ORIGINAL OPTION

Martin approached a vehicle finance company after deciding on a car priced at R 285 000. The company initially offered him 72 months to make repayments of R 5 439,36 per month.

The graph on ANNEXURE A represents the total repayments of the 72 months. Study the graph and answer the questions that follow.

QUESTIONS

Why does the graph start at 0 months and R 0,00? (2)
 Would you advice the option to start repaying one month after receiving the car? Explain your answer. (2)
 How much money will Martin repay after:

coor il rose et a messe co

one month

10 months

36 months?

3.1

3.2

3.3

(2)

(2)

(2)

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The Complete Book of Colleges, 2012 Edition Princeton Review (Firm), 2011-08-15 Presents a comprehensive quide to 1 571 colleges and universities and includes information on academic programs admissions requirements tuition costs housing financial aid campus life organizations athletic programs and student services **South African Schooling: The Enigma of Inequality** Nic Spaull, Jonathan D. Jansen, 2019-11-05 This volume brings together many of South Africa's leading scholars of education and covers the full range of South African schooling from financing and policy reform to in depth discussions of literacy numeracy teacher development and curriculum change The book moves beyond a historical analysis and provides an inside view of the guestions South African scholars are now grappling with Are there different and preferential equilibria we have not yet thought of or explored and if so what are they In practical terms how does one get to a more equitable distribution of teachers resources and learning outcomes While decidedly local these questions resonate throughout the developing world South Africa today is the most unequal country in the world The richest 10% of South Africans lay claim to 65% of national income and 90% of national wealth This is the largest 90 10 gap in the world and one that is reflected in the schooling system Two decades after apartheid it is still the case that the life chances of most South African children are determined not by their ability or the result of hard work and determination but instead by the colour of their skin the province of their birth and the wealth of their parents Looking back on almost three decades of democracy in South Africa it is this stubbornness of inequality and its patterns of persistence that demands explanation justification and analysis This is a landmark book on basic education in South Africa an essential volume for those interested in learning outcomes and their inequality in South Africa The various chapters present conceptually and empirically sophisticated analyses of learning outcomes across divisions of race class and place The book brings together the wealth of decades of research output from top quality researchers to explore what has improved what has not and why Prof Lant Pritchett Harvard University There is much wisdom in this collection from many of the best education analysts in South Africa No surprise that they conclude that without a large and sustained expansion in well trained teachers early childhood education and adequate school resources South Africa will continue to sacrifice its people s future to maintaining the privileges of the few Prof Martin Carnoy Stanford University Altogether one can derive from this very valuable volume if not an exact blueprint for the future then certainly at least a crucial and evidence based itinerary for the next few steps Dr Luis Crouch RTI The Complete Book of Colleges, 2017 Edition Princeton Review, 2016-07 The MEGA GUIDE to 1 355 COLLEGES AND UNIVERSITIES No one knows colleges better than The Princeton Review Inside The Complete Book of Colleges 2017 Edition you ll find meticulously researched information that will help you narrow the search for the best college for you Each of the 1 355 user friendly profiles answers your questions including How much are tuition and other student fees and costs What types of financial aid are available and when are the applications due What do admissions officers most look for in test scores

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Multicultural Education James A. Banks, Cherry A. McGee Banks, 2019-11-12 As diversity continues to increase in the United States ethnic cultural social class and linguistic gaps are widening between teachers and their students The rapidly changing educational landscape presents unique challenges and opportunities for addressing diversity both creatively and constructively in schools Multicultural Education helps current and future educators fully understand sophisticated concepts of culture become more effective practitioners in diverse classrooms and view race class gender social class and exceptionality as intersectional concepts Now in its tenth edition this bestselling textbook assists educators to effectively respond to the ways race social class and gender interact to influence student behavior and learning Contributions from leading authorities in multicultural education discuss the effects of class and religion on education differences in educational opportunities for male female and LGBTQ students and issues surrounding non native English speakers students of color and students with disabilities Contemporary in relevance this timely volume promotes multicultural education as a process of school reform Practical advice helps teachers increase student academic achievement work effectively with parents improve classroom assessment and benefit from diversity **Automatic Item Generation** Mark J Gierl, Thomas M. Haladyna, 2012-08-21 Automatic item generation AIG represents a relatively new and unique research area where specific cognitive and psychometric theories are applied to test construction practices for the purpose of producing test items using technology The purpose of this book is to bring researchers and practitioners up to date on the growing body of research on AIG by organizing in one volume what is currently known about this research area Part I begins with an overview of the concepts and topics necessary for understanding AIG by focusing on both its history and current applications Part II presents two theoretical frameworks and practical applications of these frameworks in the production of item generation Part III summarizes the psychological and substantive characteristics of generated items Part IV concludes with a discussion of the statistical models that can be used to estimate the item characteristics of generated items features one future application of AIG describes the current technologies used for AIG and also highlights the unresolved issues that must be addressed as AIG continues to mature as a research area Comprehensive The book provides a comprehensive analysis of both the theoretical concepts that define automatic item generation and the practical considerations required to implement these concepts Varied Applications Readers are provided with novel applications in diverse content areas e g science and reading comprehension

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