



**CONSUMER STUDIES**

**REVISION MATERIAL**

**TERMS 3 & 4**

**GRADE 11**

**2025**

**The Annual teaching plan for Term 3 and Term 4 includes the following:**

### **HOUSING AND INTERIOR**

- The interpretation of house plans and different symbols
  - Types of floor plans: Open and Closed.
  - Space planning in work, rest/private, and social areas in the home to ensure functionality, safety and accessibility.
  - Furniture aesthetics, choice of furniture. The influence of construction methods on durability
  - The evaluation criteria when purchasing.

### **THE CONSUMER**

- Banking and payment methods
  - The technology used for payment: advantages and disadvantages
  - The consumer protection policies & practices.
  - The Credit Bureau
  - Channels for consumer complaints

### **ENTREPRENEURSHIP**

- The choice, production, and marketing of homemade products/items
- Marketing
- Production
- Calculations

You must make sure that you know these topics and content very well to be successful.

**TOPIC: Housing and Interior**

### **BASELINE ASSESSMENT:**

1. Define the terms 1.1 - 1.3 on the bottom of the floor plan.
2. Give examples from the floor plan below to explain your answer of each term given in 1.1 – 1.3



- 1.1 Room layout
- 1.2 Storage
- 1.3 Traffic patterns

## NEW DEFINITIONS / CONCEPTS IN THIS CONTENT

### SPACE PLANNING:

1. **Zoning:** organizing spaces in a home into different areas according to function
2. **Traffic patterns:** how people move around inside and between rooms
3. **Orientation:** how a house is situated on a plot
4. **Glare:** the blinding effect caused by light scattering in the eye because of excessive brightness or reflection of light from areas in the field of vision
5. **Floor plan:** a drawing of the rooms in a particular building in relation to one another
6. **Dimension:** the dimension of the rooms is the size between the walls and the wall length
7. **Finish:** the final visible material / treatment used for flooring, work surfaces and walls
8. **Zone:** a space in the home that is designated according to its function and the activities taking place in it

9. **Renovations:** work done rebuilding or restoring a space to its original stage or conditions
10. **Physical special needs:** human factors such as size and age that has an influence on the amount of physical space a person needs to complete a task
11. **Psychological special needs:** the personal space and privacy required by a person to feel at ease
12. **Aesthetics:** the study of beauty
13. **Occupants:** the people who occupy or stay in a specific space
14. **Furniture templates:** scale drawings of different items of furniture on paper or cardboard
15. **Illuminates:** lights up the whole room
16. **Bachelor flat:** a one – room flat
17. **Rattan:** a material from the trunk of climbing tropical trees that is used to make cane and wicker furniture
18. **Durable:** when something lasts a long time
19. **Biodegradable:** material that breaks down naturally with the assistance of microorganisms without harming the environment

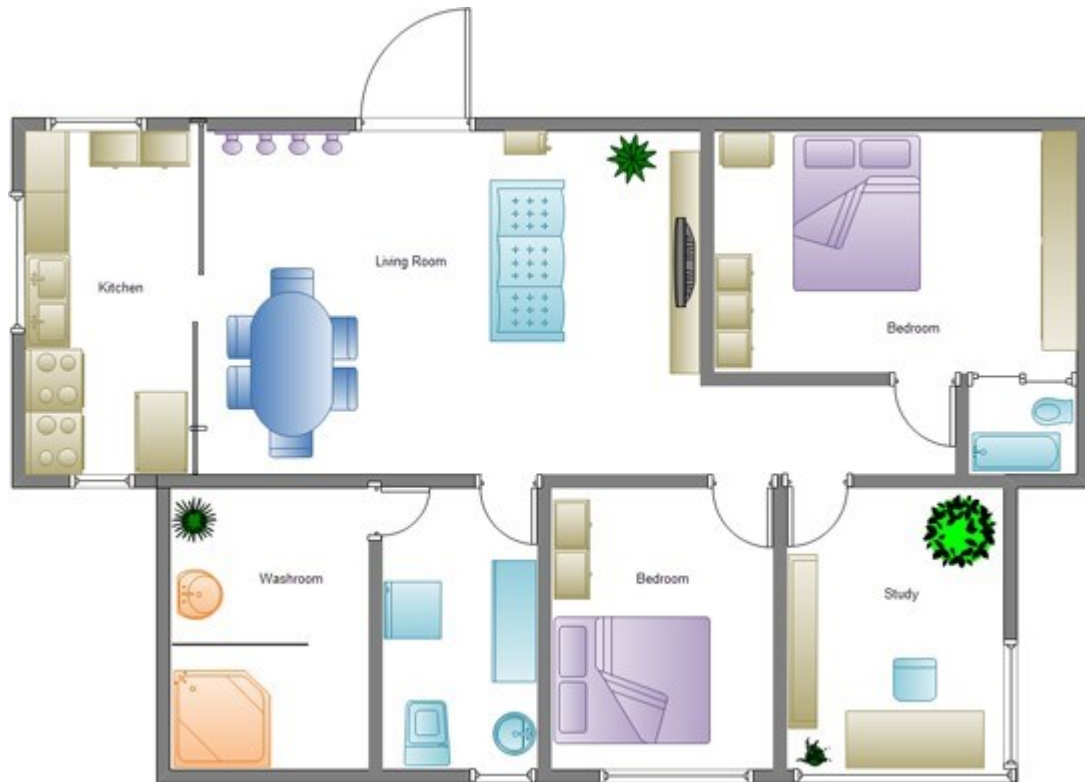
#### **EVALUATION CRITERIA FOR PURCHASING FURNITURE:**

20. **Economy:** the use of resources to get the best value for money
21. **Durability:** strength and ability to stay in good condition for a long time after being used a lot
22. **Aesthetics:** the way something looks, especially how beautiful it is
23. **Warranty:** a guarantee given to the purchaser that a product is reliable and free from known defects and that the seller will, without charge, repair or replace defective parts within a given time limit and under certain conditions
24. **Green furniture:** is furniture that helps to lessen environmental impact by replenishing or saving resources
25. **Green manufacturers:** use materials from sustainable forests
26. **Subjective:** influenced by personal feelings
27. **Craftsmanship:** the skills and techniques used to manufacture an article

#### **SHORT SUMMARY WITH EXPLANATION**

- Annual Teaching Plan: Housing and Interior: Term 3 Week 1 to 4
- Theory: Oxford: Page 142 – 150; 151-158  
Focus: Page 158 -169; 170 – 177
- Activities to cover the Curriculum and as revision activities

**ACTIVITY 1: TERM 3 WEEK 1:  
SPACE PLANNING**



1. Study the house plan above.

1.1 Identify the three basic zones in the home. (3)

1.2 Indicate the rooms in each zone. (3x2)=6

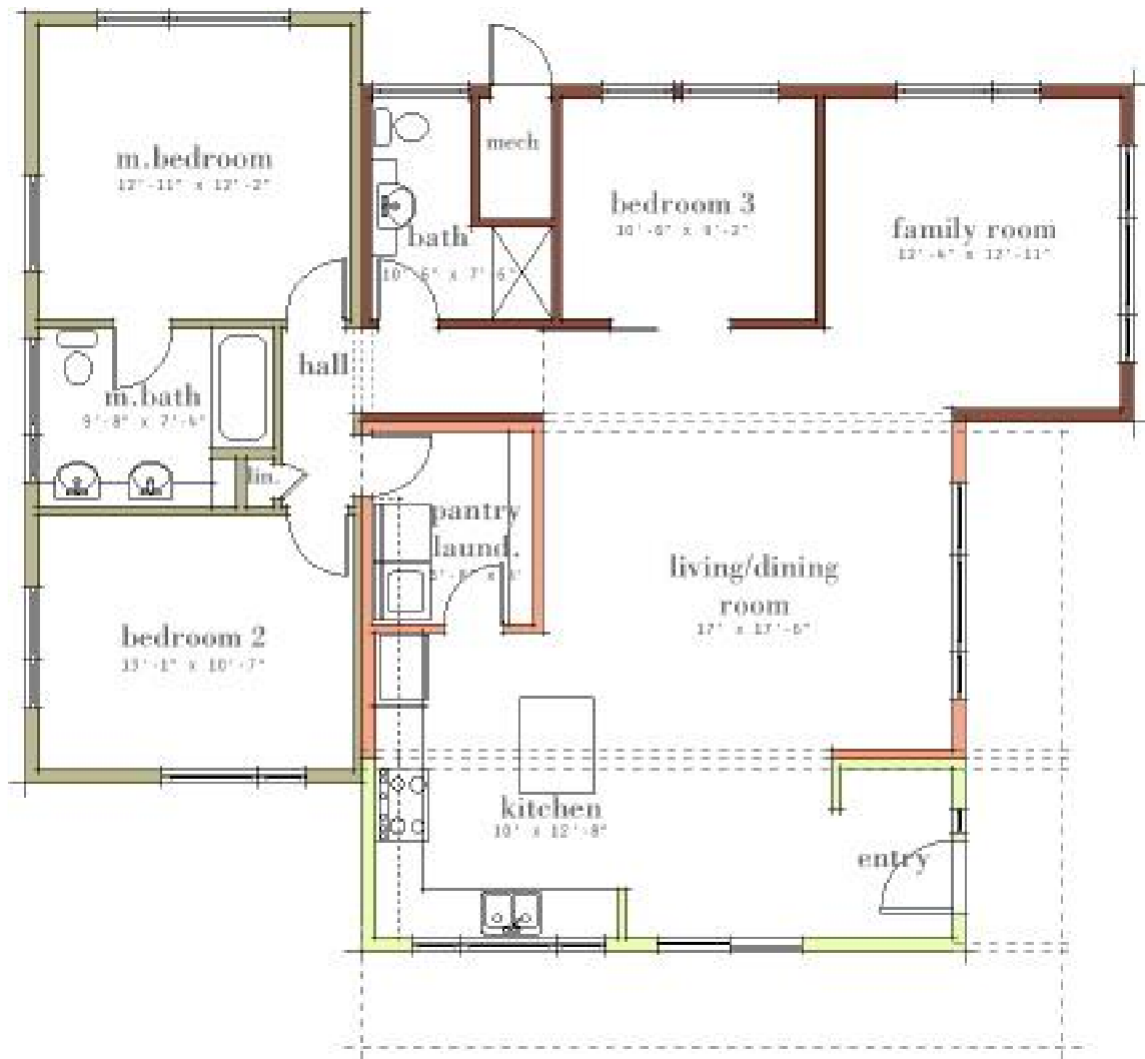
1.3 **The family of 4 decide to expand the space in some areas in their home.**

What can the family do to increase the space in the:

1.3.1 work area? (2)

1.3.2 social area? (2)

**ACTIVITY 2: TERM 3 WEEK 2:  
SPACE PLANNING**



1. Study the floor plan above and identify the type of storage space needed.

- 1.1.1 Kitchen (2)
- 1.1.2 Living room (2)
- 1.1.3 Laundry (2)
- 1.1.4 Bedrooms (2)
- 1.1.5 Bathrooms (2)

1.2 Which items do you need to store in these rooms in 1.1.1-1.1.5? (5x2)=10

**ACTIVITY 3: TERM 3 WEEK 3:**

**DURABILITY**

Different materials are used to make furniture because of their different qualities. Complete the following table to show the general information and durability of the materials mentioned.

<b>QUALITIES</b>	<b>WOOD</b>	<b>METAL</b>
1. General information	(6)	(7)
2. Durability	(1)	(1)
<b>QUALITIES</b>	<b>GLASS</b>	<b>PLASTIC</b>
1. General information	(3)	(3)
2. Durability	(1)	(1)

**ACTIVITY 4: TERM 3 WEEK 3:**  
**DURABILITY**

Bamboo and cane are becoming more and more popular in the making of furniture.

Explain why you think this is happening. Make sure you give your reasons in full sentences.

(10)

**ACTIVITY 5: TERM 3 WEEK 4:**  
**EVALUATION CRITERIA**

Read the case study below and answer the questions that follow.

Mr. Coetzee bought a dining room suite at a newly opened furniture store because it was on sale. The furniture was delivered to his house, and it was received by his very surprised wife. When he got home, he told his wife that he had bought it because she had said she wanted a new one. The old one had been soiled. When they unwrapped the new dining room suite, they discovered that it did not fit into the dining room; it was too big, the chairs were soiled and were made from very cheap wood. The chairs were too narrow to sit on. The table's legs were also wobbly. Mrs. Coetzee was not at all happy with her husband's purchase; she wanted him to return it immediately. At the end of the month, Mr. Coetzee received a statement that showed an amount three times the asking price; Mr. Coetzee did not budget for that amount.

1. Identify the need that Mr. Coetzee fulfilled by buying the lounge suite. (1)
2. Evaluate the lounge suite bought under the following criteria:
  - Economy (3)
  - Strength and durability (3)
  - Aesthetics (3)
3. Suggest to the Coetzees' the type of furniture they could have bought that is environmentally friendly. (5)

## TOPIC: The Consumer

### NEW DEFINITIONS / CONCEPTS IN THIS CONTENT:

#### Banking & payment methods

1. **Interest:** the price that borrowers pay for using someone else's money
2. **Credit:** a method of obtaining goods and services in the present and paying for them in the future
3. **Debit card:** a plastic card that provides an alternative payment method when making purchases
4. **Revolving credit:** credit that revolves by being constantly renewed as you pay it off
5. **Non-revolving credit:** a type of credit that is usually granted for a month, by the end of which time you need to pay back the full amount
6. **Fraud:** the crime of deceiving someone to gain money / personal advantage
7. **Money laundering:** taking the proceeds from a criminal activity and making them legal
8. **Deposit:** sum of money paid into a bank account.
9. **Stop order:** the bank automatically withdraws a specific amount of money from a cheque account to pay a monthly expense on your behalf
10. **Debit order:** permission given to a business to withdraw funds from your cheque account
11. **Overdraft:** an arrangement that an account holder has with his / her bank to take out more money than there is in his / her account
12. **Counterfoil:** the part of a receipt that is kept as a record by the person issuing it
13. **Parties:** different people/groups of people involved in a transaction
14. **Negotiable:** to be changed after discussion
15. **Penalty:** punishment for breaking a law, rule or contract
16. **Transaction:** the act of buying or selling
17. **Scam:** dishonest trick

#### Technology used for payment

18. **Mobile banking:** banking on your cell phone or Personal digital assistant (PDA)
19. **Personal digital assistant (PDA):** a mobile, handheld device that provides computing and information storage and retrieval capabilities for personal or business use
20. **Firewall:** a software program intended to prevent data that could harm a computer, or the information stored on it coming into the computer through the internet

## **Consumer protection policies & practices**

- 21. Credit provider:** any person, business or institution that provides credit to consumers
- 22. Credit bureau:** an agency that collects information about people's creditworthiness to provide a profile of how they handle their debt
- 23. Creditor:** person or business you owe money to
- 24. Debt counsellor:** a person who mediates between the consumer and the credit provider to reach a repayment agreement for debt obligations
- 25. Negative option marketing:** when a credit provider offers consumer credit for which the consumer did not apply, and the offer states that the agreement will automatically come into existence until the consumer rejects the offer
- 26. Repo rate:** the official interest rate at which banks borrow money from the South African Reserve Bank
- 27. Retention period:** the time for which a credit bureau may keep information about a consumer's credit record
- 28. Sequestration:** When an individual is declared bankrupt and their assets are taken away to cover their debt
- 29. Liquidation:** When a company is declared bankrupt and its assets are converted to cash to cover its debt
- 30. Rehabilitation:** when someone's standing is restored, when they have paid off their debt
- 31. Voetstoots:** when you buy goods as you see them, just as they are
- 32. Regulation:** ensuring that products comply with the minimum safety standards
- 33. Stipulated:** specify a requirement as part of an agreement
- 34. Pawn transaction:** when a person gives a personal possession as security for the payment of a loan
- 35. Trend:** a general direction in which something is developing or changing
- 36. Warranty:** a written guarantee to repair or replace a faulty article within a specified period
- 37. Exploitation:** making use of a person/situation in an unfair way
- 38. Phenomenal:** remarkable or outstanding
- 39. Adverse:** unfavourable or harmful
- 40. Consultation:** a meeting with an expert to obtain advice
- 41. Confrontation:** a situation of angry disagreement/opposition
- 42. Jurisdiction:** the official power to make legal decisions
- 43. Compliance notice:** a document setting out the areas where a business does not comply with the Consumer Protection Act (CPA)
- 44. Initiate:** cause an action or process to begin
- 45. Federation:** a group of organisations that have joined together to form one group.

## SHORT SUMMARY WITH EXPLANATION

- National Recovery Annual Teaching Plan: The Consumer: Term 3 Week 5 to 9  
Theory: Oxford: Page 25 - 49  
Focus: Page 26 - 53

### **ACTIVITY 1: TERM 3 WEEK 5:** **TYPES OF BANK ACCOUNTS**

1. Discuss banks under the following headings:

- 1.1 The services they have available to consumers (5)  
1.2 How banks make their money (2)

2.1.1 You have inherited an amount of money and want to save it for an overseas holiday in two years. Explain the type of bank account that will be the best to leave the money in and give reasons. (4)

2.1.2 You start working and need an account for everyday expenses and paying your bills. Identify the type of account that will suit your needs best and explain why. (6)

### **ACTIVITY 2: TERM 3 WEEK 5:** **KEEPING BANK CHARGES LOW**

1. Banks make money by charging for the services which they offer. Make a list of the things that are covered by these charges. (5)
2. You are working at a bank. Give a new customer advice on how to reduce his bank charges. (7)

### **ACTIVITY 3: TERM 3 WEEK 5:** **CASH TRANSACTIONS**

Investigate the two different methods of payment and give the advantages and disadvantages of each method. Tabulate your answer.

METHOD	ADVANTAGES	DISADVANTAGES
Cash on order: electronic transfer	(1)	(3)
Cash on delivery	(1)	(1)

### **ACTIVITY 4: TERM 3 WEEK 6:** **CREDIT TRANSACTIONS**

1. Explain the following credit transactions:
- 1.1. Credit account (4)  
1.2. Credit card (4)

2. Complete the following table to indicate the advantages and disadvantages of credit transactions.

CREDIT TRANSACTION	ADVANTAGES	DISADVANTAGES
Credit account	(3)	(4)
Credit card	(3)	(2)

- Activities to cover the Curriculum and as revision activities

**ACTIVITY 5: TERM 3 WEEK 6:  
CASH AND CREDIT FACILITIES**

1. Compare cash transactions to credit transactions in a table format (6x2) =12
2. Your friend Tom learned all the advantages and disadvantages of credit, but he still needs to make use of credit. Give him guidelines to follow when he starts to use any credit transaction that will prevent him from getting into trouble.  
(12)

**ACTIVITY 6: TERM 3 WEEK 7:  
INTERNET AND ATM PAYMENTS**

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



Nana has recently started working and has just received her first salary in cash. She does not feel safe carrying large sums of money around when she has to pay her monthly expenses. She does not want to open a bank account because she is afraid that the bank will take her money. She also wants to save up to buy a car soon.

1.1 Advise Nana on TWO most cost-effective electronic methods of payment that she can use for her expenses.

PAYMENT METHOD	ADVANTAGES	DISADVANTAGES
(1)		
(1)		

1.1.1 Define the term electronic transfer. (3)

**ACTIVITY 7: TERM 3 WEEK 7:  
CREDIT CARD AND DEBIT CARD PAYMENTS**



1.1 Differentiate between the advantages and disadvantages of a credit card and a debit card. (4)

1.2 Identify the method of payment in each of the statements below:

- 1.2.1 The method that allows you to consolidate your debt and pay off the balance. (1)
- 1.2.2 This method of payment does not allow you to create debt. (1)
- 1.2.3 A PIN number is given to you to put into your phone. (1)
- 1.2.4 This method has a very high interest rate. (1)
- 1.2.5 Challenge in accessing your bank account if there are network problems. (1)
- 1.2.6 This type of banking is not available 24 hours per day or on specific public holidays. (1)

**ACTIVITY 8: TERM 3 WEEK 8:**  
**THE NATIONAL CREDIT ACT**

1. Explain how the NCA impacts on:
  - 1.1 Credit providers (1)
  - 1.2 The consumer (1)
  
2. Discuss the rights and responsibilities of both the credit provider and the consumer. Tabulate your answer as follows:

	<b>RESPONSIBILITIES</b>	<b>RIGHTS</b>
3.1 Credit provider	(2)	(1)
Consumer	(2)	(4)

3.2 List THREE examples of credit providers.

3.3 Explain the type of credit that each provides. (3x2)=6

**ACTIVITY 9: TERM 3 WEEK 8:**  
**THE NATIONAL CREDIT REGULATOR**

1. Name the TWO bodies established by the National Credit Act to regulate the credit industry and explain the main function of each body. (2x3)=6
  
2. Explain what a credit agreement is. (3)

**ACTIVITY 10: TERM 3 WEEK 8:**

**CHARGE FEES, DEBT COUNSELLING, RECKLESS LENDING**

1. Explain what right a consumer has when he/she is over-indebted and cannot pay his/her debt. (2)
2. Explain how consumers are exploited in the following transactions:
  - 2.1 Reckless lending (3)
  - 2.2 Pyramid schemes (4)
3. Your friend wants to borrow money and asks you about interest rates and other charge fees. Explain the following to him:
  - 3.1 Interest rate (3)
  - 3.2 Initiation fee (2)
  - 3.3 Credit insurance (3)

**ACTIVITY 11: TERM 3 WEEK 9:**

**CREDIT BUREAU**

1. Give the function of a credit bureau. (4)
2. Discuss the obligations a registered credit bureau has towards the consumers. (10)
3. Explain why it is important for a credit bureau to be registered at the NCR. (3)
4. Identify the steps that will take place when a credit bureau registers at the NCR. (4)
5. Explain the actions of a registered credit bureau. (4)
6. Identify the information details a credit bureau needs to record about a person. (4)

**ACTIVITY 12: TERM 3 WEEK 9:**  
**CREDIT BUREAU**

Study the following case study and answer the questions that follow:

You have been working for a year. You inherited money from your grandmother and decided to buy a townhouse. The money was just enough for half the price of the townhouse. You do not earn a high salary, R10000 after deductions and have to use credit to pay for everything. You pay the mortgage bond on your townhouse, R3500 per month. Store credit account for furniture, R2000 a month. You also have vehicle finance of R1750.

1. Explain the rights that you have regarding your credit situation. (5)
2. Read this scenario and answer the question that follows:

One month you skipped the payment of your store credit. You were placed on the blacklist for this mistake.

Explain how you will go about the removal of negative information from the credit bureau. (4)

**ACTIVITY 13: TERM 3 WEEK 9:**  
**CONSUMER PROTECTION ACT**

1. Identify the date when the Consumer Protection Act came into effect. (1)
2. The Consumer Protection Act applies to every transaction involving buying and selling as well as the promotion and supplying of goods and services in South Africa. Explain the aims of the Consumer Protection Act. (6)
3. Complete the table on the consumer rights specified in the Consumer Protection Act.

Consumer Right	Explanation
3.1 Right to equality	(2)
3.2 Right to privacy	(2)
3.3 Right to choose	(4)

3.4 Right to disclosure of information	(6)
3.5 Right to fair and responsible marketing	(2)
3.6 Right to fair and honest dealing	(4)
3.7 Right to fair, just, and reasonable terms and conditions	(2)
3.8 Right to fair value, good quality and safety	(2)
3.9 Right to accountability from suppliers	(2)
4. Explain when and why the South African Bureau of Standards was established.	(3)
5. Give the functions of the SABS.	(5)

#### **THE CONSUMER: TERM 4**

##### **Channels for consumer complaints (Notes on Link)**

- What to do when problems arise?
- Procedure for lodging complaints. Where to complain?

#### **ENTREPRENEURSHIP: TERM 4**

The focus in term 4 is on:

- A. The choice, production, and marketing of homemade products/items
- B. Marketing: The marketing process
- C. Production: Production costs
- D. Calculations

##### **A. The choice, production, and marketing of homemade products/items**

- How to identify a potentially profitable business opportunity?
  - This is an opportunity the entrepreneur can turn into a successful and profitable business.
  - Decide on the product to sell or service to offer.
  - It should fulfil an unmet need in the marketplace.
- How to formulate the idea and specification of the product.
  - The entrepreneur should write down all the specifications of the product he/she is going to sell.
  - In this way, the product will be standardised and will have the same qualities all the time.

- Factors to consider in the entrepreneur's choice of a suitable product for small-scale production.
  - Passion
  - Finance
  - Stock and equipment requirements
  - Storage and shelf life
  - Time
  - Location

## **B. Marketing**

- **The marketing process**
  - Involves a range of processes which aim to discover unfulfilled customer wants and needs by producing and marketing products that satisfy these needs.
  - The five steps of marketing process are the situation analysis, marketing strategy, marketing mix, implementation, and control.
- **Core principles of marketing**
  - These are the underlying principles of marketing that can contribute to the failure or success of a small-scale production business.
  - The six principles are: produce what **customers want**, analyse the **competitive advantage**, **target specific markets**, create **profitable sales volumes**, **grow networks**, and build relationships and **satisfy customer needs**.
- **The product life cycle**
  - Introduction: During this stage, the product is new, and customers do not know it exists
  - Growth: Customers are starting to accept the product, and sales are increasing
  - Maturity: The demand for the product continues to grow, but at a slower rate and eventually remains the same
  - Decline: Sales go down for the better, improved products made by competitors enter the market, or the needs of customers change

## **C. Production**

- **Production costs**
  - These are the costs involved in producing the product, maintaining and replacing equipment, packaging it, overheads, and damaged goods.
  - They fall into primary costs and overhead costs.

- **Factors influencing production costs.**
  - These are influenced by uncontrollable external factors such as capital, land, and labour.
  - These could change without any warning, causing the business to incur unforeseen costs such as land and natural resources, labour, and capital.
  
- **How to determine the selling price**
  - Determine the cost of a product by adding the cost of the resources that went into making it.
  - For homemade products or items, a markup percentage to cover labour and overheads.
  - A markup is the percentage added to the total production cost of a product to create profit.

#### **D. Calculations**

- **Determining a selling price**
  - This is done by adding a suitable percentage to cover production costs and make a profit
  - For homemade products or items, a markup percentage to cover labour and overheads.
  - A markup is the percentage added to the total production cost of a product to create profit.

