

0708021/2&1 B.B.E.K.O
August 2021
RELIGIOUS AND MORAL
2 & 1
EDUCATION 2 & 1
Essay & Objective
1 hour 45 minutes

Name.....
Index Number.....

BEST BRAIN EXAMINATIONS KONSORTIUM
GHANA
Special Private Mock Examinations For BECE Candidates

August 2021 **RELIGIOUS AND MORAL EDUCATION 2 & 1** 1 hour 45 minutes
ESSAY AND OBJECTIVE

Do not open this booklet until you are told to do so. While you are waiting, read and observe the following instructions carefully. Write your name and index number in ink in the spaces provided above.

This booklet consists of two papers. Answer Paper 2 which comes first, in your answer booklet and Paper 1 on your Objective Test answer sheet. Paper 2 will last 1 hour after which the answer booklet will be collected. Do not start Paper 1 until you are told to do so. Paper 1 will last 45 minutes.



PAPER 2

Essay

This Paper consists of three sections: A and B and C. Answer three questions only, choosing one question from each section.
All questions carry equal marks. Answer all the questions in your answer booklet.
Credit will be given for clarity of expression and orderly presentation of material.

SECTION A
RELIGION

Answer one question only from this section

1. (a) In what three ways has humankind contributed to the creations of God? [3 marks]
(b) Write down the Parable of the Unforgiven Servant. [6 marks]
(c) Narrate the Parable of the Dishonest Steward. [8 marks]
(d) Explain three moral lessons in the parable narrated in 1(c) above. [3 marks]
2. (a) Explain four ways by which one can protect the environment. [4 marks]
(b) Highlight four consequences of the destructions of the environment. [4 marks]
(c) Describe how animal sacrifice is made in the traditional society. [6 marks]
(d) State six reasons why people offer sacrifices to the gods. [6 marks]
3. (a) Distinguish between *sunnah* and *hadiths* in Islam. [4 marks]
(b) Identify four sources of moral values in Islam. [8 marks]
(c) Identify four moral values Muslims are expected to practice in their lives. [4 marks]
(d) Give four reasons why Muslims are encouraged to practice moral values. [4 marks]

SECTION B
MORAL LIFE

Answer one question only from this section

4. State six reasons for which people show comportment when provoked. [6 marks]
Indicate six ways in which decency can be shown in the community. [6 marks]
Mention four advantages associated with decent behaviour in the society. [8 marks]
5. List four examples of common drugs usually abused. [4 marks]
List four examples of stimulant drugs usually abused. [4 marks]
Outline six challenges associated with self-medication [12 marks]
6. Outline four reasons why God punishes people. [8 marks]
State six acts that call for punishments in the society. [6 marks]
State three negative effects of punishments on the offender. [6 marks]

SECTION C
SOCIAL LIFE

Answer one question only from this section

7. (a) Mention four virtues of healthy family relationship. [8 marks]
(b) Identify six responsibilities of children as members of the family. [6 marks]
(c) Give six reasons why children should perform their responsibilities. [6 marks]
8. (a) Outline three steps you would take in planning a monthly budget. [6 marks]
(b) Mention four ways that savings can benefit the individual. [8 marks]
(c) Give six problems associated with lending and borrowing. [6 marks]

END OF PAPER

Answer all the questions.

Each question is followed by four options lettered A to D. Find the correct option for each question and shade in pencil on your answer sheet the answer space which bears the same letter as the option you have chosen. Give only one answer to each question. An example is given below.

Which of the following does not promote progress in society?

- A. Communal labour
- B. Conflicts
- C. Festivals
- D. Reconciliation

The correct answer is Conflicts, which is lettered B and therefore answer space B would be shaded

A

B

C

D

Think carefully before you shade the answer spaces; erase completely any answer you wish to change.

Do all rough work on this question paper.

Now answer the following questions.

1. Prophet Muhammed asked Muslims to keep away from forbidden things in order to
 - A. avoid punishment.
 - B. gain respect from others.
 - C. receive good things.
 - D. obtain forgiveness.
2. When Ewe people call God "Mawu" they are referring to His attribute of being
 - A. Dependable.
 - B. Holy.
 - C. The Greatest.
 - D. Omniscient.
3. God is Omnipotent because He
 - A. controls all things.
 - B. created the world.
 - C. knows every secret.
 - D. sees everything around.
4. Vegetation can best be protected through
 - A. creation of sacred grooves.
 - B. adopting shifting cultivation.
 - C. spraying with chemicals.
 - D. recycling of waste.
5. God's patience is reflected in a person's life when he or she
 - A. depends on him.
 - B. flees from sin.
 - C. shows kindness to others.
 - D. takes time in doing things.

6. The Muezzin Adhan in Islam is respected because he
- is a teacher in Islam.
 - keeps the mosque clean.
 - leads Muslims in prayers.
 - summons Muslims up for prayers.
7. According to Jesus, those who hunger and thirst for righteousness' sake are blessed because
- they shall be called sons of God.
 - they shall be satisfied.
 - they shall inherit the earth.
 - they shall see God.
8. Okomfo Anokye planted a sword at
- Adum.
 - Bantama.
 - Kejeta.
 - Tafo.
9. Easter Sunday is a very significant day on the Christian Calendar because it marks the actual
- death of Jesus Christ.
 - Last Supper of Jesus Christ.
 - birth of Jesus Christ.
 - resurrection of Jesus Christ.
10. The festival celebrated to mark the triumphant entry of Jesus into Jerusalem is known as
- Ascension Day.
 - Easter Sunday.
 - Good Friday.
 - Palm Sunday.
11. During traditional festivals, the cultural life of people is best revealed
- when spirits possess people.
 - on the durbar day.
 - when rituals are performed.
 - in the room of the second stools.
12. A basket, broom and cutlass shown to a baby during an outdooring ceremony symbolizes
- bravery.
 - hardwork.
 - responsibility.
 - truthfulness.
13. One of the emotional changes at puberty is
- increase in body weight.
 - increase in intelligence.
 - persistent crying.
 - rebellious spirit.
14. The first stage in marriage starts when
- a woman's family accepts a man's proposal.
 - parents of both parties agree on date of marriage.
 - the engagement ceremony is performed.
 - the man pays the bride wealth.

15. The pillar of confession of faith in Islam is known as
 A. Ihan.
 B. Khalimat Shahadah.
 C. Tarawih.
 D. Sawm.
16. The initiation rite of Christians after baptism is known as
 A. Confirmation.
 B. Ordination.
 C. Holy Communion.
 D. Holy matrimony.
17. Standing bare-chested when offering libation demonstrates
 A. authority and power to the spirits.
 B. fear and respect for the gods.
 C. hard work and love for the gods.
 D. purity and simplicity of the believer.
18. Allahu Akbar is recited during salar when worshippers
 A. fold arms over their chests.
 B. raise hands towards their ears.
 C. turn their heads left and right.
 D. wipe hands over their faces.
19. Students dress decently when they
 A. expose their underwear.
 B. fasten their belts loosely.
 C. leave their shoes unlaced.
 D. tuck in their shirts.
20. Greetings is considered a decent act because it
 A. ensures discipline.
 B. promotes success.
 C. erodes enmity.
 D. gains trust.
21. The **best** way youth can avoid sexually transmitted infections is by
 A. acquiring sex education.
 B. abstaining from sex.
 C. having one sex partner.
 D. using condoms.
22. One effect of HIV/AIDS on the community is
 A. loss of productive lives.
 B. loss of property.
 C. poor blood transition.
 D. reduction in chastity.
23. In traditional society, the bee is seen as an example of
 A. commitment.
 B. hard work.
 C. strength.
 D. unity.

24.

Which of the following attitudes is **not** approved in the Qur'an?

- A. Courage
- B. Humility
- C. Retaliation
- D. Steadfastness

25.

The Book of Proverbs teaches that pride goes with shame while humility goes with

- A. favour.
- B. ignorance.
- C. reproach.
- D. wisdom.

26.

The **sixth** Commandments in the Bible warns Christian **not** to

- A. fornicate.
- B. gossip.
- C. kill.
- D. steal.

27.

Verbal rewards are offered in the form of

- A. Commendations and praises.
- B. appellation and handshakes.
- C. rebuke and ridicules.
- D. commendations and certificate.

28.

A punishment given out for a crime to an offender is termed

- A. reformation.
- B. rehabilitation.
- C. retribution.
- D. revenge.

29.

One sure way of showing repentance is to

- A. avoid repeating mistakes committed.
- B. discuss the offence with a friend.
- C. show love to your enemy.
- D. study the scriptures very well.

30.

One who is **not** able to follow the acceptable behaviours of society is said to be

- A. dishonoured.
- B. disobedient.
- C. immoral.
- D. unfaithful.

31.

People abuse substances because they

- A. want happiness.
- B. are ignorant.
- C. want to overcome problems.
- D. want to revenge.

32.

One of the attitudes that promotes good family relationship is being

- A. defensive and supportive.
- B. selfish and hard working.
- C. obedient and respectful.
- D. impolite but sincere.

33. Punishment was instituted in order to
- provide knowledge to offenders.
 - inflict pains on people.
 - check misdeeds of people.
 - show love for people.
34. Which of the following is a command of God?
- Comportment
 - Courtesy
 - Obedience
 - Relationship
35. Which of the following behaviours leads to peaceful co-existence in society?
- Appreciation of others' religion
 - Being obedient to parents
 - Regular worship of God
 - Running errands for authorities
36. Human beings work in order to
- receive God's blessings.
 - live long on earth.
 - get promotion.
 - earn a living.
37. Budget planning helps the individual to
- buy expensive things.
 - control expenditure.
 - earn more money.
 - save more in the banks.
38. Time consciousness is best demonstrated by the activities of the
- parrot.
 - dove.
 - cock.
 - eagle.
39. Leisure time is profitably used when
- one attends classes regularly.
 - good sales are made.
 - relaxation takes place.
 - journeys are made.
40. The Catholic Youth Organization was established to
- educate the youth up to the tertiary level.
 - fight crusade wars for the church.
 - serve the Pope in the Vatican.
 - teach how to serve and not to be served.

END OF PAPER

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MARKING SCHEME - RELIGIOUS AND MORAL EDUCATION

PAPER II**QUESTION ONE****(a) CONTRIBUTIONS OF HUMANKIND TO THE CREATION OF GOD**

- Man contributes to creation through reproduction or procreation
- Man undertakes agricultural activities/ farming
- Sustainable utilization of natural resources
- Planting of trees
- Application of science and technology
- Medical discoveries.
- Creative activities
- Arts and craft
- etc

[3 marks @ 1 mark each]

(b) THE PARABLE OF THE UNFORGIVEN SERVANT

- Jesus said the Kingdom of Heaven will be like a certain king who wanted to check accounts with his servants
- While checking the account, one was brought to him who owed him ten thousand talents
- Because he could not pay, his lord recommended him to be sold with his family and all that he had and payment to be made.
- The servant fell down and kneeled before his lord, and said “lord, have patience with me and I will repay you”
- The lord of the servant had mercy for him and so set him free and forgave him his debt
- However, the servant who was forgiven, went out and found his fellow servant who owed him.
- He gripped him and took him by the throat and said, “Pay me what you owe”?
- His friend servant fell down at his feet and begged him, saying, ‘Have patience with me and I will pay you’
- He would not but went and cast him into prison until he should pay back the money
- When other servants saw what happened, they became sorry and reported the incidence to their lord
- Then their lord called the unforgiving servant and said to him, ‘you wicked servant’ I forgave you all your debt, because you begged me.
- You should have had mercy on your fellow servant as I had mercy on you
- His lord became angry and handed him over to the bullies, until he should pay all that was due to him.
- Then Jesus ended by saying, my heavenly Father will also do to you, if you don’t forgive your brother from your heart for his misdeeds.

[6 marks @ 1 mark each]

(c) NARRATION OF THE PARABLE OF THE DISHONEST STEWARD

- There was a rich man who had a steward
- Charges were brought to the rich man that his steward was misusing his goods.
- Upon hearing this report, the rich man called the steward to render an account because the steward would not continue his job as steward.
- The steward then said to himself “what should I do? since my master is taking the steward away from me”
- Again, the steward said to himself “am not strong enough to do dig and I am ashamed to beg too.
- The steward decided to do something so that incase he loses his position as a steward, people will still receive him into their homes.
- So, he called the debtors of his master one after the other.
- He asked the first debtor, how much he owes. The debtor replied as a hundred measures of oil.

- He then asked the debtor to take his bill and sit down quickly and write fifty.
- Once again, he asked the second debtor as how much he owed. The debtor replied as a hundred measures of wheat.
- The steward asked him to take his bill and write eighty
- The master later commended the dishonest steward for his prudence because the sons of this world are wiser in their own generation kind than the sons of light.

[8 marks @ 1 mark each]

(d) **MORAL LESSONS IN THE PARABLE OF DISHONEST STEWARD**

- We should be faithful to our masters
- We should plan towards our future
- Make a right use of wealth since riches can prepare one for the kingdom of God
- We must be faithful steward of God
- Men of the world devote their energies and cleverness to their worldly business than the sons of light who seek the kingdom of God
- We should not encourage others in their sins
- People monitor our deeds and how we manage the properties or business of other people
- We should supervise our stewards periodically.
- etc

[3 marks @ 1 mark each]

QUESTION TWO.

(a) **WAYS BY WHICH THE ENVIRONMENT IS PROTECTED**

- Appropriate farming methods should be used
- There should be public education on the need to protect the environment
- Afforestation and re-afforestation programs should be intensified
- Enforcement of bye laws concerning the environment
- Checking reckless surface mining and sand winning
- The environment must be protected from pollution
- Establishment of forest reserves/ grooves
- Proper and planned settlement
- The need to recycle waste products
- Desist from applying harmful chemicals to plants and fishes
- Protecting plant and animal species
- Joining environment clubs.
- etc

[4 marks @ 1 mark each]

(b) **CONSEQUENCES OF DESTRUCTIONS OF THE ENVIRONMENT**

- The destruction of the environment leads to global warming
- Climate change
- Loss of vegetation cover
- Water pollution
- Soil infertility
- Wide spread of diseases
- Destruction of habitat for wildlife and aquatic animals
- Shortage of forest production
- It also leads to soil erosion
- Desertification
- Environmental pollution
- etc

[4 marks @ 1 mark each]

(c) **HOW ANIMAL SACRIFICE IS PERFORMED IN THE TRADITIONAL SOCIETY**

- Animal sacrifice is the act of slaughtering an animal to one's object to a lesser god
- The essence of sacrifice is to establish a healthy relationship between the worshippers and their gods
- Sacrifice is offered in places such as shrine, riverside, cemetery, roadside etc.
- Animals such as goat, dog, sheep, fowl, cow, drinks etc are offered to the gods as sacrifice
- Some reasons are to thank the gods and ancestors; to pacify them; to fulfil a promise, etc
- Animals earmark for sacrifice should be cleaned devoid of sickness
- Sometimes mashed yam mixed with palm oil, millet, maize, cola nut, mashed ripped plantain mixed with palm oil and egg are used.
- The animal and foodstuff used depends on the purpose of the sacrifice
- The sacrifice is performed by a fetish priest or priestess or a chief or a recognized leader of extended family.
- The animal is placed on the ground to be killed
- The blood of the animal is spread or smeared on the ground.
- Sometimes the blood of the animals is poured in a bowl and placed in the shrine
- Special parts of the animal are also given to the gods
- The rest of the animals are taken by the priest and those present.
- etc

[6 marks @ 1 mark each]

(d) **REASONS PEOPLE OFFER SACRIFICES**

- Sacrifices help to avert ill fortune caused by evil spirit
- It brings peace between the worshippers and their deity
- It prevents people in society from doing evil
- It helps worshipper to come closer to his or her deity
- For long life, prosperity and bumper harvest
- Sacrifices also serve as a mean of showing one's commitment to his or her deity
- It creates in people a sense of confidence, protection and security
- It creates an atmosphere of togetherness
- Traditional worshipper is able to thank his or her deity
- Sacrifices expresses penance
- It helps worshippers to purify himself or herself
- Etc

[6 marks @ 1 mark each]

QUESTION THREE(a) **DISTINGUISH BETWEEN SUNNAH AND HADITHS IN ISLAM.****Hadith** contains the words of Muhammed, *while***Sunnah** contains his words and actions along with pre-islamic practices of which he approved.

[4 marks @ 2 marks each]

(b) **SOURCES OF MORAL VALUES IN ISLAM**

- The Quran
- The Hadith and Sunnah
- Other scriptures recommended by the Holy Prophet
- Exemplary lifestyle of Prophet Mohammed
- Lessons from the exemplary life of the Caliphs
- Etc.

[8 marks @ 2 marks each]

(c) **MORAL VALUES MUSLIMS ARE EXPECTED TO PRACTICE IN THEIR LIVES.**

- Patience
- Kindness
- Courage
- Cleanliness
- Humility
- Steadfastness
- Forbidding evil
- Living a good life
- Justice
- Mercy
- Avoid adultery and fornication
- Controlling anger
- etc

[4 marks @ 1 mark each]

(d) **REASONS WHY MUSLIMS ARE ENCOURAGED TO PRACTICE MORAL VALUES**

- It helps to build character
- It forms the very core of their being and becomes the foundation of their moral beliefs
- It helps to have an overall feeling of peace and joy
- It gives meaning and purpose to life
- It helps to direct one's behavior towards beneficial and fulfilling activities
- It helps to eliminate problems like dishonesty, cheating, violence and jealousy
- etc

[4 marks @ 1 mark each]

QUESTION FOUR

(a) **REASONS FOR WHICH PEOPLE SHOW COMPORMENT**

- It helps people to get some opportunities or favour or blessings or rewards in the community.
- Helps people to gain respect and trust in the community
- Bring progress and development in the society
- Promote good relationship among people
- Comportment promotes unity and harmony
- It ensures good sportsmanship.
- It brings decency and good conduct in society
- It promotes peaceful co-existence
- To serve as a good citizen and role model
- To be loved and accepted in the society
- It frees people from punishment and humiliation that accompany breaking of the laws.
- It draws awards to people
- It ensures mutual respect among people
- It is a command from God
- etc

[6 marks @ 1 mark each]

(b) **HOW DECENCY CAN BE SHOWN IN THE COMMUNITY**

- Dressing decently
- Controlling one's temper
- Having healthy interaction with members of the opposite sex
- Showing respect and obedience in the society
- Showing regret for wrong done
- Showing kindness, love and care for another person

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- Learning to comport oneself at all places
- One should not turn back to people when they talk to him or her
- Showing appreciation to others when you receive a kind gesture from them
- Using handkerchief or hand to cover the mouth when one sneezes, cough or yawns
- Avoiding cheating in the society
- Avoiding the use of left hand in communication.
- etc

[5 marks @ 1 mark each]

(c) **ADVANTAGES ASSOCIATED WITH DECENT BEHAVIOUR**

- Decent behavior helps individuals to gain respect from others in the society
- Decent behaviour promotes togetherness and peace in society
- It gets individuals closer to God or his object of worship
- It demonstrates that people are well trained and brought up
- The community expects members to be decent all the time
- Decent behaviour leads to progress in the community
- It helps to earn trust and confidence of others
- Decency serves as the basis or gaining self-respect
- One is recommended for higher position or responsibility in the society
- etc

[8 marks @ 2 marks each]

QUESTION FIVE

(a) **EXAMPLES OF COMMON DRUGS USUALLY ABUSED**

- Paracetamol
- Vitamin B-complex
- Tramadol
- Chloroquine
- Trisilicate
- Ephedrine
- Valium 5/10
- Aspirin
- Multivitamin
- Librium
- Chloroquine
- Ampicillin
- Amoxicillin
- etc.

[4 marks @ 1 mark each]

(b) **EXAMPLES OF STIMULANT DRUGS USUALLY ABUSED:**

- Alcohol
- Cigarette/Nicotine/ tobacco
- Energy drinks
- Coffee/ caffeine
- Black tea
- soda
- Amphetamine
- Beer
- Palm wine
- Pito
- Kola nut
- etc.

[4 marks @ 1 mark each]



CAMON 12

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(c)

CHALLENGES ASSOCIATED WITH SELF-MEDICATION

- Self-medication can kill a person or lead to death
- The person involved can have psychological problems
- It can lead to health challenges
- Uncaring lifestyle
- One may become dependent and addicted to the drug
- It can deform a person
- It disrupts regular sleep
- It may lead to loss of opportunities because addicts lose all trust and respect others have for them
- Drug abuse can cause mood swings and abnormal behaviour
- Addicts often indulge in casual sex and rape.
- etc

[12 marks @ 2 marks each]

QUESTION SIX

(a)

REASONS WHY GOD PUNISHES PEOPLE.

- To encourage righteousness in the lives of mankind
- To fulfil His judgement and word on this world
- To deter others from engaging in similar bad deeds
- To reform the wrong doer
- It is His duty.
- etc

[8 marks @ 2 marks each]

(b)

ACTS THAT CALL FOR PUNISHMENT IN THE SOCIETY

- Laziness
- Sexual immorality
- Failing to assist a friend who is in dire need of food or money
- Teaching your friends bad habits
- Keeping one's environment dirty
- Indecent language
- Destruction of school or public property
- Negligence of duty
- Drug addiction
- Indecent dressing
- Disobedience to authority
- Stealing or theft
- Murder
- Dishonesty
- Not reporting a criminal act
- Fighting, cheating, bullying, violent behaviour, occultism, corruption
- etc.

[6 marks @ 1 mark each]

(c)

EFFECTS OF PUNISHMENT ON THE OFFENDER

- Punishment inflicts pains on the victim or the offender
- It could cause damage to the body
- It leads to human right abuse
- Punishment ensures good deeds
- It encourages the offender to be law-abiding.
- etc

[6 marks @ 1 mark each]



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WORLDWIDE SOCIETY OF RELIGIOUS AND MORAL EDUCATION SCHEME

QUESTION SEVEN**(a) EFFECTS OF HEALTHY FAMILY RELATIONSHIP.**

- It promotes peace, unity, and progress and happiness and all members feel free to communicate with one another
- It fulfils God's directives that we live in peace and harmony
- The family gains respect from other families and become a role model to them
- Members will work hard to defend and protect the good name of the family
- It enables the weak and poor members to seek for help from privileged ones
- It ensures security against external aggression and attacks
- It promotes progress of the family
- It weeds out poverty from the family as help to disadvantaged ones are assured.
- etc

[8 marks @ 2 marks each]

(b) RESPONSIBILITIES OF CHILDREN AS MEMBERS OF THE FAMILY

- Maintenance of home and performing household chores
- They are to respect parents, elderly and siblings
- Taking care of younger siblings
- Assisting parents to undertake economic activities
- Running errands in the home
- Reporting bad deeds of other siblings.
- etc

[6 marks @ 1 mark each]

(c) REASONS FOR WHICH CHILDREN SHOULD PERFORM RESPONSIBILITIES

- It is their duty to perform their responsibilities
- It a command from God
- Helps to motivate parents to provide the needs of children
- Earns both spiritual and material for children.
- Helps children to acquire skills and knowledge in life
- It enhances progress and development through movement
- It promotes peace and harmony among family members.
- To help them become self-reliance and self-confidence in future
- To reinforce respect in the family
- Responsibilities help improve planning and time management skills.
- To teach team work and co-operation among children
- To train them to become responsible people in the near future
- To reduce the workload on parents.
- etc

[6 marks @ 1 mark each]

QUESTION EIGHT**(a) STEPS IN PLANNING A MONTHLY BUDGET**

Step 1: Determine Monthly income. Your first budget step is to determine your monthly income. This includes what you earn from your job, plus any other sources of income.

Step 2: Identify High-priority Bills: Your next budgeting step is to determine your high-priority bills. Examples include a mortgage or rent payment, basic utilities, auto payment and insurance premiums. These payments are generally fixed, and you are expected to pay them every month. Some bills such as insurance, are paid periodically.

Step 3: Estimate other Expenses: After subtracting the priority bills from your net income, you will ideally still have money left for other important items, such as groceries, gasoline and credit cards.

[6 marks @ 2 marks each]

(b) **WAYS THAT SAVINGS CAN BENEFIT THE INDIVIDUAL**

- Savings help to check on one's spending
- It helps to minimize borrowing and reduces indebtedness
- It provides safe means of keeping money
- It provides the ability to meet unexpected expenses
- It helps to maintain living standards up to retirement and thereafter
- It is a means of investment so interest is earned on money saved
- It provides means to meet planned expenses
- Ensures proper management of a person's finances.
- etc

[8 marks @ 2 marks each]

(c) **PROBLEMS ASSOCIATED WITH LENDING AND BORROWING**

- When you lend money, the person may not pay the money back at the promised time
- Borrowing money makes people irresponsible
- When you lend money, it may lose its value by the time the person pays it back
- When you lend money, it may be lost completely since the borrowing may never be able to pay back.
- Excessive borrowing will make one lose the respect of friends and relatives
- Interest charged on money borrowed may be excessive
- Lending money also result in quarrels, fighting and the breaking of cordial relationship when the borrower is unable to pay back
- If you borrow and guarantee with your property, you may lose the property if you are not able to pay back.
- etc

[6 marks @ 1 mark each]

PAPER 1 [40 MARKS]

1. A	11. B	21. B	31. B
2. C	12. B	22. A	32. C
3. A	13. D	23. B	33. C
4. A	14. A	24. C	34. C
5. D	15. B	25. A	35. B
6. D	16. A	26. C	36. D
7. B	17. B	27. A	37. B
8. B	18. B	28. C	38. D
9. D	19. D	29. A	39. C
10. C	20. C	30. C	40. D