

SMARTWIZ

GRADE10 CONSUMER STUDIES EXAM

MARKS: 100

MARKS	

TIME: 2 hours

SCHOOL _____

CLASS (e.g. 4A) _____

SURNAME _____

NAME _____

Instructions for Learners:

- Read all the instructions carefully before you begin the exam.
- Write your name and learner number clearly on the answer sheet/booklet.
- Answer all the questions unless otherwise instructed.
- Show all your work/calculations where applicable.
- Write neatly and legibly.
- Use only blue or black ink. *Do not use correction fluid or tape.*
- No electronic devices (calculators, phones, etc.) are allowed unless explicitly permitted.
- Raise your hand if you have any questions.
- Do not talk to other learners during the exam.
- Any form of cheating will lead to disqualification.

This test consists of 6 pages including the cover page.



SECTION A: CONSUMER RIGHTS AND RESPONSIBILITIES (30 marks)

Question 1 (10 marks)

1.1 Define the term **consumer rights**. (2)

1.2 List **four basic consumer rights** protected by law. (4)

1.

2.

3.

4.

1.3 Explain why it is important for consumers to understand their rights. (4)

Question 2 (10 marks)

2.1 What are **consumer responsibilities**? (2)

2.2 List **three responsibilities** consumers have when buying goods. (3)

1.

2.

3.

2.3 Explain what consumers should do if they receive faulty goods. (5)

Question 3 (10 marks)

3.1 What is the role of the **Consumer Protection Act**? (3)

3.2 Name **two organizations** that help protect consumer rights in South Africa. (2)

1.

2.

3.3 Explain how consumers can protect themselves from fraud. (5)



SECTION B: PERSONAL FINANCE AND BUDGETING (40 marks)

Question 4 (15 marks)

4.1 Define the term **budget**. (2)

4.2 List **three benefits** of budgeting. (3)

1.

2.

3.

4.3 Study the budget below and answer the questions that follow:

Category	Amount (R)
Income	8000
Rent	2500
Food	2000
Transport	800
Electricity	700
Savings	1000

Entertainment	500
Clothing	300

a) Calculate the total expenses. (3)

b) Calculate the amount left after expenses. (2)

c) Suggest two ways to save more money in this budget. (3)

1. _____
2. _____

Question 5 (10 marks)

5.1 Explain the difference between **needs** and **wants**. (4)

5.2 Give two examples of needs and two examples of wants. (4)

Needs: 1. _____ 2. _____

Wants: 1. _____ 2. _____

5.3 Why is it important to prioritize needs over wants when budgeting? (2)

Question 6 (15 marks)

6.1 What is **credit**? (2)

6.2 List **three advantages** and **three disadvantages** of using credit. (6)

Advantages:

1. _____

2. _____
3. _____

Disadvantages:

1. _____
2. _____
3. _____

6.3 What advice would you give to someone to use credit responsibly? (3)

6.4 Explain what is meant by **interest** when borrowing money. (4)

SECTION C: ADVERTISING AND SUSTAINABLE CONSUMPTION (30 marks)

Question 7 (10 marks)

7.1 Define **advertising**. (2)

7.2 List **three techniques** advertisers use to persuade consumers. (3)

1. _____
2. _____
3. _____

7.3 Explain why it is important to be a critical consumer when viewing advertisements. (5)

Question 8 (10 marks)

8.1 What is meant by **sustainable consumption**? (3)

8.2 Give **three ways** consumers can practice sustainable consumption. (3)

- 1.

- 2.

- 3.

8.3 How does sustainable consumption benefit the environment? (4)

Question 9 (10 marks)

9.1 You see an advertisement for a new phone that claims it is the best on the market. Describe **three steps** you would take before deciding to buy it. (6)

- 1.

- 2.

- 3.

9.2 Explain why impulse buying can be harmful to your budget. (4)

End of Exam Paper 

TOTAL : 100

MEMO

SECTION A: CONSUMER RIGHTS AND RESPONSIBILITIES (30 marks)

Question 1 (10 marks)

1.1 Consumer rights are the legal entitlements and protections that consumers have when buying goods and services. (2)

1.2 Four basic consumer rights:

- Right to safe products
- Right to fair treatment
- Right to choose freely
- Right to information (4)

1.3 Importance of understanding consumer rights:

- Enables consumers to make informed decisions
- Protects consumers from unfair treatment
- Helps consumers to claim redress if wronged
- Promotes confidence in buying goods and services (4)

Question 2 (10 marks)

2.1 Consumer responsibilities are duties consumers must fulfill to ensure fair and responsible buying practices. (2)

2.2 Three consumer responsibilities:

- Checking goods before purchase
- Paying the correct price
- Using goods responsibly (3)

2.3 Actions if faulty goods are received:

- Return the goods to the seller
 - Explain the problem clearly
 - Request repair, replacement, or refund
 - Keep proof of purchase (receipt)
 - Contact consumer protection agencies if unresolved (5)
-

Question 3 (10 marks)

3.1 Role of Consumer Protection Act:

- Protects consumers against unfair business practices
- Ensures goods and services meet minimum standards
- Provides mechanisms for complaints and redress (3)

3.2 Two organizations protecting consumers in South Africa:

- National Consumer Commission (NCC)
- Consumer Goods and Services Ombud (CGSO) (2)

3.3 Ways to protect from fraud:

- Never share personal banking details
- Verify sellers before purchases
- Be cautious of deals that seem too good to be true
- Use secure payment methods
- Report suspicious activity (5)

SECTION B: PERSONAL FINANCE AND BUDGETING (40 marks)

Question 4 (15 marks)

4.1 Budget = A plan showing expected income and expenses over a period. (2)

4.2 Benefits of budgeting:

- Helps control spending
- Enables savings for future needs
- Prevents overspending and debt (3)

4.3

a) Total expenses = $2500 + 2000 + 800 + 700 + 1000 + 500 + 300 = R7,800$ (3)

b) Amount left = $8000 - 7800 = R200$ (2)

c) Ways to save:

- Reduce entertainment expenses
- Cut down on clothing costs (3)

Question 5 (10 marks)

5.1 Difference between needs and wants:

- Needs are essential items required for survival (food, shelter).
- Wants are non-essential items desired for comfort or pleasure. (4)

5.2 Examples:

Needs: Food, Water

Wants: Video games, Designer clothes (4)

5.3 Prioritizing needs ensures that essential expenses are covered before spending on luxuries, preventing financial difficulties. (2)

Question 6 (15 marks)

6.1 Credit = Borrowing money to pay for goods or services now, with agreement to pay later. (2)

6.2 Advantages:

- Immediate access to goods
- Build credit history
- Convenience of payment (3)

Disadvantages:

- Interest charges increase costs
- Risk of debt accumulation
- Possible damage to credit rating (3)

6.3 Advice for responsible credit use:

- Borrow only what you can repay
- Make payments on time
- Avoid unnecessary purchases (3)

6.4 Interest = The extra money paid to the lender as a cost for borrowing money, usually a percentage of the borrowed amount. (4)

SECTION C: ADVERTISING AND SUSTAINABLE CONSUMPTION (30 marks)

Question 7 (10 marks)

7.1 Advertising = Communication used to promote products or services to persuade consumers to buy them. (2)

7.2 Advertising techniques:

- Use of attractive images or celebrities
- Special offers or discounts
- Emotional appeal (3)

7.3 Importance of critical viewing:

- Avoid being misled by false claims
- Make informed buying decisions
- Prevent impulse buying based on emotions
- Protect from scams and fraud
- Save money by buying what is really needed (5)

Question 8 (10 marks)

8.1 Sustainable consumption means using goods and services in ways that meet present needs without harming future generations or the environment. (3)

8.2 Ways to practice sustainable consumption:

- Buy eco-friendly or recycled products
- Reduce waste by reusing and recycling
- Conserve energy and water (3)

8.3 Benefits to environment:

- Less pollution and waste
- Conserves natural resources
- Reduces carbon footprint
- Helps maintain biodiversity (4)

Question 9 (10 marks)

9.1 Steps before buying new phone:

- Research product features and reviews
- Compare prices from different sellers
- Check warranty and return policy (6)

9.2 Impulse buying harms budget because:

- Leads to unnecessary spending
 - Can cause overspending and debt
 - Reduces money available for essential expenses
 - Causes buyer's remorse and financial stress (4)
-

End of Memorandum 

TOTAL : 100

