

# 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.**

## QUESTION 1: CONSUMER RIGHTS AND RESPONSIBILITIES (20 MARKS)

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

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1.2 List **three consumer rights** protected by the Consumer Protection Act (CPA). (3)

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1.3 Explain **two responsibilities** a consumer has when buying goods or services. (4)

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1.4 A consumer purchases an electronic gadget that stops working after one week. The seller refuses to replace or repair it.

1.4.1 Identify which consumer right has been violated. (2)

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1.4.2 Suggest two steps the consumer can take to resolve this issue. (4)

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1.5 Describe the role of the **National Consumer Commission** in South Africa. (5)

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## QUESTION 2: FOOD SAFETY AND NUTRITION (30 MARKS)

2.1 Define the term **balanced diet**. (2)

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2.2 Identify **four nutrients** essential for healthy body function and give one source of each. (8)

Nutrient 1: _____	Source: _____
Nutrient 2: _____	Source: _____
Nutrient 3: _____	Source: _____
Nutrient 4: _____	Source: _____

2.3 Explain the difference between **food allergy** and **food intolerance**. (4)

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2.4 Explain how **cross-contamination** can occur in a kitchen and how to prevent it. (6)

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2.5 Discuss **three safety precautions** to follow when storing perishable food at home. (6)

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### QUESTION 3: CLOTHING AND TEXTILES (25 MARKS)

3.1 Explain the difference between **natural fibers** and **synthetic fibers**. (4)

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3.2 Describe **two advantages** and **two disadvantages** of buying second-hand clothes. (6)

Advantages:

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Disadvantages:

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3.3 Identify **three factors** to consider when selecting clothing for formal occasions. (3)

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3.4 Describe how consumers can care for woolen garments to maintain their quality. (4)

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3.5 Explain the environmental impact of the **fast fashion industry** and suggest one way consumers can help reduce it. (4)

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## QUESTION 4: HOUSING AND HOUSEHOLD MANAGEMENT (25 MARKS)

4.1 List **five basic services** that should be available in a residential area. (5)

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4.2 Explain the difference between **fixed expenses** and **variable expenses** in household budgeting. Give one example of each. (6)

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4.3 Discuss **three ways** households can reduce water usage. (6)

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4.4 Explain the importance of **insurance** for a homeowner. (4)

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4.5 Read the scenario below and answer the questions:

*Sipho is renting a flat. His monthly rent is R3,200, and his monthly income is R9,000.*

4.5.1 Calculate the percentage of his income spent on rent. (2)

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4.5.2 Advise whether this is a reasonable percentage based on budgeting principles. (2)

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## **QUESTION 5: ENTREPRENEURSHIP AND FINANCIAL LITERACY (25 MARKS)**

5.1 Define **entrepreneurship** and explain why it is important in the economy. (4)

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5.2 List **four qualities** that a successful entrepreneur should have. (4)

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5.3 Explain the difference between **gross income** and **net income**. (4)

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5.4 Discuss the importance of **keeping financial records** in a small business. (4)

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5.5 Read the following scenario:  
*Thandi is planning to start a catering business. She needs to buy equipment and rent a commercial kitchen.*

5.5.1 Suggest two sources of finance Thandi could use to start her business. (4)

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5.5.2 Identify two risks involved in starting a new business and suggest how Thandi can manage each risk. (3)

Risk 1:	_____	Management:	_____
Risk 2:	_____	Management:	_____

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**TOTAL: 150 MARKS**

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### QUESTION 1: CONSUMER RIGHTS AND RESPONSIBILITIES (20)

1.1

Consumer protection:

- Measures and laws put in place to safeguard consumers against unfair business practices. (2)

1.2

Three consumer rights protected by the CPA:

- Right to safe, good quality goods and services
- Right to fair, honest marketing and advertising
- Right to choose
- Right to privacy
- Right to fair treatment

(Any  $3 \times 1 = 3$ )

1.3

Two consumer responsibilities:

- Check products before buying
- Keep receipts and warranties
- Report faulty goods or unfair practices
- Use goods/services as instructed

(Any  $2 \times 2 = 4$ )

1.4

1.4.1

Right violated: Right to goods of good quality / Right to repairs, replacements, and refunds (2)

1.4.2

Two steps:

- Contact the seller to demand repair/replacement
- Lodge a complaint with the National Consumer Commission
- Seek help from Consumer Protection organisations
- Use Small Claims Court if necessary

(Any  $2 \times 2 = 4$ )

1.5

Role of National Consumer Commission:

- Enforces consumer rights under the CPA
- Investigates consumer complaints
- Takes legal action against unfair business practices
- Educates consumers about their rights
- Protects consumers from fraud and abuse

(Any  $5 \text{ points} \times 1 = 5$ )

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## QUESTION 2: FOOD SAFETY AND NUTRITION (30)

2.1

Balanced diet:

– A diet that provides all the necessary nutrients in the right amounts to maintain health and energy. (2)

2.2

Four nutrients and sources:

- Carbohydrates: Bread, rice
- Protein: Meat, beans
- Vitamins: Fruits, vegetables
- Minerals: Milk, nuts

$(4 \times 2 = 8)$

2.3

Food allergy: Immune system reaction to certain foods, can be severe.

Food intolerance: Difficulty digesting certain foods, less severe. (4)

2.4

Cross-contamination: Transfer of harmful bacteria from one food/item to another (e.g., raw meat juices touching salad).

Prevention: Use separate cutting boards, wash hands and surfaces, store raw and cooked foods separately. (6)

2.5

Three safety precautions when storing perishables:

- Refrigerate immediately after purchase
- Store raw meat separately
- Keep fridge at correct temperature
- Use airtight containers
- Check expiry dates

$(3 \times 2 = 6)$

## QUESTION 3: CLOTHING AND TEXTILES (25)

3.1

Natural fibers: Derived from plants or animals (e.g., cotton, wool).

Synthetic fibers: Man-made from chemicals (e.g., polyester, nylon). (4)

3.2

Advantages of second-hand clothes:

- Cheaper
- Environmentally friendly (reduces waste)

Disadvantages:

- May be worn out or damaged



- Limited sizes/styles
- (Any 2 advantages and 2 disadvantages  $\times 1.5 = 6$ )

### 3.3

Factors when selecting formal clothing:

- Appropriateness for occasion
- Fit and comfort
- Style and color

( $3 \times 1 = 3$ )

### 3.4

Care for woollens:

- Hand wash or use wool cycle in washing machine
- Use mild detergent
- Dry flat to avoid stretching
- Avoid direct sunlight

( $4 \times 1 = 4$ )

### 3.5

Environmental impact of fast fashion:

- High waste production
- Pollution from chemicals and dyes
- Excessive water use

Consumer can reduce by:

- Buying fewer, quality items
- Choosing eco-friendly brands
- Reusing or recycling clothes

(Any 2 impacts + 1 suggestion  $\times 2 = 4$ )

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## QUESTION 4: HOUSING AND HOUSEHOLD MANAGEMENT (25)

### 4.1

Five basic services:

- Water supply
- Electricity
- Sanitation (sewerage)
- Waste removal
- Roads/transport

( $5 \times 1 = 5$ )

### 4.2

Fixed expenses: Regular, same amount (e.g., rent).

Variable expenses: Change monthly (e.g., electricity bill). (6)

## 4.3

Three ways to reduce water use:

- Fix leaking taps
- Use water-saving devices
- Collect rainwater
- Turn off taps when not in use

$(3 \times 2 = 6)$

## 4.4

Importance of insurance:

- Protects homeowner against financial loss due to damage or theft
- Helps pay for repairs or replacements
- Provides peace of mind
- May be required by mortgage lender

$(4 \times 1 = 4)$

## 4.5

## 4.5.1

$(3200 \div 9000) \times 100 = 35.56\%$  (2)

## 4.5.2

Reasonable rent is usually 25-30% of income; 35.56% is high and may limit other expenses. (2)

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## QUESTION 5: ENTREPRENEURSHIP AND FINANCIAL LITERACY (25)

## 5.1

Entrepreneurship:

- The process of starting, managing, and running a business to make a profit.

Importance:

- Creates jobs
- Stimulates economic growth
- Encourages innovation
- Provides goods and services

(4 marks)

## 5.2

Four qualities:

- Creativity
- Risk-taking
- Persistence
- Leadership

$(4 \times 1 = 4)$

## 5.3

Gross income: Total income before deductions.

Net income: Income after deductions (tax, etc.) (4)

## 5.4

Importance of financial records:

- Track income and expenses
- Help with budgeting and planning
- Required for tax purposes
- Assist in business decisions

(4)

## 5.5

## 5.5.1

Sources of finance:

- Bank loan
- Personal savings
- Investors
- Government grants

(Any  $2 \times 2 = 4$ )

## 5.5.2

Risks and management:

Risk 1: Financial loss – Manage by budgeting carefully

Risk 2: Competition – Manage by marketing and quality service

(3 marks)

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**TOTAL: 150 MARKS**