

### 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)

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### 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:

$A = 10\,000(1 + 0.065/4)^{4 \times 2} = 10\,000(1.01625)^8 = R\,11\,376.39$ .  $A = 10\,000 \left(1 + \frac{0.065}{4}\right)^{4 \times 2} = 10\,000(1.01625)^8 \approx \text{text \{R \} } 11\,376.39$ .  $A = 10000(1 + 0.065/4)^{4 \times 2} = 10000(1.01625)^8 = R\,11376.39$ .

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

2.3 Interest earned  $= A - P = 11\,376.39 - 10\,000 = R\,1\,376.39$ .  $= A - P = 11\,376.39 - 10\,000 = \text{text \{R \} } 1\,376.39$ .  $= A - P = 11376.39 - 10000 = R\,1376.39$ . (2 marks)

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### 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  $= 28\,320 - 25\,000 = R\,3\,320$ .  $= 28\,320 - 25\,000 = \text{text \{R \} } 3\,320$ .  $= 28320 - 25000 = R\,3320$ . (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 =  $3\,000 + 4\,200 + 1\,500 + 6\,500 + 2\,000 = R\,17\,200$ .  $3000 + 4200 + 1500 + 6500 + 2000 = \text{text \{R \} } 17\,200$ .  $3000 + 4200 + 1500 + 6500 + 2000 = R\,17200$ . (2 marks: 1 for method, 1 for correct sum)

4.3 Monthly surplus =  $18\,500 - 17\,200 = R\,1\,300$ .  $= 18\,500 - 17\,200 = \text{text \{R \} } 1\,300$ .  $= 18500 - 17200 = R\,1300$  (surplus). (2 marks)

4.4 Transport as percentage of salary:

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**Ian Pickup**



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