

SMARTWIZ

GRADE11 CONSUMER STUDIES EXAM

MARKS: 100

TIME: 2 HOURS

SCHOOL _____

CLASS (eg. 4A) _____

SURNAME _____

NAME _____

MARKS	
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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 is meant by the term “consumer sovereignty”?

- A) Consumers have the power to decide what products succeed in the market
- B) Government controls all consumer purchases
- C) Businesses decide what products to sell
- D) Consumers must obey store rules

_____ (1)

1.2 Which document gives detailed information about a product’s ingredients and usage?

- A) Receipt
- B) Label
- C) Warranty
- D) Advertisement

_____ (1)

1.3 What does “credit” mean in consumer buying?

- A) Paying cash immediately
- B) Borrowing money to pay later
- C) Receiving a gift
- D) Buying only essential goods

_____ (1)

1.4 Which of the following is NOT an advantage of using a shopping list?

- A) Helps avoid impulse buying
- B) Saves time
- C) Encourages overspending
- D) Helps plan purchases

_____ (1)

1.5 What is an example of deceptive advertising?

- A) Showing the true product size
- B) Offering a limited-time discount
- C) Misleading claims about product benefits
- D) Listing ingredients clearly

_____ (1)

1.6 What should you do if a seller refuses to fix a faulty product?

- A) Ignore the problem
- B) Report to the Consumer Protection Agency
- C) Throw away the product
- D) Sell the product to someone else

_____ (1)

1.7 Which payment method is safest for online shopping?

- A) Cash
- B) Credit card with secure website
- C) Banknotes by mail
- D) Personal cheque

_____ (1)

1.8 What is the main purpose of a consumer complaint?

- A) To make the seller lose money
- B) To inform the seller of a problem and seek a solution
- C) To advertise a product
- D) To avoid paying for goods

_____ (1)

1.9 How can consumers protect themselves from identity theft?

- A) Share passwords freely
- B) Use secure passwords and avoid sharing personal info online
- C) Give bank details to everyone
- D) Ignore suspicious emails

_____ (1)

1.10 What is a “budget deficit”?

- A) When income exceeds expenses
- B) When expenses exceed income
- C) When money is saved
- D) When debt is fully paid

_____ (1)

SECTION B: MATCHING (10 marks)

Match the consumer term in Column A with its correct definition in Column B. Write the letter of the correct definition next to the question number.

Column A	Column B
2.1 Warranty	A. A plan that tracks income and expenses
2.2 Impulse buying	B. A promise to repair or replace a faulty product
2.3 Consumer rights	C. Buying something without planning
2.4 Budget	D. Legal protections and entitlements for consumers
2.5 Receipt	E. Proof of payment or purchase

2.1 _____

2.2 _____

2.3 _____

2.4 _____

2.5 _____

SECTION C: SHORT ANSWER QUESTIONS (30 marks)

3.1 Define “consumer fraud”.

(3)

3.2 Give four examples of consumer responsibilities.

(4)

3.3 Why is it important to compare prices before buying?

(3)

3.4 Explain what to do when you receive a defective product.

(4)

3.5 List three advantages of using electronic payment methods.

(3)

3.6 Describe two effects of over-indebtedness on consumers.

(3)

3.7 What does “ethical consumerism” mean?

(3)

3.8 Outline two ways to protect yourself from false advertising.

(2)

SECTION D: ESSAY QUESTIONS (40 marks)

4.1 Discuss the steps to follow when planning a personal budget.

(10)

4.2 Explain the importance of consumer protection laws in South Africa.

(10)

4.3 Describe the impact of technology on consumer shopping habits.

(10)

4.4 Evaluate how consumers can contribute to sustainable consumption.

(10)

END OF EXAM

TOTAL : 100

MEMO

SECTION A: MULTIPLE CHOICE QUESTIONS (20 marks)

- 1.1 A) Consumers have the power to decide what products succeed in the market
 - 1.2 B) Label
 - 1.3 B) Borrowing money to pay later
 - 1.4 C) Encourages overspending
 - 1.5 C) Misleading claims about product benefits
 - 1.6 B) Report to the Consumer Protection Agency
 - 1.7 B) Credit card with secure website
 - 1.8 B) To inform the seller of a problem and seek a solution
 - 1.9 B) Use secure passwords and avoid sharing personal info online
 - 1.10 B) When expenses exceed income
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SECTION B: MATCHING (10 marks)

- 2.1 B) A promise to repair or replace a faulty product
 - 2.2 C) Buying something without planning
 - 2.3 D) Legal protections and entitlements for consumers
 - 2.4 A) A plan that tracks income and expenses
 - 2.5 E) Proof of payment or purchase
-

SECTION C: SHORT ANSWER QUESTIONS (30 marks)

3.1 Consumer fraud is dishonest or illegal activity aimed at deceiving consumers to gain money or goods.

3.2 Four examples of consumer responsibilities:

- Read product information carefully
- Pay for goods and services
- Use products as intended
- Respect return policies

3.3 Importance of comparing prices before buying:

- To find the best value for money
- To avoid overpaying
- To make informed decisions

3.4 What to do when you receive a defective product:

- Check warranty or return policy

- Contact the seller or store
- Provide proof of purchase
- Request repair, replacement, or refund

3.5 Three advantages of electronic payment methods:

- Convenient and fast
- Safe with encryption and security
- Easy to track expenses

3.6 Two effects of over-indebtedness:

- Stress and financial difficulties
- Risk of losing assets or services

3.7 Ethical consumerism means buying products that are produced in ways that do not harm the environment or exploit workers.

3.8 Two ways to protect yourself from false advertising:

- Verify claims through independent sources
- Report misleading ads to consumer protection bodies

SECTION D: ESSAY QUESTIONS (40 marks)

4.1 Steps for planning a personal budget:

- Calculate total income
- List all monthly expenses
- Categorize expenses as fixed or variable
- Set spending limits and savings goals
- Monitor and adjust the budget regularly

4.2 Importance of consumer protection laws:

- Protect consumers from unsafe and faulty products
- Ensure fair business practices
- Provide a way to resolve disputes
- Promote confidence in the market

4.3 Impact of technology on consumer shopping habits:

- Online shopping convenience
- Access to product reviews and price comparisons
- Mobile payments and digital wallets
- Increased exposure to advertising

4.4 Ways consumers can contribute to sustainable consumption:

- Buy eco-friendly and durable products
- Reduce waste by recycling and reusing
- Support businesses with ethical practices
- Avoid unnecessary purchases

TOTAL : 100

