

Question 1 — Simple Interest (6 marks)

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

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

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

1.3 Total amount $A = P + I = 4500 + 1080 = R\,5\,580.00$. $A = P + I = 4500 + 1080 = \text{\textit{\$}}5\,580.00$. $A = P + I = 4500 + 1080 = R\,5\,580.00$. (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: $A = P(1 + \frac{r}{n})^{nt}$ | $A = P(1 + \frac{r}{n})^{nt}$ | $A = P(1 + \frac{r}{n})^{nt}$. (1 mark)

Compute:

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

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

2.3 Interest earned $= A - P = 11\,376.39 - 10\,000 = R\,1\,376.39$. $= A - P = 11\,376.39 - 10\,000 = \text{\textit{\$}}1\,376.39$. $= A - P = 11\,376.39 - 10\,000 = R\,1\,376.39$. (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 $= 1\,180 \times 24 = R\,28\,320$. $= 1\,180 \times 24 = \text{\textit{\$}}28\,320$. $= 1\,180 \times 24 = R\,28\,320$. (2 marks: 1 for method, 1 for answer)

3.2 Total interest paid $= 28\,320 - 25\,000 = R\,3\,320$. $= 28\,320 - 25\,000 = \text{\textit{\$}}3\,320$. (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 = $3\,000 + 4\,200 + 1\,500 + 6\,500 + 2\,000 = R\,17\,200$. $3\,000 + 4\,200 + 1\,500 + 6\,500 + 2\,000 = \text{\textit{\$}}17\,200$. $3\,000 + 4\,200 + 1\,500 + 6\,500 + 2\,000 = R\,17\,200$. (2 marks: 1 for method, 1 for correct sum)

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

4.4 Transport as percentage of salary:

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