

Question 1 — Simple Interest (6 marks)

Given: $P = R4\,500$, $r = 8\% = 0.08$, $t = 3$ years.

Formula: $I = P \times r \times t$ | $I = P \text{ (times } r \text{ (times } t) = P \times r \times t$. (1 mark)

1.2 $I = 4500 \times 0.08 \times 3 = 4500 \times 0.24 = R\,1\,080.00$. $I = 4500 \text{ (times } 0.08 \text{ (times } 3 = 4500 \text{ (times } 0.24 = \text{text \{R \} } 1\,080.00$. $I = 4500 \times 0.08 \times 3 = 4500 \times 0.24 = R\,1\,080.00$. (2 marks: 1 for calculation, 1 for units/answer)

1.3 Total amount $A = P + I = 4500 + 1080 = R\,5\,580.00$. $A = P + I = 4500 + 1080 = \text{text \{R \} } 5\,580.00$. $A = P + I = 4500 + 1080 = R\,5\,580.00$. (3 marks: 1 for formula or method, 2 for correct value and rounding)

Question 2 — Compound Interest (7 marks)

Given: $P = R10\,000$, $r = 6.5\% = 0.065$, compounded quarterly $\rightarrow n = 4$, $t = 2$ years.

Formula: $A = P(1 + \frac{r}{n})^{nt}$ | $A = P \left(1 + \frac{r}{n}\right)^{nt}$ | $A = P(1 + nr)^{nt}$. (1 mark)

Compute:

$A = 10\,000(1 + 0.065/4)^{4 \times 2} = 10\,000(1.01625)^8 = R\,11\,376.39$. $A = 10\,000 \left(1 + \frac{0.065}{4}\right)^{4 \times 2} = 10\,000(1.01625)^8 \approx \text{text \{R \} } 11\,376.39$. $A = 10000(1 + 0.065/4)^{4 \times 2} = 10000(1.01625)^8 = R\,11\,376.39$.

(4 marks: 1 for substitution, 1 for correct exponent work, 2 for final value rounded to 2 dp)

2.3 Interest earned $= A - P = 11\,376.39 - 10\,000 = R\,1\,376.39$. $= A - P = 11\,376.39 - 10\,000 = \text{text \{R \} } 1\,376.39$. $= A - P = 11376.39 - 10000 = R\,1\,376.39$. (2 marks)

Question 3 — Loan Repayments (6 marks)

Given: Loan = R25 000, monthly repayment R1 180, term 2 years $\rightarrow 24$ months, bank nominal 12% p.a. comp. monthly (info given).

3.1 Total repaid $= 1\,180 \times 24 = R\,28\,320$. $= 1\,180 \text{ (times } 24 = \text{text \{R \} } 28\,320$. $= 1180 \times 24 = R\,28320$. (2 marks: 1 for method, 1 for answer)

3.2 Total interest paid $= 28\,320 - 25\,000 = R\,3\,320$. $= 28\,320 - 25\,000 = \text{text \{R \} } 3\,320$. (2 marks)

3.3 Fairness (2 marks — reasoning):

- **Answer (example):** The borrower paid R3,320 interest over 2 years on a R25,000 loan. Because repayments reduce the outstanding balance each month, the actual interest paid is lower than what would accumulate if the loan were left unpaid (the full compounded amount after 2 years would be about R31,743.37 if no repayments were made). Given the bank's nominal rate of 12% p.a., the effective cost (interest actually paid, R3,320) is reasonable for many personal loans. Whether it is "fair" also depends on prevailing market rates and alternatives available to the borrower. (2 marks for a clear, correct justification; credit answers that refer to repayments reducing interest or compare to full compounded amount.)
-

Question 4 — Income and Expenditure (9 marks)

Table data: Salary R18 500; Transport R3 000; Groceries R4 200; Entertainment R1 500; Rent R6 500; Savings R2 000.

4.1 Total monthly income = R18 500. (1 mark)

4.2 Total monthly expenditure = $3\,000 + 4\,200 + 1\,500 + 6\,500 + 2\,000 = R\,17\,200$. $3000 + 4200 + 1500 + 6500 + 2000 = \text{text \{R \} } 17\,200$. (2 marks: 1 for method, 1 for correct sum)

4.3 Monthly surplus $= 18\,500 - 17\,200 = R\,1\,300$. $= 18\,500 - 17\,200 = \text{text \{R \} } 1\,300$. (2 marks)

4.4 Transport as percentage of salary:

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Yijin Wang



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