

# **GCSE English Language Unit 2**

**Reading and Writing:**

**Description, Narration and Exposition**

**Money**

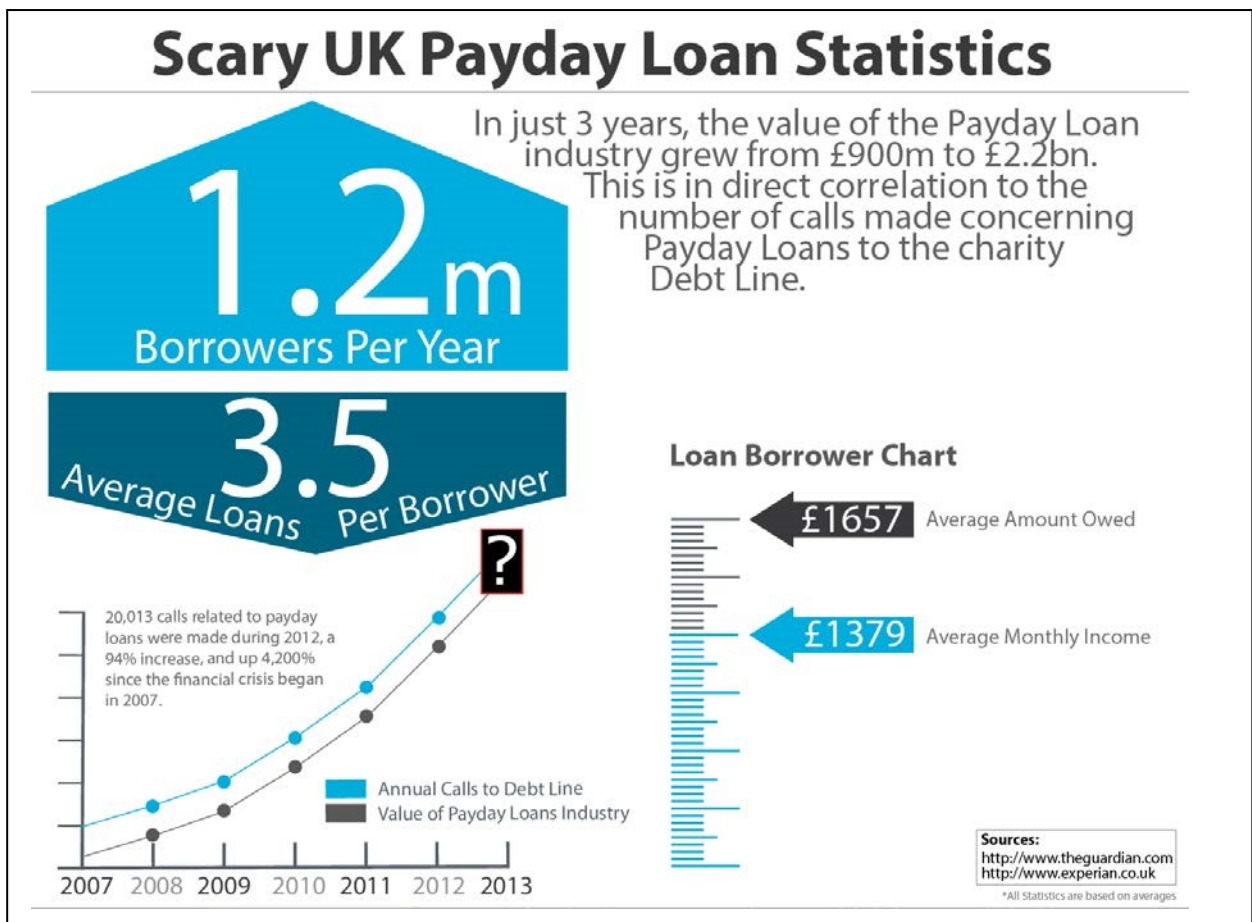
# Resource Material

**Text A** is a definition of a payday loan from an online encyclopaedia.

Payday loans are short-term loans for small amounts of money. They are available from high street shops and internet sites. Payday loans can be easy to get but interest rates are very high. There may be other ways for you to sort out your short-term money problem so think about the alternatives before you borrow from a payday lender.

If you decide to get a payday loan, shop around and compare the interest and charges before you borrow. Make sure you are clear about what will happen if you can't pay it back.

**Text B** is an infographic from a website that shows that changes in the payday loans industry.





**Text C** is a table from a magazine that shows firms that offer payday loans make their money.


HOW FIRMS MAKE THEIR MONEY					
How much top payday loan companies charge to borrow £100.					
Lender	Loan amount	Total charge for credit	Total repayable	Term of loan	Representative APR
wonga.com	£100	£14.79	£114.79	15 days	4,214%
Payday UK	£100	£25	£125	28 days	1,737%
QuickQuid	£100	£25	£125	31 days	1,734%
Payday Express	£100	£25	£125	28 days	1,737%
KwikCash	£100	£25	£125	28 days	1,737%


**Text D** is from the website of a payday loan company.

**As a responsible lender, we:**


 Assess every application on an individual basis


 Make sure our customer care team can't see reasons behind our decisions, for your security.


 Consider many of pieces of data and perform credit checks to make fast, accurate decisions


 Assess all applications carefully and only offer loans to people we think can afford to pay them back and never guarantee approval

**We don't lend to everyone. You must be:**

 A UK resident

 Over 18

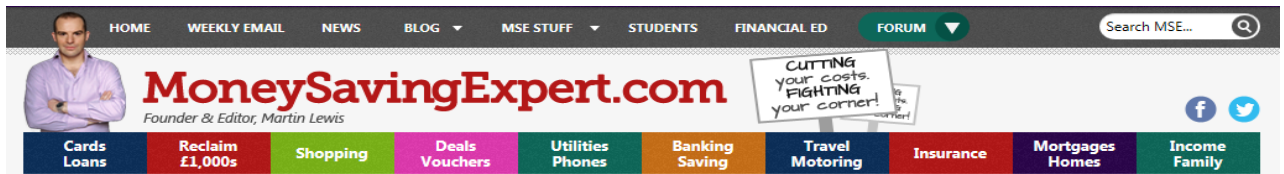
 A bank account holder with a debit card

 A mobile phone owner

When it comes to repaying, make sure you have enough money in your account by 5am on your due date. We'll automatically try to collect repayments from your primary debit card or, if you've registered other cards with us, the most recently registered. Find out more about [how we collect payments](#).

If your application is approved, you will need to keep your repayment promise. We want our relationship to be based on trust, so we lay out the facts as clearly as possible. Only you can decide whether to apply or not. So if you're not sure you can afford a loan, or comfortably repay on your chosen date, please get advice before making a decision.

**Text E** is an explanation of payday loans from an advice website.



**Need some quick and easy cash? A payday loan feels easy, but this short term high cost credit can get you into an expensive nightmare – risking scarring your finances and leaving you repaying many times more than you borrowed.**

Payday loans are short-term lending often used by people to tide them over (to fill the gap until payday) when they have no other option. They're often very easy to get – some even do it on mobiles while they're drunk which makes them feel convenient. But it's that very ease which is the danger. If you don't think about what you're doing, it can be a nightmare.

The loans are typically only supposed to last for days, or maximum of a month, for amounts of up to £1,000 or so. The stated cost can be fairly low, especially when compared to unauthorised overdraft charges. But many borrowers get stung by tricks used by payday loan firms, as well as their lending decisions.

In June 2013, the entire market was referred to the Competition Commission by the Office of Fair Trading for a fuller investigation of practices used in the market, and how well the market's working for consumers using payday loans.

While we don't like these loans, for a small sliver of the population (not the millions who get them), they are lending of last resort which, used right, can solve a one-off hole in people's finances. Before deciding a payday loan is for you please read our warnings here, explore every alternative, and consider your options very carefully.

**Text F** is an extract is taken from a novel in which a visiting client describes the main character, *Gobseck*, who is a money lender at a time when lending money was unpopular.

One evening I went in to see this man who had turned himself to gold; the usurer, whom his victims (his clients, as he styled them) were wont to call Daddy Gobseck, perhaps ironically, perhaps by way of antiphrasis\*. He was sitting in his armchair, motionless as a statue, staring fixedly at the mantel-shelf, where he seemed to read the figures of his statements. A lamp, with a pedestal that had once been green, was burning in the room; but so far from taking colour from its smoky light, his face seemed to stand out positively paler against the background. He pointed to a chair set for me, but not a word did he say.

"What thoughts can this being have in his mind?" said I to myself. 'Does he know that a God exists; does he know there are such things as feeling, woman, happiness?' I pitied him as I might have pitied a diseased creature. But, at the same time, I knew quite well that while he had millions of francs at his command, he possessed the world no less in idea—that world which he had explored, ransacked, weighed, appraised, and exploited.

*Gobseck*, Honore de Balzac

\* The use of a word in a sense opposite to its proper meaning.

# Question Paper

**SECTION A (Reading): 40 marks**

*In the **separate Resource Material** there are six texts on the theme of 'Money' labelled Text A-F. Read each text carefully and answer all the questions below that relate to each of the texts. Additional answer pages are available at the back of this paper should you require them.*

**TEXT A**

1. According to the text, what is a 'payday loan'? [1]

.....

2. Write down three things you should do before getting a payday loan, according to the text. [3]

- .....
- .....
- .....

**TEXT B**

3. The text refers to the "correlation" between the payday loan industry and the number of calls to the charity Debit Line. Select one definition from the list below that best describes 'correlation'. [1]

- a) The affect one thing has on another
- b) The line drawn between two things
- c) The relationship between two people
- d) The way that two things are the same
- e) The way two things are different

4. Use the text to explain what has happened to the payday loan industry and the number of calls to Debt Line since 2007. [2]

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**TEXT F**

10. In the last line the writer says that Gobseck had “ransacked” the world.  
Select one definition from the list below that best describes the word ‘ransacked.’ [1]

- a) To store things neatly away
- b) To take advantage of a situation
- c) To spoil something that had been good
- d) To search thoroughly for valuables
- e) To have no more use for something





**Editing (5 marks)**

*In this part of the paper you will be assessed for the quality of your understanding and editing skills.*

1. Circle the word below that best fits the gap in the sentence below: [1]

**Money was at the ..... of all of his problems.**

- a) cause                      b) reason                      c) blame                      d) root

2. Read the sentences below and then answer the questions that follow:

She was ..... (1)..... waiting for the bank to open. ....(2)..... she paid in the money today she knew her rent would be late and her landlady would kick her out.

- (a) Circle the word below that best fits gap (1): [1]

- (A) reluctantly              (B) casually              (C) happily              (D) nervously

- (b) Circle the word below that best fits gap (2): [1]

- (A) Unless              (B) However              (C) When              (D) Firstly

3. Read the text below which consists of sentences in the wrong order and show your understanding by answering the questions that follow:

- 1) Curious, he bent down to pick it up.
- 2) Now the question was what should he do with it?
- 3) Lloyd trundled down the street to meet his friends in the usual spot.
- 4) On closer inspection it turned out to be a roll of £50 notes.
- 5) His eyes caught sight of a small bundle on the ground.

- (a) Which sentence should come **third** in the text? Write the number of the sentence below. [1]

.....

- (b) Which sentence should come **fourth** in the text? Write the number of the sentence below. [1]

.....

**SECTION B (Writing): 40 marks**

**B1.** *In this task you will be assessed for the quality of your proofreading.*

To open a bank account you usually have to fill in an application form. Read the application below which has some errors in it.

**Identify the five errors and correct them.**

[5]

Name:

james Thomas

Address:

112 Wood Avenew, Newport, NP2 4PK

Contact telephone number:

0774 326 139

Reason for opening account:

For my weakly wages to be transfered from my employers account and for easy access to my money.

**B2.** *In this section you will be assessed for the quality of your **writing** skills.*

*20 marks are awarded for communication and organisation; 15 marks are awarded for writing accurately.*

*You should aim to write about 350-500 words.*

Choose **one** of the following for your writing:

[35]

**Either,**

a) Describe an occasion when someone unexpectedly comes into some money.

**Or,**

b) "When I was young I thought that money was the most important thing in life; now that I am old I know that it is." (Oscar Wilde).

Write an essay explaining why money is important to teenagers.

*The space below can be used to plan your work.*

# Mark Scheme



## Section A (40 marks)

### TEXT A

1. According to the text, what is a 'payday loan'? [1]

*This question tests the ability to use deduction skills to retrieve information.*

Award **one mark** for the correct answer:

A short-term loan for a small amount of money.

2. Write down three things you should do before getting a payday loan, according to the text? [3]

*This question tests the ability to use deduction skills to retrieve information.*

Award **one mark** each of the following **to a maximum of three**:

- think about the alternatives before you borrow from a payday lender;
- shop around;
- compare the interest and charges before you borrow;
- be clear about what will happen if you can't pay it back.

### TEXT B

3. The text refers to the "correlation" between the payday loan industry and the number of calls to the charity Debit Line. Select one definition from the list below that best describes 'correlation'. [1]

- a) The affect one thing has on another
- b) The line drawn between two things
- c) The relationship between two people
- d) The way that two things are the same
- e) The way two things are different

*This question tests the ability to demonstrate verbal reasoning skills in context.*

Award **one mark** for:

- a) The affect one thing has on another

4. Use the text to explain what has happened to the payday loan industry and the number of calls to Debt Line since 2007. [2]

*This question tests the ability to refer to evidence within texts and use inference and deduction skills to retrieve and analyse information.*

- Award **one** mark for candidates who demonstrate an understanding that value of the payday loan industry and the number of calls to Debt Line has increased at the same rate since 2007.
- Award **two** marks for candidates who clearly demonstrate an appreciation that that value of the payday loan industry and the number of calls to Debt Line has increased at the same rate since 2007, which was the start of the financial crisis meaning that more people are in need of money due to their financial troubles. There should be a direct link made between the two data sets.

**No marks** should be awarded for candidates who simply state that both have increased **without** making a connection between the two.

### TEXT C

5. Tick the box that best describes the purpose of this text: [1]

- a) Personal use
- b) Public use
- c) Occupational use
- d) Educational use

*This question tests the ability to understand and recognise the purpose of texts.*

Award **one** mark for:

- b) Public use (individuals will make use of this information but it is not a personal text as it is making anonymous contact with the reader via a magazine).

6. Which company offers the best value for money loan? Tick the correct box. [1]

- a) wonga.com
- b) Payday UK
- c) QuickQuid
- d) Payday Express
- e) Kwik Cash

*This question tests the ability to use deduction skills to retrieve information and to refer to evidence within texts.*

Award **one** mark for:

- c) QuickQuid (its loan is for an additional three days when compared to the other companies offering the same charge making it better value for money).

## TEXT D

7. Explain how this payday loan company makes itself sound responsible and trustworthy. [5]

*This question tests the ability to refer to evidence within texts, to evaluate and reflect on the ways in which texts may be interpreted differently according to the perspective of the reader and distinguishing between facts or evidence and opinions, bias and argument.*

Give 0 marks for responses where there is nothing worthy of credit.

Give 1 mark to those who identify and begin to comment on one or two superficial details linked to the issue of reliability/trustworthiness, accompanied by basic textual reference.

Give 2 marks to those who identify and give some general explanations on some of the straightforward details linked to the issue of reliability/trustworthiness, accompanied by textual reference.

Give 3 marks to those who begin to show some understanding of what the company is saying to make itself seem reliable and trustworthy supported by appropriate textual references. Candidates begin to provide clear explanations of the relationship between what is said and its intended affect on the reader.

Give 4 marks to those who provide accurate explanations about a range of examples put forward to attest to the company's reliability/trustworthiness supported by well-selected textual references. Candidates demonstrate a coherent understanding of the relationship between what is said, and possibly how it is said, and its intended affect on the reader.

Give 5 marks to those who give accurate and perceptive explanations about the full range of put forward to attest to the company's reliability/trustworthiness supported by convincing, well selected examples and purposeful textual references. Candidates present well-considered and articulate understanding of not only what the company says but the language it uses in affecting the reader.

Details candidates may explore or comment on could be:

- "every application" is considered which suggests individual care and attention;
- They highlight the reader's "security" which makes the company sound safe and trustworthy;
- They mention their "customer care team" which implies the reader would be looked after by the company;
- They seem responsible when they say they look at "many pieces of data" as they will check carefully whether someone should have a loan;
- They don't lend to "everyone" which suggests they are thorough about who they decide to make a loan to.

Overview:

- They provide a clear criteria for what someone needs in order to be accepted for a loan;
- They provide clear instructions on how they collect payments and offer a hyperlink to further information which suggests they are open and transparent;
- They use language like "relationship", "trust" and "promise" which sounds friendly;
- They sound reasonable and polite – "please".

This is not a checklist and the question must be marked in levels of response. Look for and reward valid alternatives.

## TEXT E

8. **In your own words**, summarise **five disadvantages** of payday loans highlighted by the text. [5]

*This question tests the ability to summarise information.*

Award **one** mark for each of the following summarised in the candidate's own words, **to a maximum of five**:

- They cost a lot – **“high cost”**
- They could cause longer term problems with your money – **“risking scarring your finances”**
- The cost is not proportionate to the amount borrowed – **“repaying many times more than you borrowed”**
- They are a little too easy to get – **“very easy to get”**
- There doesn't seem to be much of a standard or care for the customer if you can get a loan when you are drunk – **“they're drunk”**
- People can often take out a loan without properly thinking about it – **“it's that very ease which is the danger”**
- The companies who offer the loan can sometimes take advantage of people – **“stung by tricks used by payday loan firms”**

Look for and reward valid alternatives.

Where candidates have exclusively copied chunks of the text as their response, no marks are to be awarded.

9. Look at Texts C, D and E. Synthesise what these texts say about payday loans. [5]

*This question tests the ability to synthesise information effectively from more than one text, interpret themes, meaning and ideas in a text and to use inference and deduction skills to retrieve and analyse details.*

Give 0 marks for responses where there is nothing worthy of credit.

Give 1 mark to those who identify basic information about payday loans from one or more texts.

Give 2 marks to those who identify and give a straightforward description of payday loans. These answers will begin to collate information from different sources although the response may be uneven.

Give 3 marks to those who identify some range of information on payday loans from across the texts. There may be some reliance on identifying information but these answers will begin to explain the purpose and content of each text.

Give 4 marks to those who include a number of detailed comments about payday loans. These answers will be carefully collated with a wide range of valid supporting points.

Give 5 marks to those who make a wide range of perceptive and astute comments about payday loans. These answers will combine overview and detail and will collate the material effectively. Responses will have a sustained understanding of the texts and purposeful explanations.

Some areas which candidates may wish to explore could be:

#### **Text C**

- A comparison of interest rates according to lender, where Wonga differs greatly from the other four lenders in a number of categories
- The heading and name of each lender connotes money and potential profit

#### **Text D**

- Information on how one lender assesses loan applications in a thorough and secure manner
- Clear criteria provided on who qualifies for a loan and how to repay it

#### **Text E**

- A payday loan is described as an "expensive nightmare", which could end up "scarring your finances"
- Many borrowers are "stung by tricks" and the entire market was referred for investigation

This is not a checklist and the question must be marked in levels of response. Look for and reward valid alternatives.

10. In the last line the writer says that Gobseck had “ransacked” the world.

Select one definition from the list below that best describes the word ‘ransacked.’ [1]

- a) To store things neatly away
- b) To take advantage of a situation
- c) To spoil something that had been good
- d) To search thoroughly for valuables
- e) To have no more use for something

*This question tests the ability to interpret meaning and demonstrate verbal reasoning skills in context.*

Award **one** mark for:

- c) To search thoroughly for valuables

11. What impressions do we get of Gobseck? Explore what the writer says about Gobseck and how he says it. [10]

*This question tests the ability to refer to evidence within texts and use inference and deduction skills to retrieve and analyse information.*

Give 0 marks for responses where there is nothing worthy of credit.

Give 1-2 marks to those who identify and begin to comment on one or two superficial details with linked basic textual reference.

Give 3-4 marks to those who identify and give straightforward comments on some general impressions of Gobseck supported by straightforward textual references.

Give 5-6 marks to those who begin to show some understanding of Gobseck's character supported by appropriate textual references. Candidates begin to analyse the way the writer presents him.

Give 7-8 marks to those who make accurate comments about a range of impressions about Gobseck's character supported by well-selected textual references. Candidates analyse the way the writer presents him through language and tone.

Give 9-10 marks to those who make accurate and perceptive comments about a wide range of impressions about Gobseck supported by convincing, well selected examples and purposeful textual references. Candidates demonstrate well-considered analysis of the way the writer presents him through language and tone.

Details candidates may explore or comment on could be:

- Gobseck is clearly very wealthy – “turned himself to gold”.
- Gobseck sees his money lending as a business as he refers to “his clients”.
- Although perhaps those lending money do not see themselves in a business transaction but being taken advantage of “his victims”.
- Clients refer to him as “Daddy Gobseck, perhaps ironically” to suggest there is no care or love on Gobseck's part for those borrowing money.
- Gobseck seems almost lifeless “motionless as a statue” – there is something not quite human about him.
- He seems to have little pride in his home as his furniture is faded “pedestal that had once been green”.
- Gobseck seems unhealthy “positively paler”
- He initially seems rude/impolite “not a word did he say”.
- The visitor questions Gobseck's religious conviction “Does he know that a God exists” perhaps intimating that his money lending is immoral.
- The visitor questions whether Gobseck has knowledge of the pleasures of life “does he know there are such things as feeling, woman, happiness” implying he seems unhappy.
- The visitor views Gobseck as “a diseased creature” – again not human, but also perhaps physically or morally ill.
- His wealth is well-known “he had millions of francs”.
- Gobseck is made to sound self-serving or greedy “he had explored, ransacked, weighed, appraised, and exploited”.

This is not a checklist and the question must be marked in levels of response. Look for and reward valid alternatives.

### Editing (5 marks)

*In this part of the paper you will be assessed for the quality of your understanding and editing skills.*

1. Circle the word below that best fits the gap in the sentence below: [1]

**Money was at the ..... of all of his problems.**

Award **one** mark for:

d) root

2. Read the sentences below and then answer the questions that follow:

- (a) Award **one** mark for: [1]

(D) nervously

- (b) Award **one** mark for: [1]

(A) Unless

3. Read the text below which consists of sentences in the wrong order and show your understanding by answering the questions that follow:

Correct order:

- 1) Lloyd trundled down the street to meet his friends in the usual spot.
- 2) His eyes caught sight of a small bundle on the ground.
- 3) Curious, he bent down to pick it up.
- 4) On closer inspection it turned out to be a roll of £50 notes.
- 5) Now the question was what should he do with it?

Award **one** mark for each of the following correctly identified:

- (a) 1 – Curious, he bent down to pick it up. [1]

- (b) 4 – On closer inspection it turned out to be a roll of £50 notes. [1]



B1. Award **one** mark for each of the following errors appropriately corrected, to a **maximum of five**:

[5]

Name:  
James Thomas

Address:  
112 Wood Avenew, Newport, NP2 4PK

Contact telephone number:  
0774 326 139

Reason for opening account:  
For my weakly wages to be transfered from my employers account and for easy access to my money.

James

Avenue.

weekly

transferred

employer's

<b>Band</b>	<b>Communicating and organising</b>	<b>Band</b>	<b>Writing accurately</b>
<b>5</b> <i>(17-20 marks)</i>	<ul style="list-style-type: none"> <li>• Mature and perceptive writing</li> <li>• Sustained and effective writing with techniques that fully engage the reader's interest</li> <li>• Appropriate register is confidently adapted to purpose/audience</li> <li>• Ideas are convincingly developed with detail, originality and creativity</li> <li>• Secure and coherent structure; there is sophistication in the shape and structure of the writing</li> </ul>	<b>5</b> <i>(13-15 marks)</i>	<ul style="list-style-type: none"> <li>• Use a wide range of ambitious and appropriate vocabulary confidently to create effect or convey precise meaning</li> <li>• Appropriate and effective variation of sentence structures</li> <li>• Virtually all sentence construction is controlled and accurate</li> <li>• A range of punctuation is used confidently and accurately</li> <li>• Virtually all spelling, including that of complex irregular words, is correct</li> <li>• Control of tense and agreement is totally secure</li> <li>• Very secure command of grammar</li> </ul>
<b>4</b> <i>(13-16 marks)</i>	<ul style="list-style-type: none"> <li>• Clearly controlled and well-judged writing</li> <li>• Shows secure understanding of the reader's needs and how to hold interest with techniques used</li> <li>• Register is appropriately and consistently adapted to purpose/audience</li> <li>• Develops ideas with convincing detail and some originality and imagination</li> <li>• Writing is purposefully structured and clearly organised to give sequence and fluency</li> </ul>	<b>4</b> <i>(10-12 marks)</i>	<ul style="list-style-type: none"> <li>• Use wide range of vocabulary with precision</li> <li>• Secure command of grammar</li> <li>• Sentence structure is varied to achieve effects</li> <li>• Control of sentence construction is secure</li> <li>• A range of punctuation is used accurately</li> <li>• Spelling, including that of irregular words, is secure</li> <li>• Control of tense and agreement is secure</li> </ul>
<b>3</b> <i>(9-12 marks)</i>	<ul style="list-style-type: none"> <li>• Writing is mostly coherent and interesting</li> <li>• Clear awareness of the reader and some techniques used to meet their needs</li> <li>• Register is mostly appropriately adapted to purpose/audience</li> <li>• Ideas show development and there are some interesting effects in the writing</li> <li>• The writing is organised to give sequence and structure</li> </ul>	<b>3</b> <i>(7-9 marks)</i>	<ul style="list-style-type: none"> <li>• Use a good range of vocabulary with some precision</li> <li>• Mostly consistent command of grammar</li> <li>• Sentence structures are varied</li> <li>• Control of sentence construction is mostly secure</li> <li>• A range of punctuation is used, mostly accurately</li> <li>• Most spelling, including that of irregular words, is correct</li> <li>• Control of tense and agreement is mostly secure</li> </ul>
<b>2</b> <i>(5-8 marks)</i>	<ul style="list-style-type: none"> <li>• Some coherent writing</li> <li>• Some awareness how to create effect to interest the reader</li> <li>• A clear attempt to adapt register to purpose/audience</li> <li>• Develops some ideas with an occasional interesting effect</li> <li>• There is some organisation, some sequencing of ideas</li> </ul>	<b>2</b> <i>(4-6 marks)</i>	<ul style="list-style-type: none"> <li>• Use some range of vocabulary</li> <li>• Command of grammar is inconsistent</li> <li>• There is some variety of sentence structure</li> <li>• There is some control of sentence construction</li> <li>• Some control of a range of punctuation</li> <li>• Spelling is usually accurate</li> <li>• Control of tense and agreement is generally secure</li> </ul>
<b>1</b> <i>(1-4 marks)</i>	<ul style="list-style-type: none"> <li>• Basic coherence in the writing</li> <li>• Limited awareness of the reader</li> <li>• Some attempt to adapt register to purpose/audience</li> <li>• Some relevant content but uneven</li> <li>• Basic organisation; simple sequencing of ideas</li> </ul>	<b>1</b> <i>(1-3 marks)</i>	<ul style="list-style-type: none"> <li>• Limited range of vocabulary</li> <li>• Limited range of sentence structures</li> <li>• Control of sentence construction is limited</li> <li>• There is some attempt to use to use punctuation</li> <li>• Some spelling is accurate</li> <li>• Control of tense and agreement is limited</li> <li>• Limited command of grammar</li> </ul>
0 marks	Nothing worthy of credit		