

# **GCSE English Language Unit 2**

**Reading and Writing:**

**Description, Narration and Exposition**

**Money**

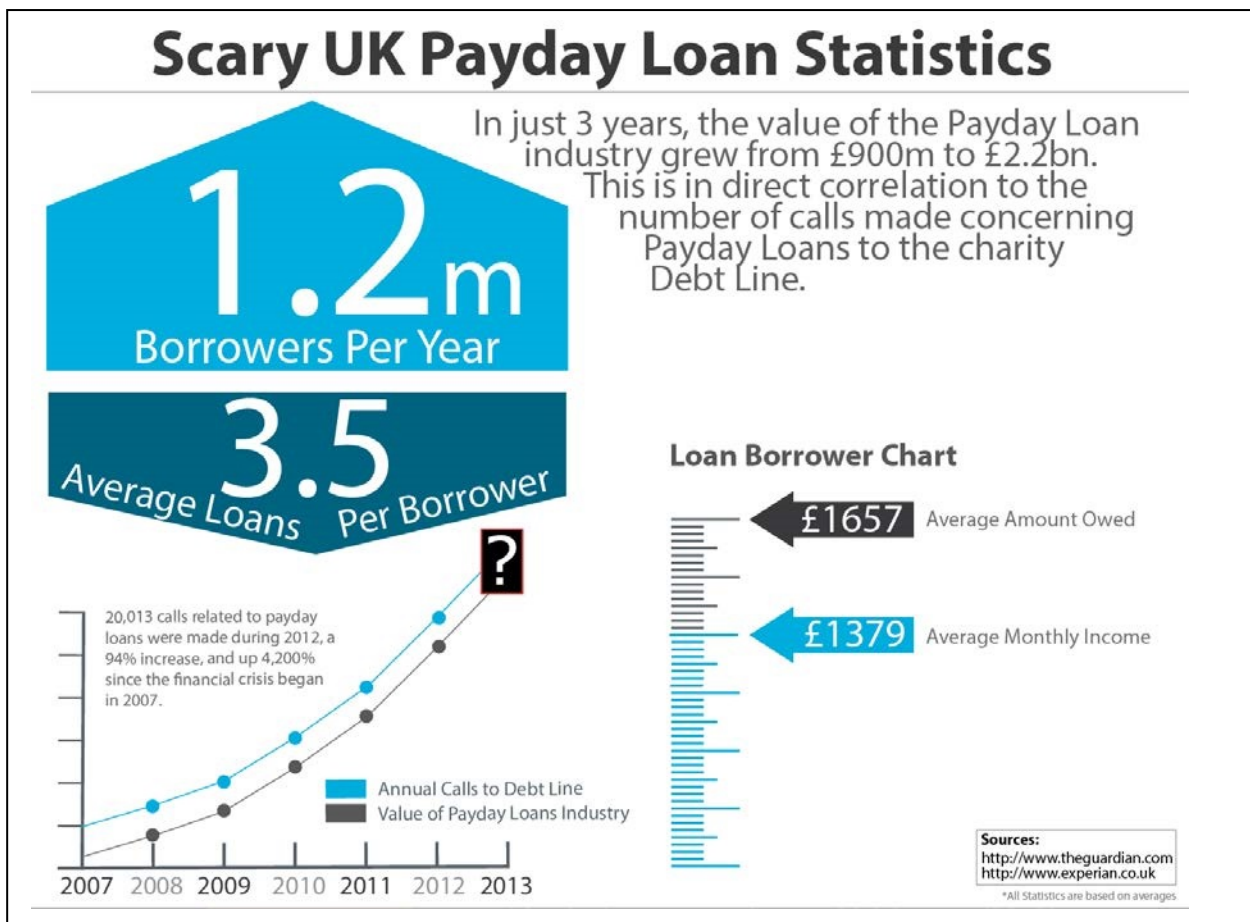
# Resource Material

**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

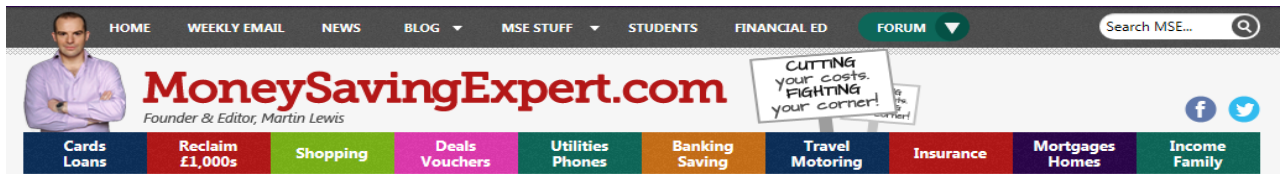


A mobile phone owner

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



A series of 23 horizontal dotted lines arranged vertically, serving as a template for handwriting practice or data entry.

**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.*