

SMARTWIZ

GRADE 4 EMS EXAM

MARKS: 50

MARKS	

TIME: 1 hour

SCHOOL _____

CLASS (e.g. 4A) _____

SURNAME _____

NAME _____

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Instructions for Students:

- > Read all instructions carefully before beginning the exam.
- > Write your name and student ID clearly on the answer sheet/booklet.
- > Answer all questions unless otherwise stated.
- > Show all your work/calculations where applicable.
- > Write clearly and legibly.
- > Use blue or black ink only. * Do not use correction fluid/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 students during the exam.
- > Any form of cheating will result in disqualification.

QUESTION 1: True or False (10 marks)

Write True or False next to each sentence.

1. People work to earn money.

2. A pencil is a service.

3. A budget helps us plan how to use our money.

4. Wants are things we must have to live.

5. A bank keeps money safe.

✓ 2 marks each = 10 marks

QUESTION 2: Multiple Choice (10 marks)

Choose the correct answer from the brackets and write it on the line.

1. We pay for goods and services using _____.
(books / money / tools)

2. _____ is something people do to earn money.
(Playing / Working / Sleeping)

3. An example of a business is a _____.
(hospital / shop / mountain)

4. One reason to save money is _____.
(to lose it / to buy things later / to throw it away)

5. A toy is a _____.
(need / want / service)

✓ 2 marks each = 10 marks

QUESTION 3: Fill in the blanks (10 marks)

Use the words from the box below to complete the sentences:
[salary, goods, services, entrepreneur, money]

1. A person who starts a business is called an _____.

2. Teachers and doctors give us _____.

3. Things we can touch and buy are called _____.

4. A worker earns a _____.

5. We use _____ to buy goods and pay for services.

✓ 2 marks each = 10 marks

QUESTION 4: Short Answer Questions (10 marks)

1. What is a budget?

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2. Name one service you use often.

3. Why do people work?

4. Give one reason why saving money is important.

5. Write one difference between goods and services.

✓ 2 marks each = 10 marks

QUESTION 5: Practical Thinking (10 marks)

Look at this example and answer the questions:

Zama bakes muffins at home and sells them to her neighbours.



1. What is Zama doing to earn money?

2. What type of job is this – formal or informal?

3. What goods is she selling?

4. What is the income Zama earns called?

5. Suggest one way she can grow her business.

✓ 2 marks each = 10 marks

✓ TOTAL: 50 MARKS

