



basic education

Department:
Basic Education
REPUBLIC OF SOUTH AFRICA

CONSUMER STUDIES

EXAMINATION GUIDELINES

GRADE 12

2011

This guideline consists of 17 pages, the annexure consists of 19 pages.

A. INTRODUCTION

The purpose of the guidelines is to assist educators and learners in their preparation for the National Senior Certificate examination for Consumer Studies.

These guidelines should be used together with the following documents:

1. *The National Curriculum Statement (NCS)*
2. The content framework in the *Learning Programme Guidelines (LPGs)*, dated January 2008.
3. The *Subject Assessment Guidelines (SAGs)*, dated January 2008.

B. STRUCTURE OF THE CONSUMER STUDIES PAPER

1. The Consumer Studies examination consists of one 3-hour paper of 200 marks.
2. There are FIVE COMPULSORY sections, covering all the Learning Outcomes and Assessment Standards.
3. Case studies and other sources will be used where applicable.

	CONTENTS	MARKS
SECTION A	Short questions (cover all the Assessment Standards)	40
SECTION B	Food and Nutrition	40
SECTION C	Clothing	40
SECTION D	Housing and Household equipment	40
SECTION E	Theory of Production and Entrepreneurship	40
TOTAL		200

LEVELS OF QUESTIONS

The paper caters for a range of cognitive levels and abilities of the learners. The Subject Assessment Guidelines (SAGs) provides a breakdown of the different levels of questions:

COGNITIVE LEVEL	WEIGHTING (%)	MARKS
Knowledge	30	60
Comprehension	20	40
Application	30	60
Analysis, evaluation and synthesis	20	40

C. INSTRUCTIONS TO CANDIDATES

1. Bring a calculator, pen, pencil, eraser and ruler.
2. Manage your time well so that you are able to finish the paper and have time at the end of the exam to read your questions again. Correcting poor expression, spelling or checking calculations can make a difference.
3. Read through the question paper carefully before starting to write.
4. The mark allocation gives an indication of how much you should write.
5. Write neatly and legibly.

D. CONTENT COVERAGE

The following content must be covered. Make sure you study the following content. More detailed information is given in the attached **Annexure** on topics where the information in textbooks is either outdated or inadequate. This should be used as an additional resource together with textbooks.

The content is listed together with the Learning Outcomes and Assessment Standards associated with the content.

Learners need not memorise web addresses.

MANAGEMENT OF THE CONSUMER ROLE

Learning Outcome 1: Management of the consumer role

This will be asked in the short questions and will be integrated in the long questions on Food, Clothing, Housing and Theory of Production and Entrepreneurship.

1.1 Investigation and evaluation of channels for consumer complaints

Channels for consumer complaints available in South Africa

- Dealers and manufacturers
- Consumer organisations (only SANCU and NCF)
- Legal action
- Media

See Annexure for more information.

Claims for misleading descriptions in advertising and food labelling

- Misleading descriptions in advertising
- Complaints regarding food labelling

See Annexure for more information.

How to complain

See Annexure for more information.

The Consumer Protection Act

See Annexure for more information.

1.2 The implication of taxes, interest rates and inflation on the management of available funds for acquiring food, clothing, housing and furnishings

Taxes

Many different types of taxes are paid by South Africans and learners should know a short description (can be found on the SARS website) of the following taxes:

- Capital Gains Tax (CGT)
- Estate duty
- Excise duty
- Income tax
- Pay As You Earn (PAYE)
- Provisional tax
- Transfer duty
- Value Added Tax (VAT)

See Annexure for more information.

Interest rates

- Distinguish between interest received and interest paid.
- Explain the following terminology: interest rate, repo rate, prime interest rate, fixed interest rate, flexible interest rate.
- Interest paid on different types of credit, e.g. mortgage bonds, bank loan, credit cards, store cards, instalment sale transactions.
- Know the difference between simple and compound interest. Learners are not expected to do the calculations.

Inflation

- Definitions of inflation, the inflation rate
- Explain what Consumer Price Index (CPI) is and how it is measured
- Impact of inflation (negative and positive) on the available funds of a household

FOOD AND NUTRITION

Learning Outcome 2: Knowledgeable Consumer Choices

2.1 Guidelines for the prevention and management of nutritional and food-related health conditions

- Learners should be able to evaluate labels, recipes, menus and meal plans
- Learners must know the South African Food-based Dietary Guidelines, the Food Pyramid and basic functions of nutrients
- Learners must know logo's that may appear on labels (for example Heart mark, Halaal, Kosher, etc.)
- **HIV/Aids**
 - Short description of HIV/Aids
 - How to support the immune system through correct nutrition
See Annexure for more information.
- **Osteoporosis**
 - Brief description of osteoporosis
 - Risk factors for the development of osteoporosis
 - Prevention and management of osteoporosis with specific focus on nutrition.
- **Anaemia**
 - Brief description of iron deficiency anaemia
 - Know that a deficiency of Vitamin B₁₂ and folic acid may also cause anaemia
 - Possible causes of anaemia
 - Symptoms of anaemia
 - Factors influencing the bio-availability of dietary iron
 - Prevention and management of iron deficiency anaemia with specific focus on nutrition
- **High cholesterol**
 - Brief description of high cholesterol

- Dangers of high cholesterol
- Difference between low density lipoprotein (LDL) cholesterol and high density lipoprotein (HDL) cholesterol
- Prevention and management of high cholesterol levels with specific focus on nutrition
- Difference between saturated fat, mono-unsaturated fat and poly-unsaturated fat
- The Heart mark
 - o Benefits of the Heart mark (Information can be found on: <http://www.heartmark.co.za/info.html>)
 - o What is the Heart mark?
- **High blood pressure (Hypertension)**
 - Brief description of high blood pressure
 - Dangers of high blood pressure
 - Risk factors for the development of high blood pressure
 - Prevention and management of high blood pressure with specific focus on nutrition
- **Obesity**
 - Brief description of obesity with reference to the body mass index (BMI)
 - Possible causes of obesity
 - Effects of obesity, including physical and social side-effects
 - Prevention and management of obesity with specific focus on nutrition
- **Food allergies and intolerances**
 - Brief description of food allergy and food intolerance
 - The differences between food allergy and food intolerance. Focus specifically on the difference between milk protein allergy and lactose intolerance.
 - Know that the most common triggers of allergic reactions are cow's milk, wheat, egg, peanuts, soya and shellfish
 - Most common symptoms of a milk allergy or intolerance and a wheat allergy or intolerance
 - The management of a milk allergy or intolerance
 - The management of a wheat allergy or intolerance
- **Diabetes**
 - Brief description of diabetes
 - Symptoms of diabetes
 - Differences between insulin-dependent diabetes (Type I) and non-insulin-dependent diabetes (Type II).
 - Long-term complications of diabetes
 - Management of diabetes with specific focus on nutrition
- **Eating disorders**
Anorexia and Bulimia
 - Brief description of each
 - Difference between anorexia and bulimia
 - Side-effects and long-term complications of anorexia and bulimia
 - Management of anorexia and bulimia with specific focus on nutrition
- **The Glycaemic Index (GI) of food**
See Annexure for more information.

2.2 No Grade 12 content

Learning Outcome 3: Responsible Use of Resources

3.1 Identification of a consumer issue related to the impact of the selection and use of food on the natural or economic environment, and the suggestion of a strategy for addressing the issue

Only the following THREE issues need to be studied:

Genetically Modified (GM) foods:

- Very brief description of how genetic modification works
- Examples of GM crops
- Advantages
- Disadvantages
- Concerns

Organic food:

- Brief description of what 'organic food' means
- Characteristics of organic food
- Advantages
- Disadvantages
- Tips for buying organic foods
- It is controversial that organic food have a higher vitamin and mineral content than non-organic food
- Why not all farmers go organic

Food labelling

See Annexure for more information

3.2 No Grade 12 content

CLOTHING

Learning Outcome 2: Knowledgeable Consumer Choices

2.3 Application of clothing theory to the selection of clothing for the world of work

- **The influence of socio-psychological factors on the choice of clothing**
 - What is meant by the term 'socio-psychological'?
 - How someone's self-concept (including self-image and self-esteem) can influence the choice of clothes
 - Messages (non-verbal communication) conveyed by clothing: self-esteem, emotions and attitude, culture, religion, occupation, marital status, activity, personality, socio-economic status, age, gender.
 - Importance of first impressions
 - Individuality and conformity
 - Influence of the peer group
- **The role of appearance in the world of work**
 - Reasons for wearing clothes: modesty, protection, identification
 - Uniform and corporate clothing (examples, advantages, disadvantages)

- Do's and don'ts for a professional look
- Company dress codes
- Dressing for an interview (do's and don'ts)
- Body language, posture and speech during an interview
- Clothes for social interaction with colleagues

Wardrobe planning for the world of work

- Four steps in wardrobe planning
 1. Needs analysis
 2. Evaluation of existing wardrobe (wardrobe inventory)
 3. Examination of available resources
 4. Planning the working wardrobe
- Characteristics of a functional working wardrobe
See Annexure for more information
- Fundamental items for a basic wardrobe
See Annexure for more information

- **The symbolic meaning of appearance for social interaction**

It is NOT necessary to study 'the symbolic meaning of appearance for social interaction.'

2.4 The examination and description of current fashion trends for young adults

- **Fashion terminology:** fashion, silhouette, style, mass fashion, fashion trend, contemporary/prevaling fashion, couture, high fashion/haute couture, fashion fads, fashion classics
- **Fashion cycle:** Refers to the way fashions become popular and then decline in popularity.
 - Know the graph of the fashion cycle with the following five stages:
 1. Innovation/Introduction
 2. Rise
 3. Peak
 4. Decline
 5. Obsolete
 - The graphs of an average fashion, classic fashion and fashion fad. Explain the difference between an average fashion, classic fashion and fashion fad.
 - Examples of current fashion trends, classic fashions and fashion fads.
- **Fashion principles**
 - Fashions repeat themselves
 - Fashion changes constantly and at an increasing pace
 - Consumers determine fashion changes by accepting or rejecting a proposed style
 - Fashion change is evolutionary rather than revolutionary (fashion changes are gradual and seldom radical)
 - Fashion is not based on price
- **Factors influencing the change in fashion trends**
Explain how the following factors may influence the change in fashion trends:
 - Economic factors
 - Social factors
 - Political factors

- Technological factors
- Communication media
- Increased mobility
- Methods of distribution
- **How to recognise fashion trends**
- **Brand labels**
 - What are brand labels?
 - The influence of fashion trends and brand labels on the buying behaviour (choice of clothing) of consumers

Learning Outcome 3: Responsible Use of Resources

3.3 The following two topics need NOT be studied for the examination:

- Identification of a consumer issue related to the impact of the selection and use of clothing on the natural or economic environment, and suggesting a strategy for addressing the issue.
- The effect of the manufacturing of synthetic fibres on the natural environment
 - Nylon and polyester (made from petrochemicals)
 - Viscose-rayon (a regenerated fibre is partly synthetic and partly made from wood pulp)

HOUSING

Learning Outcome 2: Knowledgeable Consumer Choices

2.5 The financial and contractual responsibilities of the occupants of different housing options and the different role-players in accessing housing

- **Types of housing in South Africa**
 - Full title or freehold properties
 - Description
 - Examples
 - Advantages and disadvantages
 - Sectional title properties
 - Description
 - Examples
 - Advantages and disadvantages
 - Functions of the body corporate
 - What the levy is used for
- **Different housing options: Renting**
 - Terminology: Tenant (lessee), landlord (lessor), lease
 - Advantages and disadvantages of renting
 - Relevant costs: Rent, deposit
 - Contractual implications:
 - General contents of a lease agreement
 - Implications of breach of contract
 - Rights and responsibilities of tenants

- Rights and responsibilities of the landlord
- **Different housing options: Buying**
 - Terminology: Offer to Purchase, Deed of Sale (Sale Agreement), Conveyance, Deed of Transfer, Deeds Office, Title deed, Electrical compliance certificate
 - Advantages and disadvantages of buying
 - Relevant costs (discussed under financing related to buying a house)
 - Contractual implications
 - Contents of a deed of sale
 - The transfer process
See Annexure for more information.
- **Different housing options: Building**
 - Steps in building a house
 - Advantages and disadvantages of building
 - Choosing the right builder
 - Role of the National Home Builders Registration Council (NHBRC)
 - Relevant costs
 - Land (purchase price plus transfer duty),
 - Labour (architect and builder),
 - Materials
 - Building Loans
 - Contractual implications
 - Responsibilities of the builder and the owner
- Learners must be able to compare the different housing options
- **Finances related to buying a house**
 - Mortgage bond/home loan:
 - Definition
 - How does it work
 - Banks' requirements for granting bonds
 - Brief description of each of the following cost items involved in obtaining a mortgage bond: Inspection fee, bank initiation fee, administration fee, interim interest, home owners insurance, bond protection insurance, cancellation costs, deposit, mortgage payments, bond registration costs
 - Interest rates: - Fixed interest and variable interest
- Effect of interest rates on monthly mortgage repayments
 - General cost items regardless of whether or not you need a bond: (Learners need not study the figures but interpretation is expected)
Transfer costs: This includes transfer duty (tax), conveyance fees, deeds office fees and VAT.
 - Transfer duty (what it is, information on how it is calculated and whom it is paid to)
See Annexure for more information.
 - Transfer fees/Conveyance fee (what it is, how it is calculated and whom it is paid to)
 - Deeds Office fees (what it is, how it is calculated and whom it is paid to)

Other costs / Hidden costs:

- Occupational rent (what it is, how it is calculated and whom it is paid to)
- Moving expenses
- Property rates and taxes (what it is, how it is calculated and whom it is paid to)
- Rates clearance certificate
- Service connections fees
- Miscellaneous expenses, such as new curtains, furniture, carpets, repainting, establishing a garden, etc.

• Contracts

- Different types of contracts:
 - Lease agreement
 - Loan agreement
 - Building contract
 - Deed of Sale (Sale agreement)

- General information regarding contracts
See Annexure for more information.

- For a contract to be valid, it must meet certain general requirements.
See Annexure for the general requirements.

- What to do before signing a contract.
See Annexure for more information.

• Financial implications of running your own home

See Annexure for more information.

• Financing related to the maintenance of a home

Walls, floors, windows, gutters, roof, electrical wiring, plumbing, garden, swimming pool

• Different role-players involved in the acquiring of housing

Learners only need to study the following role players:

- Rental housing for the poor
- National institutions
- Government Housing subsidies
- The role of estate agents

See Annexure for more information on Rental housing for the poor, National institutions, Government Housing subsidies.

The role of estate agents

- Definition of an estate agent
- What the Estate Agency Affairs Board does
- Meaning of a mandate, sole mandate, dual mandate and open mandate
- Which aspects should be discussed in detail when giving an estate agent a mandate
- Services of an estate agent to a seller
- Services of an estate agent to a buyer
- Commission

2.6 Comparison and evaluation of the choice of household equipment, and explanation of the contractual responsibilities in buying furniture and household equipment

Comparison and evaluation of household equipment

- The five main factors to consider when choosing household equipment are:
 - Function
 - Energy consumption (energy efficiency)
 - Water consumption
 - Impact on the environment
 - Cost
- Points to keep in mind when selecting household equipment:
See the Annexure for more information
- **Washing machine**
Compare load sizes, water and electricity usage, ease of use, cost.
Tips for saving water and electricity when purchasing and using a washing machine:
 - Front loaders
 - Top loaders
 - Semi automatic/Twin tubs
- **Tumble dryers**
Tips for saving electricity when purchasing and using a tumble dryer
- **Dishwasher**
Tips for saving water and electricity when purchasing and using a dishwasher
- **Stove**
Compare electricity usage, speed of heating and cooling, ease of cleaning, and cost of:
 - Coil elements
 - Solid-plate elements
 - Glass ceramic hobs
 - Gas hobsSpecific features of ovens, e.g. thermo fan ovens, self-cleaning ovens.
Tips for saving electricity when purchasing and using a stove.
- **Refrigerators and freezers**
Tips for saving electricity when purchasing and using refrigerators and freezers.
 - Refrigerators without a small freezer compartment inside
 - Refrigerators with a small freezer compartment inside
 - Refrigerators with a separate freezer at the top or bottom
 - Side-by-side refrigerators and freezers
 - Upright (front-loading) freezer
 - Chest (top-loading) freezer

The financial and contractual responsibilities when buying furniture and household equipment

- The true cost of a product includes:
 - Price of the product
 - Delivery and installation fee
 - Operating costs
 - Maintenance costs

- Types of transactions
 A description, the advantages, disadvantages and implications of each of the following:
 - Cash transactions
 - Using credit:
 - Credit cards
 - Lay-buy system
 - Account transactions (store cards)
 - Instalment sale transactions (hire purchase)

- Relevant contracts
 See Annexure for more information.

- Under what circumstances goods can be repossessed.
- Rights and responsibilities of consumers and sellers when household equipment is bought.

2.7 Investigation and reporting on the following issue

Waste control and recycling of household waste

- Problems created by waste
- Benefits of controlling waste
- The three R's of waste control and ways to achieve them
- Composting waste

See Annexure for more information.

Learning Outcome 3: Responsible Use of Resources

3.4 Discussing the responsible use of water, electricity and municipal services related to housing and household equipment

- **The responsible use of water**
 - How to be aware of your water consumption
 - How to manage the use of water in swimming-pools
 - How to reduce the toilet flush volume
 - How to reduce the shower volume
 - How to make a water-wise garden
 - Recycling of grey water to the garden
 - General tips for saving water when living at home, buying and using appliances (e.g. fix leaking taps, shower rather than bath, etc.)

- **The responsible use of electricity**
 - Cost of electricity in South Africa
 - Effect of the use of non-renewable sources of electricity on the environment
 - Renewable sources of energy
 - How to use electricity safely
 - Ways in which to use electricity more efficiently
 - Make use of solar panels or other sources of renewable energy
 - How to save on electricity for lighting (e.g. use compact fluorescent lights)
 - How to save on electricity for heating and cooling
 - How to save electricity when heating water
 - How to save electricity when doing the laundry
 - How to save electricity when cooking
 - How to save electricity when using appliances

- **Responsible use of municipal services**
 - Services that municipalities perform
 - How consumers pay for these services:
 - Property rates and taxes (how it is calculated)
 - Sewerage charges
 - Refuse removal charges
 - Rights and responsibilities of consumers regarding municipal services

THEORY OF PRODUCTION AND ENTREPRENEURSHIP

Learning Outcome 4: Production and marketing of Food, Clothing and Soft Furnishing Products

4.1 Application of theoretical knowledge to produce quality marketable products

- **Production systems need NOT be studied.**
- **Adapting processes (and recipes) to make them suitable for production on a larger scale need NOT be studied.**

All of the following must be in the context of home production, but should be with assistance of one or a number of helpers.

- **Production schedules: Division of work and time schedules**
 - Advantages of production schedules
 - Aspects to consider when planning production schedules (e.g. available equipment and skill of the staff, available time to make the product, which products can be made or partially prepared in advance)
 - How to divide work and draw up a time schedule

- **Selection and economical use of production resources**
 - Human resources (management skills, skills to make the product, knowledge, enthusiasm, energy, creativity, time management, other people)
 - Material resources (premises for manufacturing and selling, equipment, money, raw materials)
 - Aspects to consider when selecting the workplace (premises)
 - Aspects to consider when selecting raw materials

- **Important issues for the efficient production of products for marketing**
 - **Excellent planning**
Includes the implementation plan for production from home
 - Purpose of the business
 - Target market (e.g. in your community)
 - Benefits of the product
 - Marketing strategy e.g. in your community
 - Distribution methods e.g. in your community

 - **Adhering to specification and standardisation**
See Annexure for more information.

 - **Quality control**
See Annexure for more information.

 - **A tidy workplace, hygiene and safety of workers**
 - Workplace must be well organised, kept clean and maintained in good repair.
 - Kitchen must comply with municipal regulations
 - Basic safety rules

 - **Maintenance of equipment**
 - Remedial maintenance and preventative maintenance
 - Advantages of the maintenance of equipment

 - **Training of staff**
 - Advantages of training staff

 - **Record keeping and careful control of finances focus on small business from home**
 - Definition of capital, budget (how much do you need to start the business from home)
 - How a record-keeping system should work
 - Advantages of good record keeping and careful control of finances

 - **Stock control and storage procedures**
 - How to control stock
 - Management of storage areas in your home
 - Advantages of stock control and proper storage

- 'Just in time' principle
- 'First In, First Out' principle
- **Efficient use of time**
 - Advantages of the efficient use of time
- **Customer relationships**
 - How to ensure good customer relationships
 - Advantages of good customer relationships

Standardisation and quality control to ensure quality products

- **Appropriate for target group**
- **Presentation of the product**
- **Safety**
- **Quality of raw materials used**
- **Quality of packaging**
See Annexure for more information.
- **Quality of storing**
- **Quality of labelling**
 - Different requirements for food, clothing and soft furnishings

4.2 Implementation of a plan for the production and marketing of a product

- **Entrepreneurship**
 - What is an entrepreneur?
See Annexure for more information
 - Qualities of successful entrepreneurs
See Annexure for more information
 - Reasons why entrepreneurs fail
See Annexure for more information
- **Finding a business idea (choosing a product)**
See Annexure for more information.
- **Market research**
 - Definition
 - Popular methods to do market research (observations, focus groups, interviews, questionnaires/surveys)
- **Target market**
 - Definition
 - Collecting information (what the customers want and where, when and how the customer wants it)
 - Competitor analysis
- **Feasibility study / Viability study**
 - Definition
 - Components
 - Target market
 - Customer profile
 - Market share
- **Marketing**

- Purpose of marketing
- The four P's of the marketing mix (Product, Place, Promotion and Price)
- Planning of marketing campaign
 - Planning marketing strategy
 - Choosing a name, logo and slogan
 - Choosing the right media
 - Planning the packaging and labelling
 - Planning the advertisement, flyer or brochure
 - AIDA principles of advertising (Attract, Interest, Desire, Action)
 - Tips for designing a flyer or advertisement
- **Basic knowledge of applicable sections of Labour Law**

Learners have to know the following information stipulated in the Basic Conditions of Employment Act (BCEA) which prescribes certain minimum conditions of employment which must be applied.

 - Working time and payment: Ordinary working time, payment of overtime, meal intervals, daily and weekly rest period, pay for work on Sundays, and Public holidays.
 - Leave: Annual leave, sick leave, maternity leave, family responsibility leave
 - Information about remuneration
 - Deductions
 - Termination of employment
 - Severance pay
 - Certificate of service
- **Basic knowledge of employment contracts**
 - What an employment contract is
 - What should be included in a basic employment contract

4.3 Evaluate the sustainable profitability of the enterprise

(Remember this is something you plan to start from home.)

The most important goal of a business is to make money. A sustainable business must provide long-term profitability. The following components are important:

- Costing (calculating exactly how much the product costs to produce)
- Pricing (how much to charge of the product so that a profit is made and the price is in line with competition and what consumers are prepared to pay)
- Break even (Point where all the costs of the product are covered by the sales. Sales after this point will be profit.)
- Profit/Loss
- Cash flow
- Start-up or pre-operating expenses
- Hidden costs
- Interest
- Capital
- Overheads (Labour costs, cost of maintaining and replacing equipment, cleaning and administration, transport and delivery, rent, water and electricity, cost of faulty or damaged products.)

Learners must be able to calculate costs, price, mark-up, profit and break-even point.

See the Annexure for more information.

See the Annexure for a summary of what must be done to ensure a sustainable and profitable business.