



## Internal Assessment Resource

### Social Studies Level 1

This resource supports assessment against Achievement Standard 91040 version 3

**Standard title:** Conduct a Social Inquiry

**Credits:** 4

**Resource title:** Here to help

**Resource reference:** [QAAM # 3136]

Achievement	Achievement with Merit	Achievement with Excellence
Conduct a social inquiry.	Conduct an in-depth social inquiry.	Conduct a comprehensive social inquiry.

This resource:  
Clarifies the requirements of the standard

Supports good assessment practice  
Should be subjected to the school's usual assessment quality assurance process  
Should be modified to make the context relevant to students in their school environment and ensure that submitted evidence is authentic

QAAM Number	3136
Authenticity of evidence	<p>Teachers must manage authenticity for any assessment from a public source, because students may have access to the assessment schedule or student exemplar material.</p> <p>Using this assessment resource without modification may mean that students' work is not authentic. The teacher may need to change figures, measurements or data sources or set a different context or topic to be investigated or a different text to read or perform.</p>

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### Teacher guidelines

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The following guidelines are supplied to enable teachers to carry out valid and consistent assessment using this internal assessment resource.

Teachers need to be very familiar with the outcome being assessed by the achievement standard. The achievement criteria and the explanatory notes contain information, definitions, and requirements that are crucial when interpreting the standard and assessing students against it.

- **Context/setting**

This activity requires students to conduct a social inquiry into the role of the Commission for Financial Capability, or the Commerce Commission, or Consumer Protection, Ministry of Business, Innovation and Employment, or [other government agencies](#) to report on how it works to promote social justice for New Zealand consumers.

Students will submit evidence of their inquiry in a report (choice of format to be negotiated with the teacher).

- **Conditions**

It is suggested that the assessment activity take place over three to four weeks of in-class and out-of-class time, however, this should be varied to suit your students.

The time required will depend partly on how much time students need to carry out the primary and secondary research.

Students could carry out the research in small groups, but will be assessed individually.

- **Resource requirements**

The Social Inquiry Planning template available from [TKI](#) as either a pdf or word document.

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### Student instructions

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#### Introduction

This assessment activity requires you to conduct a comprehensive social inquiry into how a government agency and/or organisation works to promote social justice and human rights for New Zealand consumers.

The following instructions provide you with a way to structure your work to demonstrate what you have learnt to allow you to achieve success in this standard.

#### Task One:

Choose ONE of these consumer rights issues as a focus for your inquiry.

- Mobile truck shops
- Pay day loans
- Extended warranties
- Finance Companies interest rates i.e. Instant Finance
- Other – this must be checked by your teacher to make sure it is suitable.

Then choose at least ONE of the following institutions and find out what their role is and how this agency and/or organisation promotes social justice and human rights for New Zealand consumers in relation to your chosen issue:

- Commission for Financial Capability
- Commerce Commission
- Consumer Protection, Ministry of Business, Innovation and Employment
- [other government agencies](#)

And finally identify at least ONE individual or group who has been affected by your chosen consumer rights issue and holds a contrasting view to the agency or organisation selected.

You will have approximately three to four weeks of in-class and out-of-class time to complete this activity.

### **Task Two: Research**

1. Create open-ended questions relevant to your chosen consumer rights issue and check their suitability with your teacher.
2. Collect information that relates to your questions, including information about
  - the contrasting points of view relating to your issue.
  - the social actions that relate to this issue.
3. Use a range of primary and secondary sources. For the purpose of this standard:
  - a primary source means original material that is collected first hand, and is usually unedited, such as interviews, news reports, blogs, etc.
  - a secondary source means material others have collected, such as books, feature articles in newspapers, etc.

You may work with others to gather information from primary and secondary sources but all the other components of the task must be completed individually.

### **Task Two (a): Ethical framework**

You must provide a reference list with your submitted work. Your reference list needs to include: author, title, date of publication, where published or url address and date accessed.

You could use some of the suggestions from the list below;

- Design a survey or create interview questions and use them to gather primary information. Get permission from people surveyed to use in your assessment. Submit the permission with your final assessment.
- Acknowledge sources in your assessment.
- Recognition of bias.
- Reliability of evidence used in your assessment.

### **Task Three: Processing and presenting your findings**

Process your findings. You can choose how to best to do this.

You could process the information by

- highlighting the relevant information to your inquiry from what has been collected, and annotating the information. (See appendix one)
- using a short description of how the information you have collected is relevant to the focus of the inquiry. (See appendix two)

Presenting your findings. For your final submission, where meaningful refer to concepts that relate to your inquiry. Relevant concepts could include: society, change, perspectives, rights and/or social justice.

In your final submission include:

- The name of your chosen institution and an explanation about what it does and the consumer rights issue that is your focus.
- Your processed information which will include
- Detailed information of the contrasting points of view and how this information strengthens your inquiry (See appendix three)
- Detailed information of the social actions that the chosen institution and/or the individual or group undertakes, or is planning to undertake
- Completed reference list of sources used and any supporting evidence i.e. permission slips.

Check that your finished work meets the task requirements.

## Resources

Commission for financial capability - <https://www.cffc.org.nz/>

Commerce Commission - <http://www.comcom.govt.nz/>

Consumer Protection - <https://www.consumerprotection.govt.nz/>



## Appendix One

This information is about the reasons why people use pay day loans. These include: Some people need it for emergencies i.e unexpected death/funeral costs. Other people use pay day loans to help with essential household costs or to handle emergencies. Some even use them to avoid making the bank angry. This will help me answer question one: Why do people use pay day loans? ➡ ➡

### Why Use Payday Loans

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Payday loans offer a valuable service to millions of people around the globe on a regular basis, helping them to meet their financial obligations or get through unexpected situations that would otherwise be financially catastrophic. Payday loans have been used to:

#### Avoid Costly Late Fees and Penalties

When money falls short, not paying off your credit card or rent payment can carry with it a hefty fee, not to mention the possibility of the credit card company further hiking the interest rate on your card as a penalty, which can cost you several hundred dollars in the long run.

#### Avoid Disconnection

If your utilities such as gas or electricity are being threatened in the middle of winter, you don't want to suffer the problems that come with not having those conveniences available. Not only is it a hassle living without them, but usually the utility company will charge massive reconnection fees if you allow your service to lapse.

#### Handle Emergencies

Bad and sudden situations come into every life sooner or later. Payday loans offer a peace of mind for those situations, knowing that there is money available to handle that flat tire or sudden illness.

#### Avoid Making the Bank Angry

Well, maybe not angry, because if you bounce a check with a bank, they will usually charge you something in the neighborhood of \$30-\$45 as a fee, not to mention the fee that will probably be charged by the company that you wrote the bad check too.

Compared to those, the fees associated with a payday loan can seem downright paltry in comparison.

## Appendix two

### Collected information-Primary or **Secondary** Source (*Please highlight*)

#### Why Use Payday Loans

Payday loans offer a valuable service to millions of people around the globe on a regular basis, helping them to meet their financial obligations or get through unexpected situations that would otherwise be financially catastrophic. Payday loans have been used to:

##### **Avoid Costly Late Fees and Penalties**

When money falls short, not paying off your credit card or rent payment can carry with it a hefty fee, not to mention the possibility of the credit card company further hiking the interest rate on your card as a penalty, which can cost you several hundred dollars in the long run.

##### **Avoid Disconnection**

If your utilities such as gas or electricity are being threatened in the middle of winter, you don't want to suffer the problems that come with not having those conveniences available. Not only is it a hassle living without them, but usually the utility company will charge massive reconnection fees if you allow your service to lapse.

##### **Handle Emergencies**

Bad and sudden situations come into every life sooner or later. Payday loans offer a peace of mind for those situations, knowing that there is money available to handle that flat tire or sudden illness.

##### **Avoid Making the Bank Angry**

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Compared to those, the fees associated with a payday loan can seem downright paltry in comparison.

#### Reference:

<https://albanyfinancelc.com/why-use-payday-loans> February 25th, 2018

#### What is this information about?

This information is about the reasons why people use pay day loans. These include: Some people need it for emergencies i.e unexpected death/funeral costs. Other people use pay day loans to help with essential household costs.

#### How can I use this information (Link to a focusing question)

This will help me answer question one: Why do people use pay day loans?

### Appendix three

Becky Hensley point of view is that payday loans are confusing and difficult. She believes that getting a loan appears easy but if you get behind the consequences are huge and can be worse than a transitional bank loan.

Other the other hand, J.D Vane believes that pay day loans have got him out of a few difficult situations like paying rent and taking a girl out. He thinks the pay day loans are effective and worth it.

Both of these points of view show that people have different opinions about pay day loans which I guess depends on their experience of using this service.

This helps me answer question 2: What contrasting experiences have people had with pay day loans?

This strengthens my inquiry because it is important to get people's opinions about an issue as there are often more than one point of view on a topic. He makes my inquiry more robust and well rounded.

#### References:

<https://www.forbes.com/sites/realspin/2016/09/01/what-a-best-selling-memoir-tells-us-about-payday-loans/#55e455eb0c3b> 25<sup>th</sup> Feb, 2018

### Becky Hensley

When she was 23 and studying as a church minister, Becky Hensley, who is now 39 and lives in Dallas, took a \$600 loan to cover unexpected lawyer's fees in a child custody case involving her now-ex-husband.

"The loan place encouraged us that taking out the loan was very easy," she said.

But when living expenses piled up unexpectedly, Hensley wasn't able to pay the loan back in full on the first due date. Rather than roll the debt over and incur higher fees, she took out another loan.

"I wasn't aware that it was going to become so difficult so quickly," she said. "A normal loan doesn't go through the roof like that."

She quickly became dependent on payday loans and soon owed close to 700% of the principal, in a mix of interest and fees. Eventually, Hensley's church gave her \$1,000 from its benevolent fund.

"I'll never forget that moment of sheer relief," she said.

Vance's own experience in "the shadow economy" gave him a very different perspective. Contrary to elite opinion, "payday lenders could solve important financial problems." They are useful for people who, like him, are unable get a credit card or conventional loan for various reasons, including what he refers to for himself as "a host of terrible financial decisions (some of which were [his] fault, many of which were not). As a result, he explains, "If I wanted to take a girl out to dinner or needed a book for school and didn't have money in the bank, I didn't have many options." Payday loans filled that credit gap.

Vance relates the story of when he gave his landlord his rent check even though he didn't have the money in his account to cover it. He planned on picking up his paycheck that afternoon and depositing it on his way home—but it slipped his mind. A short-term payday loan was exactly what he needed:

“ On that day, a three-day payday loan, with a few dollars of interest, enabled me to avoid a significant overdraft fee. The legislators debating the merits of payday lending didn't mention situations like that. The lesson? Powerful people sometimes do things to help people like me without really understanding people like me.



• **Assessment schedule: Social Studies 91040 – Here to help**

Evidence/Judgements for Achievement	Evidence/Judgements for Achievement with Merit	Evidence/Judgements for Achievement with Excellence
<p>The student has chosen a focus for their social inquiry and has developed at open ended research questions from it. For example: <i>Focus: What has been the consequence of using pay day loans for people?</i> <i>FQs: Why do people use pay day loans? What contrasting experiences have people had with pay day loans? What has been the impact of pay day loans on people? What organizations help people with the impact of payday loans?</i></p> <p>The student has gathered information from primary and secondary sources (for example, surveys, questionnaires, books, Internet research) using an acceptable ethical framework. The information relates to the focus of inquiry. Evidence of gathered information can include the student’s own summary of gathered information. For example; See Appendix one or two</p> <p>The student has gathered points of view relating to the focus of the inquiry <i>Some people think that pay day loans help people in times of emergencies because they can easily pay for those one off expenses. They are not regular expenses.</i> <i>(These are annotated points relating to information gathered from a specific website or an interview/survey)</i></p> <p>The student has provided information about social</p>	<p>The student has chosen a focus for their in-depth social inquiry and has developed open ended research questions from it. For example: <i>Focus: What has been the consequence of using pay day loans for people?</i> <i>FQs: Why do people use pay day loans? What contrasting experiences have people had with pay day loans? What has been the impact of pay day loans on people? What organizations help people with the impact of payday loans?</i></p> <p>The student has gathered detailed information that relates to the focus of inquiry, from a range (at least three) of primary and secondary sources (for example, surveys, questionnaires, books, Internet research) using an acceptable ethical framework. Evidence of gathered information can include the student’s own summary of gathered information. For example; <i>See Appendix one or two</i></p> <p>The student provides detailed information (such as explanations and specific examples) about points of view that relate to the focus of inquiry.</p> <ul style="list-style-type: none"> <li>• <i>The Salvation Army believe that there are many issues with pay day loans that can lead to problems. For example, it is too easy for people to access pay day loans.</i></li> </ul>	<p>The student has chosen a focus for their comprehensive social inquiry and has developed open ended research questions from it. For example: <i>Focus: What has been the consequence of using pay day loans for people?</i> <i>FQs: Why do people use pay day loans? What contrasting experiences have people had with pay day loans? What has been the impact of pay day loans on people? What organizations help people with the impact of payday loans?</i></p> <p>The student has gathered detailed information from a range (at least three) of primary and secondary sources, (for example, surveys, questionnaires, books, Internet research) using an acceptable ethical framework. The information gathered relates to the focus of inquiry. Evidence of gathered information can include the student’s own summary of gathered information. For example; <i>See appendix one or two</i></p> <p>The student provides detailed information (such as explanations and specific examples) about <b>contrasting</b> points of view that relate to the focus of inquiry. The student has shown how the detailed information on contrasting points of view has strengthened the inquiry. See appendix three</p>

<p>actions that relate to the focus of inquiry.</p> <p><i>Promoting the local finance/budget advisory office</i></p> <ul style="list-style-type: none"> <li>● <i>Place ads in local papers and on local radio stations</i></li> <li>● <i>Deliver pamphlets about the service</i></li> </ul> <p><i>Informing people about the dangers of pay day loans</i></p> <p><i>Organisations/groups give seminars to people to let them know the dangers of</i> <i>(These are annotated points relating to information gathered from a specific website or an interview/survey)</i></p> <p>The student has provided a list of references to sources.</p>	<ul style="list-style-type: none"> <li>● <i>A local church group wants the local council to restrict the number of pay day loan offices in the community.</i> <i>(These are annotated points relating to information gathered from a specific website or interview/survey)</i></li> </ul> <p>The student provides detailed information (specific examples) about social actions that relate to the focus of inquiry</p> <p><i>Promoting the local finance/budget advisory office</i></p> <ul style="list-style-type: none"> <li>● <i>In Cannons View, the budget advice bureau worked in partnership with the local Pasifika church in holding budget seminars in the local church for people.</i></li> <li>● <i>There are groups who have used social media to promote the services available at the budget advice bureau because social media reaches more people.</i></li> </ul> <p><i>Informing people about the dangers of pay day loans</i></p> <ul style="list-style-type: none"> <li>● <i>Pasifika community hall is running a seminar once a month on pay day loans.</i> <i>(These are annotated points relating to information gathered from a specific website or interview/survey)</i></li> </ul> <p>The student has provided a list of references to sources.</p>	<p>The student provides detailed information (specific examples) about social actions that relate to the focus of inquiry.</p> <p><i>Promoting the local finance/budget advisory office</i></p> <ul style="list-style-type: none"> <li>● <i>In Cannons View, the budget advice bureau worked in partnership with the local Pasifika church in holding budget seminars in the local church for people.</i></li> <li>● <i>There are groups who have used social media to promote the services available at the budget advice bureau.</i></li> </ul> <p><i>Informing people about the dangers of pay day loans</i></p> <ul style="list-style-type: none"> <li>● <i>Pasifika community hall is running a seminar once a month on pay day loans.</i> <i>(These are annotated points relating to information gathered from a specific website or interview/survey)</i></li> </ul> <p>The student has provided a list of references to sources.</p>
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Final grades will be decided using professional judgement based on a holistic examination of the evidence provided against the criteria in the Achievement Standard.