SECTION A: COMPREHENSION

QUESTION 1

1.1 People do not have money./People often spend all their money over the holiday period. (Or words to this effect) (DO NOT accept direct quotations) (2)

1.2 exhausted/spent/exceeded (CORRECT FORM – past tense – REQUIRED) (1)

1.3 You are caught/trapped in debt and cannot free yourself. (Or words to this effect) (2)

1.4 Commit yourself to a budget (1) and plan to manage your debts. (1) (Or words to this effect) [Quotations acceptable] (2)

1.5 False. ‘co-founder’ [ONE word quoted] (2)

1.6 immediately [incorrect spelling acceptable] (2 or 0) (2)

1.7 You do not know exactly what your expenses will be. (Or words to this effect) (2)

1.8 Any appropriate example, e.g. a car service, a TV licence (ANYTHING except fixed expenditures). [NOT: "going on holiday"] (2)

1.9 There are twelve months in a year./To show you what you should save every month. (Or words to this effect) [NOT: “to find the monthly cost”] (2)

1.10 By saving small amounts monthly/regularly, you will eventually have a large sum of money. (Or words to this effect) (2)

1.11 It means that you have extra money available for an emergency/ to fall back on/ when things go wrong. (Or words to this effect) (2)

1.12 1.12.1 reducing/limiting/lowering/cutting (back)/decreasing/lessening (1)

1.12.2 clever/wise/sensible/shrewd (1)

1.13 False “among the highest in the world” [phrase – not sentence] (2)

1.14 It is cheaper./It costs less./ “Using an ATM of another banking group can cost up to R10 per transaction.” (2)

1.15 The bank has to pay the staff who works in the bank. (Or similar applicable ideas) (2)

1.16 If there are insufficient funds/is no money in their account. (Or words to this effect) (2)

1.17 True. “Mistakes are often made and they are rarely in your favour.” [Complete sentence required] (2)

1.18 False. You are dependent on the bank./You need to pay high interest./ “years of paying high-interest loans” (2)
Criteria for TRUE/FALSE questions:

1. If True or False is correct and there is a quote/reason, but it is wrong – 1 mark only.
2. If True or False is incorrect – NO mark irrespective of quote/reason.
3. If True or False is correct and quote/reason is correct – 2 marks.
4. Where asked to quote, words must be quoted from the passage and not contextualised – True or False is correct but contextualisation is given – 1 mark.
5. If only True or False and no quote/reason – no marks.
6. If Yes or No instead of True or False – no marks.
7. If T or F instead of True or False – AWARD THE MARK.
8. Look out for key phrase in the quotation.
9. Words contained in the quotation MUST be spelt 100% correctly.
10. No word(s) may be omitted from a quotation.
11. If only the quotation is given without True/False – NO MARKS.
12. Do not penalise if quotation marks are left out.

TOTAL SECTION A: 35
SECTION B: SUMMARY

<table>
<thead>
<tr>
<th>MARK THESE CORE IDEAS</th>
<th>QUESTION 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Keep your card and PIN number safe.</td>
<td>Keeping your PIN and card safe should be a priority. Be as careful with your card and your PIN as you would be with a large amount of cash.</td>
</tr>
<tr>
<td>2. Store your card and PIN number in different places/Do not keep your card and PIN number in the same place.</td>
<td>It is common sense that you should never keep your bank card and your PIN together.</td>
</tr>
<tr>
<td>3. No one must gain access to your PIN number/Never give your PIN number to anyone else.</td>
<td>Never reveal your PIN to anyone else, not even to family or friends. Should someone threaten you and ask you for your PIN, give them a wrong number. When typing in your PIN at the ATM, make sure that you shield the keypad with your body and your hand.</td>
</tr>
<tr>
<td>4. Check to see that the ATM has not been tampered with before drawing money.</td>
<td>Always look closely at the ATM before using it; if it seems to have been tampered with, use another ATM. If the card does not go in smoothly or if something seems to be blocking the card slot, do not use the machine.</td>
</tr>
<tr>
<td>5. Put away your card and money before leaving the ATM.</td>
<td>... put away your card, transaction slip and money before leaving the ATM.</td>
</tr>
<tr>
<td>6. Do not allow anyone to assist you.</td>
<td>Do not allow anyone to 'help' you draw money.</td>
</tr>
<tr>
<td>7. Report lost, stolen or swallowed cards immediately.</td>
<td>If your card is lost, stolen or swallowed by an ATM machine, inform the bank immediately so that your card can be stopped.</td>
</tr>
</tbody>
</table>

One mark is awarded for each correct fact. A maximum of two marks is awarded for language and spelling. One mark is awarded if candidates have correctly indicated the number of words below the summary – this must not exceed the required 50. [Below 50 words – no penalty]

Award language marks according to the following table:

| 2 marks | 0–3 language, spelling or punctuation errors |
| 1 mark  | 4–6 language, spelling and punctuation errors. |
| 0       | 7 or more errors. |

The mark awarded for language and length may not exceed the mark obtained for the correct facts.

- Count the number of words up to the maximum (50) and draw //.
- Ignore the rest of the words.
- Award marks for seven correct facts. ONE mark for each different fact.
- The facts need not be in a specific order.
- Do not penalise if points are not numbered.
- Write down the number of the credited fact next to the tick.
- Indicate direct quotes by placing a capital Q in the left-hand margin – regard each Q as a language error.
- Mark only ONE fact per sentence – ignore any second fact. If an incorrect fact occurs first, the candidate forfeits the mark for his second, possibly correct, fact.
- If given in paragraph format, treat one sentence as one fact. The candidate then automatically forfeits all the language marks.
- Indication of marks: \( F = \) \( L = \) \( W = \)

PENALTIES:

- If the maximum of 50 words is exceeded, the rest of the facts are not marked.
- Indicate ALL grammar, spelling and punctuation errors.
- The marks for language and length MAY NOT exceed the mark obtained for the facts.

[10]
SECTION C: LANGUAGE USAGE AND VISUAL LITERACY

QUESTION 3

3.1 The one is manual and the other works with batteries. (2)

3.2 It cleans more efficiently. It removes more plaque. It reaches plaque more easily. [Also accept quotes] (2)

3.3 It shows that your teeth shine/sparkle/are bright. (Or words to this effect) (2)

3.4 C/to show respect for the new toothbrush. (2)

3.5 3.5.1 dirtier (Spelling must be correct.) (1)

3.5.2 unhealthier (1)

3.6 Not only will your teeth be cleaner but (they will) also (be) healthier. (2 or 0) (2)

3.7 3.7.1 shows/has shown (Spelling must be correct.) (1)

3.7.2 twice (1)

QUESTION 4

(Spelling must be correct.)

4.1 4.1.1 little
4.1.2 saw
4.1.3 accelerated [must be correct in context]
4.1.4 too
4.1.5 childish
4.1.6 have/am taking
4.1.7 off
4.1.8 have never heard
4.1.9 eye
4.1.10 with
4.1.11 were
4.1.12 was not given/wasn’t given (12)

4.2 4.2.1 senior citizen/elderly man (2)

4.2.2 He realised his mistake/what he was doing/ about his violation. (Or words to this effect) [Not just “realise”] (2)

4.2.3 policeman [ONE word]/police officer/traffic officer/ (2)

4.2.4 (The old man said that he) was (1) lucky that he had not received (1) a speeding fine that day.(1) [Mark only for the underlined points] (3)

TOTAL SECTION C: 35

GRAND TOTAL: 80