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**SA EXAM
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KWAZULU-NATAL PROVINCE

EDUCATION
REPUBLIC OF SOUTH AFRICA

**NATIONAL
SENIOR CERTIFICATE**

GRADE 12

**MATHEMATICAL LITERACY
PROVINCIAL STANDARDISED ASSESSMENT
MARKING GUIDELINE
MARCH 2026**

MARKS: 100

SYMBOL	EXPLANATION
MA	Method with accuracy
MCA	Method with Consistent accuracy
CA	Consistent accuracy
A	Accuracy
C	Conversion
S	Simplification
RT	Reading from a table/ graph/ diagram/Map/document
SF	Correct substitution in a formula
O	Opinion/ reason/deduction/example/Explanation
R	Rounding off
AO	Answer only full marks
NPU	No penalty for omitting unit, but wrong unit is penalised. incorrect rounding off etc.
NPR	No penalty for correct rounding / units



NOTES:

- If a candidate answers a question TWICE, only mark the FIRST attempt.
- If a candidate has crossed out (cancelled) an attempt to a question and NOT redone the solution, mark the crossed out (cancelled) version.
- Consistent accuracy (CA) applies in ALL aspects of the marking guidelines; however, it stops at the second calculation error.
- If the candidate presents any extra solution when reading from a graph, table, layout plan and map, then penalise for every extra item presented.

QUESTION 1 [21 MARKS] ANSWER ONLY FULL MARKS			
Ques	Solution	Explanation	T & L
1.1.1	KwaZulu-Natal ✓✓RT	2RT Correct Province Accept KZN (2)	DH L1 E
1.1.2	84,17%, 86,15%, 86,55%, 87,79%, 88,20%, 88,49%, 89,06%, 89,33%, 90,6% ✓✓A	2A correct Order (2)	DH L1 E
1.1.3	Western Cape ✓✓A	2A Correct Province Accept WC (2)	DH L1 E
1.1.4	✓RT 90,6 : 88,20 = 1 : 0,97 ✓A	1 RT for both correct values and order 1A Correct unit ratio Accept 1,03 :1 (2)	DH L1 E
1.1.5	Difference = 90,6% - 84,17% ✓MA = 6,43% ✓A	1MA subtracting correct values 1A correct answer (2)	DH L1 M
1.1.6	Probability ($\geq 89\%$) = $\frac{3 \checkmark A}{9 \checkmark A}$ = $\frac{1}{3} \checkmark S$	1A correct numerator 1A correct Denominator 1S simplification (3)	P L1 M
1.2.1	C ✓✓A	2A correct answer (2)	F L1 M
1.2.2	A ✓✓A	2A correct answer (2)	F L1 M
1.2.3	H ✓✓A	2A correct answer (2)	F L1 M
1.2.4	D ✓✓A	2A correct answer (2)	F L1 M
			[21]



QUESTION 2 [30 MARKS]			
Ques	Solution	Explanation	T & L
2.1.1	<p>Monthly Interest rate = $\frac{7,05\%}{12} = 0,5875\%$ ✓ A</p> <p>B = $0,5875\% \times R96\,711,92$ ✓ MA = R568,18 ✓ A</p> <p>C = $R96\,711,92 + R568,18$ ✓ MCA = R97 280,10 ✓ CA</p> <p style="text-align: center;">OR</p> <p>B = $R96\,711,92 \times 7,05\%$ ✓ MA = $R\,6818,19036 \div 12$ ✓ MA = R568,18 ✓ A</p> <p>C = $R96\,711,92 + R568,18$ ✓ MCA = R97 280,10 ✓ CA</p>	<p>1A correct interest rate</p> <p>1MA multiplying by 0,5875% 1A correct interest</p> <p>1MCA adding interest 1CA answer</p> <p>1MA multiplying by 7,05% 1MA for dividing by 12 1A correct answer</p> <p>1MCA adding interest 1CA answer (5)</p>	F L2 M
2.1.2	<p style="text-align: right;">✓ MA</p> <p>Total Invested = $R\,50\,000 + (12 \times R3\,500)$ = R 92 000 ✓ A</p> <p style="text-align: right;">✓ MCA</p> <p>Total interest = $R97\,280,10 - R92\,000$ = R5 280,10 ✓ CA</p> <p style="text-align: center;">OR</p> <p>Total interest = $314,31 + 336,72 + 359,26 + 381,94 + 404,74 + 427,68 + 450,76 + 473,97 + 497,32 + 520,80 + 544,42$ ✓ MA</p> <p style="text-align: right;">✓ A</p> <p>= R 4711,92 + R568,18 ✓ MCA</p> <p>= R 5 280,10 ✓ CA</p>	<p>CA from 2.1.1</p> <p>1MA multiplying 12 by R3 500 1A Total invested 1MCA subtracting R92 000</p> <p>1CA answer</p> <p style="text-align: center;">OR</p> <p>1MA adding 11 correct values</p> <p>1A for R 4 711,92 1MCA adding interest for the 12th month 1CA correct amount (4)</p>	F L2 M
2.1.3	<p>Compounding, interest is calculated on the increasing balance each month. From the table, the interest grows from R314,31 in month 1 to R568,68 in month 12. ✓✓ O</p> <p style="text-align: center;">OR</p> <p>Compounding monthly earns more total interest than simple interest because interest is calculated on interest earned each month ✓✓ O</p>	<p>2O correct explanation</p> <p>(2)</p>	F L4 M
2.2.1	13 April 2022 ✓✓ RT	<p>1RT correct answer</p> <p>(2)</p>	F L1 E



2.2.2	<p>R6,09 trillion = R6 090 000 000 000 ✓C</p> <p>Debt = R6 090 000 000 000 ÷ R16,07 ✓MA = \$378 967 019 290,6 ✓A</p>	<p>IC Conversion</p> <p>1MA dividing by R16,07 1A answer Accept 0,3789670193 trillion (3)</p>	<p>F L3 M</p>
2.2.3	<p>April 2022 = R50 000 ÷ R14,46 ✓MA = \$3 457,81 ✓A</p> <p>January 2026 = R50 000 ÷ R16,07 = \$3 111,39 ✓A</p> <p>Difference = \$3 457,81 – \$3 111,39 ✓MCA = \$346,42 ✓CA</p> <p>Statement is CORRECT ✓O</p>	<p>1MA dividing by R14,46</p> <p>1A correct amount</p> <p>1A correct amount</p> <p>1MCA subtracting 1CA answer</p> <p>1O opinion</p> <p>Accept \$346,43 (6)</p>	<p>F L4 M</p>
2.3.1	<p>P (Inflation > 3%) = $\frac{2 \checkmark A}{3 \checkmark A}$</p>	<p>1A for Numerator 1A for Denominator (2)</p>	<p>P L1 M</p>
2.3.2	<p>Difference = R5 515,69 – R5 389,36 ✓MA = R126,33 ✓A</p>	<p>1MA subtracting 1A answer (2)</p>	<p>F L2 M</p>
2.3.3	<p>2027 Price = 103,2% × R5 295,36 ✓MA = R5 464,81 ✓A</p> <p>2028 Price = 103% × R5 464,81 ✓MCA = R5 628,75 ✓CA</p> <p style="text-align: center;">OR</p> <p>2027 Increase: 3,2% × R5 295,36 = R169,45 ✓A Price: R5 295,36 + R169,45 = R5 464,81 ✓A</p> <p>2028 Increase: 3% × R5 464,81 = R163,94 ✓CA Price: R5 464,81 + R163,94 = R5 628,75 ✓CA</p>	<p>1MA multiplying by 103,2% 1A answer</p> <p>1MCA multiplying by 103% 1CA answer</p> <p style="text-align: center;">OR</p> <p>1A increase for 2027 1A price for 2027</p> <p>1CA increase for 2028 1CA answer (4)</p>	<p>F L3 M</p>
		[30]	



QUESTION 3 [25 MARKS]			
Ques	Solution	Explanation	T &L
3.1.1	% Of late registrations = 9%✓✓ RT	2RT correct answer (2)	DH L1 E
3.1.2	Total = 3 417 +128 192✓ MA = 131 609✓ A	1MA adding correct values 1A correct answer (2)	DH L2 E
3.1.3	107; 216; 2 311; 2 389; 36 391; 100 095; 120 396; 183 990; 190 186;212 256 ✓ A Median = (36 391 + 100 095) ÷ 2✓ MA = 68 243✓ CA	1A arranging data 1MA adding and dividing by 2 1CA correct answer (3)	DH L2 E
3.1.4	✓MA A = (93 213,8×10) – (3 417 + 128 192 + 198 314 + 224 081 + 200 301 + 127 010 + 38 650 + 2 702+ 173)✓ MA = 9 298✓ CA OR ✓MA $93\,213,8 = \frac{3\,417 + 128\,192 + 198\,314 + \dots + A}{10 \checkmark MA}$ A = 9 298✓ CA	1MA multiplying 1MA subtracting sum of correct values 1CA correct answer OR 1MA adding all correct values 1MA dividing by 10 1CA correct answer (3)	DH L3 M
3.2.1	Quartile 1✓✓ RT	2RT correct answer Accept Lower Quartile/Q1 (2)	DH L1 E
3.2.2	✓RT IQR = 3,1 – 2,9✓ RT = 0,2kg ✓ CA	1RT for Q3 1RT for Q1 1CA correct answer (3)	DH L3 M
3.2.3	✓RT Difference = 3,4 – 3,1✓ MCA = 0,3 kg Statement is correct✓ O	CA from 3.2.2 1RT for maximum value 1MCA for subtracting Q3 1O for conclusion (3)	DH L4 E

3.3.1	✓RT 12 months and 10,4kg✓RT	1RT for 12 months 1RT for 10,4 kg (2)	DH L1 E
3.3.2	The baby weighs more than 75% of babies of the same age and less than the top 25%. ✓✓O OR 25% babies are heavier than this baby and 75% of babies are lighter than this baby. ✓✓O	2O correct explanation (2)	DH L4 M
3.3.3	Difference = 13,2 kg – 12,1kg ✓RT = 1,1kg. ✓CA Poor nutrition / illness ✓O	1RT subtracting correct values 1CA answer 1O correct explanation (3)	DH L4 M
			[25]

QUESTION 4 [24 MARKS]

Ques	Solution	Explanation	T & L
4.1.1	<p>It is a tax rebate/discount given for medical aid contributions that reduces your tax payable to SARS. ✓✓O</p> <p style="text-align: center;">OR</p> <p>A medical aid tax credit is a fixed amount that is deducted from the tax a person has to pay each month for contributing to a registered medical aid scheme. ✓✓O</p>	<p>2O correct explanation</p> <p style="text-align: right;">(2)</p>	F L1 M
4.1.2	<p style="text-align: center;">✓MA ✓MA ✓RT</p> <p>Tax Rate = R 42 678 + [26% × (R 370 500 – R 237 100)] = R 77 362</p>	<p>1MA for adding 42678 1MA for multiplying by 26% 1RT for 370 500</p> <p style="text-align: right;">(3)</p>	F L2 M
4.1.3	<p style="text-align: right;">✓MA</p> <p>Annual taxable income = R22500 – (R22 500 × 7,5%) = R 20 812,5 × 12 ✓MA = R249 750 ✓A</p> <p style="text-align: center;">OR</p> <p style="text-align: right;">✓MA</p> <p>Annual Taxable Income = R 22 500 × 12 = R 270 000 – (R 270 000 × 7,5%) = R 249 750 ✓A</p>	<p>1MA multiplying by 7,5% and subtracting 1MA multiplying by 12 1A correct answer</p> <p style="text-align: center;">OR</p> <p>1MA multiplying by 12 1MA multiplying by 7,5% and subtracting 1A correct answer</p> <p style="text-align: right;">(3)</p>	F L2 M
4.1.4	<p style="text-align: center;">✓A ✓SF</p> <p>Annual tax = R42 678 + 26% (R 249 750 – R 237 100) = R45 967 ✓CA</p> <p>Rebate = R45 967 - R17 235 ✓MCA = R28 732</p> <p>Tax payable = R28 732 – 12 (R 728 + R 246 + R 246) ✓MCA = R14 092 ✓CA</p> <p>Tax payable per month = R14 092 ÷ 12 ✓MCA = R1 174,33 ✓CA</p>	<p>CA from Q4.1.3</p> <p>1A correct tax bracket 1SF correct substitution 1CA correct answer 1MCA subtracting R 17 235 1MCA subtracting MTC 1CA answer 1MCA dividing by 12 1CA simplification</p> <p style="text-align: right;">(8)</p>	F L3 M

4.2.1	<p>Total Cost $\checkmark A \quad \checkmark A \quad \checkmark MA$ $= R6800 + R540 + R2,16 [(Number\ of\ GB.250) - 250\ GB]$</p> <p style="text-align: center;">OR</p> <p>Total Cost $\checkmark A \quad \checkmark A \quad \checkmark MA$ $= R6800 + R540 + R2,16 \times n$ (where n is the number of GB above 250)</p>	<p>1A for R6 800 1A for R 540 1MA for multiplying R2,16 and subtracting >250GB</p> <p>1A for R6 800 1A for R 540 1MA multiplying R2,16 by n (3)</p>	F L2 M
4.2.2	<p>Total Cost for Residential $= R6\ 800 + R540 + R2,16 (500 - 250\ GB) \checkmark SF$ $= R7\ 880$</p> <p>Total Cost for Roaming $= R6\ 800 + R900 + R9 (500 - 100\ GB) \checkmark SF$ $= R11\ 300$</p> <p>Difference $= R11\ 300 - R7\ 880 \checkmark MCA$ $= R3\ 420 \checkmark CA$</p> <p>Claim is INVALID $\checkmark O$</p>	<p>CA from 4.2.1</p> <p>1SF substitution</p> <p>1SF substitution</p> <p>1MCA subtracting</p> <p>1CA simplification</p> <p>1O Conclusion</p> <p>(5)</p>	F L2 M
			[24]
		TOTAL MARKS:	100