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Department:
Basic Education
REPUBLIC OF SOUTH AFRICA

SENIOR CERTIFICATE EXAMINATIONS/
NATIONAL SENIOR CERTIFICATE EXAMINATIONS

ISIXHOSA ULWIMI LOKUQALA OLONGEZELELWEYO (FAL)

IPHEPHA LOKUQALA (P1)

2023

AMANQAKU: 80

IXESHA: Iiyure 2

Olu viwo lunamaphepha ali-14.

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IMIYALELO NENGCACISO

1. Eli phepha lemibuzo linamaCANDELO AMATHATHU angala:

ICANDELO A:	Uvavanyo lokuqonda	(30)
ICANDELO B:	Ushwankathelo	(10)
ICANDELO C:	Izakhi nemigaqo yokusetyenziswa kolwimi	(40)

2. Phendula YONKE imibuzo.

3. Qala ICANDELO NGALINYE kwiphepha ELITSHA.

4. Krwela umgca ekupheleni kweCANDELO NGALINYE.

5. Nombola iimpendulo zakho ngokuchanekileyo ngokwendlela yokunombola esetyenzisiweyo kwiphepha lemibuzo.

6. Shiya umgca emva kwempendulo ngaNYE.

7. Qwalasela ngokukodwa upelo nolwakhiwo lwezivakalisi.

8. Iingcebiso malunga nolwabiwo lwexesha:

ICANDELO A:	Imizuzu engama-50
ICANDELO B:	Imizuzu engama-20
ICANDELO C:	Imizuzu engama-50

9. Bhala ngokucocekileyo nangokucacileyo.

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ICANDELO A: UVAVANYO LOKUQONDA

UMBUZO 1

1.1 Funda esi sicatshulwa singezantsi uze uphendule imibuzo elandelayo.

ISICATSHULWA A

ABANTWANA MABAYAZI IMALI

1 Imali yenye yezinto ezixabisekileyo nezithandwayo ngabantu kuba ibenza bube lula kakhulu ubomi kule mihla. Kubalulekile ke ukuba xa umntu ethe wanayo, nokuba incinci okanye ininzi kangakanani na, azimisele ukuyisebenzisa ngendlela efanelekileyo. Akakho umntu ozalwa enolwazi malunga nobuchule bokusebenzisa imali. Uyabufunda umntu, aziqhelise ade aphumelele, akwazi ukuyisebenzisa kakuhle. Liyanda inani labantwana abakwaziyo ukuzenzela ingeniso eyimali. Ngumsebenzi womzali ngamnye ke ngoko ukuqinisekisa ukuba umntwana wakhe unabo ubuchule bokonga imali. Oku kungenxa yokuba ezikolweni akukho sifundo sixhobisa abantwana abasaqalayo ngolwazi lokusebenzisa imali. Kanti ke, elenyani lelokuba umthi ugotywa usemtsha.

2 Kubalulekile ukufundisa abantwana ngeendlela zokonga imali kuba bona bafundiseka lula kakhulu. Iingxelo zophando zithi abantwana abaneminyaka emithathu ubudala sebekwazi ukulubamba ulwimi olusetyenziswayo xa kuthethwa ngemali. Esona sigama basazi msinyane sesithetha ngokuyonga nangokuyichitha. Iingxelo zabaphandi zikhuthaza ukuba abantwana bafundiswe kwasebuncinaneni ngobuchule bokusebenzisa imali. Zithi oku kungenxa yokuba xa sele eneminyaka esixhenxe, izakhono zokuyisebenzisa ziba sezakhekile. **Yintoni ke ngoko enokwenza ukuba umzali angamfundisi esemncinane umntwana ukonga imali?** Ukwenza oko kungamenza ukuba, akuba emdala umntwana akwazi ukuthatha izigqibo ezifanelekileyo malunga nendlela yokusebenzisa imali.

3 Ukubafundisa abantwana ukonga imali kubanika inkululeko engummangaliso kwaye kuyamnceda nomzali. Kaloku akakho umzali onokonwatyiswa kukubukela umntwana wakhe othi emva kokuwusebenzela nzima umvuzo wakhe asuke ayimoshe yonke loo mali. Abazali basebenza nzima belungiselela ikamva labantwana babo ukuze obabantwana ubomi bube bhetele kunobo bebuphilwa ngabo. Kungoko kubalulekile ukuba abantwana bafundiswe ukonga imali beselula ukuze bangadlali ngelifa xa bathe bashiywa ngabazali. Inkululeko yabantwana ngokwezemali iqala kanye mhla bayazi inyaniso yokubaluleka kokuyonga.

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4 Abazali bonga imali ngeenjongo zokuqinisekisa ukuba kwakuvela ingxaki abasokoli. Obo bulumko kufanele ukuba babufundise abantwana babo. Kukho ubungqina bokuba ubutyebi bemali obusele buqokelelwe ngabazali buphuncuka kwizizukulwana ezilandelayo, ngakumbi esesibini nesesithathu. Oku kwenzeka kuba eso zizukulwana siphosiwe kukubukela kwabadala ubuchule bokusebenzisa imali. Abantwana abathe babufundiswa ubuchule bokusebenzisa imali, ababuyi bayilahle loo mfundiso.

5 Ukubhajetha sesinye sezakhono ezingundoqo kubuchule bokusebenzisa imali. Xa abantwana bekhula bekwazi ukubeka bucala imali kwimalana abanayo, loo nto ibenza bathi naxa sebesamkela imivuzo yabo bakuxabise ukonga imali. Ungakuqinisekisa njani ukuba kwikhaya lakho bukho ubuchule bokusebenzisa imali? Abantu bacinga ukuba kufuneka ube usisityebi ukuze ubenabo. **Akunjalo**! Ubuchule kukuba umntu aqale kwangoku, onge nokuba likhulu leerandi. Abantwana bona banokukhuthazwa ukuba babe neengxowana zokugcina imali okanye ii-'piggy bank'. Bakuba bekhulile bavulelwe ii-akhawunti zebhanki. Ukubenza ukuba bahlale benomdla kulondolozo lwemali abantwana, kukubanika imvume yokuzilawula ngokwabo ii-akhawunti zabo. Loo nto iyakwenza ukuba umdla wabo wokonga uhlale ukwiqondo eliphezulu.

6 Umzali onomnqweno wokubanabantwana abanobuchule bokonga imali uqala ngokubangumzekelo yena kuqala ukuze abantwana bakope kuye. Ukhuthaza nabantwana ukuba bathathe inxaxheba kwibhajethi yosapho ukuze bafunde ngokonga imali enenzuzo yexesha elifutshane neyexesha elide. Baninzi abantu abasokolayo ebomini ngenxa yokoyiswa kukulawula iimali zabo. Abo ngabenza inkcitho bengenamali iselugcinweni. Ngoko ke kubalulekile ukuba baqale bafundiswe umahluko phakathi kwezinto eziziimfuno kunye nezinto ezizizidingo beselula.

7 Lilonke, nakuba kungekho ndlela inye ekunokumiswa yona kubuchule bokusebenzisa imali, abantwana bona kumele bafundiswe ngendlela yokuyisebenzisa ngokufanelekileyo. Abazali banokukhetha kwiindlela ezininzi ezicetyiswayo badibanise kumava abo. Ikhaya ngalinye ke ngoko linokusebenzisa indlela elilungeleyo ukuqeqesha abantwana ekuyazini imali. Ukwazi imali kukuyisebenzisa ngokufanelekileyo.

[Sithatyathwe kwiphephandaba, *Mail & Guardian*, 24 Epreli 2020 saza saguqulelwa, salungiselelwa uviwo.]

Jonga kumhlathi 1

1.1.1 Kutheni ibonwa njengento exabisekileyo imali kule mihla? (1)

1.1.2 Xela into ekuthiwa akazalwa enolwazi lwayo umntu malunga nemali. (1)

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1.1.3 Kutheni kusithiwa ngumsebenzi womzali ukufundisa umntwana wakhe ukonga imali? (2)

Jonga kumhlathi 2

1.1.4 Ngokweengxelo zophando luluphi ulwazi abanalo ngemali …

(a) abantwana abaneminyaka emithathu? (1)

(b) abantwana abaneminyaka esixhenxe? (1)

1.1.5 Khetha impendulo echanekileyo kwezi zingezantsi.

Umbuzo buciko obhalwe ngqindilili kulo mhlathi uqulethe ulwimi …

A olucengayo.
B oluqukayo.
C oluqhathayo.
D oludlelelayo. (1)

Jonga kumhlathi 3

1.1.6 Nika into ekuthiwa ayinakumonwabisa umzali ngokwalo mhlathi. (1)

1.1.7 Khetha impendulo echanekileyo kwezi zikwizibiyeli.

Ulwazi olukwisivakalisi esikrwelelwe umgca ngaphantsi kulo mhlathi (lungunobangela/lusisiphumo). Xhasa impendulo yakho. (3)

Jonga kumhlathi 4

1.1.8 Xela into abafanele ukuba abazali bayifundise abantwana babo. (1)

1.1.9 Lisixelela ntoni ngesizukulwana sesibini nesesithathu igama, 'ngakumbi' elikrwelelwe umgca kwesi sivakalisi singezantsi?

'... buphuncuka kwizizukulwana ezilandelayo, ngakumbi esesibini nesesithathu.' (2)

Jonga kumhlathi 5

1.1.10 Xela injongo yokusetyenziswa kwegama, 'Akunjalo' elibhalwe ngqindilili kulo mhlathi. (2)

1.1.11 Nika iindlela zibe MBINI zokukhuthaza abantwana baqalise ukonga imali. (2)

1.1.12 Kuluncedo njani ukunika abantwana imvume yozilawula ngokwabo ii-akhawunti zabo zemali? (1)

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Jonga kumhlathi 6

1.1.13 Kubaluleke ngantoni ukuba umzali abe ngumzekelo yena kuqala ebantwaneni bakhe ngendlela yokusebenzisa imali? (1)

1.1.14 Xela ulwazi abalufumanayo abantwana xa bethatha inxaxheba kwibhajethi yosapho. (2)

Jonga kwitekisi yonke

1.1.15 Ingaba ulwazi olufumaneka kule tekisi luyabaxhobisa nabantu abadala ngeendlela zokusebenzisa imali? Xhasa impendulo yakho. (2)

1.2 Funda lo mfanekiso ungezantsi uze uphendule imibuzo elandelayo.

ISICATSHULWA B: OKUBONWAYO

[Uthatyathwe ku-myessay.com]

1.2.1 Yintoni ebonisa ukuba izandla ezivele kulo mfanekiso zezabantu abangalinganiyo ngokobudala? (2)

1.2.2 Ngcinga ni eziswa bubukho bezandla ezingaphantsi kwezi ziqulethe iglasi enemali? (2)

1.2.3 Ngqina ukuba okusemfanekisweni kuyahambelana nokonga imali. (2)

AMANQAKU ECANDELO A: 30

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ICANDELO B: USHWANKATHELO

UMBUZO 2

ISICATSHULWA C esingezantsi simalunga neengcebiso zokuzuza inkululeko ngokwasezimalini.

Funda ISICATSHULWA C esingezantsi uze ubhale iingongoma eziphambili unika iingcebiso ngeendlela zokuzuza inkululeko ngokwasezimalini.

IMIYALELO

1. Bhala isishwankathelo sibe kwimo yeengongoma ungadluli kumagama angama-60.
2. Nombola izivakalisi zakho ukusuka ku-1 ukuya ku-7.
3. Sebenzisa izivakalisi ezipheleleyo ukubhala iingongoma.
4. Sebenzisa AMAZWI AKHO kangangoko unako.
5. Bhala inani lamagama owasebenzisileyo kwizibiyeli ekupheleni kwesishwankathelo.

ISICATSHULWA C

NAWE UNGAKHULULEKA NGOKWASEZIMALINI

Xa kuthethwa ngenkululeko ngokwasezimalini, kuxelwa ulawulo oluzinzileyo lwemali yakho, ungenaxhala lamatyala okanye iindleko ezinokuthi gqi zingalindelekanga. Nawe kunjalo nje ungayizuza le nkululeko ngokulandela ezi ngcebiso:

Qala uziqonde ukuba umi njani ngokwasemalini ukuze ukwazi ukwenza utshintsho olunokukunceda. Ukwenza oku ngokuqala udwelise onke amatyala akho ukusukela kwelemali enkulu ukuya kwelemali encinci. Linyathelo elinzima eli kodwa likubeka endaweni.

Kubone njengento entle ukuba nemali eyaneleyo kuba oko kwakukukhuthaza ukuba uphucule amathuba okuyifumana nokuyigcina. Ukuxinwa ngamatyala kungakwenza ucinge kakubi ngemali, ungayiboni njengesixhobo sokukuphumeza kumaphupha akho. Cinga kakuhle xa ucinga ngayo.

Bhala phantsi iinjongo zakho zokuzuza imali kunye noonobangela bokungabi nayo ngokwaneleyo. Oku kuya kukhulisa umnqweno wakho wokukhululeka ngokwasepokothweni. Kubalulekile kaloku ukuba sisebenzele ukufikelela kwinqanaba elithile ebomini.

Ingxaki yabantu kukungayijongi inkcitho abayenzayo, bangaziqondi nezinto abayichitha kuzo imali. Yithathele ingqalelo indlela oyisebenzisa ngayo imali, uqaphele nezinto ezingeyomfuneko oyichitha kuzo. Lilonke, ziqeqeshe kwindlela yokuyisebenzisa.

Qiniseka ukuba uqala ngokuzamkelisa wena kuqala, ngalo lonke ixesha ufumana umvuzo okanye ingeniso. Oku kwakukunceda ukuba ubenemali ebekwe elugcinweni, ngeli xa ngenye ubhatala amatyala.

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Maninzi amabali ezityebi ezikhetha ukuziphilela ubomi obuqhelekileyo. UMark Zuckerberg ungomnye wazo. Abantu abasebenzisa imali kakubi ngabangenayo ngokwaneleyo. Kulumkele ukuchitha imali ungakhange uqiqisise ngenxa yamatshamba.

Zama ukuzenzela eminye imithombo yokukungenisela imali. Kungakhangeleka kunzima oku kodwa kunakho ukwenzeka. Okubalulekileyo kukuba uzimisele ukuncama izinto ezininzi, uqale nokuba lishishini elincinane. Ucuntsu akasoze afane noshici.

Inkululeko ngokwasezimalini ikunika ulawulo lwemali olunempumelelo nobomi obungcono. Ineziqhamo ezimnandi.

[Sithatyathwe ku-www.oberlo.com/blog saza saguqulelwa, salungiselelwa uviwo.]

AMANQAKU ECANDELO B: 10

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ICANDELO C: IZAKHI NEMIGAQO YOKUSETYENZISWA KOLWIMI

UMBUZO 3: ISIBHENGEZO-NTENGISO

Funda esi sibhengezo-ntengiso uze uphendule imibuzo elandelayo.

ISICATSHULWA D

[Sithatyathwe ku-www.agadvertgallery saza saguqulelwa, salungiselelwa uviwo.]

3.1 Xela ukuba libhekisa kwintoni igama, 'Kinley' elikwesi sibhengezo-ntengiso. (1)

3.2 Nika igama lenkampani ethengisa le mveliso. (1)

3.3 Lizisa luphi ulwazi igama, 'isulungekileyo' ngale mveliso? (2)

3.4 Nika isizathu sokuba kubekwe ibhotile enkulu yale mveliso kwesi sibhengezo-ntengiso. (1)

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3.5 Khetha impendulo echanekileyo kwezi zilandelayo:

Igama, 'Eyona' kwesi sibhengezo-ntengiso liqulethe ulwimi ...

A oluqweqwedisayo.
B oluqhathayo.
C oluchukumisayo.
D oluncomayo. (1)

3.6 Yintoni injongo yokusetyenziswa kwegama, 'kuphela' elibhalwe ngqindilili kwesi sibhengezo-ntengiso? (2)

3.7 Ingaba isilogani sale mveliso esithi, '*Truth in every drop*' siyancedisa ekukhuthazeni abathengi ukuba bayithenge le mveliso? Xhasa impendulo yakho. (2)
[10]

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UMBUZO 4: IKHATHUNI

Funda le khathuni ingezantsi uze uphendule imibuzo elandelayo.

ISICATSHULWA E

[Ithatyathwe kwi-www.creators syndicate skuns.com yalungiselelwa uviwo.]

4.1 Xela ukuba asetyenziselwe ntoni amachaphaza amathathu kwintetho ka-Eve ekwisakhelo soku-1. (1)

4.2 Nika isizathu sokuba enziwe mfutshane u-Eve kwisakhelo ukuqala kwisakhelo soku-1 ukuya kwesesi-3. (1)

4.3 Ngqina ukuba u-Eve uqhatha u*Madam* ngokusebenzisa ulwazi losuku lwe *Black Friday* xa eboleka imali. (2)

4.4 Chonga igama eliqukayo kwintetho ka-Eve ekwisakhelo sesi-3. (1)

4.5 Khetha impendulo ibe NYE echanekileyo kwezi zilandelayo:

Impendulo kaEve ekwisakhelo sesi-3 ethi, 'utsho kakuhle, njengo*Madam*' ibonisa ukuba uEve … u*Madam*.

A uyamphoxa
B uyamncoma
C uyamqhatha
D uyamteketisa (1)

4.6 Kutheni igama 'MBAKRA!!' libhalwe ngoonobumba abakhulu kwisakhelo sesi-4? (2)

4.7 Ingaba ubuza kumnika u-Eve le mali ayibolekayo ukuba ubungu*Madam*? Xhasa impendulo yakho. (2)
[10]

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UMBUZO 5: IPROZI

5.1 Funda esi sicatshulwa singezantsi uze uphendule imibuzo elandelayo.

ISICATSHULWA F

YIHLOLE KUQALA INTO OZA KUYITHENGA

<u>Ezona</u> zinto zibizayo ekulindeleke ukuba uzithenge yindlu nemoto. Zingena nzulu epokothweni, ngoko ke uyaxoleleka xa ukhangela ezinye iindlela zokuzithenga ngethemba lokuba uza kuba nethamsanqa lesisulu. Enye indlela yokuthenga ezi zinto ngexabiso elihle kukuya kwi-okshini. I-okshini yindlela esetyenziswayo yokuthenga nokuthengisa iimveliso ukusukela kumapomakazi ezindlu, iimoto, ukuya kwizihombo nomsebenzi wezandla. Olu rhwebo luvula *kakhulu* amathuba okuba abathengi bazikhethele ngokwabo amaxabiso. I-okshini ayonto yabucala eyenzelwa izityebi kuphela njengokuba uninzi lucinga. Njengokuba uninzi lutsala nzima ngenxa yemeko yoqoqosho, ii-okshini ezithengisa izindlu neemoto zisuke zaxhaphaka. Zihanjwa nguye <u>wonke</u> umntu.

[Sicatshulwe kwiMagazini, *BONA* Novemba 2017, iphepha lama-62 salungiselelwa uviwo.]

5.1.1 Xela ukuba loluphi udidi lwesimelabizo igama, 'Ezona' elikrwelelwe umgca ngaphantsi. (1)

5.1.2 Khetha impendulo echanekileyo kwezi zilandelayo.

Ibinzana 'Zingena nzulu epokothweni' linentsingiselo ...

A engafihlakelanga.
B efihlakeleyo.
C equkayo.
D erheshayo. (1)

5.1.3 Xela ukuba isakhi u-'zi' obhalwe ngqindilili kwesi sivakalisi silandelayo uvumelana neziphi izibizo.

Imoto nendlu uyaxoleleka xa ukhangela ezinye iindlela zoku**zi**thenga. (1)

5.1.4 Bhala esi sivakalisi singezantsi sibe kwixesha eliya kuza.

Olu rhwebo luvula amathuba. (1)

5.1.5 Xela umsebenzi wegama elibhalwe bukekela kwesi sivakalisi silandelayo.

Olu rhwebo luvula *kakhulu* amathuba. (1)

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5.1.6 Xela ukuba lizisa yiphi intsingiselo igama elikrwelelwe umgca ngaphantsi kwesi sivakalisi silandelayo.

Zihanjwa nguye wonke umntu. (2)

5.1.7 Bhala kwakhona esi sivakalisi silandelayo isenzi esikrwelelwe umgca sithathe iinjongosenzi eziMBINI.

Kwi-okshini kuyathengiswa. (2)

5.1.8 Xela udidi lwesichazi esikrwelelwe umgca ngaphantsi kwesi sivakalisi silandelayo.

I-okshini yindlela esetyenziswayo yokuthenga nokuthengisa iimveliso. (1)

5.1.9 Fakela izakhi ezishiyiweyo kwisiqu segama elikwizibiyeli kwesi sivakalisi esingezantsi ukuze sibe nentsingiselo echanekileyo.

Umama notata (-bini) baya edolophini. (2)

5.1.10 Xela umsebenzi wesimamva esikrwelelwe umgca ngaphantsi kwesi sivakalisi silandelayo.

I-okshini yindlela esetyenziswayo yokuthengisa iimveliso, kuquka namapomakazi ezindlu. (1)

5.1.11 Fakela uphawu lobhalo oluchanekileyo kwesi sivakalisi silandelayo.

I-okshini ithengisa iintlobo ngeentlobo zezinto; iimoto izindlu neezinye iimveliso ezibalulekileyo. (1)

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5.2 Funda lo mfanekiso ungezantsi uze uphendule imibuzo elandelayo.

ISICATSHULWA G: UMFANEKISO

[Uthatyathwe ku-www.Africartoons.com waza wahlelwa.]

5.2.1 Qala esi sivakalisi silandelayo ngegama elikrwelelwe umgca ngaphantsi.

Abantu nezilwanyana abanakuphila engekho amanzi. (2)

5.2.2 Landelelanisa ngokuchanekileyo la magama akwesi sivakalisi silandelayo:

izilwanyana neentaka abantu amanzi bafuna. (2)

5.2.3 Bhala kwakhona esi sivakalisi silandelayo ulungise iziphene zobhalo ezikuso.

Ezizandla zikhonkosele loo manzi. (2)

[20]

AMANQAKU ECANDELO C: 40
AMANQAKU EWONKE: 80

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REPUBLIC OF SOUTH AFRICA

SENIOR CERTIFICATE EXAMINATIONS/ NATIONAL SENIOR CERTIFICATE EXAMINATIONS

ISIXHOSA ULWIMI LOKUQALA OLONGEZELELWEYO (FAL)

IPHEPHA LOKUQALA (P1)

2023

ISIKHOKELO SOKUMAKISHA

AMANQAKU: 80

Esi sikhokelo sokumakisha sinamaphepha ali-9.

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ICANDELO A: UVAVANYO LOKUQONDA

UMBUZO 1

Ukumakisha uvavanyo lokuqonda

1. Ngenxa yokuba kugxininiswa kwingqiqo, upelo olungachanekanga neziphene zolwimi kwiimpendulo mazingohlwaywa ngaphandle kokuba ezo ziphene zitshintsha intsingiselo/ingqiqo. (Kuseyimfuneko ukuba iziphene zibonakaliswe.)

2. Ukuba umviwa usebenzisa amagama athatyathwe kolunye ulwimi olungelulo olu luviwayo, musa ukuwananza loo magama, kwaye ukuba impendulo isavakala ilungile, sukunika sohlwayo. Ukanti ke, ukuba igama elisuka kolunye ulwimi lisetyenzisiwe kwitekisi kwaye liyayincedisa impendulo, oku kuyakwamkeleka.

3. Ngokubhekiselele **kwimibuzo emalunga nokuthatha icala uze uzixhase,** akukho manqaku anikwayo kwiimpendulo ezingu-EWE/HAYI, noNDIYAVUMELANA/ANDIVUMELANI. Isizathu/Ukunika ubungqina/ nokuxhasa zizo ezimele ukunikwa ingqwalasela.

4. Akukho manqaku anikwayo kwiimpendulo ezingu-YINYANISO/BUBUXOKI, noYINYANI/LULUVO. Ukunika isizathu/ukunika ubungqina/ukuxhasa kukona makuthathelwe ingqalelo.

5. Xa impendulo efunwayo iligama elinye, aze umviwa anike impendulo esi-sivakalisi esipheleleyo, oku makumakishwe nje ngokuchanekileyo kuphela xa igama elichanekileyo likrwelelwe umgca ngaphantsi/ligqanyisiwe.

6. Xa kufunwa iimpendulo ezimbini/ezintathu/iingongoma ezimbini kwezintathu, aze umviwa anike ezingaphaya kweziqingqiweyo kumyalelo, makisha kuphela isibini okanye isithathu sokuqala ngokuhambelana nombuzo.

7. Kwamkele ukwahluka kwendlela yokubeka impendulo okudalwa kukusetyenziswa kweelwimi zengingqi.

8. Ngokubhekiselele kwimibuzo ekhethisa impendulo echanekileyo, yamkela ZOMBINI, unobumba ohambelana nempendulo echanekileyo KUNYE/ OKANYE impendulo ebhalwe ngokupheleleyo.

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1.1 **ISICATSHULWA A**

1.1.1 Kungokuba ibenza bube lula kakhulu ubomi kule mihla.√ (1)

1.1.2 Bubuchule bokuyisebenzisa.√ (1)

1.1.3 Kungokuba ezikolweni akukho sifundo sixhobisa abantwana abasaqalayo ngolwazi lokusebenzisa imali.√√ (2)

1.1.4 (a) Lololwimi olusetyenziswa xa kuthethwa ngemali√/ulwimi lokuyonga nolokuyichitha imali.√ (1)

(b) Lolwezakhono zokusebenzisa imali.√ (1)

1.1.5 A√/A olucengayo√/olucengayo.√ (1)

1.1.6 Kukubukela umntwana wakhe owusebenzele nzima umvuzo ze asuke ayimoshe imali.√ (1)

1.1.7 Lusisiphumo,√ kuba ubomi obubhetele babantwana bubangelwa kukusebenza nzima kwabazali belungiselela ikamva labo√√/kuba kwenzeka ngenxa yokuba abazali belilungiselele ikamva labo.√√ (3)

1.1.8 Bubulumko bokonga imali ngeenjongo zokulungiselela iingxaki ezinokuvela.√ (1)

1.1.9 Ukuba kukwezi zizukulwana apho buphuncuka kakhulu khona ubutyebi bemali obakhiwe ngabazali.√√ (2)

1.1.10 Yeyokugxininisa ukuba, nokuba akusosityebi, unakho ukuqinisekisa ukuba kwikhaya lakho bukho ubuchule bokusebenzisa imali√√/yeyokuguqula iingcinga zabantu zokuba kufuneka ube usisityebi ukuze ube nobuchule bokonga imali.√√ (2)

1.1.11 Kukuba babe neengxowana zokugcina imali okanye ii-'piggy bank'.√
Kukuba bakukhula bavulelwe ii-akhawunti zebhanki.√ (2)

1.1.12 Kuluncedo ngokuthi bahlale benomdla kulondolozo lwemali√/ kuluncedo ngokuthi umdla wabo wokonga imali uhlale ukwiqondo eliphezulu.√ (1)

1.1.13 Ngokuba abantwana kufuneka babukope/babubone kuye ubuchule bokuyisebenzisa.√ (1)

1.1.14 Lolokufunda ngokonga imali enenzuzo yexesha elifutshane neyexesha elide.√√ (2)

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1.1.15 Luyabaxhobisa nabo kuba iindlela zokufunda ngokonga imali ezikhankanywe apha ziyabachaphazela kwaye zingaluncedo nakubo√√/kuba ngabo ekufuneka befundise abantwana ukusebenzisa imali ngokufanelekileyo.√√

OKANYE

Alubaxhobisi abantu abadala kuba lugxile kakhulu ekufundisweni kwabantwana aluthethi nto ngokubhekiselele kubantu abadala.√√

[Nayiphi impendulo echanekileyo iya kwamkeleka.] (2)

1.2 **ISICATSHULWA B**

1.2.1 Kukuba ezi zingaphezulu zincinane kunezi zingaphantsi kwazo.√√ (2)

1.2.2 Yeyokuba ngumntu omdala othatha imali komncinane√√/ngumntu omdala onikwa imali ngomncinane√√/ngumntu omncinane othatha imali komdala√√/yeyokuba yinkxaso/yinkuthazo/yimfundiso yomntu omdala eyenza ukuba umntwana akhuthalele ukonga imali.√√ (2)

1.2.3 Kunjalo, kuba kukho imali efakwe eglasini kwaye ikhangeleka ngathi ibiqokelelwa.√√ (2)

AMANQAKU ECANDELO A: 30

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ICANDELO B: USHWANKATHELO

UMBUZO 2

Ukumakisha ushwankathelo

Ukumakisha isishwankathelo kusekwe ekugqaleni iingongoma ezingundoqo.

Ushwankathelo malumakishwe ngolu hlobo:

- **Ulwabiwo-manqaku**
  - Amanqaku asi-7 ngeengongoma ezisi-7. (Inqaku elinye ngengongoma nganye).
  - Amanqaku ama-3 olwimi.
  - Amanqaku ewonke: 10

- **Ulwabiwo lwamanqaku olwimi xa umfundi engacaphulanga ngqo.**
  - 1–3 iingongoma ezichanekileyo: Nika inqaku eli-1.
  - 4–5 iingongoma ezichanekileyo: Nika amanqaku ama-2.
  - 6–7 iingongoma ezichanekileyo: Nika amanqaku ama-3.

- **Ulwabiwo lwamanqaku olwimi xa umfundi ecaphule ngqo.**
  - 6–7 iingongoma ezicatshulwe ngqo: Makanganikwa NALINYE inqaku kwawolwimi.
  - 4–5 iingongoma ezicatshulwe ngqo: Makanikwe inqaku lolwimi LIBE LINYE.
  - 2–3 iingongoma ezicatshulwe ngqo: Makanikwe amanqaku olwimi ABE MABINI.

QAPHELA

- **Ubalo-magama:**
  - Abakorekishi kulindeleke ukuba baliqinisekise ukuba alidlulanga kuma-60 inani lamagama asetyenzisiweyo.
  - Musa ukuthabatha amanqaku ukuba umlingwa akalibonakalisanga inani lamagama asetyenzisiweyo okanye ukuba inani lamagama libonakaliswe ngokungachanekanga.
  - Ukuba udlule kwinani eliqingqiweyo, funda ugqibezele isivakalisi eso inani lamagama eliqingqiweyo liphela kuso ungayihoyi intsalela yesishwankathelo sakhe.

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IINGONGOMA EZICATSHULWE NGQO		**IINGONGOMA EZISHWANKATHELWEYO**	
1.	Qala uziqonde ukuba umi njani ngokwasemalini ukuze ukwazi ukwenza utshintsho olunokukunceda.	1.	Sazi isimo sakho sezemali ukuze wenze iinguqu eziza kuba luncedo kuwe.
2.	Kubone njengento entle ukuba nemali eyaneleyo kuba oko kwakukukhuthaza ukuba uphucule amathuba okuyifumana nokuyigcina.	2.	Kuvuyele ukuba nemali ngokwaneleyo uzokukhuthazeka ukuba wenze iindlela eziphucukileyo zokuyizuza nokuyonga.
3.	Bhala phantsi iinjongo zakho zokuzuza imali kunye noonobangela bokungabinayo ngokwaneleyo.	3.	Dwelisa iinjongo zokuba ufune imali nezizathu zokungabi nayo kakuhle.
4.	Yithathele ingqalelo indlela oyisebenzisa ngayo imali, uqaphele nezinto ezingeyomfuneko oyichitha kuzo.	4.	Qwalasela ukuba uyisebenzisa njani imali, ujonge nezinto ongazidingiyo ozithengayo.
5.	Qiniseka ukuba uqala ngokuzamkelisa wena kuqala, ngalo lonke ixesha ufumana umvuzo okanye ingeniso.	5.	Qinisekisa ngokuqala uzinike owakho umvuzo maxa onke uzuza imali.
6.	Kulumkele ukuchitha imali ungakhange uqiqisise ngenxa yamatshamba.	6.	Zigade ungenzi inkcitho-mali ungacingisisanga kuba uqhayisa.
7.	Zama ukuzenzela eminye imithombo yokukungenisela imali.	7.	Linga ezinye iindlela zokukwenzela imali.
[73 amagama]			**[60 amagama]**

QAPHELA: Izifinyezi okanye ii-akhronim mazingasetyenziswa kodwa ukuba zithe zavela kushwankathelo mazibalwe ngokwamagama eziwameleyo.

AMANQAKU ECANDELO B: 10

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ICANDELO C: IZAKHI NEMIGAQO YOKUSETYENZISWA KOLWIMI

Ukumakisha ICANDELO C

1. Upelo
   - Iimpendulo ezingoogama-nye/eziligama elinye mazimakishwe njengezichanekileyo nokuba upelo aluchanekanga, ngaphandle kokuba isiphene silahla intsingiselo efunwayo yegama.
   - Kwiimpendulo ezizizivakalisi ezipheleleyo, upelo olungachanekanga luya kohlwaywa xa isiphene sikweso sakhi solwimi sivavanywayo.
   - Xa uvavanyo lujoliswe kwisifinyezo, impendulo iya kwamkeleka xa ifakwe iimpawu zobhalo ngokuchanekileyo.

2. Izakhi zezivakalisi kufuneka zichaneke kwaye zisetyenziswe kwizivakalisi ezipheleleyo/njengoko umbuzo uyalela.

3. Ngokubhekiselele kwimibuzo ekhethisa impendulo echanekileyo, yamkela ZOMBINI unobumba ohambelana nempendulo echanekileyo KUNYE/ OKANYE impendulo ebhalwe ngokupheleleyo njengechanekileyo.

UMBUZO 3

3.1 Kwimveliso ethengiswayo√/kumanzi akwaCoca Cola.√ (1)

3.2 Coca-cola.√ (1)

3.3 Olokuba yimveliso engenachaphaza√√/ olokuba ayinasikhwasilima√√/ igqibelele.√√ (2)

3.4 Sesokuba umthengisi ufuna abathengi babone ukuba le mveliso ifumaneka ngalo mlinganiselo.√ (1)

3.5 B√/B oluqhathayo√/oluqhathayo.√ (1)

3.6 Yeyokwenza ukuba abathengi balibone lilincinci kakhulu ixabiso layo eliyi-R100√√/yeyokuqhatha abathengi ukuba bacinge ukuba yimali encinci kakhulu le bayihlawulela la manzi.√√ (2)

3.7 Siyancedisa kuba sikhuthaza ukuba ukuze umthengi eve inyani ngale mveliso kufuneka ayisele.√√

OKANYE

Asincedisi kuba asiqulethanga zinkcukacha zibonisa inzuzo yayo kothe wayisebenzisa.√√

[Nayiphi impendulo echanekileyo iya kwamkeleka.] (2)
[10]

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UMBUZO 4

4.1 Ukubonisa ukuba intetho isaqhubeka√/ukubokalisa ukuba uEve akakagqibi ukuthetha.√ (1)

4.2 Sesokuba ungezantsi kuMadam ngokwesikhundla√/nguMadam onolawulo endlwini yakhe.√ (1)

4.3 Kunjalo, kuba ukuboleka kwakhe imali ukwayamanisa nesaphulelo esifunyanwa ngabantu ngolu suku ukuze noMadam acinge incinci imali ayibolekayo.√√ (2)

4.4 … onke.√ (1)

4.5 A√/A uyamphoxa√/uyamphoxa.√ (1)

4.6 Kubonakaliswa isandi esikhulu sokuvaleka kocango√√/ukuba ucango luvalwe ngamandla.√√ (2)

4.7 Bendingazi kumnika, kuba akanyanisekanga ngokusebenzisa iqhinga lwesaphulelo sosuku lwe*Black Friday* kuba efuna ibengathi incinci le mali ayibolekayo.√√

OKANYE

Bendiza kumnika, kuba ukusebenzisa kwakhe iqhinga lokuthetha ngosuku lwe*Black Friday* nesaphulelo kubonakala kuyindlela azilungiselela ngayo ukuze kubelula ukufumana le mali ayifunayo.√√

[Nayiphi impendulo echanekileyo iya kwamkeleka.] (2)

[10]

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UMBUZO 5

5.1	5.1.1	Sisimelabizo soqobo sogxininiso.√	(1)
	5.1.2	B√/B efihlakeleyo√/efihlakeleyo.√	(1)
	5.1.3	Imoto nendlu.√	(1)
	5.1.4	Olu rhwebo luya kuvula amathuba.√	(1)
	5.1.5	Licacisa isenzi.√	(1)
	5.1.6	Eyokuba akukho mntu ungazihambiyo√√/eyokuba ihanjwa luluntu lonke√√/ eyokuba uvumelekile nabani na ukuba ayihambe.√√	(2)
	5.1.7	Kwi-okshini kuthengiselwa abantu izindlu.√√ [Nasiphi isivakalisi esichanekileyo.]	(2)
	5.1.8	Sisibaluli.√	(1)
	5.1.9	Umama notata bobabini √√ baya edolophini.	(2)
	5.1.10	Kukubonisa ubukhulu√/ibonakalisa isandiso.√	(1)
	5.1.11	I-okshini ithengisa iintlobo ngeentlobo zezinto; iimoto,√ izindlu nezinye iimveliso ezibalulekileyo.	(1)
5.2	5.2.1	Engekho amanzi, abantu nezilwanyana abanakuphila√√/ Engekho amanzi, abanakuphila abantu nezilwanyana.√√	(2)
	5.2.2	Abantu, izilwanyana neentaka bafuna amanzi√√/Izilwanyana, abantu neentaka bafuna amanzi√√/Bafuna amanzi abantu, izilwanyana neentaka.√√	(2)
	5.2.3	Ezi zandla√ zikhongozele√ loo manzi.	(2) **[20]**

AMANQAKU ECANDELO C: 40
AMANQAKU EWONKE: 80