

SMARTWIZ

GRADE 12 CONSUMER STUDIES EXAM

MARKS: 150

TIME: 2.5 HOURS

SCHOOL _____

CLASS (eg. 4A) _____

SURNAME _____

NAME _____

MARKS	
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Instructions for Learners:

- Read all instructions carefully before starting the exam.
- Write your full name and student number clearly on the answer sheet/book.
- Answer all questions unless otherwise instructed.
- Show all your working/calculations where required.
- Write neatly and clearly.
- Use a blue or black pen only. Do not use correction fluid or correction tape.
- Electronic devices (cell phones, computers, 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 examination consists of five pages, including the cover page.

SECTION A: MULTIPLE CHOICE (20 MARKS)

Choose the correct answer and write the letter (A, B, C or D) next to the question number.

1.1 What is the primary function of the National Consumer Commission?

- A) Protect consumers from harmful products
- B) Regulate the prices of goods
- C) Monitor agricultural production
- D) Enforce traffic laws

1.2 Which of the following is a characteristic of a sustainable household?

- A) Excessive water use
- B) Proper waste segregation
- C) Ignoring energy efficiency
- D) Overconsumption of resources

1.3 When buying electronic goods, what does the term '**warranty period**' mean?

- A) The time the product is guaranteed to work properly
- B) The product's lifespan after use
- C) The discount period after purchase
- D) The time allowed to return the product

1.4 Which of these fabrics is considered a **protein fiber**?

- A) Cotton
- B) Silk
- C) Polyester
- D) Nylon

1.5 What is the purpose of a **credit score**?

- A) To measure spending habits
- B) To show a person's ability to repay debt
- C) To calculate monthly income
- D) To evaluate job performance

1.6 What is a major disadvantage of impulse buying?

- A) It increases savings
- B) It leads to unnecessary expenses
- C) It helps plan budgets
- D) It encourages research before purchase

1.7 Which of the following food groups is richest in **vitamin C**?

- A) Dairy products
- B) Citrus fruits
- C) Meat
- D) Grains

1.8 What does the term '**ethical consumerism**' mean?

- A) Buying only luxury products

- B) Avoiding products that harm people or the environment
- C) Purchasing goods at the cheapest price
- D) Supporting monopolies

1.9 A **lease agreement** refers to:

- A) A purchase of property
- B) A rental contract for property use
- C) A loan agreement
- D) A warranty on goods

1.10 Which of these is NOT a feature of a successful entrepreneur?

- A) Creativity
- B) Risk-taking
- C) Avoiding innovation
- D) Perseverance

SECTION B: TRUE OR FALSE (10 MARKS)

Write TRUE or FALSE next to each statement.

- 2.1 A refund is the return of money paid for faulty goods.
 - 2.2 Natural fibers are always cheaper than synthetic fibers.
 - 2.3 Fixed expenses are easier to budget for than variable expenses.
 - 2.4 Overbuying food can lead to wastage and increased household expenses.
 - 2.5 A job interview outfit should always be very casual.
 - 2.6 Food preservatives improve the safety and shelf life of food.
 - 2.7 Entrepreneurs only work alone and never in teams.
 - 2.8 Energy-efficient appliances help reduce electricity costs.
 - 2.9 The Consumer Protection Act allows consumers to cancel some contracts within five days.
 - 2.10 A balanced diet includes foods from all food groups in appropriate portions.
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SECTION C: MATCHING (20 MARKS)

Match the terms in COLUMN A with the correct descriptions in COLUMN B.

COLUMN A	COLUMN B
3.1 Inflation	A. Agreement where a tenant rents a property
3.2 Renewable energy	B. Increase in prices over time
3.3 Bankruptcy	C. Power from natural sources that are replenished
3.4 Unit pricing	D. The total money earned before deductions
3.5 Gross income	E. A legal declaration of inability to pay debts
3.6 Lease	F. Price per unit (e.g., per kg or litre)
3.7 Environmental footprint	G. Measure of impact a person or product has on earth
3.8 Diversification	H. Spreading investments to reduce risk

3.9 Brand loyalty	I. Preference to repeatedly buy the same brand
3.10 Carbon footprint	J. Total greenhouse gases produced by an individual

SECTION D: SHORT ANSWER QUESTIONS (40 MARKS)

4.1 List and explain **three** benefits of preparing a household budget. (6)

4.2 Describe **four** factors to consider when planning nutritious meals for a family. (8)

4.3 Explain the difference between **formal** and **informal** credit. Give an example of each. (6)

4.4 Outline **four** consumer responsibilities when purchasing goods or services. (8)

4.5 Explain **two** ways consumers can protect themselves against identity theft. (4)

4.6 Describe **two** reasons why it is important to read the terms and conditions before signing a contract. (4)

SECTION E: ESSAY QUESTIONS (60 MARKS)

5.1 Write an essay on **how consumers can contribute to sustainable development**. Include examples of responsible consumer behavior and its benefits. (30)

5.2 Discuss the **advantages and disadvantages of buying food in bulk**. (30)

TOTAL: 150 MARKS



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SECTION A: MULTIPLE CHOICE (20 MARKS)

Each correct answer = 2 marks

- 1.1 A) Protect consumers from harmful products
 - 1.2 B) Proper waste segregation
 - 1.3 A) The time the product is guaranteed to work properly
 - 1.4 B) Silk
 - 1.5 B) To show a person's ability to repay debt
 - 1.6 B) It leads to unnecessary expenses
 - 1.7 B) Citrus fruits
 - 1.8 B) Avoiding products that harm people or the environment
 - 1.9 B) A rental contract for property use
 - 1.10 C) Avoiding innovation
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SECTION B: TRUE OR FALSE (10 MARKS)

Each correct = 1 mark

- 2.1 TRUE
 - 2.2 FALSE (Natural fibers are not always cheaper)
 - 2.3 TRUE
 - 2.4 TRUE
 - 2.5 FALSE (Interview outfits should be professional, not casual)
 - 2.6 TRUE
 - 2.7 FALSE (Entrepreneurs may work in teams)
 - 2.8 TRUE
 - 2.9 TRUE
 - 2.10 TRUE
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SECTION C: MATCHING (20 MARKS)

Each correct match = 2 marks

- 3.1 Inflation — B
 - 3.2 Renewable energy — C
 - 3.3 Bankruptcy — E
 - 3.4 Unit pricing — F
 - 3.5 Gross income — D
 - 3.6 Lease — A
 - 3.7 Environmental footprint — G
 - 3.8 Diversification — H
 - 3.9 Brand loyalty — I
 - 3.10 Carbon footprint — J
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SECTION D: SHORT ANSWER QUESTIONS (40 MARKS)

4.1 Benefits of household budget (3 points \times 2 marks) = 6

- Helps control spending
 - Avoids overspending/debt
 - Allows saving for future needs
- (Any relevant 3 points)

4.2 Factors for nutritious meals (4 \times 2) = 8

- Variety of food groups
 - Nutritional needs of family members
 - Budget or cost
 - Food preferences and allergies
- (Any 4 explained)

4.3 Difference between formal and informal credit (6 marks)

- Formal credit: Provided by registered institutions, e.g., bank loan (3 marks)
- Informal credit: Provided by individuals/friends/family, e.g., borrowing from family (3 marks)

4.4 Consumer responsibilities (4 \times 2) = 8

- Check quality and expiry dates
 - Understand terms and prices
 - Keep receipts for returns
 - Use products safely and as intended
- (Any 4)

4.5 Ways to protect against identity theft (2 \times 2) = 4

- Keep personal information secure
 - Use strong passwords and change regularly
- (Any 2)

4.6 Importance of reading terms and conditions (2 \times 2) = 4

- Understand your rights and obligations
 - Avoid hidden costs or penalties
- (Any 2)

SECTION E: ESSAY QUESTIONS (60 MARKS)

5.1 Essay: Consumers and sustainable development (30 marks)

Key points to include:

- Buying eco-friendly and fair-trade products
 - Reducing waste by recycling and reusing
 - Conserving energy and water
 - Supporting local products to reduce transport emissions
 - Benefits include preserving environment, saving money, and promoting social responsibility
- (Mark: Introduction 5; Content 20; Conclusion 5)

5.2 Essay: Advantages and disadvantages of buying food in bulk (30 marks)

Advantages:

- Saves money per unit
- Reduces frequency of shopping trips
- Less packaging waste

Disadvantages:

- Risk of food spoilage if not stored properly
 - Large upfront cost
 - May lead to overbuying and wastage
- (Mark: Introduction 5; Advantages 10; Disadvantages 10; Conclusion 5)

TOTAL : 150

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