

## 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

1. Why does the graph start at 0 months and R 0,00? (2)
2. Would you advice the option to start repaying one month after receiving the car? Explain your answer. (2)
3. How much money will Martin repay after:
  - 3.1 one month (2)
  - 3.2 10 months (2)
  - 3.3 36 months? (2)

# Grade 2012 June Exam Question Paper

**YCT Expert Team**



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**Model Minority Stereotypes** Rupam Saran,2015-08-11 Though Asian Indians are typically thought of as a model minority not much is known about the school experiences of their children Positive stereotyping of these immigrants and their children often masks educational needs and issues creates class divides within the Indian American community and triggers stress for many Asian Indian students This volume examines second generation America born and 1 5 generation foreign born Asian Indians as they try to balance peer culture home life and academics It explores how through the acculturation process these children either take advantage of this positive stereotype or refute their stereotyped ethnic image and move to downward mobility Focusing on migrant experiences of the Indian diasporas in the United States this volume brings attention to highly motivated Asian Indian students who are overlooked because of their cultural dispositions and outlooks on schooling and those students who are more likely to underachieve It highlights the assimilation of Asian Indian students in mainstream society and their understandings of Americanization social inequality diversity and multiculturalism      *Place, Not Race* Sheryll Cashin,2014-05-06 From a nationally recognized expert a fresh and original argument for bettering affirmative action Race based affirmative action had been declining as a factor in university admissions even before the recent spate of related cases arrived at the Supreme Court Since Ward Connerly kickstarted a state by state political mobilization against affirmative action in the mid 1990s the percentage of four year public colleges that consider racial or ethnic status in admissions has fallen from 60 percent to 35 percent Only 45 percent of private colleges still explicitly consider race with elite schools more likely to do so although they too have retreated For law professor and civil rights activist Sheryll Cashin this isn't entirely bad news because as she argues affirmative action as currently practiced does little to help disadvantaged people The truly disadvantaged black and brown children trapped in high poverty environs are not getting the quality schooling they need in part because backlash and wedge politics undermine any possibility for common sense public policies Using place instead of race in diversity programming she writes will better amend the structural disadvantages endured by many children of color while enhancing the possibility that we might one day move past the racial resentment that affirmative action engenders In *Place Not Race* Cashin reimagines affirmative action and champions place based policies arguing that college applicants who have thrived despite exposure to neighborhood or school poverty are deserving of special consideration Those blessed to have come of age in poverty free havens are not Sixty years since the historic decision we're undoubtedly far from meeting the promise of *Brown v Board of Education* but Cashin offers a new framework for true inclusion for the millions of children who live separate and unequal lives Her proposals include making standardized tests optional replacing merit based financial aid with need based financial aid and recruiting high achieving students from overlooked places among other steps that encourage cross racial alliances and social mobility A call for action toward the long overdue promise of equality *Place Not Race* persuasively shows how the social costs of racial preferences

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