Study and Re-examination of the Hong Kong Advanced Supplementary Level
Liberal Studies Examination Scripts for Grades A, C and E

August 2007

Introduction

1. The aim of this study was to enhance the understanding of student performance with regard to the current LS examination, and to facilitate the development of performance level descriptors (i.e., a set of written descriptors that describe what a typical candidate performing at a particular level is able to do) for the New Senior Secondary (NSS) LS, focusing on various assessment criteria for different attainment levels. The study results provided important input for evaluating student performance on the trial run of the NSS LS sample paper.

Background

Assessment in Liberal Studies: A Type of Authentic Assessment

2. Assessment in LS can be regarded as a type of authentic assessment or performance assessment. As Mueller (2005) stated, authentic assessment (or performance assessment) is predicated on the belief that students should learn how to perform the kinds of meaningful tasks they will encounter in the real world as citizens, workers, etc. In other words, assessing the acquisition of a body of knowledge and skills is not sufficient. Authentic learning and assessment emphasises students’ need to learn, and subsequently demonstrate the ability to apply the knowledge and skills they have gained in real-life or authentic contexts. Authentic tasks can vary in nature from analysing a political cartoon to making observations of the natural world. The adoption of authentic assessment is useful for the following reasons:

(a) Authentic assessment provides direct evidence of learning: As graduating students are expected not only to know the content of the disciplines they have studied, but also to be able to use the acquired knowledge and skills in the real world, LS assessments need to indicate whether students can apply what they have learned in authentic situations. If a student does well on a test of knowledge, we might indirectly infer that the student would also be able to apply that knowledge but we have no direct evidence of this. However, if we ask the student to use his/her acquired knowledge to perform a meaningful task, we can more directly check for evidence of the ability to apply the information that has been learned.
(b) **Authentic assessment captures the constructive nature of learning:** A considerable body of research on learning has found that we do not learn by simply being fed knowledge. We need to construct our own meaning of the world using information we have gathered and were taught, along with our own experiences of the world (e.g., Bransford & Vye, 1989; Forman & Kuschner, 1977; Neisser, 1967; Steffe & Gale, 1995; Wittrock, 1991). Thus, for effective assessment of learning, students should not be expected merely to repeat information they have received, they should also be asked to demonstrate that they have accurately constructed meaning about what they have been taught. Furthermore, students must be given the opportunity to engage in the construction of meaning. Authentic tasks not only serve as a means of assessment but also as vehicles for such learning.

(c) **Authentic assessment integrates teaching, learning and assessment:** Authentic assessment, in contrast to more traditional methods of assessment, encourages the integration of teaching, learning and assessing. In the ‘traditional assessment’ model, teaching and learning are often separated from assessment, i.e., a test is administered after knowledge or skills have (hopefully) been acquired. In the authentic assessment model, the same authentic task used to measure the students’ ability to apply the knowledge or skills is used as a vehicle for student learning. For example, when presented with a real-world problem to solve, students learn through the process of developing a solution. Teachers facilitate the process (i.e., the learning) and evaluate the students’ solutions to the problem, thus assessing how well the students can meaningfully apply the concepts they have learned.

(d) **Authentic assessment provides multiple paths for the demonstration of learning:** There are many ways of absorbing information and not all students will learn best in one particular way. Similarly, there are different ways in which students can best demonstrate what they have learned. However, traditional assessment models, such as the answering of multiple-choice questions, do not allow for much variability in the ways in which students demonstrate the knowledge and skills they have acquired. Although the strength of such traditional tests is that all students are compared in the same manner, thus increasing the consistency and comparability of the assessment, this type of testing favours those who are better test-takers and does not give students any flexibility in how they can best demonstrate what they have learned. Authentic tasks, on the other hand, tend to give students more freedom in how they demonstrate what they have learned, and are therefore a better indicator of whether what has been learned can be
applied meaningfully in other contexts. If the criteria for evaluating the merits of each performance are identified ahead of time, the teacher can make comparable judgements of student performance even though student performance might be expressed quite differently from student to student.

Methodology of the Study

Recruiting External Assessors

3. In line with internal guidelines, a working group was formed and given the task of recruiting a team of experienced subject experts to identify the knowledge and skills required to answer questions in the ASL LS examination. Of the five external assessors recruited, four were secondary teachers (from separate schools) with several years experience of teaching LS, while the fifth was an officer from the LS team of the Curriculum Development Institute (CDI) of the Education Bureau (EDB).

4. The expertise of the four schoolteachers covered four LS modules, namely: Human Relationships, Hong Kong Studies, China Today and Environmental Studies. The inclusion of an officer from the CDI within the team of external assessors ensured that the perspectives of both educators and curriculum designers were fully covered and allowed comprehensive opinions on student performance to be obtained.

Considering Assessment Criteria

5. When considering the assessment criteria, the team referred to Bloom’s cognitive scale (a defined, hierarchical scale of educational learning objectives ranging from lower-level thinking skills — simple, concrete skills such as acquisition and recall — to higher level thinking skills — more complex and abstract skills such as evaluation and appraisal) as recommended in the guideline mentioned above. The team also considered the assessment practices of various international organisations (see paragraph 7. b) and Table 1 below), the assessment practices of related subjects (e.g., Citizenship, General Studies and Society & Culture), and the current LS marking scheme (see Attachment 1 and 2). Thus, the following main aspects in the assessment of student performance became the focus of this study:

(a) Ability to understand the focus of the questions and the data provided/show knowledge of concepts and subject matter;
(b) Analytical/Critical thinking; and
(c) Communication.
6. The adoption of these aspects is largely in line with Bloom’s cognitive scale, which is summarised below for reference:
   (a) Knowledge: Recall and master main ideas and data.
   (b) Comprehension: Understand information, translate and interpret concepts and apply them to new contexts.
   (c) Application: Use concepts or abstractions in new situations and without prompting.
   (d) Analysis: Distinguish the various aspects of a situation and understand their relationships.
   (e) Synthesis: Consider information from separate areas as a whole, formulate viewpoints and opinions.
   (f) Evaluation: Make reasoned judgements on various alternatives and perspectives.

7. The areas of ‘Application’, ‘Analysis’, ‘Synthesis’ and ‘Evaluation’ were grouped together in the criterion ‘Analytical/critical thinking’, while ‘Knowledge’ and ‘Comprehension’ were grouped in the criterion ‘Ability to understand the focus of the questions and the data provided/show knowledge of concepts and subject matter’. Although the assessment criterion ‘Communication’ does not feature in Bloom’s cognitive scale, it was included for the following reasons:
   (a) Current practice: Effective communication of a response is assessed in the current ASL LS examination.
   (b) Practices of other international organisations: The following organisations are pioneers in the standards-referenced reporting of assessment (i.e., that levels of performance are based on a set of defined standards for a given subject) and the use of performance level descriptors, and all assess communication.
      i. Australian Capital Territory (ACT) Board of Senior Secondary Studies (BSSS) Behavioural Science Course Framework (2004) at the Senior Secondary Level: This framework is for the development and accreditation of courses in Behavioural Sciences and related disciplines (such as Psychology, Sociology and Community Services, including childcare, care of the elderly and disabled, etc.) at the senior secondary level. The essential skills for assessment include: (i) acquisition and investigation of knowledge; (ii) application and analysis; (iii) synthesis and evaluation; and (iv) communication, including written, oral and other means.
      ii. Assessment and Qualifications Alliance (AQA), UK, GCE Mark Scheme for Social Science — Citizenship 5101 (2005 June Series): The question-specific marking guidelines are divided into 3 criteria, namely: (i) knowledge and understanding; (ii) analysis and evaluation and (iii) communication.
iii. **Board of Studies of NSW Course Performance Descriptors for School Certificate in Science (2005):** The areas for assessment include (i) knowing and understanding; (ii) planning and conducting investigations; (iii) problem-solving; and (iv) communicating.

iv. **Board of Studies of NSW Society and Culture of Higher School Certificate:** The assessment criteria include: (i) knowledge and understanding of a number of topics in the course such as personal, social and cultural identity; (ii) application and evaluation of social and cultural research; (iii) investigation, evaluation, analysis and synthesis of information from various sources; and (iv) communication of ideas and issues in appropriate forms.

v. **Edexcel (UK) Advanced GCE in General Studies (Nov 2003):** Grade descriptions include the following: (i) knowledge and understanding of issues; (ii) analysis for interrelating these issues, (iii) evaluation and synthesis; and (iv) communication.

8. The practices of these international organisations are summarised in Table 1 below. It can be observed that most are in line with Bloom’s cognitive scale and that communication is one of the assessment criteria.

9. The corresponding grade descriptions for Edexcel Advanced GCE in General Studies are provided in *Attachment 3* for reference.
<table>
<thead>
<tr>
<th>Organisation</th>
<th>Course/Curriculum</th>
<th>Assessment Criteria</th>
<th>Number of Performance Levels</th>
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| ACT BSSS           | Behavioural Science Course Framework / Senior Secondary Level | • Acquisition & investigation of knowledge  
• Application & analysis  
• Synthesis & evaluation  
• Communication                                                                                                                                  | 5 Levels (from grade A to grade E) |
| AQA                | Social Science — Citizenship 5101 / GCE                | • Knowledge & understanding  
• Analysis & evaluation  
• Communication                                                                                                                                     | 5 Levels (from grade A to grade E) |
|                    |                                                        | Grade descriptions are provided for grades A, C, E only. Grade B is understood to be between grade A and grade C, etc.                                                                                                  |                              |
| Board of Studies NSW | Science / School Certificate                          | • Knowing & understanding  
• Planning & conducting investigations  
• Problem-solving  
• Communicating                                                                                                                                     | 5 Levels (from grade A to grade E) |
| Board of Studies NSW | Society and Culture / Higher School Certificate         | • Knowledge & understanding of a number of topics in the course  
• Application & evaluation of social and cultural research  
• Investigation, evaluation, analysis & synthesis of information from various sources  
• Communication of ideas & issues in appropriate forms                                                                                           | 6 Levels (from Band 1 to Band 6) |
|                    |                                                        | Performance description is provided from Band 2 to Band 6; while there is no description for Band 1                                                                                                                   |                              |
| Edexcel            | General Studies / Advanced GCE                        | • Knowledge & understanding of issues  
• Analysis of interrelating issues  
• Evaluation & synthesis  
• Communication                                                                                                                                     | 5 Levels (from grade A to grade E) |
|                    |                                                        | Grade descriptions are provided for grades A, C, E only. Grade B is understood to be between grade A and grade C, etc.                                                                                                  |                              |
Additional Study Arrangements

10. Details of the additional arrangements for the study are summarised as follows:

   (a) The focus of the study was restricted to the Human Relationships (HR) module, which is currently taken by the largest number of students. For the sake of uniformity and simplicity, only the compulsory part of the exam paper, section A, was studied. However, since the questions in sections A and B are largely similar in nature, it was deemed that this would not affect the generality of the study results.

   (b) For consistency, only scripts from Chinese language papers were studied.

   (c) The study looked at scripts with grades equal to A, C and E. Twenty scripts were sampled for each level, making a total of 60 sample HR scripts.

   (d) The questions studied for each grade were as follows:

      i. for grade A samples, the study looked at those questions for which student performance was excellent.

      ii. for grade C samples, the study looked at those questions for which student performance was moderate.

      iii. for grade E samples, the study looked at those questions for which student performance needed improvement.

11. The external assessors studied the assigned scripts and attended discussion meetings as scheduled. In the discussion meetings, the external assessors provided descriptions of candidates’ performances with regard to the various assessment criteria for each of these grades. Further to this, they discussed the adequacy of using these criteria for the assessment of candidates’ performances, as well as other issues related to marking the answer scripts.

Development of Level Descriptors

12. For reference, the corresponding examination questions are provided (English and Chinese versions respectively) in Attachment 4. Sample responses (of various grades) are provided for one question in Attachment 5.

Development of Level Descriptors for Grade A

13. In those scripts assigned a grade A, the characteristics related to the assessment criteria concerned (namely: (i) ability to understand the focus of the questions and the data provided/show knowledge of concepts and subject matter; (ii) analytical/critical thinking; and (iii) communication) were extracted from those questions for which student performance was found to be excellent.
14. In general, candidates obtaining Grade A displayed above average performance in all aspects related to assessment criteria. They showed evidence of higher-level thinking skills and an ability to communicate their ideas clearly.

(a) Ability to understand the focus of the questions and the data provided/show knowledge of concepts and subject matter:

Students were able to:

i. Address most of the requirements of a question when answering.

Q. 1(b) How might the student’s diet suggested in Source B affect his/her relationships with both family and peers? — Candidates addressed the impact of adopting the suggested weight loss diet on family and peers respectively.

ii. Confine the scope of the discussion according to the requirements of the question.

Q. 2(b) How can a warm family atmosphere help young people to mature? — Candidates confined the discussion to the positive impacts of a warm family atmosphere on the development of young people.

iii. Understand the information and data in a very accurate manner.

Q. 1(a) What attitudes are reflected in Source A, relating to the boys’ and girls’ weight? Discuss the reasons that may lie behind their attitudes. — Candidates correctly interpreted the data provided as meaning those who are of normal weight but dissatisfied with their weight. Candidates also recognised that there was a difference in the numbers of male and female respondents and accordingly compared the differences in attitude between boys and girls using respective percentages when answering the question.

iv. Demonstrate highly relevant concepts and knowledge with respect to the issue concerned.

Q. 3(a) Explain whether you think that adding words of warning to credit cards would help university students to use them wisely. — Candidates were able to relate such measures to (and compare them with) the written warnings printed on cigarette packets and discuss the impact.

Q. 3(b) Could adolescents learn to manage their finances better if they have a credit card? Explain your reasoning. — In one script, the candidate was able to quote a slogan used in current credit card advertisements and promotion strategies.

(b) Analytical/Critical thinking:

Students were able to:

i. Link concepts and knowledge with the issue concerned in a convincing manner.

Q. 2(a) Which two suggestions from the list above can best help young people get along with others? Explain your reasoning. — One candidate backed up his/her arguments by
considering some of the developmental needs of an adolescent, e.g., the need for self-esteem, family support and peer acceptance, etc.

ii. Synthesise own viewpoints and arguments with appropriate assumptions and/or evidence.

Q. 1(b) How might the student’s diet suggested in Source B affect his/her relationships with both family and peers? — When arguing that the diet suggested in Source B would have a negative impact on a student’s relationships with family and peers, candidates made use of all the figures and information provided to support their arguments. The corresponding assumptions were well stated (e.g., that cereals are rarely found in fast-food restaurants) and related subject knowledge was illustrated (e.g., the quest for autonomy during adolescence and interpersonal conflict).

iii. Discern and evaluate various perspectives and/or aspects when addressing the issue concerned.

Q. 3(a) Explain whether you think that adding words of warning to credit cards would help university students to use them wisely. — Candidates raised a number of considerations, e.g., the size of the wording related to the size of a credit card; the content of the wording itself, etc.

Q. 3(b) Could adolescents learn to manage their finances better if they have a credit card? Explain your reasoning. — One candidate successfully considered the advantages and disadvantages of owning a credit card and also mentioned the interest that can accumulate on credit card payments. Another candidate mentioned various types of finance management, such as, ‘spend according to what you’ve earned’, ‘expenditure plan – fixed deposit’ and ‘advance use of future income’.

Q. 2(a) Which two suggestions from the list above can best help young people get along with others? Explain your reasoning. — One candidate selected two relevant factors and compared them with other factors in the list to support his/her arguments.

iv. Discern various features from the information and data provided, and fully assess the corresponding implications and significance.

Q. 1(b) How might the student’s diet suggested in Source B affect his/her relationships with both family and peers? — Candidates were able to extract various general aspects concerning food content and time factors from the data provided (e.g., that no breakfast is suggested in the schedule) and were able to assess the impact of these aspects on family relationships.

(c) Communication:

Students were able to:

i. Express and explain arguments using very appropriate language and writing style.

Two scripts in particular obtained very high marks in the aspect of effective communication. These candidates used a number of more complex
conjunctions/connecting phrases, e.g., ‘This is because (因為)’, ‘Therefore (所以)’, ‘First ... second ... (第一 ... 第二 ...)’, ‘Besides ... (另外)’, ‘In addition to ... (而且)’, ‘From the abovementioned, it can be observed/concluded ... (從以上可見)’, etc.

ii. Express and explain arguments using very appropriate vocabulary.

Q. 1(a) What attitudes are reflected in Source A, relating to the boys’ and girls’ weight? Discuss the reasons that may lie behind their attitudes. — One candidate showed good use of appropriate language, e.g., “The mass media convey information in an exaggerated style which imperceptibly influences boys and girls. (由於傳媒經常的渲染, 以致男女都會受這些資訊潛移默化。)”

iii. Present information and arguments in a very coherent and concise manner.

One candidate in particular obtained full marks in the aspect of effective communication for Q. 1. The candidate’s style of writing was found by all assessors to be outstanding, and all arguments were well presented and supported with data.

**Development of Level Descriptors for Grade C**

15. In those scripts assigned a grade C, the characteristics related to the assessment criteria concerned (namely: (i) ability to understand the focus of the questions and the data provided/show knowledge of subject matter; (ii) analytical/critical thinking; and (iii) communication) were extracted from those questions for which student performance was found to be moderate.

16. Moreover, it was noted that candidates who obtained grade C generally performed better in question subpart (a) than subpart (b). This may be due to the fact that subpart (a) required more basic skills and provided leading information/data for discussion that candidates could more easily follow. Subpart (b), on the other hand, required higher-level thinking skills, and consisted of an open-ended discussion that caused difficulties for those students displaying moderate performance.

(a) Ability to understand the focus of the questions and the data provided/show knowledge of concepts and subject matter:

Students were able to:

i. Address partial (or some) requirements of a question when answering.

Q. 2(a) Which two suggestions from the list above can best help young people get along with others? Explain your reasoning. — One candidate chose two suggestions from the list provided and described their importance, but did not attempt to explain why these two suggestions were the best. In comparison, another candidate who provided such an explanation obtained full marks for this question.

ii. Discuss the issue concerned with some diversification to other non-essential aspects.

Q. 3(a) Explain whether you think that adding words of warning to credit cards would
help university students to use them wisely. — Besides discussing the possible impact of adding words of warning, one candidate also argued that banks should not issue credit cards in an uncontrolled manner, a point that was not closely related to the question.

iii. Understand the information and data in a moderately accurate manner (with minor mistakes).

Q. 1(a) What attitudes are reflected in Source A, relating to the boys’ and girls’ weight? Discuss the reasons that may lie behind their attitudes. — One candidate correctly interpreted the data provided as meaning those who are of normal weight but dissatisfied with their weight. However, the candidate failed to recognise that the number of male and female respondents was not the same, and incorrectly compared the differences in attitude between boys and girls using actual figures (rather than percentages).

iv. Demonstrate largely relevant concepts and knowledge with respect to the issue concerned.

Q. 2(a) Which two suggestions from the list above can best help young people get along with others? Explain your reasoning. — One candidate mentioned the concepts ‘respect’ and ‘confidence’, and emphasised their importance in establishing good relationships with others. However, the relationship between these concepts and the characteristics of adolescent development was not well stated.

Q. 1(a) What attitudes are reflected in Source A, relating to the boys’ and girls’ weight? Discuss the reason that may lie behind their attitudes. — Another candidate quoted the psychologist Erik Erikson and claimed that an adolescent is in the stage of ‘identity and role confusion’. However, the relationship between this theory and adolescent attitudes to weight and dieting was not clearly explained.

(b) Analytical/Critical thinking:
Students were able to:

i. Link concepts and knowledge with the issue concerned in a general manner.

Q. 2(a) Which two suggestions from the list above can best help young people get along with others? Explain your reasoning. — One candidate mentioned the concepts ‘respect’ and ‘confidence’, and emphasised their importance in establishing good relationships with others. However, the relationship between these concepts and the characteristics of adolescent development was not well stated.

Q. 1(a) What attitudes are reflected in Source A, relating to the boys’ and girls’ weight? Discuss the reason that may lie behind their attitudes. — Another candidate quoted the psychologist Erik Erikson and claimed that an adolescent is in the stage of ‘identity and role confusion’. However, the relationship between this theory and adolescent attitudes to weight and dieting was not clearly explained.

ii. Establish own viewpoints and arguments with not quite appropriate assumptions and/or evidence.

Q. 3(b) Could adolescents learn to manage their finances better if they have a credit card? Explain your reasoning. — One candidate wrote that according to survey results provided by the Consumer Council in 2004, it had been shown that a portion of those cases of financial problems among students were due to the misuse of credit cards. From
this, the candidate concluded that owning a credit card did not help adolescents to manage their finances. The candidate failed to appreciate that the survey results did not preclude the existence of cases in which correct use of credit cards may have had a positive effect in helping some students manage their finances better.

iii. Consider some perspectives and/or aspects when addressing the issue concerned.

Q. 3(a) Explain whether you think that adding words of warning to credit cards would help university students to use them wisely. — In discussing this question, one candidate classified the arguments into two main aspects: (i) immature emotional and cognitive state; (ii) lack of sufficient coaching. However, such a classification limited the discussion to personal or family factors and failed to take into consideration external factors such as social/cultural attitudes and the promotional policies of banks, etc.

iv. Discern some features from information and data provided, and/or partially assess the corresponding implications and significance.

Q. 1(b) How might the student’s diet suggested in Source B affect his/her relationships with family and peers? — In discussing the question, one candidate was roughly able to employ the information provided in Source B and also mentioned the food content and lack of breakfast. However, the candidate only assessed the impacts of the diet on physical health and well-being, and did not recognise the possibility that the lack of a shared breakfast might lead to a lack of communication within the family.

(c) Communication:

Students showed tendency to:

i. Express arguments using not quite appropriate language and writing style.

Q. 3(b) Could adolescents learn to manage their finances better if they have a credit card? Explain your reasoning. — One candidate expressed his/her answer as follows: “Adolescents even suppose that their parents can provide indefinite financial support. Therefore adolescents lack the education on the concept of money management. (青少年根本不能了解到信用卡支付的金錢由父母負担, 更以爲父母支付欠債綽綽有餘完全不懂珍惜金錢, 所以, 他們缺乏金錢管理概念的教育).” A number of assessors noted that the candidate’s writing did not clearly express the causal linkage of his/her argument.

Q. 1(a) What attitudes are reflected in Source A, relating to the boys’ and girls’ weight? Discuss the reason that may lie behind their attitudes. — The candidate used paragraphs with the following subtitles to structure his arguments: ‘Peer pressure (朋輩壓力), ‘Influence of celebrities/celebrity culture (明星效應), ‘Poor self-image (自我形象低). Some assessors commented that although most students cared about (or were concerned with) their own self-image they did not necessarily have a ‘poor self-image’.

ii. Express arguments using not quite appropriate vocabulary.
Q. 1(b) How might the student’s diet suggested in Source B affect his/her relationships with family and peers? — One candidate used the following sentence in the discussion: “The quantity of food in-take would be decreased. Thus there may not be enough energy. Parents would worry about such a situation. If it continues, the student would get sick due to a lack of energy …” (於是進食得少，沒足夠能量，令家長擔心。若果持續下去，學生因能量不足而有病…)”. The use of the word ‘energy’ was not considered appropriate here.

iii. Present information and arguments in a long-winded and repetitive manner.

Q. 1(a) What attitudes are reflected in Source A, relating to the boys’ and girls’ weight? Discuss the reason that may lie behind their attitudes. — One candidate wrote the following: “These students have poor self-image … because they place too much importance on their appearance and neglect their inner beauty … if they understood what ‘true’ beauty was, they would be less concerned with their appearance. Because these students neglect the inner beauty and only emphasise their appearance … their self-image is poor … and therefore they diet to improve themselves …” (這些同學對於自我形象的評價十分低...因爲把個人的價值建立在外表之上而忽略了內在美....如果他們明白到何謂真正的美的話，他們就不會重視外表。所以，正因這些同學忽視內在美，而重視外表...自我形像低...於是透過減肥...).” The candidate’s ideas lack focus. He/She has given an explanation that is long-winded and unclear, and essentially only presents the simple notion of ‘inner beauty’.

**Development of Level Descriptor for Grade E**

17. In those scripts assigned a grade E, the characteristics related to the assessment criteria concerned (namely: (i) ability to understand the focus of the questions and the data provided/show knowledge of subject matter; (ii) analytical/critical thinking; and (iii) communication) were extracted from those questions for which student performance was found to need improvement.

18. In the LS Human Relationships module, a number of concepts such as self-esteem and peer pressure may relate to, and be applied to, various issues. Those candidates whose results were found to need improvement tended to simultaneously apply various concepts and inappropriately imply a connection with the question on hand, which would indicate that they did not possess a clear understanding of the concepts involved. Poor communication skills and a failure to correctly digest the relevant concepts often resulted in answers that were rather loosely organised and weak in argumentation.

(a) Ability to understand the focus of the questions and the data provided/show knowledge of concepts and subject matter:
Students tended to:

i. Address limited requirements of a question when answering.
   
   Q. 1(a) What attitudes are reflected in Source A, relating to the boys’ and girls’ weight? Discuss the reason that may lie behind their attitudes. — One candidate elaborated only on the negative attitudes held by the girls; another treated boys and girls as a single, undifferentiated group, and failed to discuss the obvious difference in attitudes between them.

ii. Discuss the issue concerned with pronounced diversification to unrelated aspects.
   
   Q. 1(a) What attitudes are reflected in Source A, relating to the boys’ and girls’ weight? Discuss the reason that may lie behind their attitudes. — One candidate referred to the fact that plump, fair-skinned children are highly prized in traditional Chinese culture, a notion which seems to have little relevance to the attitude of an adolescent of normal weight towards his/her own weight.

iii. Understand some information and data in an inaccurate manner (and with significant mistakes).
   
   Q. 1(a) What attitudes are reflected in Source A, relating to the boys’ and girls’ weight? Discuss the reasons that may lie behind their attitudes. — One candidate wrongly interpreted the data provided as meaning those who were of abnormal weight.

iv. Demonstrate marginally relevant concepts and knowledge with respect to the issue concerned.
   
   Q. 1(a) What attitudes are reflected in Source A, relating to the boys’ and girls’ weight? Discuss the reason that may lie behind their attitudes. — One candidate wrote, “In Hong Kong, the problem of over-weight school children is very serious, with the rate among the highest in developed countries,” despite the fact that the question clearly indicated that the boys and girls referred to in Source A were of normal weight.

Q. 1(b) How might the student’s diet suggested in Source B affect his/her relationships with family and peers? — One candidate pointed out that the diet did not include chocolate, and explained that when eaten, chocolate releases a substance that makes one feel happy. He/She then concluded that the diet would therefore be likely to cause negative emotions. As negative emotions are dependent on a number of social, psychological and physical factors, the assessors did not feel that it was appropriate to consider chocolate a major factor in such problems.

(b) Analytical/Critical thinking:

Students tended to:

i. Attempt to link concepts and knowledge with the issue concerned, but with insufficient reasoning.
   
   Q. 1(a) What attitudes are reflected in Source A, relating to the boys’ and girls’ weight? Discuss the reason that may lie behind their attitudes. — One candidate attempted to
apply the concept of peer pressure but failed to explain the connection between this concept and the issue at hand.

Q. 2(a) Which two suggestions from the list above can best help young people get along with others? Explain your reasoning. — One candidate selected two suggestions from the list (admit your faults; always offer praise) and briefly mentioned the merits of these factors but did not explain his/her reasoning. He/She also stated that a person with these characteristics would be warmly liked by others, but did not relate this to any knowledge of the characteristics of adolescent development.

ii. State own viewpoints and argument without appropriate assumptions and/or evidence (so that the resulting conclusion is not substantiated).

Q. 2(a) Which two suggestions from the list above can best help young people get along with others? Explain your reasoning. — One candidate stated that a person who frequently admitted his/her faults showed a willingness to change and to improve him/herself, and would therefore be less likely to repeat his/her mistakes. However, the assessors noted that the argument was unsound, as the acceptance of one’s own faults does not directly imply a willingness to change.

iii. Consider limited perspectives and/or aspects when addressing the issue concerned.

Q. 3(b) Could adolescents learn to manage their finances better if they have a credit card? Explain your reasoning. — One candidate considered the disadvantages of owning a credit card, but failed to elaborate on the possible advantages. He/She also failed to discuss the negative impact that might be caused by a bank’s promotional strategies.

iv. Discern limited features from information and data provided, and/or partially assess the corresponding implications and significance.

Q. 1(b) How might the student’s diet suggested in Source B affect his/her relationships with family and peers? — One candidate discussed only the food content of the diet and ignored the time element. Thus, he/she failed to take into consideration the fact that not eating breakfast at home could possibly have a negative impact on family relationships.

(c) Communication:

Students tended to:

i. Express arguments using inappropriate language and writing style.

Q. 2(a) Which two suggestions from the list above can best help young people get along with others? Explain your reasoning. — One candidate wrote, “... But young people find it hard to express their own feelings in support of their friends. Therefore they use praise. (...但現代的年青人，很難用口去表達自己支持朋友，所以用一些讚美)... Even they have to tell their friends. If there are any unhappy events, they can share with each other. (甚至要告訴朋友，如果有不快樂的事情時，可以找自己傾訴。)” The answer shows a lack of appropriate language and an inability to express thoughts logically and clearly.

Q. 3(a) Explain whether you think that adding words of warning to credit cards would
help university students to use them wisely. — One candidate used a paragraph with the following subtitle: “University students believe in their own future (大學生活相信自己的前途).” Such a subtitle reflects a certain degree of confusion.

ii. Express arguments using inappropriate vocabulary.

Q. 1(b) How might the student’s diet suggested in Source B affect his/her relationships with family and peers? — One candidate wrote that the weight of a girl might easily be ‘heightened (體重可能會易高)’. Another wrote that “if the diet adversely affected school results there might be some opportunities for conflict with family members. (跟這餐單的學生，成績會受影響，有機會與家人產生問題。)” Both answers show a lack of appropriate vocabulary and imply poor/inadequate language skills.

Q. 3(a) Explain whether you think that adding words of warning to credit cards would help university students to use them wisely. — One candidate wrote that words of warning ‘would help in a certain extent … (一定程度上的幫助)’. He/She also wrote, ‘Sometimes, some university students would … (有時有些大學學生).’ These answers are vague, show a lack of appropriate vocabulary and imply poor/inadequate language skills.

Q. 1(a) What attitudes are reflected in Source A, relating to the boys’ and girls’ weight? Discuss the reason that may lie behind their attitudes. — One candidate wrote, “First, girls are lacking in self-confidence compared with boys. Most of them build up their confidence based on their appearance. (首先，女性較男性缺乏自信，大部分女性的自信是建基於外貌).” The statement lacked supporting arguments or data, and implies an inability to distinguish facts from opinions.

Q. 3(a) Explain whether you think that adding words of warning to credit cards would help university students to use them wisely. — One candidate wrote, “The survey information provided pointed out that many people used credit cards only to obtain the free gifts provided. If this is really a fact … (資料指出，有很多人使用信用卡都是為了換取贈品。若事實是如此，...) .” The phrase, ‘If this is really a fact (若事實是如此)’ seems to imply that the candidate is of the opinion that the survey information quoted at the beginning may not be reliable.

Q. 1(b) How might the student’s diet suggested in Source B affect his/her relationships with family and peers? — One candidate wrote, “Because according to a certain survey (因調查)，Hong Kong’s family problem is mainly due to the school results of children.” The somewhat vague expression, ‘according to a certain survey (據調查)’ does not help to strengthen the argument.

iii. Present information and arguments in a fragmented and clumsy manner.

One candidate consistently obtained below-average marks in the area of effective communication. All assessors agreed that his/her presentation was fragmented and clumsy, as the following sentences illustrate:

Q. 2(a) Which two suggestions from the list above can best help young people get along with others? Explain your reasoning. — The candidate wrote, “Everyone knows that
people make mistakes. Especially among friends, mistakes are often made. But in fact, friends rarely care about these mistakes. (每個人都明白人會犯錯，尤其在朋友之間，常會有錯，但其實朋友都很少認真介意。)” The writing is clumsy and no clear reasons are given as to why friends rarely care about mistakes. The fact that forgiveness and the acceptance of mistakes may be conditional upon the seriousness of the matter concerned is not discussed.

Q. 3(a) Explain whether you think that adding words of warning to credit cards would help university students to use them wisely. — The candidate began his/her answer as follows, “Wise use of a credit card instructs university students to spend money according to what has been earned. It won’t cause financial problems. But I think adding words of warning will have little effect. (善於運用信用卡指令大學生懂得量入為出，不會因無力償還卡數而破產，但我認為加上警告字眼的效用不太大。” The first two sentences are not substantiated and do not relate directly to the question.

Overall Picture of Level Descriptors for Grades A, C, E

19. To provide an overall picture, the level descriptors for Grades A, C, E, with respect to the aspects elaborated above, are presented in Table 2 below.

Issues for Future Discussion

20. From Table 2, it can be observed that phrases such as ‘appropriate’, ‘quite appropriate’, ‘inappropriate’ have been used to formulate the level descriptors for the various grades. The use of such phrases is common when formulating this type of authentic or performance assessment, and is due to the fact that authentic tasks or problems can generally be solved in a number of possible ways (as opposed to more traditional forms of assessment tasks, which generally have one single, definite answer). For this reason, the wording in level descriptors and marking guidelines (i.e., guidelines for markers that contain the criteria for grading student performance in examinations) for authentic tasks must be such that it allows for a certain flexibility of assessment. To enhance and improve the fairness and reliability of such assessment, the following measures will also be employed:
(a) Assessor meetings will be held to discuss the standards for marking an examination paper.
(b) Consensus will be reached in these meetings.
(c) Sample scripts will be trial-marked during the meetings to enable assessors to reach a common understanding of the various performance levels.
(d) In NSS, question-specific marking guidelines will be provided.
(e) In NSS, double marking will be adopted. If the gap between two markers is too large, a third marker will be involved.
(f) As an audit measure, check-marking will be carried out.
Finally, if a candidate queries the level assigned to his/her script, he/she will be able to appeal for a review of his/her performance.

**Analytic or Holistic Approach**

21. In Table 2 above, the level descriptors for different performance levels are subdivided into various assessment criteria. This is called an analytic guideline. Because these criteria are inter-related, a marker may consider them in a holistic and/or analytic manner when marking an answer script. For example, a candidate’s performance in communication could be considered in conjunction with his/her performance in analytical/critical thinking. Similarly, a candidate’s specific knowledge of subject matter would also have an impact on his/her performance in analytical/critical thinking. The criterion analytical/critical thinking plays an important role in marking, since the main focus is on a candidate’s argument and viewpoint concerning a social issue. However, sound communication skills and knowledge of subject matter are essential to achieving this aim. Therefore, in practice, holistic marking guidelines may be more appropriate (i.e., guidelines that combine various assessment criteria in a single column), especially when assessing answers to those questions that do not count for many marks, and are therefore difficult (or impossible) to subdivide analytically.
<table>
<thead>
<tr>
<th>Criteria</th>
<th>Ability to understand the focus of questions and data provided/show knowledge of concepts and subject matter</th>
<th>Analytical/Critical thinking</th>
<th>Communication</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Grade A</strong></td>
<td>• Address most requirements</td>
<td>• Link concepts and knowledge with issue concerned in a convincing manner</td>
<td>• Express and explain arguments using very appropriate language and writing style</td>
</tr>
<tr>
<td></td>
<td>• Confine scope of discussion according to requirements</td>
<td>• Synthesise own viewpoints and arguments with appropriate assumptions and/or evidence</td>
<td>• Express arguments using not quite appropriate vocabulary</td>
</tr>
<tr>
<td></td>
<td>• Understand information and data in a very accurate manner</td>
<td>• Discern and evaluate various perspectives and/or aspects when addressing issue concerned</td>
<td>• Present information and arguments in a very coherent and concise manner</td>
</tr>
<tr>
<td></td>
<td>• Demonstrate highly relevant concepts and knowledge</td>
<td>• Discern various features from information and data, and fully assess corresponding implications and significance</td>
<td></td>
</tr>
<tr>
<td><strong>Grade C</strong></td>
<td>• Address partial (or some) requirements</td>
<td>• Link concepts and knowledge with issue concerned in a general manner</td>
<td>• Express arguments using not quite appropriate language and writing style</td>
</tr>
<tr>
<td></td>
<td>• Discuss issue concerned with some diversification to other non-essential aspects</td>
<td>• Establish own viewpoints and arguments with not quite appropriate assumptions and/or evidence</td>
<td>• Express arguments using not quite appropriate vocabulary</td>
</tr>
<tr>
<td></td>
<td>• Understand information and data in a moderately accurate manner</td>
<td>• Consider some perspectives and/or aspects when addressing issue concerned</td>
<td>• Present information and arguments in a long-winded and repetitive manner</td>
</tr>
<tr>
<td></td>
<td>• Demonstrate largely relevant concepts and knowledge</td>
<td>• Discern some features from information and data, and/or partially assess corresponding implications and significance</td>
<td></td>
</tr>
<tr>
<td><strong>Grade E</strong></td>
<td>• Address limited requirements</td>
<td>• Attempt to link concepts and knowledge with issue concerned, but with insufficient reasoning</td>
<td>• Express arguments using inappropriate language and writing style</td>
</tr>
<tr>
<td></td>
<td>• Discuss issue concerned with pronounced diversification to unrelated aspects</td>
<td>• State own viewpoints and arguments without appropriate assumptions and/or evidence</td>
<td>• Express arguments using inappropriate vocabulary</td>
</tr>
<tr>
<td></td>
<td>• Understand some information and data in an inaccurate manner</td>
<td>• Consider limited perspectives and/or aspects when addressing issue concerned</td>
<td>• Present information and arguments in a fragmentated and clumsy manner</td>
</tr>
<tr>
<td></td>
<td>• Demonstrate marginally relevant concepts and knowledge</td>
<td>• Discern limited features from information and data, and/or partially assess corresponding implications and significance</td>
<td></td>
</tr>
</tbody>
</table>
Summary

22. In the development of marking guidelines for LS in NSS, the working group first considered the assessment criteria concerned. The team then used these assessment criteria to study sample scripts of various grades from candidates taking the ASL LS examination. Through this study, level descriptors for the various assessment criteria for different levels of attainment were obtained. Although the samples studied were taken solely from Chinese language scripts in the *Human Relationships* module, the resulting level descriptors are relevant for scripts for all other LS modules, as well as for English language scripts.

23. The resulting marking guidelines employ some terminology that could be considered somewhat vague, such as ‘appropriate’, ‘quite appropriate’, ‘inappropriate’, etc. However, this is a general and acceptable characteristic of authentic assessment, which allows students to demonstrate their capabilities through multiple paths. For example, one authentic learning task might result in students creating different types of products (e.g., oral presentations, videos, websites, etc.). Also, even when students are required to produce the same authentic product, there will be room within this product for different modes of expression. However, each authentic task will require students to demonstrate a common set of skills, and these can be assessed consistently in a pre-defined way. Furthermore, to ensure consistency and reliability in marking, certain measures will be undertaken in NSS, as stated above.

24. A moderation committee was subsequently formed to consider the results from the above-mentioned study and to design a sample paper, together with question-specific marking guidelines. The sample questions were trialled by students in selected secondary schools, and the trialled outcomes and results of the above-mentioned study were considered by another working group, which was formed to develop the level descriptors for HKDSE Liberal Studies.
Selected References
(relating to Authentic Assessment and Bloom’s Cognitive Scale)


Introductory Notes

General Principles

1. The marking scheme finalised at the Markers’ Meeting should be strictly adhered to in order to achieve a uniform standard of marking among markers.

2. Markers should mark positively. They should give credit for what is in the answer rather than starting with a rigid, preconceived view of what the answer ought to be.

3. When it comes to arguments and points of view, there are no ‘wrong’ answers. Candidates are entitled to take any position they wish on an issue. They are not to be marked on the ‘correctness of their views’ or on how close their views correspond to those of the marker. What counts is whether they can put forward a well-reasoned view.

4. Answers marred by factual material that is indisputably wrong should be penalised. Markers should not simply pick out relevant and sensible points but ignore totally irrelevant material. The candidates are to be judged on everything they write.

Application of Marking Scheme

5. The marking scheme comprises a Criteria Table with hierarchical descriptions setting out the attributes looked for in candidates’ responses and which types of answer belong to which grades. Question-specific guidelines will be arrived at in the light of sample/live scripts and discussions at the Markers’ Meeting.

6. In the assessment process, markers should first determine an appropriate grade for an answer based on three factors, viz. understanding of the question, content and approach, and then convert that grade into a corresponding mark according to the Criteria Table.

7. The whole range of marks for each question should be fully utilised. Markers should not be tempted to give a ‘safe’ non-committal mark, because this will lead to the bunching of many scripts around the middling marks, thus lessening the effectiveness of the question in differentiating between candidates of different levels of ability.

8. A distinction script need not be perfect: it may contain minor flaws in content, approach or presentation.

9. For reasons of fairness to all candidates, scripts just below a particular grade boundary should be left where they are. They must not be pushed up to the higher grade level on sympathetic grounds.

Effective Communication

10. The criteria for awarding markings for effective communication are:

- whether the argument is logically and systematically set out;
- whether it is easy to understand the arguments relevant to the question; and
- whether the language is effectively deployed in the communication of relevant idea and viewpoints.

(Note: Grammar and spelling are only important insofar as they enhance or hinder communication.)

11. Markers are advised to use the following grade-mark equivalence scale when awarding marks for effective communication:

<table>
<thead>
<tr>
<th>Grade</th>
<th>A</th>
<th>B</th>
<th>C</th>
<th>D</th>
<th>E</th>
<th>F</th>
<th>U</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mark</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>2</td>
<td>1</td>
<td>0</td>
</tr>
</tbody>
</table>
Hong Kong Advanced Level Examination, 2008
AS Liberal Studies Marking Scheme

(Note: In the assessment process, markers should first determine an appropriate grade for an answer based on 3 factors, viz. understanding of the question, content and depth of analysis, and then convert that grade into a corresponding mark according to the following table.)

<table>
<thead>
<tr>
<th>Criteria</th>
<th>Grade</th>
<th>Mark</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Well-balanced answer which shows a full understanding of the demands of the question.</td>
<td>A</td>
<td>18–20 15–16 14–15 13–14 12–13 11–12 10–11 9–10 8–9 8 7 6 5 4 4</td>
</tr>
<tr>
<td>• Analytical in approach and critical in the use of supporting evidence (if applicable).</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Arguments are cogent and effectively supported.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Free from major inaccuracies/inconsistencies and important omissions.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Note: Answers in this category need NOT be ‘perfect’ – they may contain minor flaws in content or approach.)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Acceptably balanced answer which shows a good understanding of the demands of the question.</td>
<td>B</td>
<td>16–17 13–14 12–13 11–12 11 10 9 8 7 7 6 5 4 4</td>
</tr>
<tr>
<td>• Predominantly analytical in approach (if applicable).</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Arguments are mostly coherent and well substantiated.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Contains occasional inaccuracies and minor omissions.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Shows a general understanding of the demands of the question and a conscious effort to address the question, but the answer lacks balance.</td>
<td>C</td>
<td>14–15 11–12 10–11 9–10 9–10 8–9 8 7 6 6 5 4 3 3</td>
</tr>
<tr>
<td>• Shows some attempt to analyse the relevant issues, but the scope and depth of analysis are rather limited (if applicable).</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Arguments tend to be inadequately sustained and exemplified.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Marred by inaccuracies, omissions and inconsistencies.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Shows inadequate understanding of the question and/or a weak knowledge of the subject matter.</td>
<td>D</td>
<td>11–13 9–10 9 8 8 7 7 6 5 5 4 3 2 2</td>
</tr>
<tr>
<td>• Unduly narrative and weak in analysis (if applicable).</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Arguments tend to be assertive and not substantiated.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Containing fundamental errors/major inconsistencies/gross irrelevancies.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Shows a total misunderstanding of the question and a failure to distinguish between relevant and irrelevant material.</td>
<td>E</td>
<td>9–10 7–8 7–8 6–7 6–7 6 5–6 5 5 4 4 3 2 2</td>
</tr>
<tr>
<td>• Narrative in approach and lacking in analysis (if applicable).</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Overwhelmingly assertive and fragmentary.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Totally inadequate, containing little that is accurate, relevant or worthwhile.</td>
<td>F</td>
<td>5–8 4–6 4–6 4–5 3–5 3–5 3–4 3–4 3–4 2–3 2–3 1–2 1 1</td>
</tr>
<tr>
<td>• Shows a total misunderstanding of the question and a failure to distinguish between relevant and irrelevant material.</td>
<td>U</td>
<td>0–4 0–3 0–3 0–3 0–2 0–2 0–2 0–2 0–2 0–1 0–1 0 0 0</td>
</tr>
<tr>
<td>• Narrative in approach and lacking in analysis (if applicable).</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Overwhelmingly assertive and fragmentary.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Totally inadequate, containing little that is accurate, relevant or worthwhile.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Grade descriptions of Grades A, C and E for Edexcel Advanced GCE in General Studies

The following grade descriptions indicate the level of attainment characteristic of grades A, C and E at Advanced GCE. They give a general indication of the required learning outcomes at specified grades. The descriptions should be interpreted in relation to the content of the specification; they are not designed to define that content. The grade awarded will depend in practice on the extent to which the student has met the assessment objectives overall. Shortcomings in some aspects of the examination may be balanced by better performances in others.

Grade A

Students demonstrate knowledge and understanding of a wide range of issues, drawing on different disciplines. There is evidence of a clear ability to interrelate these issues in different contexts. They use their knowledge and understanding to interpret and evaluate information, communicating clearly and accurately in a concise, logical and relevant way. They are clearly able to reason, demonstrating skills of analysis, interpretation, evaluation and synthesis. They are able to appreciate different types of knowledge, the relationship between its different forms and their limitations.

Grade C

Students demonstrate knowledge and understanding of a range of issues, drawing on different disciplines. There is a clear attempt to interrelate these in different contexts. They use their knowledge and understanding to interpret and evaluate information, communicating clearly. They use skills of reasoning to analyse, interpret, evaluate and synthesise. They recognise that there are different types of knowledge, clearly distinguishing between examples of fact and opinion.

Grade E

Students demonstrate knowledge and understanding of a range of issues, drawing on different disciplines. They use this knowledge and understanding to begin to interpret and evaluate information. They will distinguish between some examples of fact and opinion. They demonstrate some skills in organising and presenting information.
Section A of the Examination Paper for Liberal Studies (Human Relationships) of Hong Kong Advanced Level Examination 2005

Answer all the questions in this section.

1. Consider the following sources and then answer the questions:

Source A: A survey on self-image, with a sample of 200 students ranging from S3 to S7 in the same school, was conducted by a student of Liberal Studies. The following findings were how students having normal weight viewed themselves.

<table>
<thead>
<tr>
<th>Items</th>
<th>Responses from girls</th>
<th>Responses from boys</th>
</tr>
</thead>
<tbody>
<tr>
<td>Happy with the present weight</td>
<td>8</td>
<td>26</td>
</tr>
<tr>
<td>Upset with the present weight and starting weight loss program</td>
<td>103</td>
<td>40</td>
</tr>
</tbody>
</table>

Source B: A weight loss diet for a S7 student

<table>
<thead>
<tr>
<th>Time to eat</th>
<th>Types of food and number of servings</th>
<th>Milk</th>
<th>Meat</th>
<th>Fruits</th>
<th>Vegetables</th>
<th>Cereals</th>
<th>Others</th>
</tr>
</thead>
<tbody>
<tr>
<td>Breakfast (7:30)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Morning Tea (10:00)</td>
<td></td>
<td>1</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lunch (12:00)</td>
<td></td>
<td>3</td>
<td>2</td>
<td>2</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Afternoon Tea (15:00)</td>
<td></td>
<td>1</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dinner (18:00)</td>
<td></td>
<td>3</td>
<td>2</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Types of Food</th>
<th>Suggested size of a single serving</th>
<th>Foods to be avoided</th>
</tr>
</thead>
<tbody>
<tr>
<td>Milk</td>
<td>Skimmed milk, Hi-calcium soy milk (225ml)</td>
<td>Chocolate milk, Puddings</td>
</tr>
<tr>
<td>Meat</td>
<td>Lean pork (30g), An egg</td>
<td>Sausages, Chicken Wings</td>
</tr>
<tr>
<td>Fruits</td>
<td>Grapefruit (1/2), 6 cherries</td>
<td>Canned fruits, Sugared juice drinks</td>
</tr>
<tr>
<td>Vegetables</td>
<td>One large tomato, 1/2 cup of fresh vegetable juice</td>
<td>—</td>
</tr>
<tr>
<td>Cereals</td>
<td>1/3 bowl of rice, Whole grain cereal (25g)</td>
<td>Fried rice, Fried potato chips</td>
</tr>
</tbody>
</table>

(a) What attitudes are reflected in Source A, relating to the boys’ and girls’ weight? Discuss the reasons that may lie behind their attitudes. (10 marks)

(b) How might the student’s diet suggested in Source B affect his/her relationships with both family and peers? (10 marks)
2. An author shared his views on happiness.

1. Never criticize others.
2. Always think about your own good fortune.
3. Always offer praise to others and try to make them feel that they are important. However, you should not be insincere.
4. Admit your faults because those who apologize win respect.
5. Reserve some solitary time for yourself every day.
6. Accept changes willingly, but never forsake your own values.
7. Value your family life, since a warm family atmosphere is the foundation of life.
8. Silence sometimes is the best answer.

(a) Which two suggestions from the list above can best help young people get along with others? Explain your reasoning. (10 marks)

(b) How can a warm family atmosphere help young people to mature? Describe some personal experiences or those of friends or classmates in order to explain your ideas. (10 marks)

3. Consider the following extract and answer the questions.

A university survey has revealed that about 11% of university students said they had a credit card debt of $3,600 on average. Among the interviewees, about 67% said they used a credit card for daily expenditure and shopping, while about 49% wanted to get the credit card gifts. The associate professor at the Polytechnic University leading the survey said most university students believed that they could get high salaries after graduation, and were willing to spend with credit cards. Many banks and card issuing bodies, taking advantage of their attitude, promote credit cards keenly among them. University students can obtain credit cards without difficulty since no examination of their financial ability is required. The professor thought that under the recent economic depression in Hong Kong, it would take a longer time for graduates to find a job and they could earn less than expected. He was worried about the severe financial problems likely to be faced by them. He asked banks to be prudent, and avoid issuing credit cards indiscriminately to university students who are not financially independent. In addition, words of warning should be printed on credit cards, reminding cardholders of the interest rates and risks of debt.

Figures from the Student Financial Assistance Agency showed the number of bankrupt university students who could not repay loans was rising every year, quite an alarming fact. The Consumer Council calls for students to manage their budgets properly, as some bankruptcy cases had resulted from credit card debts. The revised Code of Banking Practice, which took effect in December 2001, stipulates that card issuers should act responsibly when issuing credit cards, in particular to persons who do not have independent financial means.

Adapted from Ming Pao Daily, 27 September 2004.

(a) In the light of the above extract and your own knowledge, explain whether you think that adding words of warning to credit cards would help university students to use them wisely. (10 marks)

(b) Could adolescents learn to manage their finances better if they do have a credit card? Explain your reasoning. (10 marks)
資料甲：一名修讀通識教育科同學於校內對二百名中三至中七同學進行一項有關自我形象的抽樣調查。以下是體重正常同學如何看待自己體重的調查結果。

<table>
<thead>
<tr>
<th>項目</th>
<th>女生回應人數</th>
<th>男生回應人數</th>
</tr>
</thead>
<tbody>
<tr>
<td>滿意現時體重</td>
<td>8</td>
<td>26</td>
</tr>
<tr>
<td>不滿現時體重而進行減肥</td>
<td>103</td>
<td>40</td>
</tr>
</tbody>
</table>

資料乙：一名中七同學的減肥餐單

<table>
<thead>
<tr>
<th>進食時間</th>
<th>食品種類及分量 (以份為單位)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>奶</td>
</tr>
<tr>
<td>早餐 (7:30)</td>
<td></td>
</tr>
<tr>
<td>早點 (10:00)</td>
<td>1</td>
</tr>
<tr>
<td>午餐 (12:00)</td>
<td>3</td>
</tr>
<tr>
<td>茶點 (15:00)</td>
<td>1</td>
</tr>
<tr>
<td>晚餐 (18:00)</td>
<td>3</td>
</tr>
</tbody>
</table>

食品種類 | 1 份進食量建議 | 避免進食的食物 |
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>奶</td>
<td>脫脂奶／高鈣豆奶 (225 毫升)</td>
<td>朱古力奶／布甸</td>
</tr>
<tr>
<td>肉</td>
<td>瘦豬肉 (30 克)／雞蛋 1 隻</td>
<td>青腸／雞翼</td>
</tr>
<tr>
<td>生果</td>
<td>西柚 (½個)／車厘子 (6 粒)</td>
<td>罐頭水果／加糖果汁</td>
</tr>
<tr>
<td>蔬菜</td>
<td>大型蕃茄 (1 個)／鮮榨蔬菜汁 (½杯)</td>
<td>一</td>
</tr>
<tr>
<td>五穀</td>
<td>白飯 (1/2 碗)／全麥片 (25 克)</td>
<td>炒飯／炸薯條</td>
</tr>
</tbody>
</table>

(a) 資料甲反映了受訪男生與女生對體重持有什麼態度？試討論這些態度的成因。

(b) 資料乙所建議的學生餐單如何影響他／她與其家人和朋輩的關係？
2. 一位作家分享他對快樂的一些看法。

1. 不要批評別人。
2. 常常想到自己的福氣。
3. 常讚美，常給他人重要感，惟必須是真誠的。
4. 承認自己的錯誤，因爲會道歉的人贏得尊敬。
5. 每天為自己保留一段獨處時光。
6. 樂意接受改變，但不要放棄自己的價值觀。
7. 重視家庭生活，因為溫馨的家庭氣氛是人生的基石。
8. 沉默有時是最好的回答。

(a) 你認為上述各項中，哪兩項最有助於年青人與朋友相處？試加以解釋。

(b) 温馨的家庭氣氛如何能幫助年青人成長？試就個人、朋友或同學的經驗加以說明。

3. 細閱下文，然後回答問題。

一項大學調查發現，約 11%大學生表示欠下信用卡卡數，平均欠款額為 3600 元。受訪者中，約 67%表示使用信用卡的原因是用於日常消費及購物，約 49%是希望換取信用卡贈品。

負責調查的理工大學副教授指出，多數大學生都相信畢業後會有高收入，因此樂於以信用卡消費。銀行及發卡機構看準了這心態，紛紛向大學生積極推銷信用卡。由於毋須財力審查，大學生很容易便申請到信用卡。該教授認爲香港近年經濟不景，大學生往往要較長時間才找到工作，收入也比預期為少，憂慮他們畢業後可能會面對嚴重的財務問題。他呼籲銀行自我克制，避免向未有經濟獨立的大學生濫發信用卡。此外，信用卡上應加上警告字眼，提醒持卡人有關利率計算和欠債風險。

據學生資助辦事處資料顯示，大學生因無力償還貸款而破產的數字逐年上升，情況令人關注。消費者委員會表示部分學生破產與「碌爆卡」有關，呼籲學子審慎理財。經修訂並於 2001 年 12 月生效的《銀行營運守則》規定發卡機構在發行信用卡時，尤其對沒有獨立財政能力的人士，應以負責任的態度行事。

取材自《明報》，2004 年 9 月 27 日。

(a) 參考上述資料及就你所知，你認為在信用卡上加上警告字眼會否幫助大學生善於運用信用卡？試加以解釋。

(b) 青少年擁有信用卡能否幫助他們學習更善於理財？試加以解釋。
Sample Responses of a Question (Q. 3 (b)) respectively for Grades A, C, and E

**Grade A**

<table>
<thead>
<tr>
<th>青少年擁有信用卡在陳明他們學習更多的財務。</th>
</tr>
</thead>
<tbody>
<tr>
<td>信用卡讓年青人在信用額度內刷卡消費，獲得快速解決問題的便利，避免與現金的麻煩。</td>
</tr>
<tr>
<td>信用卡甚至宣傳的「一卡在手，世界通行」，信用卡甚至被視為現代消費模式。</td>
</tr>
<tr>
<td>但正因為信用卡的方便特質，使年青人易於不合理消費，陷入信用卡的陷阱，特別是自制力不成熟，易受物質潮流引誘的年青人。</td>
</tr>
<tr>
<td>信用卡讓沒有收入的年青人「先消費後付費」，他們</td>
</tr>
<tr>
<td>信用卡廣告中呼應的口號，不管回覆來信回答</td>
</tr>
<tr>
<td>信用卡，卡債無。年青人沒有「失去」金錢，換取「得到」商品的感受，使用信用卡，他們沒有「失去」金錢，卻不斷得到享樂，自制力不足，使因此多購物。</td>
</tr>
</tbody>
</table>


信用卡的特性，不断地消费，负债又不等

信用卡的负债。由于他们没有收入，有的人甚至会

负债，信用卡的负债又要偿还，无力偿还，以致破产。

这是大部分使用信用卡是容易进入的“陷阱”，

陷阱，信用卡使用不当则会大损失。这可见信用卡

使用不当，善用理财。

此外，使用信用卡，支出利息的计算等要注意

事项，都有大量的条款和细节要注意。一般单位没有

接受过理财教育，所以不熟悉这些条款之益，甚

至没有要留心的自觉，因此更易堕入消费陷阱。

他们可能因错误估计还款能力及还款期、利息

支出等而欠下不必要的债务。

不过普通的年轻人懂得善用信用卡的，信用卡因此让他们

懂得理财，大学生自然是信用卡的消费者，他们会有意，理

解和留意，因为利用信用卡，他们的学生可以利用这些额度

赚钱和合作更划算的消费。他们也不欠下债务，所以他们不

会知道的，知道的未来要偿还。
附录：

1. 青少年拥有信用卡不能帮助他们学习更好的理财，反而是使他们更没有理财的概念。

   由于青年申请信用卡的条件及程序越来越简化，越来越多的青少年因而在很多方面仍然没有信用卡服务，因而只靠信用卡的额度额度。因此，即使在经济上取得了一些进展，仍然可以在一些情况下利用信用卡来付款。然而，青少年即便在经济上取得一些进展，仍然可以在不知不觉中出现消费过度，而且由于这样的消费，可能会在不知不觉中造成负债累累。

   此外，由于信用卡无须持卡人拥有足够的资金，就能使用信用卡。而在市面上，有很多发卡公司，例如摩根士丹利信用卡可以申请其信用卡。这种信用卡可以透支，因而可以申请几张信用卡，而且可以申请几张信用卡，因而可以透支。但是，由于信用卡的额度，因而花费会越来越大。

   因此，青少年拥有信用卡只会破坏他们的理财能力，而对于青少年并没有帮助。
青少年拥有信用卡不能帮助他们学习良好的理财，意见如下：

尝试想一想，青少年追求信用卡这个大诱惑，他们都会被吸引者，容易犯错。当他们轻易得到信用卡时，表示他们心中得到信用卡是很容易的，太容易得到的东西，他们未必能珍惜，好好运用的。相反可能会带来极大的后果，十分严重，欠下巨债无力偿还。

信用卡是一种先使用后付款的方法，持卡人的口袋内不需要很多的钱，可以信用卡先付款，借银行的钱，然后付这钱。有时信用卡可借的金额没有限额，年轻人容易接受，使用信用卡消费了很多的东西，欠下巨债，但无力偿还。