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International Examinations

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SYLLABUS

**Cambridge O Level
Commercial Studies**

7101

For examination in November 2014

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1. Introduction

1.1 Why choose Cambridge?

University of Cambridge International Examinations is the world's largest provider of international education programmes and qualifications for 5 to 19 year olds. We are part of the University of Cambridge, trusted for excellence in education. Our qualifications are recognised by the world's universities and employers.

Developed for an international audience

Cambridge O Levels have been designed for an international audience and are sensitive to the needs of different countries. These qualifications are designed for students whose first language may not be English and this is acknowledged throughout the examination process. The Cambridge O Level syllabus also allows teaching to be placed in a localised context, making it relevant in varying regions.

Recognition

Every year, thousands of learners gain the Cambridge qualifications they need to enter the world's universities.

Cambridge O Level is internationally recognised by schools, universities and employers as equivalent to UK GCSE. Learn more at www.cie.org.uk/recognition

Excellence in education

We understand education. We work with over 9000 schools in over 160 countries who offer our programmes and qualifications. Understanding learners' needs around the world means listening carefully to our community of schools, and we are pleased that 98% of Cambridge schools say they would recommend us to other schools.

Our mission is to provide excellence in education, and our vision is that Cambridge learners become confident, responsible, innovative and engaged.

Cambridge programmes and qualifications help Cambridge learners to become:

- **confident** in working with information and ideas – their own and those of others
- **responsible** for themselves, responsive to and respectful of others
- **innovative** and equipped for new and future challenges
- **engaged** intellectually and socially, ready to make a difference

Support in the classroom

We provide a world-class support service for Cambridge teachers and exams officers. We offer a wide range of teacher materials to Cambridge schools, plus teacher training (online and face-to-face), expert advice and learner-support materials. Exams officers can trust in reliable, efficient administration of exams entry and excellent, personal support from our customer services. Learn more at www.cie.org.uk/teachers

Not-for-profit, part of the University of Cambridge

We are a part of Cambridge Assessment, a department of the University of Cambridge and a not-for-profit organisation.

We invest constantly in research and development to improve our programmes and qualifications.

1.2 Why choose Cambridge O Level?

Cambridge helps your school improve learners' performance. Learners develop not only knowledge and understanding, but also skills in creative thinking, enquiry and problem solving, helping them to perform well and prepare for the next stage of their education.

Schools worldwide have helped develop Cambridge O Levels, which provide an excellent preparation for Cambridge International AS and A Levels.

Cambridge O Level incorporates the best in international education for learners at this level. It develops in line with changing needs, and we update and extend it regularly.

1.3 Why choose Cambridge O Level Commercial Studies?

Cambridge O Levels are established qualifications that keep pace with educational developments and trends. The Cambridge O Level curriculum places emphasis on broad and balanced study across a wide range of subject areas. The curriculum is structured so that candidates attain both practical skills and theoretical knowledge.

Cambridge O Level Commercial Studies is accepted by universities and employers as proof of knowledge and understanding. The Cambridge O Level Commercial Studies syllabus offers an ideal introduction to commercial activities and considers ways in which these are influenced by changes in the wider business environment.

Candidates study:

- The purpose and function of important commercial activities.
- The main types of commercial institutions.
- Relevant language, concepts and decision-making procedures.

The importance of commercial communication and documentation is examined, as is the nature and significance of innovation and change.

As part of their studies, candidates improve their typing or word-processing skills and develop key skills in arithmetic and statistics for use in a commercial context (such as profit and loss, interest, foreign exchange, discount, commission and depreciation).

1.4 How can I find out more?

If you are already a Cambridge school

You can make entries for this qualification through your usual channels. If you have any questions, please contact us at **international@cie.org.uk**

If you are not yet a Cambridge school

Learn about the benefits of becoming a Cambridge school at **www.cie.org.uk/startcambridge**. Email us at **international@cie.org.uk** to find out how your organisation can become a Cambridge school.

2. Assessment at a glance

Candidates must take Paper 1 and **either** Paper 2 **or** Paper 3.

Paper 1: Elements of commerce

2 hours

This paper contains two sections.

Section A: This section is worth 60% of the total marks for this paper. There are **five** structured questions. Candidates must answer **three**.

Section B: This section is worth 40% of the total marks for this paper. There are **two** stimulus-response questions, **both** of which are compulsory. Questions involving simple calculations may be set.

Total marks available: 100

Weighting: 50% of total marks

Paper 2: Arithmetic

2 hours

This paper contains two sections.

Section A: This section comprises of short answer questions. Candidates should answer **all** the questions.

Section B: This section comprises of longer questions. Candidates answer any **two** questions.

Total marks available: 100

Weighting: 50% of total marks

Paper 3: Text processing

2 hours

Candidates should answer **all** the questions. This examination may be taken on a typewriter or word processor. There will be five test areas and candidates should answer each of them.

Test 1 – Accuracy (10 minutes)

Test 2 – Production of a passage (40 minutes)

Test 3 – Composition of a letter or memorandum (35 minutes)

Test 4 – Production from a manuscript (20 minutes)

Test 5 – Typewriting: filling in a form (15 minutes)

Word processing: display exercise (15 minutes)

Total marks available: 100

Weighting: 50% of total marks

Availability

This syllabus is examined in the October/November examination series.

This syllabus is available to private candidates.

Cambridge O Levels are available to Centres in Administrative Zones 3, 4 and 5. Centres in Administrative Zones 1, 2 or 6 wishing to enter candidates for Cambridge O Level examinations should contact Cambridge Customer Services.

Combining this with other syllabuses

Candidates can combine this syllabus in an examination series with any other Cambridge syllabus, except:

- syllabuses with the same title at the same level
- 0598 GCSE Commerce
- 7090 Cambridge O Level Commerce
- 7100 Cambridge O Level Commerce

Please note that Cambridge IGCSE, Cambridge International Level 1/Level 2 Certificates and Cambridge O Level syllabuses are at the same level.

3. Syllabus aims and objectives

3.1 Aims

The syllabus has been designed to provide an *outline* of commercial activities and how these activities are influenced by changes in the wider environment. Its aims are:

- 1 To develop knowledge and understanding of the purposes and functions of important commercial activities.
- 2 To develop knowledge and understanding of the main types of commercial institutions.
- 3 To develop knowledge and understanding of the language, concepts and decision making procedures of commercial activities.
- 4 To develop knowledge and understanding of the importance of commercial communication and documentation.
- 5 To develop knowledge and understanding of the nature and significance of innovation and change within the context of commercial activities.
- 6 To develop the skills of enquiry, interpretation and communication.
- 7 To develop keyboarding skills.

In the study of this syllabus, candidates should have the opportunity to visit centres of industry and commerce.

3.2 Assessment objectives

At the end of the course of study, candidates should be able to demonstrate:

Knowledge

- basic principles, techniques and ideas in commerce;
- facts and terms relevant to commerce;
- key features and functions of commercial activities;
- main documents used in commerce.

Comprehension

- understanding of commercial activities and behaviour using appropriate terminology;
- understanding and interpretation of relevant data and information in verbal, numerical and diagrammatical form.

Application

- knowledge and information to situations and problems related to commerce;
- demonstration of keyboard skills (Paper 3 only).

Evaluation

- identifying the significant issues in a commercial situation;
- distinguishing between evidence and opinion;
- making reasoned judgements and communicating them in an accurate and logical manner.

4. Curriculum content

4.1 Paper 1: Elements of commerce

The arrangement of the items of the syllabus does not mean that they should necessarily be taught in that order.

Introduction

Commerce is a process of exchange of goods and services to satisfy human wants. Candidates should consider trade and the aids to trade – finance and banking, communications and advertising, transport and warehousing, insurance.

The business unit

- a) *Main forms*: sole trader, partnership, limited company (in outline only): distinguishing features of each with particular reference to ownership, control, liability of owners (both limited and unlimited), provision of capital, distribution of profits. The concept of multinational companies.
- b) The main functions and responsibilities within a business. Organisation charts.

Trade

- a) *Levels of Trade*: Home and International trade – characteristics and purposes.
- b) *Types of Trade*:
 - i) *Retail Trade*:
Function of retailer; types of retailer, large and small; main characteristics; trends in retailing (e.g. after-sales service, barcoding, branding, packaging, 'self-service', shopping centres) and their effects.
 - ii) *Wholesale Trade*:
Wholesale merchant and agents (including brokers and factors): characteristics and functions; trade and cash discounts.
- c) *Main documents used in Home Trade*: quotation, catalogue, order, invoice, debit and credit notes, statement of account, receipt. Key information and functions of each.
- d) *International Trade*: the importance of international trade to the commercial life of a country; the pattern of a country's trade with the rest of the world.

Finance and banking

- a) *Means of payment*: cash (coin and notes), post office facilities; cheques including general and special crossings; credit transfers; credit cards.
- b) *Banking facilities*: services of banks in home and international trade: current and deposit accounts; bank overdrafts and loans.
- c) *Main documents used*: cheque, paying-in slip, bank statement, credit transfer forms, standing order, direct debit, letters of credit. Key information and functions of each.

Communications and advertising

- a) *Method of communication*: oral and written; face-to-face, telephonic, electronic, internal, external; factors affecting choice of method.
- b) *Post Office, Telecoms or other organisations*: services provided; postal guides; telephone directories.
- c) *Equipment used in communications*: e.g. telephone, facsimile machine, computer etc; range and functions of each.
- d) *Main documents used*: letter, memo, minutes of meeting; agenda, report. Key information and functions of each.
- e) *Advertising*: purposes, types – informative and persuasive; media of advertising – advantages and disadvantages and factors affecting choice of medium.

Transport and warehousing

- a) *Transportation*: characteristics of different methods, and factors affecting choice of method.
- b) *Warehousing*: functions of warehousing, importance to trade, necessity for storage, including its importance in connection with seasonal production and demand.
- c) *Custom Authorities*: functions; excise and customs duties.
- d) *Main documents used*: delivery note, bill of lading, air waybill, packing note, goods received note. Key information and functions of each.

Insurance

- a) Business risks – types; insurable and non-insurable risks.
- b) Contracts of insurance – essential elements, pooling of risk, indemnity, insurable interest, utmost good faith; effecting an insurance policy – outline of procedures, including premiums; effecting a claim.
- c) *Main documents used*: proposal form, policy, cover note. Key information and functions of each.

4.2 Paper 2: Arithmetic

The use of calculators is permitted.

Candidates should be familiar with the British and metric systems of weights and measures and with the following monetary systems: pounds and pence; dollars and cents.

The use of algebraic symbols and methods will be permitted.

Addition, subtraction, multiplication, and division applied to numerical calculations.

Vulgar and decimal fractions, weights and measures.

Proportion and proportional parts, including the distribution of costs and profits.

Percentage, profit and loss, simple interest, including relationship between percentages of cost and sale prices, gross and net profits, trade and cash discount, commission, depreciation. Equation of payments.

Compound interest.

Stocks and shares; dividends and rate of yield (before and after deduction of income tax).

Foreign exchange and arbitrage transactions.

Calculations involving rates and taxes, insurance, freight rates, simple prime and supplementary costs.

Elementary statistics, calculation and practical application of the arithmetic mean, median, mode; the compilation and use of simple index-numbers.

The construction of simple statistical tables and graphs.

Candidates may be required to give results to a specified degree of approximation.

The use of logarithms will be allowed unless forbidden in certain questions.

4.3 Paper 3: Text processing

This examination paper may be taken on a typewriter or a word processor.

The aim of this examination is to assess a candidate's ability to produce a variety of business documents from printed, typewritten or handwritten drafts and to compose letters or memoranda from given notes.

Five tests will be given.

Test 1: An Accuracy Test at the rate of 30 words-a-minute for ten minutes.

Test 2: The production of a passage which may be in printed or manuscript form; the test may include the correction of errors as indicated and/or simple display and tabulation, either with or without ruling (40 minutes).

Test 3: Composition of letter or memorandum from notes. Marks will be awarded both for presentation and grammatically correct composition (35 minutes).

Test 4: Production of a well displayed letter, memorandum, notice of meeting, agenda, minutes of meeting or report from corrected manuscript (20 minutes).

Test 5: *Typewriting* A simple form filling exercise (15 minutes).

Word Processing A simple display exercise which may include ruled or unruled tabulation (15 minutes).

The Accuracy Test will be collected at the end of ten minutes. The order of examination will be as given above.

The emphasis throughout will be on accuracy. Candidates should also be reminded of the need for consistency in style and layout within a single document. One clear line space is required before and after separate items within a document and between paragraphs.

Specific Objectives

Candidates should be able to:

- create a document, save, retrieve it, make amendments and print it (word processor operators only)
- accurately create and effectively display a variety of business documents from typewritten, printed or handwritten drafts e.g. business letters, reports, memoranda, advertisements, menus, notices, agendas and minutes of meetings
- recognise and respond to instructions regarding layout and emphasis
- recognise and respond to printers' correction signs and standard abbreviations used in manuscripts
- plan and organise the work in order to complete within the time constraints of the examination

Edit documents (word processor operators only)

- recall saved data and insert, delete and move text

N.B. Merging of texts and the use of standard paragraphs will **not** be required.

Select and amend layout (word processor operators only)

- use the following facilities to create or amend documents:
 - o underscore
 - o centring
 - o tabulation
 - o emboldening
 - o variety of font styles
 - o margins of varying sizes
- candidates should be aware of and be able to use a variety of:
 - o line spacing
 - o heading styles: initial capitals, block capitals and spaced capitals
 - o paragraph styles: block, indented, hanging
 - o margin sizes: top, bottom, left and right including the use of ragged and justified side margins and right, left or centred alignment of tabulated work
 - o headers and footers: where a document extends to two or more pages the second and subsequent pages should be numbered

Composition

- compose and suitably display a letter or memorandum from given notes paying particular attention to spelling, punctuation and grammatical accuracy

Display and tabulation (word processor operators only)

- use the facilities available to produce effectively displayed material using a variety of font styles and highlighting facilities, and centring the work vertically and horizontally
- produce simple columnar tables correctly aligned (such tables may or may not incorporate columnar headings and ruling)

Proof-read and print (word processor operators only)

- use spellcheck and Thesaurus facilities to ensure accuracy of work
- on screen edit to ensure accurate copy is printed

No specific type of printer is required so long as a clear and clean copy is produced.

Notes on the conduct of the examination for Word Processors

- 1 A computer with a word processing program must be available to each candidate for the duration of the examination.
- 2 Candidates must be seated at a distance which precludes dishonest practices, including copying work from a neighbouring screen.
- 3 Where the number of candidates exceeds the available equipment, the examination may be scheduled on more than one occasion, so long as all candidates take the examination on the prescribed date and necessary steps are taken to ensure security of papers.
- 4 The teacher is not to act as invigilator, but may be available to assist in the timing of the Accuracy Test and to assist should defects in a machine unexpectedly hamper a candidate's progress.
- 5 There is no limit to the number of times a task may be printed but only one copy of each task should be submitted for marking.
- 6 Printing may be carried out after the two hours allocated for the examination but must be executed by the candidate, who should ensure that his/her name, examination number and Centre number appears on each piece of work submitted.
- 7 All work will be required to be printed on A4 paper. Continuous stationery may be used. Where headed paper is required (letter headed paper or memorandum forms), candidates may either use the paper supplied or produce replicas of the headings.
- 8 In case of equipment/power failure, extra time may be allowed to complete the examination but a full report must be attached to the candidate's work.

Notes on the conduct of the examination for Typewriters

- 1 Where the number of candidates exceeds the available equipment, the examination may be scheduled on more than one occasion so long as all candidates take the examination on the prescribed date and necessary steps are taken to ensure security of papers.
- 2 The teacher is not to act as invigilator, but may be available to assist in the timing of the Accuracy Test and to assist should defects in a machine unexpectedly hamper a candidate's progress.
- 3 Ruling materials should be available (but work must not be ruled in pencil).

Accuracy Faults (Word Processing and Typewriting)

An Accuracy Fault applies to any word which is not 100% accurate compared with the given text.
A maximum of one Accuracy Fault is applied per word.

A word is defined as:

- (a) any normally recognisable word (hyphenated words count as one);
- (b) any series of characters which form a unit e.g. numbers, line of dots, postcode;
- (c) including following punctuation.

Accuracy faults are:

- 1 keying/spelling/punctuation faults
- 2 words with spaces within the word
- 3 no clear space between words
- 4 incorrect capitalisation
- 5 words in the wrong place
- 6 words omitted
- 7 words added
- 8 failure to indicate a paragraph as in draft
- 9 no line space between paragraphs (1 fault throughout)

Acceptable Formats and Typing/Keyboarding conventions

Abbreviations

dr	dear	bn	been
w	with	wl	will
sh	shall	shd	should
cat	catalogue	fig(s)	figure(s)
co(s)	company(ies)	org	organisation
yr(s)	your(s), year(s)	ffv	faithfully





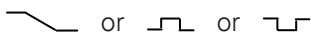




Days of the week, months of the year and parts of the address e.g. "Rd" – should normally be presented in full.

Correction Signs

Marginal Note (if necessary)

Notation in body of work

Meaning

N P	 or //	New paragraph
run on		Do not start a new paragraph
		Insert extra letter(s) or word(s) or apply correction sign
trs	 or  or 	Transpose letters or words
stet or 	Retain deleted word(s)
del or 	Line through word(s)	Strike out
l c	-	Change to lower case
u c	-	Change to capital letter
caps	_____	Use all capital letters
sp caps	_____	Use spaced capitals

Alignment on printed forms

Information should be vertically aligned, where appropriate, or inserted an equal distance from any printed information.

Figures

Candidates are reminded of the need for consistency of style throughout a single document.

Times

20.00 hours or 2000 hours	acceptable
2000hours	not acceptable
3 p.m.	acceptable
3 pm	acceptable
3pm	acceptable
Other figures	
25% or 25 per cent	both acceptable
5 cm or 5cm	both acceptable
3 mm x 10 mm	acceptable
3mm x 10mm	acceptable
3mmx10mm	acceptable

In continuous matter, figures or words should be used consistently unless otherwise instructed.

Dates

On letters and memoranda the date should be in full (day/month/year or month/day/year).

Enclosures

Any method of indicating enclosures is acceptable.

Headings

A minimum of one clear space is required after main headings, sub-headings and shoulder headings.

Margins

In the absence of specific instructions, top, bottom and side margins must be a minimum of 13 mm. There is no insistence on margins being of equal width.

Punctuation

Maximum of 3 spaces acceptable after	full stop (period)
	question mark
	exclamation mark
Minimum 1 space, maximum 2 spaces acceptable after	colon
	semi-colon
	comma

Dash - acceptable as a hyphen preceded and followed by a space.

Tabulation

Columns should be aligned to the right or left or centred.

There is no prerequisite for spaces between columns, nor for such spacing to be of equal width.

Figures which are totalled should be aligned to the right.

Underlining

The underlining should not extend beyond the space occupied by the letters or information underlined.

Document Layout

Candidates are reminded of the need for a consistent approach.

In the absence of specific instructions, any conventional method of displaying commercial documents and communications will be accepted. If in doubt, candidates should follow the layout indicated in the draft.

Business Letters

The most common form is fully blocked with open punctuation.

Memoranda

Headings *should* include: To From Date
and may require: Ref Subject

5. Resource list

Student Support

Author	Title	Date	Publisher	ISBN
A Anderton	<i>GCSE Business Studies</i>	2004	Pearson	9781873929841
D Butler & J Hardy	<i>GCSE Business Studies</i>	2001	OUP	0198328354
M Gane	<i>Commerce Examination Questions Answered</i>		(can be obtained from M Gane, 10 The Gower, Thorpe, Egham, Surrey, TW20 8UD, United Kingdom)	
L Fitzmaurice	<i>Textbook of Commerce, 5th edition</i>	2008	Pearson	9780435982256
Kennerdell, Williams and Schofield	<i>Business Studies for OCR GCSE</i>	2009	Hodder Education	9780340983492
D Loblely	<i>Success in Commerce, 4th edition</i>	1993	Hodder Education	0719551579
D Wallace	<i>Coursework in Business Studies and Commerce</i>	1987	Causeway Press	0946183376 (out of print)
D Wallace	<i>Business Studies and Commerce Coursework Pack</i>	1988	Causeway Press	0946183465 (out of print)
M Trigwell-Jones	<i>O Level Commerce</i>	2009	Cambridge University Press	9780521727938

For the teaching of all-finger keyboarding it is suggested that schools try using the typing trainer supplied with word processing packages. Letter and other document layouts can be gleaned from existing typing textbooks or from special handbooks/textbooks provided by software companies.

One text book which is often suggested for Word Processing or Office Applications courses is:

CG Skinner and EM Prentice, *IT Skills for Business*, Hodder Arnold, 1992, 0340538392

Teachers' Resources

Author	Title	Date	Publisher	ISBN
L Fitzmaurice	<i>Textbook of Commerce, 5th edition</i>	2008	Pearson	9780435982256
D Loblely	<i>Success in Commerce, 4th edition</i>	1993	Hodder Education	0719551579
M Trigwell-Jones	<i>O Level Commerce</i>	2009	Cambridge University Press	9780521727938



6. Additional information

6.1 Guided learning hours

Cambridge O Level syllabuses are designed on the assumption that candidates have about 130 guided learning hours per subject over the duration of the course. ('Guided learning hours' include direct teaching and any other supervised or directed study time. They do not include private study by the candidate.)

However, this figure is for guidance only, and the number of hours required may vary according to local curricular practice and the candidates' prior experience of the subject.

6.2 Recommended prior learning

Candidates beginning this course are not expected to have studied Commercial Studies or Commerce previously.

6.3 Progression

Cambridge O Level Certificates are general qualifications that enable candidates to progress either directly to employment, or to proceed to further qualifications.

6.4 Component codes

Because of local variations, in some cases component codes will be different in instructions about making entries for examinations and timetables from those printed in this syllabus, but the component names will be unchanged to make identification straightforward.

6.5 Grading and reporting

Cambridge O Level results are shown by one of the grades A*, A, B, C, D or E indicating the standard achieved, Grade A* being the highest and Grade E the lowest. 'Ungraded' indicates that the candidate's performance fell short of the standard required for Grade E. 'Ungraded' will be reported on the statement of results but not on the certificate.

Percentage uniform marks are also provided on each candidate's statement of results to supplement their grade for a syllabus. They are determined in this way:

- A candidate who obtains...
 - ... the minimum mark necessary for a Grade A* obtains a percentage uniform mark of 90%.
 - ... the minimum mark necessary for a Grade A obtains a percentage uniform mark of 80%.
 - ... the minimum mark necessary for a Grade B obtains a percentage uniform mark of 70%.
 - ... the minimum mark necessary for a Grade C obtains a percentage uniform mark of 60%.
 - ... the minimum mark necessary for a Grade D obtains a percentage uniform mark of 50%.
 - ... the minimum mark necessary for a Grade E obtains a percentage uniform mark of 40%.
 - ... no marks receives a percentage uniform mark of 0%.

Candidates whose mark is none of the above receive a percentage mark in between those stated according to the position of their mark in relation to the grade 'thresholds' (i.e. the minimum mark for obtaining a grade). For example, a candidate whose mark is halfway between the minimum for a Grade C and the minimum for a Grade D (and whose grade is therefore D) receives a percentage uniform mark of 55%.

The percentage uniform mark is stated at syllabus level only. It is not the same as the 'raw' mark obtained by the candidate, since it depends on the position of the grade thresholds (which may vary from one series to another and from one subject to another) and it has been turned into a percentage.

6.6 Access

Reasonable adjustments are made for disabled candidates in order to enable them to access the assessments and to demonstrate what they know and what they can do. For this reason, very few candidates will have a complete barrier to the assessment. Information on reasonable adjustments is found in the *Cambridge Handbook* which can be downloaded from the website **www.cie.org.uk**

Candidates who are unable to access part of the assessment, even after exploring all possibilities through reasonable adjustments, may still be able to receive an award based on the parts of the assessment they have taken.

6.7 Support and resources

Copies of syllabuses, the most recent question papers and Principal Examiners' reports for teachers are on the Syllabus and Support Materials CD-ROM, which we send to all Cambridge International Schools. They are also on our public website – go to **www.cie.org.uk/olevel**. Click the **Subjects** tab and choose your subject. For resources, click 'Resource List'.

You can use the 'Filter by' list to show all resources or only resources categorised as 'Endorsed by Cambridge'. Endorsed resources are written to align closely with the syllabus they support. They have been through a detailed quality-assurance process. As new resources are published, we review them against the syllabus and publish their details on the relevant resource list section of the website.

Additional syllabus-specific support is available from our secure Teacher Support website **http://teachers.cie.org.uk** which is available to teachers at registered Cambridge schools. It provides past question papers and examiner reports on previous examinations, as well as any extra resources such as schemes of work or examples of candidate responses. You can also find a range of subject communities on the Teacher Support website, where Cambridge teachers can share their own materials and join discussion groups.

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