



Hillcrest High School

Grade 11

CONSUMER STUDIES

JUNE 2024

MARKS: 200

TIME: 3 Hours

EXAMINER: Mrs J. Bega

MODERATOR: Mrs S. Geel

This Paper Consists of 14 Pages

INSTRUCTIONS AND INFORMATION

1. This question paper consists of SIX questions.

QUESTION	CONTENT	MARKS	TIME (minutes)
SECTION A (Short questions)			
1	Short Questions (All topics)	50	30
SECTION B (Long questions)			
2	The Consumer	40	40
3	Food and Nutrition	70	70
4	Design Elements and Principles	40	40
TOTAL:		200	180

2. All questions are **COMPULSORY**.
3. Number the answers correctly according to the numbering system used in this question paper.
4. Start **EACH** question on a **NEW** page.
5. Draw a marking margin on **EACH** page.
6. You may use a non-programmable calculator.
7. Write in blue or black ink only.
8. Pay attention to spelling and sentence construction.
9. Write neatly and legibly.

SECTION A: SHORT QUESTIONS**QUESTION 1**

1.1. Various options are provided as possible answers to the following questions. Choose the answer and write only the letter (A – D) next to the question numbers (1.1.1 – 1.1.20) in the answer book, for example 1.1.21 D.

- 1.1.1. _____ influences expenditure patterns.
- A. Socio – economic position
 - B. Type of household
 - C. Interest rates
 - D. All of the above (1)
- 1.1.2. An example of non-financial income is:
- A. doing your own housework
 - B. farming income
 - C. birthday money
 - D. pension (1)
- 1.1.3. An example of a variable expense is...
- A. entertainment.
 - B. insurance.
 - C. school fees.
 - D. rent. (1)
- 1.1.4. _____ usually earns a higher interest rate.
- A. Current account
 - B. Fixed deposit account
 - C. Money market account
 - D. Call account (1)
- 1.1.5. Cash transactions include:
- A. Credit cards
 - B. Debit cards
 - C. Loan account
 - D. Hire – purchase instalment (1)
- 1.1.6. CWO is an acronym for...
- A. credit with order.
 - B. cash with opportunity.
 - C. credit with opportunity.
 - D. cash with order. (1)

- 1.1.7. An advantage of instalment sales is:
- A. You get to use the goods while you pay for them
 - B. You don't own the goods until they are paid off
 - C. They are more expensive than cash purchases
 - D. You need to ensure your purchase which is an extra expense (1)
- 1.1.8. Susan is in debt; however, she gets approved for car finance. This is an example of...
- A. debt counselling.
 - B. reckless lending
 - C. retention period
 - D. micro – lending (1)
- 1.1.9. The term used for how long credit bureaus can keep information for.
- A. Debt counselling
 - B. Reckless lending
 - C. Retention period
 - D. Micro - lending (1)
- 1.1.10. Pep offers layby on goods this is an example of...
- A. Debt counselling
 - B. Reckless lending
 - C. Retention period
 - D. Micro-lending (1)
- 1.1.11. The CPA covers _____ as a main area.
- A. fair disclosure
 - B. clear labelling
 - C. voetstoets
 - D. all of the above (1)
- 1.1.12. A rich source of Calcium is:
- A. fresh strawberries and ice – cream
 - B. fresh fish and chips
 - C. cheddar cheese and yoghurt
 - D. raw cabbage and carrots (1)
- 1.1.13. The carbohydrate found in milk is called ...
- A. casein.
 - B. lactose.
 - C. glucose.
 - D. lactalbumin. (1)

1.1.14. Which of the following foods will provide the most kilojoules?

- A. A teaspoon of sugar
 - B. A teaspoon of ice – cream
 - C. A teaspoon of peanut butter
 - D. A teaspoon of butter
- (1)

1.1.15. A pregnant woman needs more _____ during her pregnancy.

- A. milk and fruit
 - B. ice-cream and fruit salad
 - C. spaghetti and dessert
 - D. vegetables and coffee
- (1)

1.1.16. What nutrient prevents spina bifida in babies?

- A. Folic acid
 - B. Ascorbic acid
 - C. Vitamin B1
 - D. Vitamin B12
- (1)

1.1.17. The addition of vitamins and minerals that may not always occur in the food is called:

- A. Fortification
 - B. Restoration
 - C. Enrichment
 - D. Supplementation
- (1)

1.1.18. An example of a secondary colour:

- A. Red
 - B. Orange
 - C. White
 - D. Blue
- (1)

1.1.19. An example of a cool colour is:

- A. Red
 - B. Orange
 - C. Green
 - D. Red – violet
- (1)

1.1.20. _____ is another name for a neutral colour.

- A. Shade
 - B. Tone
 - C. Monochromatic
 - D. Achromatic
- (1)

- 1.2. Choose the correct deficiency from COLUMN B that matches the correct nutrient in COLUMN A. Write only the letter (A – F) next to the question numbers (1.2.1 – 1.2.5) in the answer book, e.g., 1.2.6 G.

COLUMN A Nutrient		COLUMN B Deficiency	
1.2.1.	Vitamin A	A.	Low resistance to infection
1.2.2.	Vitamin D	B.	Sore, cracked skin
1.2.3.	Vitamin K	C.	Rickets
1.2.4.	Niacin	D.	Haemorrhage
1.2.5.	Ascorbic acid	E.	Scurvy
		F.	Night Blindness

(5 x 1)(5)

- 1.3. Choose the correct main nutrient in COLUMN B that matches the correct food from COLUMN A. Write only the letter (A – F) next to the question numbers (1.3.1 – 1.3.5) in the answer book, for example 1.3.6 G.

COLUMN A Food		COLUMN B Main Nutrient	
1.3.1.	Cream	A.	Fibre
1.3.2.	Eggs	B.	Lipids
1.3.3.	Guava	C.	Protein
1.3.4.	Butternut	D.	Starch
1.3.5.	Whole-wheat Bread	E.	Vitamin A
		F.	Vitamin C

(5 x 1)(5)

- 1.4. Choose the correct description in COLUMN B that matches the correct type of financial income from COLUMN A. Write only the letter (A – E) next to the question numbers (1.4.1 – 1.4.4) in the answer book, for example 1.4.5 F.

COLUMN A Type of Financial Income		COLUMN B Description	
1.4.1.	Salary	A.	Grants paid by the South African Government
1.4.2.	Pension	B.	Money payable when a policy matures
1.4.3.	Commission	C.	Monthly payment for labour
1.4.4.	Social Grant	D.	Payment to salesmen who sell goods
		E.	Money paid to a pensioner on retirement

(4 x 1)(4)

- 1.5 Choose the correct word/term in brackets. Write only the word/term next to the question numbers (1.5.1 – 1.5.5) in the answer book.
- 1.5.1 (Financial / Non – financial) income is the money that person receives within a specific period.
- 1.5.2 A Cellphone contract is a (variable / fixed) expense.
- 1.5.3 (Lipids / Protein) manufacture antibodies to help the body fight disease.
- 1.5.4 When black is added to a colour is called a (shade / Tone). (4 x 1) (4)
- 1.6 Give ONE word / term for each of the descriptions below. Write only the word / term next to the question numbers (1.6.1 – 1.6.5) in the answer book.
- 1.6.1 The price that borrowers pay for using someone else's money.
- 1.6.2 An agency that collects information about people's credit worthiness.
- 1.6.3 The addition of essential nutrients into food to restore what is lost during processing.
- 1.6.4 The transfer of harmful bacteria from one food to another.
- 1.6.5 The purity or strength of a colour. (5 x 1) (5)
- 1.7 Select the correct following factors that have an influence on a person's basal metabolic rate. Write only the question number (1.7) and the correct letters (A. – F.) in the answer book.
- A. Body Type
B. Season
C. Gender
D. Rate Of Growth
E. Allergens
F. Culture (3)
- 1.8. Identify FOUR statements in the list below that identifies the correct vitamin to its function in relation to the blood. Write the letters (A – H) next to the question number 1.8 in the answer book.
- A. Vitamin A is necessary for the formation of haemoglobin.
B. Vitamin B12 is essential for the formation of red blood cells.
C. Vitamin C promotes the absorption of iron.
D. Vitamin D plays a role in thinning blood.
E. Folic Acid is needed to produce red blood cells.
F. Vitamin B1 to prevent bleeding gums.
G. Vitamin K is essential for blood clotting.
H. Vitamin B2 prevents blood cells from rupturing. (4)

TOTAL SECTION A: 40

SECTION B**QUESTION 2: THE CONSUMER**

2.1 Read the article below and answer the questions that follow.

SARB holds repo rate
Updated March 27, 2024, 4:45 p.m. | By **Noxolo Miya**

The repo rate has been left unchanged at 8.25 percent.

It keeps the prime lending rate at 11.75 percent.

Reserve Bank Governor Lesetja Kganyago says the Monetary Policy Committee's decision was unanimous.

"At this level of rates, the policy stance is considered restrictive, consistent with the inflation outlook and the need to address elevated inflation expectations."

Kganyago says inflation will take longer than expected to be reeled back in.

"We still see headline inflation heading back to 4.5%. However, given extra inflation pressure, headline now reaches the target midpoint only at the end of 2025, later than previously expected. As a result, the policy rate in our baseline forecast also starts normalising later."

The Governor has added that South Africa is a difficult junction with regards to food prices.

"Last year, food inflation hit its highest levels since 2008. Food inflation has now slowed. But this is a critical time in the growing season, and it has been unusually hot and dry, which may cause food inflation to pick up again."

[SARB holds repo rate \(ecr.co.za\)](https://www.ecr.co.za)

- 2.1.1 Define the term budget. (3)
- 2.1.2 What is the difference between a fixed expense and a variable expense? (2)
- 2.1.3 Define the following terms from the article:
- (a) Repo rate (1)
 - (b) Inflation (1)
- 2.1.4 Discuss how low-income households will be affected by the following:
- (a) The repo rate staying at 8.5%. (2)
 - (b) Possible increase in food prices. (3)

2.2 Read the case study below and answer the question that follows:

Shane uses his credit card to pay for many of his goods and services. He went to the local electronics store and used his credit card to buy a television. He spent over his credit limit again and will owe the bank interest on the outstanding amount. He will not be able to pay the interest back for a few months as he has outstanding debt on two store cards. He decided to seek assistance at one of the debt counselling services.

- 2.2.1 Explain the difference between a cash transaction and a credit transaction. (4)
- 2.2.2 Give TWO disadvantages for Shane using a credit card for his purchases. (2)
- 2.2.3 Identify the credit provider in the case study (1)
- 2.2.4 State the consumer protection practice that was established by the NCA to regulate credit providers. (1)
- 2.2.5 The National Credit Act (NCA) serves to protect consumers. Name ONE area that the NCA stipulates in the case study. (1)
- 2.2.6 Explain how the debt counselling will help Shane. (3)
- 2.3 Consumer organisations are institutions that represent consumers' interests and protect them from abuse from businesses or public entities.
- 2.3.1 Name TWO types of consumer organisations. (2)
- 2.3.2 What does dti stand for? (1)
- 2.3.3 Explain what the dti is responsible for in South Africa. (2)
- 2.3.4 What is the mission of the independent voluntary organisation SANCU? (1)
- 2.4 Every consumer has a right to a problem resolved. In each of the scenarios below explain what you should do to have the problem resolved.
- 2.4.1 A pair of jeans have been washed and shrinks. The label says that it does not shrink when washed in warm water. (1)
- 2.4.2 You buy a washing machine, and it breaks soon after the guarantee period. (2)
- 2.4.3 Your delivery from Takealot has not arrived on the agreed date. (2)
- 2.4.4 State the first FIVE guidelines that you can follow when handling problem situations. (5)

[40]

QUESTION 3: FOOD AND NUTRITION

3.1 State the difference between macronutrients and micronutrients. (2)

3.2 Study the RDA table below and answer the questions follow:

FOOD NAME	MACRONUTRIENTS				MINERALS			
	Mosi-g	En-kJ	TotN-g	Prot-g	PIPr-g	Ca-mg	Fe-mg	Mg-mg
	AnPr-g	Fat-g	SFA-g	MFA-g	PFA-g	P-mg	K-mg	Na-mg
	Chol-mg	CHO-g	TFib-g	AdSu-g	Ash-g	Zn-mg	Cu-mg	Mn-µg
Lasagne (Lean Mince, Cheese Sauce – SU, PUM)	67.4	635	0.94	10.5	2.5	70	0.8	19
	0.0	4.8	1.87	1.64	0.94	116	124	88
	0	15.8	0.9	0.1	0.3	1.37	0.008	163
Lasagne (Regular Mince, Cheese Sauce – WM, HM)	64.7	780	068	8.6	2.5	64	0.7	17
	0.0	9.6	4.39	3.81	0.65	97	107	90
	0	15.4	0.9	0.1	0.3	1.23	0.08	160
Chickpeas, Dried, Cooked	60.2	713	-	8.9	8.9	49	2.9	48
	0.0	2.6	0.27	0.58	1.16	168	291	7
	0	20.8	6.6	0.0	-	1.53	0.35	1030
Chickpeas, Dried, Raw	11.5	1582	-	19.3	19.3	105	6.2	115
	0.0	6.0	0.63	1.36	2.69	366	875	24
	0	46.0	14.7	0.0	-	3.43	0.85	2200

3.2.1 Why do we use RDA tables? (2)

3.2.2 State what the following stand for:

(a) SM (1)

(b) WM (1)

(c) PUM (1)

(d) HM (1)

3.2.3 Identify the abbreviations used in the table:

(a) Prot – g (1)

(b) Chol – mg (1)

(c) K – mg (1)

3.2.4 Identify the food which supplies the following:

(a) The least amount of total dietary fibre (1)

(b) The most saturated fatty acid (1)

(c) The least amount of Zinc (1)

(d) The most amount of sodium (1)

3.3 Chickpeas are an alternative source of protein.

- 3.3.1 State TWO other alternative sources of protein. (2)
- 3.3.2 Discuss how protein helps maintain and regulate the body. (4)
- 3.3.3 Explain why protein is important for a baby. (3)
- 3.3.4 Justify the statement below: (8)

“Chickpeas are classified as low biological value”

3.4 Re-draw and complete the table below:

	SOLUBLE FIBRE	INSOLUBLE FIBRE
DESCRIPTION	(3)	(3)
SOURCE	(2)	(2)

(10)

3.5 Read the case study below and answer the questions that follow:

Adequate nutrition is important during the young adult years for proper growth and development. Today’s teenager’s consumer more than the recommended amounts of fat, added sugars, simple carbohydrates, inadequate amounts of whole grains, iron, and calcium. Focusing on including the necessary nutrients in a young adult’s diet can help them to have more energy and be healthier.

[adapted from healthyeating.sfgate.com]

- 3.5.1 State the MAIN function of calcium. (1)
 - 3.5.2 What TWO other nutrients work with Calcium to help it function more effectively? (2)
 - 3.5.3 Why do adult females require more iron than adult males? (2)
 - 3.5.4 Describe the role of iron in preventing the feeling of tiredness that is a symptom of iron deficiency (anaemia). (4)
- 3.6 How does microbial contamination occur? (1)
- 3.7 List the FOUR signs of microbial contamination. (4)

- 3.8 Discuss how to prevent the following microbial contamination causes:
- 3.8.1 Food prepared too far in advance. (1)
 - 3.8.2 Inadequate cooling. (1)
- 3.9 Explain why cooked rice is considered a high-risk food. (5)
- 3.10 Explain the difference between chemical and physical contamination. (2)
- 3.11 How long does it take for symptoms to appear after consuming contaminated food. (1)
- 3.12 State FOUR symptoms of food poisoning. (4)

[70]

QUESTION 4: DESIGN ELEMENTS AND PRINCIPLES

4.1 Define the following terms:

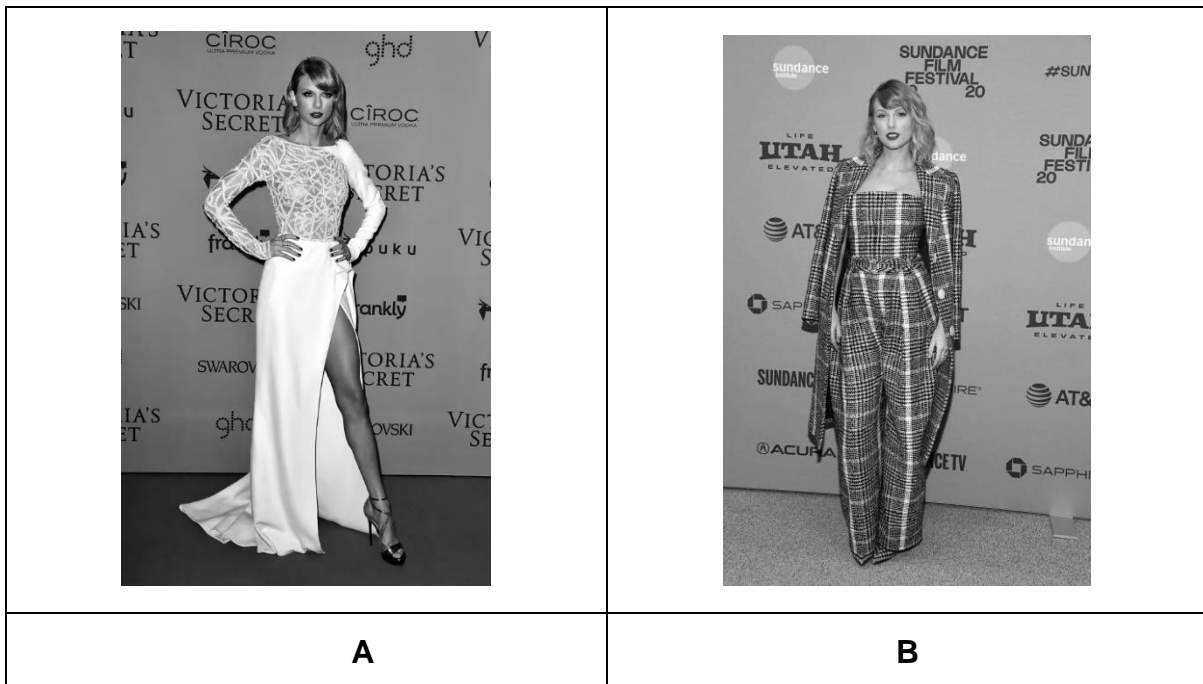
- 4.1.1 Hue (1)
- 4.1.2 Value (1)
- 4.1.3 Tint (1)

4.2 Classify the follow colour combinations into types of colour scheme.

- 4.2.1 Amber, cream, and olive. (1)
- 4.2.2 Light green and red. (1)
- 4.2.3 Mustard, cherry red, navy blue. (1)


4.3 Discuss the difference between shape and form. (2 x 2) (4)

4.4 Study the images of Taylor Swift below and answer the questions that follow:



- 4.4.1 Identify Taylor Swift's body type. (1)
- 4.4.2 Discuss how outfit A is suitable for Taylor Swift's body shape. (2 x 2) (4)
- 4.4.3 Using the headings below describe how outfit B has used the design principles effectively.
 - (a) Rhythm (2)
 - (b) Balance (4)

4.5 Study the living room image below and answer the questions that follow.

	<p>The living room is a north facing room in South Africa. It is white, lime and green in colour. The designer has used tactile texture in the carpet, table, and fireplace.</p>
---	--

- 4.5.1 Identify the type of balance found in this room. (1)
 - 4.5.2 Identify the colour scheme used in this room. (1)
 - 4.5.3 Identify the dominant line in this room. (1)
 - 4.5.4. Describe the optical illusion the line in 4.5.3 gives to the room. (2)
 - 4.5.4 Define the term tactile texture. (1)
 - 4.5.5 State the dominant texture in this room. (1)
 - 4.5.6 What is emphasis? (1)
 - 4.5.7 What is the focal point in this room? (1)
 - 4.5.8 How has the designer designed the room to create the focal point? (2)
 - 4.5.9 “North is the best position for rooms you spend a lot of time in”. Justify this statement using the example above. (4)
- 4.6 Explain how you would handle the following problem areas:
- 4.6.1 Small living spaces (2)
 - 4.6.2 Long and narrow rooms (2)

[40]

TOTAL SECTION B: 150

GRAND TOTAL: 200