

## 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

**Sheryll Cashin**



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*Private Tutoring Across the Mediterranean* Mark Bray, André E. Mazawi, Ronald G. Sultana, 2013-09-03 Private tutoring supplementary out of school instruction offered at a fee to individuals or groups represents a substantial household expenditure even in systems that claim to have free public education It plays out across alongside and even within some school systems Emerging as a shadow education private tutoring now operates as a system and industry crossing national regional and social class

boundaries Private tutoring is provided through different modes of delivery including the internet Policy makers parents teachers trade unions corporations community associations and students are implicated in the private tutoring industry The debates over private tutoring are therefore part of the larger struggles over the ends of education in just and equitable societies The authors in this volume address diverse national settings of private tutoring across the Mediterranean and examine its political economic social and cultural underpinnings They draw on a range of conceptual frameworks and deploy a variety of research methods to problematize the multifaceted relationships between tutoring learning and equity The volume captures a multiplicity of voices and focuses on some of the central challenges facing education in pluralistic societies

Navigating 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

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**The Fourth Education Revolution** Anthony Seldon, Oladimeji Abidoye, 2018 There is no more important issue facing education or humanity at large than the fast approaching revolution in Artificial Intelligence or AI This book is a call to educators everywhere to open their eyes to what is coming If we do so then the future will be shaped by us in the interests of humanity as a whole

*The Pedagogy of English as an International Language* Roby Marlina, Ram Ashish Giri, 2014-06-23 This volume offers insights in current theoretical discussions observations and reflections from internationally and regionally celebrated scholars on the theory and practice of teaching English informed by a new school of thought English as an International Language EIL This volume provides readers scholars teachers teacher educators researchers in the relevant fields with Knowledge of the changing paradigm and attitudes towards English language teaching from teaching a single variety of English to teaching intercultural communication and English language variation Current thoughts on the theory of teaching English as an international language by internationally celebrated established scholars and emergent scholars Scholarly descriptions and discussions of how English language educators and teacher educators translate the paradigm of English as an International Language into their existing teaching Delineation of how this newly emerged paradigm is received or responded to by English language educators and students when it is implemented Readers have a unique opportunity to observe and read the tensions and dilemmas that educators and students are likely to experience in teaching and learning EIL

**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 actually outweigh any of the marginal benefits when effective race neutral alternatives are available

**The Oxford Handbook of Assessment Policy and Practice in Music Education, Volume 1** Timothy S. Brophy, 2019-01-02 In the music classroom instructors who hope to receive aid are required to provide data on their classroom programs Due to the lack of reliable valid large scale assessments of student achievement in music however music educators in schools that accept funds face a considerable challenge in finding a way to measure student learning in their classrooms From Australia to Taiwan to the Netherlands music teachers experience similar struggles in the quest for a definitive assessment resource that can be used by both music educators and researchers In this two volume Handbook contributors from across the globe come together to provide an authority on the assessment measurement and evaluation of student learning in music The Handbook s first volume emphasizes international and theoretical perspectives on music education assessment in the major world regions This volume also looks at technical aspects of measurement in music and outlines situations where theoretical foundations can be applied to the development of tests in music The Handbook s second volume offers a series of practical and US focused approaches to music education assessment Chapters address assessment in different types of US classrooms how to assess specific skills or requirements and how assessment can be used in tertiary and music teacher education classrooms Together both volumes of The Oxford Handbook of Assessment in Music Education pave the way forward for music educators and researchers in the field

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**Rethinking Value-Added Models in Education** Audrey Amrein-Beardsley, 2014-04-24 Since passage of the of No Child Left Behind Act in 2001 academic researchers econometricians and statisticians have been exploring various analytical methods of documenting students academic progress over time Known as value added models VAMs these methods are meant to measure the value a teacher or school adds to student learning from one year to the next To date however there is very little evidence to support the trustworthiness of these models What is becoming increasingly evident yet often ignored mainly by policymakers is that VAMs are 1 unreliable 2 invalid 3 nontransparent 4 unfair 5 fraught with measurement errors and 6 being inappropriately used to make consequential decisions regarding such things as teacher pay retention and termination Unfortunately their unintended consequences are not fully recognized at this point either Given such the timeliness of this well researched and thoughtful book cannot be overstated This book sheds important light on the debate surrounding VAMs and thereby offers states and practitioners a highly important resource from which they can move forward in more research based ways

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