon

possible and this may improve the relationship Jalen has with the leading food producer. A disadvantage of using a venture capitalist is that this is a long term source of finance, this may be unsuitable for Jalen as ~~they~~ he only needs to raise additional finance in order to make a large amount

expenditure, because of this a venture capitalist may take more from Jalen as they may demand high a high return on their investment. An advantage of a venture capitalist is that they

may be able to provide Jaen with further contacts. This means that if the venture capitalist could introduce Jaen to more opportunities than one he has now with the leading food manufacturers and as a result this may lead to long term growth of Jaen's business compared to short term growth.

An ~~adv~~ Crowdfunding is when a business presents their idea (typically through crowdfunding websites) and people who believe that the business could be successful invest small amounts into the business. An advantage of

Crowdfunding for Jaen is that he already has an established brand business therefore this may give his new way of packaging food credibility, as a result this increases the chances that people will invest into his business and he will raise the sufficient amount.

A disadvantage of crowdfunding is that while people may believe in Jaen's idea crowdfunding wouldn't be as efficient as venture capital as it Jaen may not be able to acquire the necessary funds immediately therefore he may not have all he needs in order to be prepared to work with the leading food producer.

An advantage of crowdfunding is that Jaen doesn't have to pay any interest

on the funds he receives therefore he can use crowdfunding as a medium source of finance that doesn't come at the additional costs that venture capital would come at as the people who would fund Jaen through crowdfunding do NOT become shareholders therefore Jaen won't be incurring unnecessary costs.

To conclude I believe Jalen should choose crowdfunding. This is because he only needs additional funds therefore crowdfunding ~~is~~ perhaps may not be the most time efficient however it is the most cost efficient way of raising money that suits his situation. Although a venture capitalist may offer immediate funds and advise Jalen it may not be worth losing some control of his business for Jalen as he already has a deal with a leading food ~~market~~ producer therefore to conclude Jalen should choose option 2 which is crowd funding.

## Summary

Overall there are some clear examples of good practice taking place in many centres. A real positive was the increased number of candidates who were able to attempt all questions on the paper including the calculation questions. The reduction in paper size has helped learners to perform more strongly on the second part of the paper.

Some strong examples of personal finance understanding were pleasing and there was an improvement in the use of financial vocabulary and specialist terminology.

The following suggestions are made on how learners can further improve their answers.

- Ensure the question is read carefully to answer the question asked.
- Always show the formula and workings in the calculation questions. Workings should be labelled so the examiner can see the thought process behind the answer.
- Where there is more than one mark available, knowledge points should be developed further rather than giving isolated points of knowledge. This is particularly important on question 4 where two marks are regularly lost by learners.
- Aim to produce a balanced argument on all questions of 6 marks and above in order to achieve the higher levels. The level descriptors expect balance in the higher bands so try to plan out your answer.
- Use the scenario provided to apply knowledge and understanding in context. If numbers are provided, this is a good opportunity to use these in answers to support the arguments being presented. If relevant, do some calculations to help you to give good context. Good analysis of data helps a good assessment and evaluation to be made.
- Provide a conclusion to the extended written answer questions of 12 marks. The answer should be justified based on the arguments presented in the body of the response. Again figures can be used to give a more powerful rationale for the decision made.

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