

SMARTWIZ

GRADE11 CONSUMER STUDIES EXAM

MARKS: 100

TIME: 2 HOURS

SCHOOL _____

CLASS (eg. 4A) _____

SURNAME _____

NAME _____

MARKS	
-------	--

Instructions for Learners:

- Read all instructions carefully before you begin the exam.
- Write your full name and student number clearly on the answer sheet/book.
- Answer all questions unless otherwise instructed.
- Show all your work/calculations where necessary.
- Write neatly and clearly.
- Use only a blue or black pen. Do not use correction fluid or tape.
- Electronic devices (calculators, cell phones, etc.) are not 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 result in immediate disqualification from the exam.

This exam consists of five pages, including the cover page.

SECTION A: MULTIPLE CHOICE QUESTIONS (20 marks)

Choose the correct answer and write the letter next to the question number.

1.1 What does the Consumer Protection Act (CPA) mainly aim to do?

- A) Control prices
- B) Protect consumers from unfair business practices
- C) Encourage imports
- D) Manage taxation

_____ (1)

1.2 Which of the following is NOT a typical consumer right?

- A) Right to safety
- B) Right to choose
- C) Right to advertising
- D) Right to be informed

_____ (1)

1.3 What is a “deposit” in the context of buying goods on credit?

- A) Full payment at purchase
- B) An initial partial payment before the balance is paid
- C) A late fee
- D) A discount offered

_____ (1)

1.4 Which factor most influences a consumer’s decision to buy luxury goods?

- A) Basic need
- B) Social status
- C) Warranty
- D) Product expiry date

_____ (1)

1.5 What is the primary purpose of a consumer’s “receipt”?

- A) To prove ownership of a product or service
- B) To list all stores in a mall
- C) To give a discount coupon
- D) To advertise sales

_____ (1)

1.6 What should consumers do before signing any contract?

- A) Read and understand all terms and conditions
- B) Sign immediately
- C) Ignore the contract
- D) Take photos of the contract only

_____ (1)

1.7 What does “bulk buying” mean?

- A) Buying a few items at a time
- B) Buying large quantities to get discounts
- C) Shopping only once a month
- D) Purchasing expensive goods only

_____ (1)

1.8 What role do consumer organizations play?

- A) Protect consumer rights and provide advice
- B) Sell products at cheaper prices
- C) Control government policy
- D) Enforce taxation

_____ (1)

1.9 What is “ethical advertising”?

- A) Ads that are truthful and not misleading
- B) Ads with bright colors
- C) Ads shown only on TV
- D) Ads that promote products secretly

_____ (1)

1.10 How can consumers avoid falling victim to scams?

- A) Share personal information freely
- B) Verify information before making transactions
- C) Respond to all emails
- D) Ignore security alerts

_____ (1)

SECTION B: MATCHING (10 marks)

Match the consumer term in Column A with the correct explanation in Column B. Write the letter next to the number.

Column A	Column B
2.1 Inflation	A. Increase in general price levels over time
2.2 Consumer credit	B. Buying goods now and paying later
2.3 Exchange rate	C. Value of one currency in terms of another
2.4 Consumer boycott	D. Refusing to buy products from certain companies
2.5 Impulse buying	E. Buying without prior planning

- 2.1 _____
 2.2 _____
 2.3 _____
 2.4 _____
 2.5 _____

SECTION C: SHORT ANSWER QUESTIONS (30 marks)

3.1 Define “inflation” and explain how it affects consumers.

(4)

3.2 Give four ways consumers can protect themselves from identity theft.

(4)

3.3 What is the difference between a “warranty” and a “guarantee”?

(3)

3.4 Describe three benefits of using a shopping list.

(6)

3.5 Explain the concept of “consumer boycott” and provide an example.

3.5 Explain the concept of “consumer boycott” and provide an example.

(4)

3.6 What factors should consumers consider when choosing between cash and credit purchases?

3.6 What factors should consumers consider when choosing between cash and credit purchases?

MYST PATHWORKS

(6)

3.7 State two reasons why budgeting is important for consumers.

3.7 State two reasons why budgeting is important for consumers.

(3)

SECTION D: ESSAY QUESTIONS (40 marks)

SECTION D: ESSAY QUESTIONS (40 marks)

4.1 Discuss the impact of inflation on the daily life of a consumer and suggest ways to cope with it.

(10)

4.2 Explain the responsibilities of consumers in ensuring fair trade and ethical consumption.

(10)

4.3 Describe the steps a consumer should take to resolve a dispute with a retailer over a faulty product.

(10)

4.4 Evaluate the importance of consumer awareness in the digital age.

(10)

END OF EXAM

TOTAL : 100

MEMO

SECTION A: MULTIPLE CHOICE QUESTIONS (20 marks)

- 1.1 B) Protect consumers from unfair business practices
 - 1.2 C) Right to advertising
 - 1.3 B) An initial partial payment before the balance is paid
 - 1.4 B) Social status
 - 1.5 A) To prove ownership of a product or service
 - 1.6 A) Read and understand all terms and conditions
 - 1.7 B) Buying large quantities to get discounts
 - 1.8 A) Protect consumer rights and provide advice
 - 1.9 A) Ads that are truthful and not misleading
 - 1.10 B) Verify information before making transactions
-

SECTION B: MATCHING (10 marks)

- 2.1 A) Increase in general price levels over time
 - 2.2 B) Buying goods now and paying later
 - 2.3 C) Value of one currency in terms of another
 - 2.4 D) Refusing to buy products from certain companies
 - 2.5 E) Buying without prior planning
-

SECTION C: SHORT ANSWER QUESTIONS (30 marks)

3.1 Inflation is the general increase in prices over time, reducing the purchasing power of money. It affects consumers by making goods and services more expensive.

3.2 Four ways to protect from identity theft:

- Do not share personal information online or over the phone
- Use strong passwords and change them regularly
- Monitor bank statements and credit reports
- Avoid clicking on suspicious links or emails

3.3 Warranty is a written promise from the manufacturer to repair or replace a product within a certain period. A guarantee is a general assurance of product quality but may not be written.

3.4 Benefits of using a shopping list:

- Helps avoid impulse buying
- Saves time during shopping
- Ensures nothing important is forgotten

3.5 Consumer boycott means refusing to buy products from a company to protest against unfair practices.
Example: Boycotting a company using child labour.

3.6 Factors to consider when choosing cash or credit:

- Ability to repay credit on time
- Avoiding interest charges with credit
- Convenience of cash for small purchases
- Budget management and control

3.7 Reasons why budgeting is important:

- Helps control spending
- Ensures enough money for necessities

SECTION D: ESSAY QUESTIONS (40 marks)

4.1 Impact of inflation:

- Reduces purchasing power
- Increases cost of living
- Consumers can cope by budgeting, buying in bulk, looking for discounts, and saving more.

4.2 Consumer responsibilities:

- Be informed about products and services
- Report unfair practices
- Buy ethically to support fair trade
- Avoid fraud and deception

4.3 Steps to resolve disputes:

- Contact retailer with proof of purchase
- Explain the problem politely
- Request repair, replacement or refund
- If unresolved, report to consumer protection agencies

4.4 Importance of consumer awareness in digital age:

- Helps avoid online scams and fraud
- Informed choices about online purchases
- Understands digital rights and privacy issues
- Promotes responsible use of technology

TOTAL : 100