

Chapter 17 Class Exam

Name: _____

Score: _____

Answer all questions

Suggested Exam Length: 40-45 minutes

Student Input (Pre-exam)



How confident are you about this exam?

What topic am I worried about before I look at the exam? Why?

What strategies did you use to study for this exam? What was the best one?

Which activities in class did you most enjoy for this topic?

Student Reflection (Post-exam)



How happy were you with your result?

What were the hardest questions? Why?

Is there any exam technique I should change/use again for my next exam?

What topics should I look over again?



Chapter Exam



(a) (i) Circle TRUE or FALSE for each of the following statements:

Statement about consumer rights	TRUE / FALSE
Consumers always have a 14-day cooling-off period for purchases made in physical shops.	TRUE / FALSE
Digital services bought from EU-based businesses must include the most up-to-date version for consumers.	TRUE / FALSE
Buying from non-EU websites gives consumers the same legal protections as buying from EU retailers.	TRUE / FALSE
Consumers are only entitled to a repair if a product is faulty within 30 days.	TRUE / FALSE

Aoife booked a cleaning service for her apartment before moving out. The company arrived late, did not finish several rooms, and used cheaper materials than agreed. When Aoife contacted the business, they refused to correct the work.

(a) (ii) Outline two rights a consumer has when they are using a service.

1.
2.

(iii) Outline two forms of redress available to a consumer for a service that is not carried out appropriately.

1.
2.



Chapter Exam



Recent reports from the Department of Finance note an increase in cash-only, unregistered work in sectors such as car repair, home services and small retail. These activities are part of Ireland's shadow economy.

(b) Outline two potential consequences of participation in the shadow economy:

(i) for the consumer

(ii) for the economy.

1.
2.
1.
2.





Chapter 17 Marking Scheme – Total 88 marks

(i) 8m (4 @ 2m)

FALSE

TRUE

FALSE

FALSE

(ii) Outline two rights a consumer has when they are using a service.

MS: 8m 2 @ 4m (2+2)

1. The service must be carried out with due skill, care and diligence.

This means the provider must complete the work properly, to the standard expected of a trained and competent professional.

2. The service must match what was agreed or described.

If the business promises certain work or a particular level of service, they must deliver this as stated.

(Also acceptable: use of suitable quality materials, reasonable price if not agreed.)

(iii) Outline two forms of redress available to a consumer for a service that is not carried out appropriately.

MS: 8m 2 @ 4m (2+2)

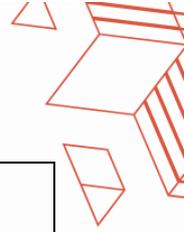
1. The consumer can have the service redone or corrected.

The business must fix the issue at no extra cost if the work was not completed properly.

2. The consumer may receive a price reduction or refund.

If the problem cannot be fixed, or the service was not completed in full, the consumer may be entitled to a partial refund or total refund depending on the situation.





Outline two potential consequences of participation in the shadow economy:

(i) for the consumer

(ii) for the economy.

MS: (i) 20m – 4 @ 5m (2+3)

For the consumer

1. Poor quality work and no legal protection

Consumers are more likely to receive unsafe or low-quality goods or services because the seller is not operating legally. If something goes wrong, they cannot rely on consumer law, the CCPC or the Small Claims Procedure.

2. No receipts or proof of purchase

Transactions in the shadow economy rarely provide receipts or written agreements. Without documentation, consumers cannot prove the purchase took place or show evidence of a problem. This makes refund, repair or replacement claims almost impossible.

Additional acceptable consequences:

- Difficult to track down the seller if an issue arises.
- Higher risk of unsafe or counterfeit products.
- No guarantee or after-sales support.

(ii) For the economy

1. Loss of tax revenue for the government

Payments made in the shadow economy are not declared, meaning no VAT, income tax or business tax is paid. This reduces government revenue and affects funding for public services such as education, health and infrastructure.

2. Unfair competition for legitimate businesses

Businesses operating legally must pay taxes, follow regulations and meet safety standards. Illegal operators avoid these costs, allowing them to undercut prices. This creates unfair competition and can harm legitimate businesses.

Additional acceptable consequences:

- Reduced consumer confidence in certain sectors.
- Increased enforcement costs for the state.





(c) Describe four ways a consumer can contribute to the circular economy when purchasing clothing.

MS: 20m - 4 @ 5m (2+1+2 state, explain, example)

1. Choose durable, good-quality clothing

Buying clothes that last longer reduces waste and slows the demand for fast fashion.

For example, choosing a well-made winter coat instead of a cheaper one that wears out quickly.

2. Buy second-hand or vintage clothing

This keeps existing clothes in use and reduces the need for new materials and production.

For example, buying a hoodie from a charity shop or an online second-hand marketplace like Vinted.

3. Repair or alter clothes instead of replacing them

Fixing small issues helps extend the lifetime of garments and reduces textile waste.

For example, sewing a missing button or getting a zip replaced instead of buying a new jacket.

4. Donate or pass on clothes they no longer wear

Clothes that are in good condition can be reused by someone else rather than being thrown away.

For example, giving unwanted jeans to a clothing bank or swap event.

5. Choose brands that use recycled or sustainable materials

Supporting responsible companies encourages more sustainable production and reduces waste in the clothing industry.

For example, buying a T-shirt made from organic cotton or recycled fibres.





(d) Analyse three ways digital technology impacts on consumer behaviour.

MS: 18m – 3 @ 6m (2+2+2) State, explain, expand with conclusion

1. Digital technology gives consumers far more information before buying.

Access to online reviews, comparison sites and detailed product descriptions helps consumers check quality and value. This changes behaviour by encouraging more research and making consumers less dependent on in-store advice. As a result, decisions are more informed and often more price-conscious.

2. Technology increases convenience and changes when and how consumers shop.

Mobile apps and online stores allow purchases at any time, reducing the need to visit physical shops. This shifts behaviour towards quicker, more frequent purchases and increases reliance on home delivery. Convenience becomes a key factor in consumer choice.

3. Targeted advertising influences impulse buying and reduces planned decision-making.

Algorithms track online activity and show products that match consumer interests. This shapes behaviour by encouraging unplanned purchases and reducing the time consumers spend evaluating alternatives. It can also lead to higher spending than intended.

4. Social media heavily influences consumer preferences and attitudes.

Content from influencers, sponsored posts and peer recommendations can influence what consumers see as desirable or good value. This affects behaviour by shifting demand towards trending brands or products, even when the consumer had no previous interest in them.

5. Technology widens the range of available products and retailers.

Consumers can easily access goods from Irish, EU and non-EU businesses. This increases choice and allows consumers to compare different sellers, affecting behaviour by encouraging more selective and competitive shopping. However, it also requires consumers to understand differences in consumer rights depending on where the business is based.



Chapter Exam



(e) Identify two responsibilities of data controllers under the General Data Protection Regulation (GDPR).

MS: 6m – 2 @ 3m

1. Keep personal data safe and secure.

Businesses must protect personal data using appropriate security measures so it cannot be accessed or used without permission.

2. Report data breaches within 72 hours.

If personal data is exposed or accessed unlawfully, the Data Protection Commission must be notified within 72 hours.

