

FINAL Key Skills Communication Level 3

First-Time Buyers Mark Scheme

Part A Short-answer questions

| Q1 Using Documents 1 and 2, identify three reasons why young people may consider buying property. | | | |
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| Criteria | Marking Guide | Marks | Max Marks |
| 3.2.1 | Candidate has read and selected relevant information from Documents 1 and 2. | 1 mark | 1 mark |
| 3.2.2 | <p>Candidate has identified three reasons why young people may consider buying property, eg</p> <p>a) able to decorate property as they wish (Doc 1)</p> <p>b) not having to put up with other tenants (Doc 1)</p> <p>c) security of being in your own ‘castle’/because they want a home of their own (Doc 1)</p> <p>d) as an investment (Docs 1 & 2)</p> <p>e) to show commitment in a relationship (Doc 2)</p> <p>Accept any other valid point.</p> | 1 mark for each point (max 3 marks) | 3 marks |
| Total for question | | | 4 marks |

| Q3 Identify four ways of dealing with the shortage of affordable housing from the views expressed in Document 3. To what extent does Document 1 support these views? | | | |
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| Criteria | Marking Guide | Marks | Max Marks |
| 3.2.1 | Candidate has read and selected relevant information from Documents 1 and 3. | 1 mark | 1 mark |
| 3.2.2 | <p>Candidate has identified four ways of dealing with the shortage of affordable housing from Document 3, eg</p> <ul style="list-style-type: none"> a) ban second-home owners (Jenny) b) put a huge tax on second homes (Jenny) c) half of all building land should be for affordable houses (Lyn) d) abolish farming and build on the land (Colin) e) people should be prepared to move away to somewhere cheaper (Bridget) f) rent a property instead of buying (Dave, Bridget) g) build on selected greenfield sites (Steve) <p>Accept any other valid view.</p> | 1 mark for each point (max 4 marks) | 4 marks |
| 3.2.3 | <p>Candidate has assessed the extent to which Document 1 supports the views identified in Document 3.</p> <p>For example, young people are finding it difficult to afford to buy property, and many think that the government should step in to control the purchase of second-homes. Many prospective first-time buyers are renting property or living with parents. However, many experts believe that house prices are set to fall in the near future.</p> <p>Accept any other valid assessment.</p> | Up to 3 marks | 3 marks |
| Total for question | | | 8 marks |

| Q4 Using information from the documents, give one example of how the difficulties faced by first time buyers can affect their relationships with partners, and one example of how they can affect their relationships with parents . How far are Dave's problems in Document 3 supported by information from Documents 1 and 2? | | | |
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| Criteria | Marking Guide | Marks | Max Marks |
| 3.2.1 | Candidate has read and selected relevant information from Documents 1, 2 and 3. | 1 mark | 1 mark |
| 3.2.2 | <p>Candidate has given one example of an effect on relationships with partners, eg</p> <p>a) young people committing to a partner in order to afford property (Doc 1)</p> <p>b) buying a first home puts strain on relationship with partner (Doc 2)</p> <p>c) partners often do not agree about choice of property (Doc 2)</p> <p>d) Dave and partner are stressed (Doc 3).</p> <p>Accept any other valid example.</p> <p>Candidate has given one example of an effect on relationships with parents, eg</p> <p>e) prospective first-time buyers having to live longer with parents as they cannot afford a property (Doc 1)</p> <p>f) young people may have to move away from where they grew up, ie away from their parents (Doc 3).</p> <p>Accept any other valid example.</p> | <p>1 mark</p> <p>1 mark</p> | 2 marks |
| 3.2.3 | <p>Candidate has assessed how far Dave's problems are supported by information from Docs 1 and 2.</p> <p>For example, Dave and his girlfriend are under financial pressure (Doc 1). His problem with money is supported by the fact that many first-time buyers have to take out huge loans to pay the deposit and the full costs of house-buying (Docs 1 and 2). His concern that buying a property may not be worth the effort is supported by Relate (Doc 2) who say that the experience may be too stressful for young couples and cause them to break up.</p> <p>However - renting offers no return on money paid out, so they may eventually be better off financially by buying (Doc 1).</p> <p>Accept any other valid explanation.</p> | Up to 3 marks | 3 marks |
| Total for question | | | 6 marks |

Part B Extended-answer question

| <p>Q5 Write an article for a college or community newspaper highlighting the issues first-time buyers should take into account when considering buying property. These should include:</p> <ul style="list-style-type: none"> • availability of affordable property • alternatives to buying • financial considerations • personal considerations. <p>Base your article on information from the documents.</p> | | | |
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| Criteria | Marking Guide | Marks | Max Marks |
| 3.3.1 | <p>Candidate has:</p> <ul style="list-style-type: none"> • selected an appropriate form of an article for presenting the information which includes a heading • used an appropriate style and structure to add clarity to the text (for example the use of sub-headings, paragraphs, bullet points or other stylistic features) • used an appropriate and consistent tone in writing. | <p>1 mark</p> <p>1 mark</p> <p>1 mark</p> | 3 marks |
| 3.3.2 | <p>Candidate has:</p> <ul style="list-style-type: none"> • used own words in an effective manner where appropriate • demonstrated an understanding of the arguments and opinions in the source documents by considering availability of affordable property for first-time buyers, and the alternatives to buying, both advantages and disadvantages • demonstrated an understanding of the arguments and opinions in the source documents about the financial and personal considerations • organised material effectively to suit the purpose of the task in a logical and balanced manner that is helpful to the target audience. | <p>Up to 3 marks</p> <p>Up to 3 marks</p> <p>Up to 3 marks</p> <p>Up to 4 marks</p> | 13 marks |

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| 3.3.3 | <p>Band 1 The candidate spells, punctuates and uses grammar with reasonable accuracy, eg</p> <ul style="list-style-type: none"> • the spelling of simple words is usually accurate • full stops and capital letters are accurately used to demarcate sentences. Commas in lists are used accurately • there may be some grammatical errors, eg confusion of pronouns, tense and some lack of cohesion. | 1-3 marks | |
| | <p>Band 2 The candidate spells, punctuates and uses grammar with considerable accuracy, eg</p> <ul style="list-style-type: none"> • the spelling of words with complex regular patterns is usually accurate • a range of punctuation including commas, apostrophes and inverted commas is used correctly to mark sentences and clauses • the work is mostly grammatically accurate showing that the candidate can construct complex sentences accurately, use pronouns so that their meaning is clear, makes accurate subject/verb agreement and uses tenses accurately and consistently, although there may be occasional errors of sentence separation. | 4-7 marks | |
| | <p>Band 3 The candidate spells, punctuates and uses the rules of grammar with almost faultless accuracy, eg</p> <ul style="list-style-type: none"> • virtually all spelling, including that of irregular words, is usually correct. Any errors stand out as untypical or 'one-off' slips • punctuation is accurate and is used to vary pace, clarify meaning, avoid ambiguity and create deliberate effects • grammar is accurate and gives appropriate variation in sentence structure. | 8-9 marks | |
| Total for question | | | 9 marks |
| | | | 25 marks |