

SAMPLE Jnr Cert Consumers SQ Answers

What information does this symbol give to the consumer?

Communauté Européenne symbol shows goods

comply with safety standards.



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Where would you expect to find it displayed?

Found on toys and electrical goods

Outline the function of the national consumer agency *Inform consumers*

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of their rights, publishes leaflets of consumer laws, monitors advertising.

Give **two** advantages of advertising.

(i) *Provides employment*

Increases sales of products.

(ii) *Keeps down costs of newspapers, magazines, etc.*

Provides information on products, services, events, etc.

List **four** items of information that should be included in a letter of complaint to a retailer.

(i) *Name, address, date, (complainant/retailer)*

(ii) *Nature of complaint, (product/service)*

(iii) *Copy of documents – guarantee, receipt enclosed.*

(iv) *Action taken so far, redress required, signature.*

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Give **four** different methods of advertising.

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(i) Newspaper/magazines, sporting events, internet, mobile phone

(ii) Television/radio, carrier bags

(iii) Classified ads, bus shelters

(iv) Billboards, cinema, logos, posters

Name **two** voluntary deductions that can be taken from an employee's gross income.

(i) Health Insurance – Bupa, VHI, VIVAS, Quinn Health

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(ii) Pension payments, savings, union subscription etc.

Give **two** functions of the Consumers' Association of Ireland.

(i) Publishes Consumer Choice magazine, offers consumers personal service

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(ii) Provides information through leaflets/websites, acts as lobby group,

represents consumers' interest in media etc.

List **four** state services paid for by taxation.

(i) education

(ii) roads, public transport

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(iii) health services, prisons

(iv) Gardaí, social welfare payments

Explain **each** of the following consumer terms:

priority a priority is something you consider to be important to you

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monopoly a situation where there is only one provider of a good or service,

there is no choice available.

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What is *impulse buying*? Buying goods on the 'spur of the moment'

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List **three** major expenses that should be included in a household budget.

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(i) housing (rent/mortgage), food

(ii) clothes/shoes, household bills, transport

(iii) Medical expenses, education, insurance, childcare

List **four** items of information that you would expect to find on the receipt. (4 x 2)

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(i) price/cost

(ii) date/time of purchase

(iii) name of shop, exchange policy

(iv) description of product

List **four** sources of consumer information.

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(i) TV/radio, citizen's advice

(ii) newspapers/magazines

(iii) billboards, consumers' associations

(iv) office of consumer affairs

Give **one** advantage and **one** disadvantage of buying on credit.

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Advantage get the goods sooner, good for large items e.g. car

avoids carrying large amounts of cash, prevents price rise

Disadvantage high interest rates charged

encourages over-spending, difficult to make payments

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Give **two** advantages of the Small Claims procedure.

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(i) quick – claims are processed over weeks

cheap – small fee charged

(ii) no need for a solicitor

informal procedure
