



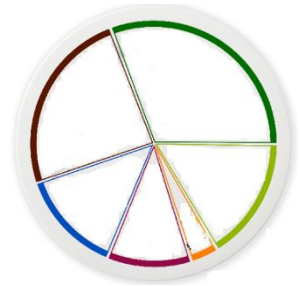
SUBJECT: **Home Economics**
 PAPER NUMBER: I
 DATE: 2nd September 2020
 TIME: 9:00 a.m. to 11:05 a.m.

Answer **ALL** questions.

1. Vegetables make up the largest portion of 'The Healthy Plate'.

a. Identify **TWO** reasons why we should consume a substantial amount of vegetables.

- _____ (1)
- _____ (1)



b. i. Which foods make up the smallest section of 'The Healthy Plate'?

_____ (1)

ii. Suggest **ONE** reason why it is recommended to eat small amounts of the foods mentioned in part (b) i.

_____ (1/2)

c. One of the illustrations outside 'The Healthy Plate' also suggests that we limit our intake of sugary foods and drinks.

State **TWO** reasons why their intake should be limited.

- _____ (1)
- _____ (1)

d. What does the illustration of herbs and spices outside the plate suggest?

_____ (1/2)



e. It is also suggested that we drink 2 to 3 litres of water every day.

i. Explain **TWO** functions of water in the body.

- _____ (1)
- _____ (1)



This question continues on next page.

ii. Identify **TWO** instances when a higher intake of water is recommended.

- _____ (1)
- _____ (1)

(Total: 10 marks)

2. Sarah is learning the skill of the rubbing-in method and she will be preparing rock buns.



Source: clipground.com

a. The list of ingredients below is the basic recipe for rock buns.

Re-write the list of ingredients to include **THREE** modifications that can be made to make this recipe in line with the dietary guidelines.

Basic Recipe	Modified Recipe
• 200 g white self-raising flour	
• 75 g block margarine	
• 75 g sugar	
• 75 g chocolate chips	
• 1 egg	
• 1 to 2 tablespoons milk	

(1½)

b. The self-raising flour should be sifted. Why is the sifting of the flour an essential step of the method?

 _____ (1)

c. i. Which part of the hand should be used when making the rubbing-in method?

_____ (½)

ii. Justify the answer given in part (c)i.

_____ (1)

d. i. At what temperature would you bake small cakes made by the rubbing-in method?

_____ (1)

ii. How would you test a cake for readiness?

_____ (1)

e. Compare the amount of fat needed to make a cake by the rubbing-in method with the amount needed to make a cake by the creaming method.

_____ (1)

f. i. Which cake would keep fresh for longer, the one made by the rubbing-in method or the one made by the creaming method?

_____ (1)

ii. Give a reason to support the answer given in part (f)i.

_____ (1)

g. Apart from the making of cakes, name another recipe that requires the use of the rubbing-in method.

_____ (1)

(Total: 10 marks)

3. Eating healthy meals may sometimes be a challenge.

a. Apart from a lack of time, identify **TWO** factors that may be preventing families from eating more home-made foods.

• _____ (1)

• _____ (1)

b. Suggest **TWO** ways how a family of four with both parents working can still eat healthy home cooked meals.

• _____ (1)

• _____ (1)

This question continues on next page.

c. People bring different traditions and cultures and this may put a threat on Maltese traditional cuisine. Identify **FOUR** traditional healthy Maltese dishes.

- _____ (1/2)
- _____ (1/2)
- _____ (1/2)
- _____ (1/2)

d. Describe **FOUR** ways how families with a limited budget can still eat healthy and nourishing home-made foods.

- _____ (1)
- _____ (1)
- _____ (1)
- _____ (1)

(Total: 10 marks)

4. John is a 45-year-old man who is recovering from a heart surgery.

a. Identify **THREE** factors that need to be kept in mind when planning meals for invalids and convalescents.

- _____ (1)
- _____ (1)
- _____ (1)

b. Suggest a suitable meal consisting of a starter, a main course and a dessert for John.

Starter: _____ (1)

Main course: _____ (1)

Dessert: _____ (1)

c. Explain **ONE** reason why you think the chosen meal is suitable for John.

_____ (1)

d. State **TWO** main nutrients that each of these dishes will be providing to John.

Meal	Nutrient 1	Nutrient 2
Starter	_____	_____
Main Course	_____	_____
Dessert	_____	_____

(3)

(Total: 10 marks)

5. Meat is one of the food commodities that is very commonly used. Yet, one of the dietary guidelines suggests that we 'eat small amounts of meat preferably white and lean'.

a. Define lean meat.

_____ (1)

b. Identify the **ONE** macro nutrient that is richly found in white meat.

_____ (1/2)

c. i. Which mineral is richly found in red meat?

_____ (1/2)

ii. Which deficiency disease is associated with a lack of this mineral?

_____ (1/2)

d. Maria asks your advice on purchasing, storing and cooking meat.

i. Identify **TWO** important points that she should keep in mind when purchasing meat.

• _____ (1)

• _____ (1)

ii. How should freshly bought meat be stored?

 _____ (1)

This question continues on next page.

e. Maria bought a cheaper cut of beef and is concerned that it might not be as tender as the more expensive cuts.

i. Suggest a suitable method for cooking this cut of meat.

_____ (½)

ii. Why do you think this method is suitable for cooking this cut of meat?

_____ (1)

f. Bacon is a meat product which is **not** recommended as part of a healthy diet.

i. Identify **TWO** reasons for this recommendation.

• _____ (1)

• _____ (1)

ii. Maria needs to buy some bacon for a dish she wants to prepare for dinner. She is confused about whether to buy streaky bacon or back bacon. Explain the difference between these two types of bacon to help Maria make her choice.

_____ (1)

(Total: 10 marks)

6. The World Health Organisation has stated that the global prevalence of diabetes among adults over 18 years of age has risen steadily in recent years.

a. What is diabetes?

_____ (1)

b. Name **TWO** risk factors of Type 2 diabetes.

• _____ (1)

• _____ (1)

c. A person with diabetes is advised to eat the wholemeal and wholegrain variety of foods rather than the refined ones. Give a reason for this.

(2)

d. Reading information on food labels is important to choose healthy food.

Take a look at the ingredients list below taken from a food label.

Ingredients:
Whole grain oats, whole grain wheat, brown sugar, sunflower oil, sucrose, fructose, coconut, honey (fructose), baking soda, natural flavour, whey and whey protein concentrate, dried yogurt (lactose), brown rice crisp, glucose, vegetable fat.

Source: Adapted from www.quakeroats.com

i. From the ingredients list, identify the names of sugars and complex carbohydrates.

Sugars

Complex Carbohydrates

(4)

ii. To which type of food product do you think this food label belongs to?

(1)

(Total: 10 marks)

7. Protein is one of the most important nutrients required by the body.

a. Give **TWO** reasons why our body needs protein.

- _____ (1)
- _____ (1)

b. Proteins are made up of small units. Identify the name of these units.

_____ (1)

c. Explain what is meant by High Biological Value (HBV) proteins and Low Biological Value proteins. Give **TWO** examples of each.

- High Biological Value Proteins: _____
_____ (1)

Example 1: _____ Example 2: _____ (1)

- Low Biological Value Proteins: _____
_____ (1)

Example 1: _____ Example 2: _____ (1)

d. Name the protein which is found in wheat.

_____ (1)

e. State the energy value provided by 1 g of protein.

_____ (1)

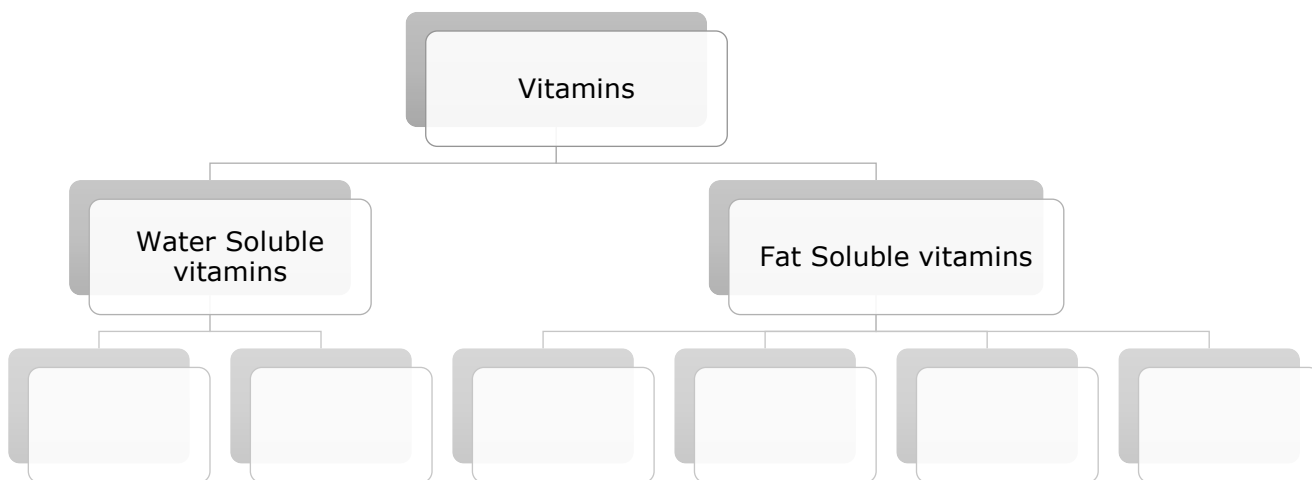
f. Why would babies, children and teenagers require more protein for their body size than adults?

_____ (1)

(Total: 10 marks)

8. Vitamins are natural substances found in foods that have various functions in the body.

a. Vitamins are classified into water soluble and fat soluble. Fill in the chart below.



(3)

b. Identify the chemical names of the following B-vitamins. Also list **ONE** deficiency disease related to each vitamin.

	Vitamin	Chemical Name	Deficiency
i.	Vitamin B1		
ii.	Vitamin B2		
iii.	Vitamin B3		

(3)

c. Give a reason for each of the following statements:

i. Folic acid supplements are usually given to women before and during the first weeks of pregnancy.

_____ (2)

ii. Athletes need to ensure that they have a sufficient intake of B-vitamins.

_____ (2)

(Total: 10 marks)

Please turn the page.

9. Breakfast is a very important meal of the day. Yet some people tend to skip it.



Source: clipartix.com

a. Identify **TWO** benefits of having breakfast.

_____ (1)

_____ (1)

b. Why do some people skip breakfast?

- _____ (1)
- _____ (1)

c. Using foods from each group below, suggest **TWO** types of breakfast that would be suitable for teenagers. Also provide a reason for each choice.

Cereal based	Wholegrain bread, chocolate muffins, oats, biscuits, sugar coated cereals, high fibre cereal.
Dairy foods	Whole/ skimmed milk, yoghurt, low-fat cheese, ricotta, whipped cream, butter, low-fat spread.
Meat, eggs and pulses	Lean ham, bacon, eggs (boiled or scrambled), baked beans.
Fruit and vegetables	Fresh fruit, canned fruit, fruit juices. Cooked tomatoes, fresh salad, cooked mushrooms.

Breakfast idea 1: _____ (1)

Reason for choice: _____ (1)

Breakfast idea 2: _____ (1)

Reason for choice: _____ (1)

d. Cereal bars are a very popular breakfast food amongst people. Identify **TWO** guidelines that people should follow when buying a healthy cereal bar.

- _____ (1)
- _____ (1)

(Total: 10 marks)

10. Thomas, an overweight 42-year-old man enjoys eating out with friends. His mother has recently suffered from coronary heart disease and has led Thomas to check his cholesterol levels by taking a blood test. Thomas tends to have high blood pressure too.



Source: istock.com

a. Identify **TWO** risk factors of Coronary Heart Disease that Thomas **cannot** prevent.

- _____ (1)
- _____ (1)

b. Identify **TWO** risk factors of Coronary Heart Disease that Thomas can prevent.

- _____ (1)
- _____ (1)

c. Explain **TWO** dietary measures and **TWO** non-dietary measures that a person suffering from Coronary Heart Disease needs to adopt for a healthy lifestyle.

Dietary measures:

- _____ (1)
- _____ (1)

Non-Dietary measures:

- _____ (1)
- _____ (1)

d. i. What is the role of Omega 3 fatty acids in preventing coronary heart disease?

 _____ (1)

ii. Name **TWO** sources of Omega 3 fatty acids.

- _____ (½)
- _____ (½)

(Total: 10 marks)

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SUBJECT:	Home Economics
PAPER NUMBER:	IIA
DATE:	3 rd September 2020
TIME:	9:00 a.m. to 11:05 a.m.

Section ONE: Answer ALL questions.

1. A young couple who have a 1-year-9-month-old child are looking for a playschool for their child.

a. List **THREE** factors that they need to consider when choosing a playschool.

- _____ (1)
- _____ (1)
- _____ (1)

b. Describe how the activities at the playschool help the child in the following areas of development.

i. Physical development: _____

 _____ (1)

ii. Social development: _____

 _____ (1)

iii. Intellectual development: _____

 _____ (1)

c. Give **ONE** reason why the couple would like to send their child to a playschool.

 _____ (1)

d. Describe **ONE** quality which the staff at the playschool should have to work with children.

 _____ (1)

e. Before admitting a child to the playschool, the staff will check that the child has been immunised against MMR. Name **TWO** of these diseases.

- _____ (1/2)
- _____ (1/2)

f. Describe **ONE** reason for child immunisation.

_____ (1)

(Total: 10 marks)

2. The cooker is an essential appliance in every kitchen. A couple who are setting up their home are looking for a suitable cooker for their kitchen.

a. Identify the **THREE** main parts of a cooker.

- _____ (1/2)
- _____ (1/2)
- _____ (1/2)

b. Mention **ONE** food/dish that can be successfully prepared in each of these 3 parts.

Part of the Cooker	Chosen food/dish

(1 1/2)

c. On the market there are many different brands and models of cookers. List **THREE** factors that might influence this couple's choice.

- _____ (1)
- _____ (1)
- _____ (1)

d. Cookers are equipped with different features. List and describe **THREE** special features that may be found in a cooker.

Name of feature	Description of feature
	<hr/> <hr/>
	<hr/> <hr/>
	<hr/> <hr/>

(3)

e. Outline the main difference between an oven with convection currents and a fan-assisted oven.

(1)

(Total: 10 marks)

3. John is a single man who works long hours and spends plenty of time out of home. He finds freezing to be an excellent way of storing food.

a. Identify **THREE** rules that he should keep in mind for successful freezing.

- _____ (1)
- _____ (1)
- _____ (1)

This question continues on next page.

b. Peas are in season and relatively cheap. John, who is very keen on preserving fresh food, decides to freeze some of these peas for when they are out of season. Identify the steps he should follow to freeze these peas.

- _____ (1)
- _____ (1)
- _____ (1)
- _____ (1)

c. Explain why blanching is important when freezing vegetables.

_____ (1)

d. Suggest **TWO** main dishes that John could prepare and freeze in advance to use on other days when returning home from work.

- _____ (½)
- _____ (½)

e. At what temperature should John set the freezer at home?

_____ (1)

(Total: 10 marks)

4. Many Maltese families are investing in alternative sources of energy.

a. State **ONE** advantage of investing in alternative sources of energy.

_____ (1)

b. Identify **TWO** systems which make use of alternative sources of energy commonly used in Maltese homes.

• _____ • _____ (1)

c. Our daily habits as well as investing in small changes in the home can make huge savings in our electricity bills. Give **ONE** energy saving tip for each of the following:

i. Lights in a room: _____ _____ _____	ii. A house rooftop: _____ _____ _____
iii. Doors and windows: _____ _____ _____	iv. Cooking oven: _____ _____ _____
v. Purchasing new appliances: _____ _____ _____	vi. Using the refrigerator: _____ _____ _____
vii. Using a dishwasher: _____ _____ _____	viii. Using a television or computer: _____ _____ _____

(8)

(Total: 10 marks)

Please turn the page.

Section TWO: Answer ALL questions.

5. The main function of the kitchen is the preparation of food. However, for most families the kitchen serves a much bigger function than just this.

a. Identify **THREE** other functions of this room.

- _____ (1)
- _____ (1)
- _____ (1)

b. The Borg family are in the process of planning their new kitchen. Their designer asked them to decide where to place the work triangle. Which are the **THREE** areas that make up the work triangle?

- _____ (1)
- _____ (1)
- _____ (1)

c. Their designer told them that they need to ensure that their kitchen is an ergonomic one. What did the designer mean by the term ergonomic?

_____ (1)

d. Plenty of aspects need to be considered to ensure that a kitchen is well-planned. An essential component of a well-planned kitchen is having good lighting.

i. Identify **TWO** reasons why good lighting is so important.

- _____ (1)
- _____ (1)

ii. Which are the **TWO** types of lighting that the Borg family can use to provide sufficient light in their kitchen?

- _____ (1)
- _____ (1)

e. Proper ventilation is also an essential component of a well-planned kitchen.

i. Give **TWO** reasons why ventilation is so important in the kitchen.

- _____ (1)
- _____ (1)

ii. Identify **TWO** methods of artificial ventilation that they can use in their kitchen.

- _____ (1)
- _____ (1)

f. When asked to choose the material for their worktop, they need to keep in mind a number of factors. Identify **THREE** characteristics of a material that would be ideal to use as a work surface.

- _____ (1)
- _____ (1)
- _____ (1)

g. Describe **TWO** ways how their kitchen can be as energy efficient as possible.

- _____ (1)
- _____ (1)

(Total: 20 marks)

6. Anne and Kevin are going to get married within a year. They have always discussed the importance of budgeting their income.

a. Why is it important for this couple to budget their income?

- _____ (1)
- _____ (1)
- _____ (1)

b. The couple will be planning their household budget. Outline **THREE** steps involved.

- _____ (1)
- _____ (1)
- _____ (1)

This question continues on next page.

c. Define the meaning of the terms net income and gross income.

i. Net income: _____
_____ (1)

ii. Gross income: _____
_____ (1)

d. Suggest **FOUR** guidelines this couple should follow when shopping for goods.

- _____ (1)
- _____ (1)
- _____ (1)
- _____ (1)

e. List **FOUR** methods the couple can use to pay for the goods being bought.

- i. _____ (1/2)
- ii. _____ (1/2)
- iii. _____ (1/2)
- iv. _____ (1/2)

f. Many businesses today offer loyalty cards to their customers. State **ONE** benefit to the consumer and **ONE** benefit to the businesses.

Benefit to the consumer: _____
_____ (1)

Benefit to the businesses: _____
_____ (1)

g. The couple also planned to put aside money every month for savings. State **TWO** advantages of regular saving.

- _____ (1)
- _____ (1)

h. Describe **TWO** ways how the couple can invest their saved money and invest for the future.

- _____
_____ (1)
- _____
_____ (1)

(Total: 20 marks)

7. Every citizen should be responsible and should try to give his contribution to a greener and healthier environment.

a. Suggest **THREE** practical ways how a family of four consisting of the two parents and two young children can be committed to reduce the waste they create on a daily basis.

- _____ (1)
- _____ (1)
- _____ (1)

b. List **THREE** ways how this family can show a greener attitude whilst shopping.

- _____ (1)
- _____ (1)
- _____ (1)

c. Write **TWO** reasons why it is important for people to separate waste.

- _____ (1)
- _____ (1)

d. Another way of showing care for the environment is by refilling. Suggest **ONE** practical way how a consumer can put this into practice.

_____ (1)

e. From a very young age children should be taught about the importance of looking after the environment. Give **ONE** reason for this.

_____ (1)

This question continues on next page.

f. During recent years more families have made informed decisions to become green consumers and transform their households to greener homes.



What do you understand by a green consumer and a green home?


i. Green consumer: _____
 _____ (1)

ii. Green home: _____
 _____ (1)

g. The following symbols can be found on a variety of products. For each symbol:

- i. identify the name of each symbol;
- ii. give the meaning of each symbol;
- iii. identify **ONE** product where each symbol can be found.

<p>i.</p>	 <p>Source: https://favpng.com/</p>	<p>i. Name: _____ (1/2)</p> <p>ii. Meaning: _____ _____ _____ (1)</p> <p>iii. Found on: _____ (1/2)</p>
<p>ii.</p>	 <p>Source: https://www.glamourmagazine.co.uk/</p>	<p>i. Name: _____ (1/2)</p> <p>ii. Meaning: _____ _____ _____ (1)</p> <p>iii. Found on: _____ (1/2)</p>

iii.	 <p><i>Source:</i> https://www.glamourmagazine.co.uk/</p>	<p>i. Name: _____ (½)</p> <p>ii. Meaning: _____ _____ _____ (1)</p> <p>iii. Found on: _____ (½)</p>
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h. Describe **TWO** considerations that should be followed by a green consumer when choosing an environmentally friendly product or service.

- _____ (1)
- _____ (1)

(Total: 20 marks)

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SUBJECT: **Home Economics**
 PAPER NUMBER: IIB
 DATE: 3rd September 2020
 TIME: 9:00 a.m. to 11:05 a.m.

Section ONE: Answer ALL questions.

1. A young couple who have a 1-year-9-month-old child are looking for a playschool for their child.

a. List **THREE** factors that they need to consider when choosing a playschool.

- _____ (1)
- _____ (1)
- _____ (1)

b. List **FOUR** activities that take place in a playschool.

- _____ (1/2)
- _____ (1/2)
- _____ (1/2)
- _____ (1/2)

c. Describe how the activities at the playschool help the child in social development.

_____ (1)

d. Give **ONE** reason why the couple would like to send their child to a playschool.

_____ (1)

e. Describe **ONE** quality which the staff at the playschool should have to work with children.

_____ (1)

This question continues on next page.

f. Before admitting a child to the playschool, the staff will check that the child has been immunised against MMR. Name **TWO** of these diseases.

- _____ (½)
- _____ (½)

g. Describe **ONE** reason for child immunisation.

_____ (1)

(Total: 10 marks)

2. The cooker is an important appliance in every kitchen. Mario and Claire are planning to get married and are looking around to find a suitable cooker for their kitchen.

a. The hob, grill and oven are the three main parts of a cooker. Mention **TWO** foods/dishes that can be prepared using each of these three parts.

Part of the Cooker	Chosen food/dish	Chosen food/dish
Hob		
Grill		
Oven		

(3)

b. Mario and Claire need to decide whether to buy an electric or a gas cooker. Mention another **TWO** factors they should take into consideration before making their final choice.

- _____ (1)
- _____ (1)

c. The couple are checking out different models in different shops. The shop assistants have been mentioning different features that their cooker might include and they are getting rather confused. In the table below, match the different features with their description.

	Name of feature		Description of feature
A	Oven light		A lining inside the oven that absorbs grease making it easier to keep clean.
B	Instant ignition switches		This is set for the recommended amount of time so that the oven turns on and off automatically.
C	Self-cleaning oven lining		A switch that is pressed to light your cooker without the need to use matches.
D	Automatic timer		Enables you to check your food without opening the door.

(2)

d. The shop assistant suggested that they buy an oven which is fan-assisted. Write **TWO** advantages of using a fan-assisted oven.

- _____ (1)
- _____ (1)

e. How should the cooker be labelled to ensure that it is environmentally friendly?

_____ (1)

(Total: 10 marks)

3. John is a single man who works long hours and spends plenty of time out of home. He finds freezing to be an excellent way of storing food.

a. Write **THREE** rules that he should keep in mind for successful freezing.

- _____ (1)
- _____ (1)
- _____ (1)

b. Peas are in season and quite cheap. John who is very keen on preserving fresh food decides to freeze some of these peas for when they are out of season. Put in order the steps he should follow to freeze these peas.

Put the peas in boiling water for 1 minute.	
Drain well and freeze.	
Remove from the pod and wash the peas.	
Cool rapidly in ice-cold water.	

(2)

This question continues on next page.

c. The process in part (b) is called blanching. Why is it a good idea for John to blanch the peas before freezing them?

_____ (1)

d. i. Suggest **TWO** main dishes that John could prepare and freeze in advance to use on other days when returning home from work.

- _____ (½)
- _____ (½)

ii. Explain how he should go about packing the foods suggested in part (d)i. above.

Food	Suitable packing

(1)

iii. John decides to label all the food he puts into the freezer. Identify the **TWO** pieces of information he should put on these labels.

- _____
- _____ (1)

e. John is unsure of the temperature he should set his home freezer at. Circle the correct temperature:

- 0°C
- 18°C
- -18°C
- 5°

(1)

(Total: 10 marks)

4. Many Maltese families are investing in alternative sources of energy.

a. Identify the following **TWO** alternative sources of energy commonly used in Maltese houses.



• _____

• _____ (1)

b. State **ONE** advantage of investing in one of the above.

_____ (1)

This question continues on next page.

c. Investing in small changes can make a huge difference in savings on our electricity bills. Give **ONE** energy saving tip for each of the following:

i. Lights in a room _____ _____ _____	ii. A house rooftop _____ _____ _____
iii. Doors and windows _____ _____ _____	iv. Cooking oven _____ _____ _____
v. Purchasing new appliances _____ _____ _____	vi. Using the refrigerator _____ _____ _____
vii. Using a dishwasher _____ _____ _____	viii. Using a television or computer _____ _____ _____

(8)

(Total: 10 marks)

Section TWO: Answer ALL questions.

5. The kitchen is used mainly for the preparation of food. However, the kitchen serves many other purposes.

a. Mention **THREE** other functions of the kitchen.

- _____ (1)
- _____ (1)
- _____ (1)

b. The Borg family are planning their new kitchen and are drawing the work triangle. Name **TWO** areas of the kitchen work triangle.

- _____ (1)
- _____ (1)

c. Suggest **ONE** floor covering that would be suitable for a kitchen. Give a reason for your answer.

Choice of floor covering: _____ (1)

Reason _____ (1)

d. i. The couple need to ensure that their kitchen has enough light. Give **TWO** reasons why it is important for a kitchen to have enough light.

• _____ (1)

• _____ (1)

ii. Their kitchen has two large windows which already provide plenty of light in the kitchen. Suggest a good choice of artificial light that they can use.

_____ (1)

e. i. The windows will also provide a substantial amount of ventilation. Give **TWO** reasons why this is important.

• _____ (1)

• _____ (1)

ii. Apart from windows, suggest **TWO** things that they can install that will also provide ventilation.

• _____ (1)

• _____ (1)

f. The couple need to choose a suitable material for their kitchen worktop. They are looking for a material which is of good quality. Suggest another **THREE** factors they should keep in mind when choosing the worktop.

• _____ (1)

• _____ (1)

• _____ (1)

g. Identify **THREE** ways how when planning their kitchen and making their choices they can be as environment friendly as possible.

• _____ (1)

• _____ (1)

• _____ (1)

(Total: 20 marks)

6. Anne and Kevin are going to get married within a year. They have always discussed the importance of budgeting their income.

a. Why is it important for this couple to budget their income?

_____ (1)

b. Outline **TWO** steps involved in planning a household budget. *The first one has been done for you.*

- Work out the total income.

- _____ (1)

- _____ (1)

c. The couple were confused on the meaning of net income, gross income, salary and wage. Match the term with the correct meaning.

	Term		Meaning
i.	Gross income		Income minus all deductions such as taxes and national insurance.
ii.	Net income		A fixed regular payment earned for work or services, typically paid on a daily, weekly or fortnightly basis.
iii.	Salary		Money earned from employment which includes National Insurance and taxes.
iv.	Wage		Money earned from employment that is paid monthly.

(4)

d. When shopping for goods, the couple should follow a number of guidelines. Outline **THREE** of these guidelines. *The first one has been done for you.*

- Buy products which offer good value for money.

- _____ (1)

- _____ (1)

- _____ (1)

e. List **THREE** methods the couple can use to pay for the goods bought.

- _____ (1)

- _____ (1)

- _____ (1)

f. Many businesses today offer loyalty cards to their customers. State **ONE** advantage to the consumer and **ONE** advantage to the businesses.

Advantage to the consumer: _____
_____ (1)

Advantage to the businesses: _____
_____ (1)

g. The couple also saved some money every month. State **TWO** advantages of regular saving.

- _____ (1)
- _____ (1)

h. The couple decided to invest the saved money. They were still undecided whether to invest in shares, bonds or in a fixed bank account. Using the words provided match the word with its meaning:

bonds

fixed account

shares

The customers tie up their savings for fixed periods of time with varying interest according to the term and amount invested.

←

This means buying ownership of a company/business. If the business is profitable, a portion of the profits in the form of dividends are received.

←

The customer receives a written promise of a company, corporation or government to repay borrowed money on a specific date and at a fixed rate of interest.

←

(3)

(Total: 20 marks)

7. a. Every person should be responsible and contribute to a greener and healthier environment. The Vella family are planning to go for a barbeque at the beach.

i. Identify **THREE** ways how this family can show environment friendly practices when doing their shopping for this barbeque.

- _____ (1)
- _____ (1)
- _____ (1)

This question continues on next page.

ii. Suggest **TWO** ways how this family can show environmental friendly practices when preparing all the food that they will be taking with them.

- _____ (1)
- _____ (1)

iii. Suggest **THREE** ways how they can protect the environment when they are doing the barbeque at the beach.

- _____ (1)
- _____ (1)
- _____ (1)

b. Another way of showing care for the environment is by refilling. Suggest **ONE** way how a consumer can put this into practice.

_____ (1)

c. Suggest **ONE** reason why from a young age children should be taught about the importance of looking after the environment.

_____ (1)

d. During recent years more families have made informed decisions to become green consumers and transform their households to greener homes. Fill in the blanks using the words provided.

green home

green consumer

A _____ is anybody who purchases goods and services with minimal impact on the environment. A _____ is where family members choose all their products carefully to make sure they cause as little harm to the environment.

(1)

e. Suggest **ONE** practical way how one can start going green when:




i. cooking: _____
_____ (1)

ii. travelling: _____
_____ (1)

iii. washing clothes: _____
 _____ (1)

f. The following symbols can be found on a variety of products. For each symbol:

- i. identify the name of each symbol;
- ii. give the meaning of each symbol;
- iii. identify **ONE** product where each symbol can be found.

<p>i.</p>	 <p>Source: https://favpng.com/</p>	<p>i. Name: _____ (½)</p> <p>ii. Meaning: _____ _____ _____ (1)</p> <p>iii. Found: _____ (½)</p>
<p>ii.</p>	 <p>Source: https://www.glamourmagazine.co.uk/</p>	<p>i. Name: _____ (½)</p> <p>ii. Meaning: _____ _____ _____ (1)</p> <p>iii. Found: _____ (½)</p>
<p>iii.</p>	 <p>Source: https://www.glamourmagazine.co.uk/</p>	<p>i. Name: _____ (½)</p> <p>ii. Meaning: _____ _____ _____ (1)</p> <p>iii. Found: _____ (½)</p>

(Total: 20 marks)

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