

- Explain to learners that with simple interest, the interest earned or paid on amount invested or borrowed stays the same.
- Demonstrate to learners how simple interest is calculated. An example is given below:


## Worked example

Shafique borrowed R350,00 from his nephew at a simple interest rate of $6 \%$ per annum. Calculate the interest he has to pay if the loan is repaid after

1. one year
2. two years
3. three months

## Solution

The $6 \%$ is the interest rate and the interest is $6 \%$ of $\mathrm{R} 350,00$.
Interest per year $=6 / 100 \times R 350,00=R 21,00$.
Therefore the interest after

1. one year $=R 21,00$
2. two years $=2 \times R 21,00=R 42,00$
3. three months $=3 / 12 \times R 21,00=R 5,25$

Or three months $=1 / 4$ of R21,00 $=$ R5,25

- Gives learners the task to complete under learner activity.
- Move round the class if possible to monitor learners performance and provide assistance where needed.
- Learners exchange their work at the end of the activity and monitor them to do peer marking.
- Give them homework based on the lesson presented.


### 2.3 Conclusion

- Summarise the lesson by highlighting the key points to consider when dealing with borrowing and lending money.


## Reflections/ notes:

- Bonower- the person who borrows money from somebody
- Lender- the person/institution who lends money to the borrower. The money must be paid back.
- Loan term - the period over which the money may be paid back
- Interestis the amount of money paid in return for the use of someone else's money.
- Interest rate is the rate at which interest is paid by a borrower for the use of money that they borrow from a lender. Stress that an interest rate is not an amount but a percentage such as $3 \%$.
- Repayment- the regular payment on the outstanding balance.
- Per annum - per year

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| GRADE | 11 | SUBJ ECT | Mathematical Literacy | WEEK | 1 | TOPIC | Finance Time: 60 minutes | Lesson | 2 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |


| IESSON SUMMARY FOR: DATE STARIED: |  |  | DATE COMPLEIED: |  |
| :---: | :---: | :---: | :---: | :---: |
| SECTION | CONIENT | CONIEXT | APPUCATION / LESSON OBJ ECTIVES |  |
| Simple interest | Perform calculations involving simple interest through manual calculations without the use of a formulae | Household and small business finance | The learner will be <br> - Apply the kno with loan a repaymen <br> - Represent sim | able to: <br> wledge and skills in simple interest when dealing greements between family members where s are made only once at the end of the loan ple interest growth scenarios using linear graphs. |


| TEACHER ACTIVITIES | LEARNER ACTIVIIES | TIMING | RESOURCES |
| :---: | :---: | :---: | :---: |
| 1. Teaching methods: <br> Discussion, Question and answer, Demonstration <br> 2. Lesson development <br> 2.1 Introduction <br> a. Pre-knowledge required for the lesson. <br> Knowledge of simple interest <br> b. Baseline assessment <br> See under lea mer activity <br> 2.2 Main Body (Lesson presentation) <br> - Explain to learners that with simple interest the same amount each year because the interest is calculated on the same lump sum for every year. <br> - Discuss with learners to determine why it is sometimes better to take up loans or borrow money from family members. | Baseline activity <br> Corrections to be done for the previous lesson's home work <br> Activity <br> 1. Ndumiso invests R6 500 at $11 \%$ per year. <br> 1.1 Calculate the value of the investment for one year up to six years. <br> 1.2 Draw up your own table for 6 years for simple interest to show the years of investment and the value of the investment at the end of each investment period. | Baseline activity :5minutes <br> Activity:45 minutes | Any grade 11 CAPS approved textbook. <br> Chalkboard <br> Calculators |

- Explain that if one takes up a loan from a bank or financial institution, the person needs to have proof of earnings and other guarantees before the bank or financial institution grants the loan. Therefore it might be a better idea or easier to make an informal loan agreement with family members.
- Indicate to learners that linear graphs can be used to represent simple interest scenarios.
- Based on the previous lesson's examples and the table of values supplied in the previous lesson, demonstrate how to present simple interest scenarios using linear graphs. See under reflections/notes.

See under learner activity to give learners work to do.

- Check learners performance and provide feedback where necessary.
- Append your signature to the learners work and give them homework based on the lesson presented.


### 2.3 Conclusion

- Summarise the lesson by highlighting the key points to consider when dealing with borrowing and lending money.
1.3 Represent the information from the table in the form of a linear graph.
1.4 How much was the investment at the end of the fifth year?
1.5 How much interest did the investment accumulate at the end of the investment period? Show all calculations.


## Corrections and

 conclusion:
## 10minutes

## Reflections/ notes:

Joshua borrows his niece R200 for two years at a rate of 7\% simple interest. Below is a table showing Joshua's money increase in the first two years

| Year | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| Amount at the start of the year | R200 | R214 | R228 | R242 | R256 | R270 | R284 |
| Interest earned | R14 | R14 | R14 | R14 | R14 | R14 | R14 |
| Total amount at the end of the year | R214 | R228 | R242 | R256 | R270 | R284 | R298 |

A lineargraph to represent the information in the table is given below:


| Name of Teacher: |  | HOD: |  |
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| GRADE | 11 | SUBJ ECT | Mathematical Literacy | WEEK | 1 | TOPIC | Finance Time: 60 minutes | Lesson | 3 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |


| LESSON SUMMARY FOR: DATE STARIED: |  |  | DATE COMPLEIED: |  |
| :---: | :---: | :---: | :---: | :---: |
| SECTION | CONIENT | CONIEXT | APPLCATION / LESSON OBJ ECTIVES |  |
| Simple interest | Perform calculations involving compound interest through manual calculations without the use of a formulae | Household and small business finance | The learner will be <br> -Apply the kno dealing wi where rep <br> -Represent co showing c | able to: <br> wledge and skills in compound interest when th loan agreements between family members ayments are made only once at the end of the loan mpound interest growth scenarios using graphs mpound change. |


| TEACHER AC TIVIIES | IEARNER ACTIVITIES | TIMING | RESOURCES |
| :---: | :---: | :---: | :---: |
| 1. Teaching methods: <br> Demonstration, Discussion, Question and answer <br> 2. Lesson development <br> 2.1 Introduction <br> a. Pre-knowledge required forthe lesson. Knowledge of simple interest <br> b. Baseline assessment <br> See under leamer activity <br> 2.2 Main Body (Lesson presentation) <br> - Lead learners to explain what compound interest mean. <br> - Explain to learners that compound interest increases because the interest is added to the lump sum so you calculate the | Baseline activity <br> Corrections to be done for the previous lesson's home work <br> Activity <br> 1. Maxin invests R14 500 at $12 \%$ interest rate compounded annually. <br> 1.1 Calculate the value of the investment for one year up to five years. <br> 1.2 Draw up your own table for five years for to show the years of investment and the value of the investment at the end of each investment period. | Baseline activity :5minutes <br> Activity:45 minutes | Any grade 11 CAPS approved textbook. <br> Chalkboard <br> Calculators |

interest on a bigger lump sum for every year.

- Demonstrate to learners how to calculate values involving compound interest. See under reflections/ notes. Encourage learners not round up until they get to the final value.
- Look under learner activity to give them work to do.
- Mark learners work and do corrections with them.
- Give learners home work.


### 2.3 Conclusion

- Summarise the lesson by highlighting the key points to consider when working with compound interest.
1.3 Represent the information from the table in the form of a graph.
1.4 How much was the investment at the end of the fifth year?
1.5 How much interest did the investment accumulate at the end of the investment period?

Corrections and conclusion:

10minutes

## Reflections/ notes:

Jacob invests R13000 in an account at an interest rate of 8,5\% compounded annually.
1 calculate the interest rate after 1 year
2 determine the amount on which the interest for the second year will be calculated
3 copy and complete the table below:

| End of year | 0 | 1 | 2 | 3 | 4 | 5 |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| Interest earned for the year | 0 | R1 147,50 |  |  |  |  |
| Value of the investment in Rand | R13500 | R14 647,50 |  |  |  |  |

## Suggested solution

1. Interest after 1 year $=8,5 \%$ of R13 500

$$
\begin{aligned}
& =8,5 \div 100 \times R 13500 \\
& =R 13500+R 1147,50
\end{aligned}
$$

$$
=R 1 \quad 147,50
$$

2. Investment amount for the second year

$$
=R 14647,50
$$

3. Calculation of values used in the table

## End of year 2

Interest in $2^{\text {nd }}$ year $=8,5 \%$ of R14 647,50 $=8,5 \div 100 \times$ R14 $647,50=$ R1 245,04
Investment amount at end of 2nd year/beginning $3^{\text {rd }}$ year $=$ R14 647,50 + R1 245,0375 $=$ R15 892,5375

## End of year 3

Interest in $3^{\text {rd }}$ year $=8,5 \%$ of R15 892,5375 $=8,5 \div 100 \times$ R15 892,5375 $=$ R1 350,865688
Investment amount at end of $3^{\text {nd }}$ year/beginning $4^{\text {th }}$ year $=$ R15 892,55375 + R1 350,865688 $=$ R17 243,40319

## End of year 4

Interest in $4^{\text {th }}$ year $=8,5 \%$ of R17 243,41 $=8,5 \div 100 \times R 17243,40319=$ R1 465,689271
Investment amount at end of $4^{\text {th }}$ year/beginning $5^{\text {th }}$ year $=$ R17 243,40319 + R1 $465,689271=$ R18 709,09246

## End of year 5

Interest in $5^{\text {th }}$ year $=8,5 \%$ of R18 709,09246 $=8,5 \div 100 \times$ R18709,09246 $=$ R1 590,272859
Investment amount at end of $5^{\text {th }}$ year $=$ R18709,09246 + R1590,272859 = R20 299,36532 $=$ R20 299,37

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| GRADE | 11 | SUBJ ECT | Mathematical Literacy | WEEK | 1 | TOPIC | Finance Time: 60minutes | Lesson | 4 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |


| LESSON SUMMARY FOR: DATE STARIED: |  | CONIEXT | DATE COMPLETED: <br> APPLCATION / LESSON OBJ EC TIVES |  |
| :---: | :---: | :---: | :---: | :---: |
| SECTION | CONIENT |  |  |  |
| Interest on fixed deposits | - Perform calculations involving simple interest and compound interest through manual calculations without the use of formulae. <br> - Determine the interest on fixed deposits | Household and small business finance | The learner will be - Investigate inves deposited an | able to: <br> tments in fixed deposit accounts where money is d withdrawn from the account only once. |


| TEACHER ACTIVIIES | IEARNER ACTIVITIES | TIMING | RESOURCES |
| :---: | :---: | :---: | :---: |
| 1. Teaching methods: <br> Brainstorming, Discussion, Question and answer, Demonstration <br> 2. Lesson development <br> 2.1 Introduction <br> a. Pre-knowledge required for the lesson. <br> Knowledge of simple interest and compound interest. <br> b. Baseline assessment <br> See under leamer activity <br> 2.2 Main Body (Lesson presentation) <br> - Brainstorm with learners to determine whether they know different ways of saving money. <br> - Indicate to learners the two different ways of saving money. See under reflections/ notes. | Baseline activity <br> Corrections to be done for the previous lesson's home work <br> Activity <br> 1. Anele inherits R35 000 from a trust fund. The money is invested in affixed deposit account that pays $8 \%$ interest p.a. simple interest. The amount is left in the account for 6 years. Calculate the value of the investment at the end of the investment period. <br> 2. Ethan decides to save R150 every month in a bank starting at the beginning of June. <br> Use a table to record your calculations. | Baseline a ctivity :5minutes <br> Activity:45 minutes | Any grade 11 CAPS approved textbook. <br> Chalkboard <br> Calculators |

- Guide learners to complete the table by determining in the remaining amounts.
- Give homework to learners.


### 2.3 Conclusion

- Summarise the lesson by highlighting the key points to consider when dealing with interest on fixed deposits.
2.1 how much will Ethan have paid at the end of one year? Show calculations
2.2 How much will Ethan have in his account at the end of next June?

Corrections and conclusion:

10minutes

## Reflections/ notes:

You can save money in two different ways:
By depositing a lump sum into an account and leaving it there for a fixed period of time to earn interest. For example depositing R700 into an account for four years. By making regular payments into an account over a period of time. For example, paying R100 a month into an account for four years.

## Worked example

At ABC bank, and initial deposit of R50 is required for a special savings account designed for young people. Interest is calculated at $12 \%$ p.a. compounded monthly. Felicia decides to save R80 per month at ABC bank.
Determine how much Felicia will have at the end of 5 months.

## Suggested solution

To convert an annual rate to monthly rate you must divide it by 12 . Therefore $12 \%$ p.a. $=12 \% \div 12=0,01 \%$ per month.
Now to calculate the monthly interest you work out $0,01 \%$ of deposit amount, which is $0,01 \% \times \mathrm{R8O}=\mathrm{R0,80}$
The information can be presented in a table form as shown below:
Remember the interest rate per month is $0,01 \%$ and she deposits R80 into the account every month.

| Month | Amount at the start | Interest earned | New deposit amount | Total amount at the end of month |
| :--- | :--- | :--- | :--- | :--- |
| 1 | R80 | $0,01 \times R 80 \quad$ R0,80 | R80 | R160,80 |
| 2 | R160,80 | $0,01 \times R 160,80=R 1,61$ | R80 | R242,41 |
| 3 | R242,41 |  | R80 |  |
| 4 |  |  | $R 80$ |  |
| 5 |  |  |  |  |


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| LESSON SUMMARY FOR: DATE STARIED: |  | DATE COMPLEIED: |  |
| :--- | :--- | :--- | :--- | :--- |
| SECTION | CONIENT | CONIEXT | APPLCATION/LESSON OBJ EC TIVES |
| Banking | - Identify and explain the terminologies <br> used in banking <br> - Identify different types of bank <br> accounts and investigate "savings <br> account" | Personal, Household and small <br> business finance | The learner would be able to: <br> Investigate the advantages and disadvantages of savings accounts <br> regarding access to money, bank charges and interest rates |


| TEACHER AC TIVIIES | LEARNER ACTIVIIES | TIMING | RESOURCES |
| :---: | :---: | :---: | :---: |
| 1. Teaching methods: <br> Discussion, Question and answer, Demonstration <br> 2. Lesson development <br> 2.1 Introduction <br> a. Pre-knowledge required for the lesson. Knowledge of interest and interest rates <br> b. Baseline assessment <br> See under leamer activity <br> 2.2 Main Body (Lesson presentation) <br> - Discuss with learners to identify the terminologies used in banking. Assist learners to mention some of these terms. <br> - List some of the banking terms for learners and explain to them. See under reflection/ notes for some of these terms and their explanations. <br> - Discuss with learners to give reasons why bank accounts are needed for individuals and | Baseline activity <br> Do corrections for the previous lesson's home work <br> Activity <br> 1. Explain the following baking terms <br> Liquid assets <br> Overdraft <br> Credit limit <br> Debit card <br> Bank charge | Baseline activity :5minutes <br> Activity:45 minutes | Any grade 11 CAPS approved textbook. <br> Chalkboard <br> Calculators |

businesses or corporations. See under reflections/notes for some reasons. You may add your own reasons.

- Assist learners to identify different types of bank accounts. See under reflections/ notes.
- See under learner activity to give learners work to do.
- Monitor learners performance and provide assistance where needed.
- Let learners exchange their work at the end of the activity and monitor them to do peer marking.
- Append your signature to the learners work and give them homework based on the lesson presented.
- Give learners home work


### 2.3 Conclusion

- Summarise the lesson by highlighting the key concepts presented in the lesson.

Stop order
2. Compare the advantages and disadvantages of a savings account in a tabular form

Corrections and conclusion:

10minutes

## Reflections/ notes:

## Banking terms and their meaning

- Liquid assets - assets that are easily converted to cash
- Liquidity - it refers to the ease with which assets can be converted to cash.
- Overdraft - this is a loan from a bank that allows for a debit balance on a account
- Credit card - a small plastic card issued by a bank or other financial institution for the purpose of buying goods and services on credit
- Credit limit - it's the maximum amount that a bank or financial institution will allow a client to borrow
- Debit card - a small plastic card issued by a bank or financial institution for the purpose of buying goods and services with money that comes directly from your bank account
- Deposit - putting money into an account
- Bank charge or transactional fee - an amount of money payable for bank services provided
- Withdrawal - taking money from an account
- Debit order - an instruction to a bank to pay an amount that differs from month to month to a person or a business.
- Stop order - an instruction to a bank to pay a fixed amount on a monthly basis to a person or business.

Bank accounts offer a secure place for individuals, businesses or corporations to keep their money. Bank accounts differ and they don't all allow for the same access to money or charge the same fees or give the same interest.
There various types of bank accounts. These include current/cheque accounts, savings accounts, fixed deposit accounts, etc.

## Savings ac count

 fees).

Below is a table comparing the advantages and disadvantages of a savings account:

| Advantages | Disadvantages |
| :---: | :---: |
| The account allows customers to earn money on their liquid assets in the form of interest | The liquid assets cannot be used directly as money |
| It allow regular access to money | Has non cheque or credit card facilities for payments |
| The balance on the account can change daily and interest is calculated daily | Interest is only added onto the account at the end of the month |
|  | Withdrawals from savings account are occasionally costly and are sometimes time-consuming |
|  | Due to liquidity of this type of account, interest rates are low. |


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| GRADE | 11 | SUBECT | Matrematical Litercy | $w \in{ }_{\text {w }}$ | 2 | TOPC | Finance Time: 60 minutes | ${ }^{\text {Lesson }}$ | 2 |
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| SECTION | CONIENT | CONTEXT | APPUCATION / LESSON OBJ ECTIVES |  |
| Banking | Identify "fixed deposit account and cheques account" and describe them in terms of advantages and disadvantages. | Personal, Household and small business finance | The learner would Investigate the ad and cheques acco interest rates | able to: <br> htages and disadvantages of fixed deposit account nts regarding access to money, bank charges and |


| TEACHER ACTIVITIES | LEARNER ACTIVITES | TIMING | RESOURCES |
| :---: | :---: | :---: | :---: |
| 1. Teaching methods: <br> Discussion, Question and answer, Demonstration <br> 2. Lesson development: <br> 2.1 Introduction <br> a. Pre-knowledge required for the lesson. <br> Knowledge of savings accounts <br> b. Baseline assessment <br> Refresh leamers memory on sa vings ac counts with their adva ntages and disa dva ntages <br> 2.2 Main Body (Lesson presentation) <br> - Discuss with learners what fixed deposit accounts and cheque accounts are. See under reflections/ notes. <br> - Assist learners to identify the advantages and disadvantages of each type of account. <br> - See under learner activity to give learners work to do. <br> - Monitor learners performance and provide assistance where needed. | Activity <br> 1. Describe fixed deposit account in terms of the advantages and disadvantages in a tabular form <br> 2. Compare cheque account advantages and disadvantages in the form of a table. <br> 3. Which of the two accounts will you advice a client who wants more interest to be paid on the account? Give | Baseline activity :5minutes <br> Activity:45 minutes | Any grade 11 CAPS approved textbook. <br> Chalkboard <br> Calculators |

- Let learners exchange their work at the end of the activity and monitor them to do peer marking.
- Append your signature to the learners work and give them homework based on the lesson presented.
- Give learners home work


### 2.3 Conclusion

- Summarise the lesson by highlighting the advantages and disadvantages of fixed deposit and cheque accounts.
reasons for your answers


## Corrections and

 conclusion:10minutes

## Reflections/ notes:

## Cheque account

It is also called a transactional account and people use it to make regular transactions like withdrawals, deposits and payments.

## Fixed deposit account

This account is used for savings that you leave for a fixed period of $3,6,12$ or 36 months. The longer the investment period the larger the interest will normally be.
Advantages and disadvantages of fixed deposit account and cheque account

| Fixed depositaccount | Cheque account |  |  |
| :--- | :--- | :--- | :--- |
| Advantages | Disadvantages | disadvantages |  |
| Money can be deposited into the <br> account either as a lump sum or every <br> month for a specific period of time at <br> a specific interest rate | The money cannot be withdrawn until <br> the end of the stipulated time period <br> which can vary from one month to a <br> few years | The account provides funds for <br> withdrawal or payment in a variety of <br> forms including cheques, stop orders <br> debit orders, electronic and/or <br> telephonic transfers | They tend not to earn interest rate <br> but attract high interest rates and <br> penalties if overdrawn |
| It offers a higher rate of interest | Offers less liquidity | It is meant for the convenience of the <br> individual or business in terms of access <br> to funds when needed | Transaction fees are charged on <br> most transactions in and out of the <br> account |


|  |  | Interest is calculated daily but only <br> paid into the account at the end of <br> each month. |
| :--- | :--- | :--- | :--- | :--- |


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| LESSON SUMMARY FOR: DATE STARIED: |  | DATE COMPLEIED: |  |
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| SECTION | CONIENT | CONIEXT | APPLCATION/LESSON OBJ EC TIVES |
| Banking | Describe debit and credit cards in terms <br> of their advantages and disadvantages. | Personal, Household and small <br> business finance | The learner would be able to: <br> Investigate the advantages and disadvantages of debit and credit <br> cards regarding access to money, bank charges and interest rates |

## TEACHER ACTIVIIES

## 1. Teaching methods:

Discussion, Question and answer, Demonstration
2. Lesson development

### 2.1 Introduction

a. Pre-knowledge required forthe lesson.

Knowledge of savings accounts
b. Baseline assessment

See under leamer activity
2.2 Main Body (Lesson presentation)

- Discuss with learners to find out how money can be accessed if one has an account with a bank.
- Indicate to learners that a bank card such as a credit card or a debit card is usually used to access one's money in one's account.
- Remind learners that a debit card is a small plastic card issued by a bank or financial institution for the purpose of buying goods and services with money that comes directly


## LEARNERACTIVIIES

Baseline activity
Do corrections for the previous
lesson's home work

Activity

1. List at least three similarities between debit cards and credit cards
2. Compare debit card and credit card by identifying their advantages and disadvantages

| TIMING |
| :--- |
| Baseline activity <br> :10minutes |

## RESOURCES <br> Any grade 11 CAPS approved textbook. <br> Chalkboard <br> Calculators

Investigate the advantages and disadvantages of debit and credit cards regarding access to money, bank charges and interest rates

## from one's own account.

- Explain that debit cards have tired interest rates (different interest rates in different monetary intervals)
- Again explain to learners that a credit card is a small plastic card that is issued by a bank or financial institution for the purpose of buying goods and services on credit.
- Assist learners to compare debit with credit cards. See under reflection/notes for some suggestions.
- See under learner activity to give learners work to do.
- Monitor learners performance and provide assistance where needed.
- Let learners to do peer marking.
- Give learners home work


### 2.3 Conclusion

- Summarise the lesson by highlighting the advantages and disadvantages of debit cards and credit cards


## Reflections/ notes

## Below is a table showing a comparison between debit card and credit

| Comparison |  | Advantages and disadvantages |  |
| :---: | :---: | :---: | :---: |
| Debit card | Credit card | Debitcard | Credit card |
| Can withdraw money at ATM Can withdraw money inside the bank Can pay for shopping | Can withdraw money at ATM Can withdraw money inside the bank Can pay for shopping | Cannot use to pay for urgent purchases if no funds are available | Interest rates charged on credit balances are very high. <br> May lead to temptations to buy non-essential things even when money is not available |
| May only spend the amount available | May spend money that is not in the | No overdraft facilities are allowed on | Each card is given a specified credit |


|  | account but interest is payable on the outstanding amounts after a specified period | debit cards and an account must always have a credit balance, i.e. you cannot buy on credit (using money that you do not have) | limit which you can use to buy goods and services |
| :---: | :---: | :---: | :---: |
| The amount is immediately withdrawn from the current account | The account holder decides when and how much to pay off | Debit cards usually attract bank charges or fees for all transactions. | This borrowed money must be paid back within a specified period |
| Not a risk to fall in debt trap | Can be used in a crisis to pay for purchases and/or services. Up to 55 days interest free <br> Budget buying facilities spread cost out |  | They are not designed for savings. |


| Name of Teacher: |  | HOD: |  |
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| Sign: |  | Sign: |  |
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| GRADE | 11 | SUBj ECT | Mathematical Literacy | WEEK | 2 | TOPIC | Finance Time: 60 minutes | lesson |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |


| LESSON SUMMARY FOR: DATE STARIED: |  | DATE COMPLEIED: |  |
| :--- | :--- | :--- | :--- | :--- |
| SECTION | CONIENT | CONIEXT | APPLCATION / IESSON OBJ ECTIVES |
| Banking <br> charges and <br> late payments | Identify bank charges for <br> specified accounts and <br> determine the implications <br> for late payments on <br> accounts. | The learner would be able to: <br> Compare bank charges of different banks using tariff tables, given formulae and drawn <br> graphs to assess the suitability of different accounts for individuals with particular needs. <br> small business finance | Investigate the implications of late payments on a credit card account. |
| Investigate the different ways in which interest is calculated on different types of accounts |  |  |  |


| TEACHER ACTIVIIIES | LEARNER ACTIVIIIES | TIMING | RESOURCES |
| :---: | :---: | :---: | :---: |
| 1. Teaching methods: <br> Discussion, Question and answer <br> 2. Lesson development <br> 2.1 Introduction <br> a. Pre-knowledge required for the lesson. Knowledge of debit and credit cards <br> b. Baseline assessment <br> See under leamer activity <br> 2.2 Main Body (Lesson presentation) <br> - Discuss with learners to find out what they know about bank charges. Assist them to explain bank charges and if possible let them give examples. See | Baseline activity <br> Do corrections for the previous lesson's home work <br> Activity <br> 1. Benny has a credit card which he uses every month to do his shopping. In April, he made a shopping costing R6 560,50 . He didn't pay his account on time and it was 7 days late. The bank charges $26 \%$ p.a. interest calculated on a daily balance. | Baseline activity :10minutes <br> Activity:35 minutes <br> Ma rking: 10 | Any grade 11 CAPS approved textbook. <br> Chalkboard <br> Calculators |

under reflection/notes.

- Give learners examples that will allow them to identify bank charges.
- Assist learners to understand how charges are calculated on accounts and transactions. See under reflections/notes for some suggestions.
- A copy of bank charges has been attached under reflections/notes. If possible make copies so that learners can interact with the banking charges from various banks.
- Indicate to learners that credit card account allows you to buy things on credit, but if you don't settle (pay back) your account on time, they charge you interest at a high rate on the amount outstanding.
- Provide scenarios that will allow learners to determine the cost of late payments.
- See under learner activity to give learners work to do.
- Let learners to do peer marking.
- Give learners home work


### 2.3 Conclusion

- Summarise the lesson by highlighting the implications of late payments of accounts and what it does to one's credit records.

What fee will Benny pay because he paid the credit balance late?
2. Mandy Mondays and Tuesdays and earns R250 a day. Thandeka works five days a week and earns R125 per day. Mandy banks with FNB and Thandeka banks with ABSA. They both have MZANSI account with their banks. Assume that there are 20 working days in a certain month. 2.1. Determine which of the two will pay more in terms of deposits and give reasons.
2.2. what is the best way for the two to make deposits?
2.3. determine the best way for the two workers to make purchases.

## conclusion:

 5minutes
## Reflections/ notes:

Bank charges include all transaction charges and banking fees that a client has to pay. Below are some of bank charges:

- Monthly admin fees - the fees charged for the provision and maintenance of an account
- Transaction fees - the fees charged every time money is withdrawn or deposited into an account based either on the type of transaction or on the amount of ATM transactions, debit transactions or stop orders.
- Interest charged on overdrafts or debit balances whether authorised or unauthorised.
- Charges for exceeding authorised overdraft limits or attempting to make payments where no authorised overdraft exists.

| Below is the pricing guide for MZANSI ACCOUNT for 2011/2012 from FNB and ABSA |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
| Monthly Fees | Mzansi Account | Social Grant Account | ABSA MZANSI ac count Transaction type | monthly fees |
| Monthly Account Fee | Not Applicable | R 5.60 | Monthly Administration Fee | No charge |
| Transfers and payments |  |  | Account Payments and Funds Transfers |  |
| Cellphone Banking and Telephone Banking (IVR) and FNB App | R 1.00 |  | Account Payments <br> - Absa ATM <br> - Branch Counter | $\begin{aligned} & \text { R5,25 } \\ & \text { R27,00 } \end{aligned}$ |
| FNB ATM, Online Banking and Scheduled Payments | R 5.00 |  | Debit and Stop Orders <br> - Internal Debit Orders <br> - External Debit Orders <br> - Stop Orders | $\begin{aligned} & \mathrm{R} 3,85 \\ & \text { R5,25 } \end{aligned}$ <br> No charge |
| Internal Debit Order* | R 3.10 |  | Funds Transfers <br> - Absa ATM <br> - Branch Counter | $\begin{aligned} & \text { R3,85 } \\ & \text { R27,00 } \end{aligned}$ |
| External Debit Orders | R 5.00 |  | CashSend ${ }^{\text {TM }}$ (Absa ATM) | R8,70 |
| Branch and Telephone Banking (Consultant Assisted) | R 27.50 |  |  |  |
| Purchases |  |  | Purchases |  |
| Card Purchases at retailer | R 2.10 |  | Prepaid Top-up at Absa ATM or POS | No charge |
| LOTTO / PowerBall | R 1.00 |  | POS - Local | R2,00 |
| Prepaid (FNB ATM, Online, Cellphone and Telephone Banking (IVR)) | R 1.00 |  | POS - Overseas | N/A |
| Prepaid (Other Bank's ATM) | R 6.00 |  |  |  |
| Prepaid (Telephone Banking (Consultant Assisted)) | R 8.00 |  |  |  |



| FNB ATM Declined Transaction Fee (Insufficient funds or limit exceeded) | Free |  | Bank Cheque | R65,00 |
| :---: | :---: | :---: | :---: | :---: |
| Other FNB Declined Transaction Fee (Local and International) | R 3.60 |  | Stop Payment Instruction (Debit Order/Bank Cheque) | R30,00 |
| Other Bank's ATM Declined Transaction Fee (Local and International) | R 3.60 |  | Special Clearance | R65,00 |
| Unpaid Debit Order (Charged per item) | 1st Free thereafter R 5.00 |  | Debit Card Replacement Fee | R55,00 |
| Deposit of Post-dated Cheque (per cheque) | R 39.00 |  | Notification Fee (SMS or E-mail) | R0,50 |
| Card Replacement Fee | R 60.00 |  | Dishonoured/Returned Payment | (first 1 free pm) R5,00 |
| Card Issuing Fee (Charged for the first 6 months) | R 5.00 | Not Applicable | Declined Fee (Insufficient Funds) <br> - Absa ATM <br> - Absa-supported ATM <br> - Saswitch ATM <br> - POS <br> - Post Office Terminal | No charge No charge No charge No charge No charge |
| Online Banking Password Reset (Consultant Assisted) |  | . 00 | Returned Cheque Deposit | R65,00 |


| Name of Teacher: | HOD: |
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| Sign: | Sign: |
| Date: | Date: |


| GRADE 11 | SUBJ ECT Mathematical Literacy | Week 3 | TOPIC | Finance Time: 60min | Lesson | 1 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| LESSON SUMMARY FOR: | DATE STARIED | DATE COMPLEIED |  |  |  |  |
| SECTION | CONIENT | CONIEXT | LESSON OBJ ECTIVES/ APPUCATIONS |  |  |  |
| Banking <br> (Loans and cost price) | Perform calculations involving loan agreements and repayments through manual calculations without the use of a formulae | Household and small business finance | Learners should be able to <br> - List the factors affecting the cost price when taking a loan <br> - Evaluate the impact of paying deposit on the price of loan <br> - Calculate loan repayment. <br> - Calculate the cost price of a loan when deposit is paid |  |  |  |


| TEACHER ACTIVIIES | LEARNER ACTIVITIES | TIMING | RESOURCES NEEDED |
| :---: | :---: | :---: | :---: |
| 1. Teaching methods: <br> Telling, explaining, demonstration, question and answers. <br> 2.1 Introduction <br> a. pre-knowledge required for the lesson income and expenses, simple interes $\dagger$ <br> b. baseline assessment <br> - Learners answer the questions listed under the baseline assessment in the learner activity column [need to use the home work information] <br> c. Do correction <br> 2.2 Main Body (Lesson presentation) <br> - Tell learners that if they need money to start up a business, do home improvements or buy a home, banks and other financial institutions can grant you a loan. <br> - Inform learners that there are two types of loans, namely personal loan and home loan. <br> - Banks charge you an interest for lending you money <br> - The monthly repayment depends on, the size of the loan, the number of years of the loan to be paid and the rate of interest. <br> - The cost price of the loan will be determined by the number of years, interest rate and the | 1. Baseline assessment: <br> a. Calculate the total amount accumulated on an investment amount of R7500, invested for 12 years at $9 \%$ per annum at simple interest. <br> b. If R7500 is invested for 12 years at $9 \%$ per annum compounded monthly, find the accumulated amount after 12 years. <br> 2. Learner activity <br> a. Calculate the total loan amount and the interest she will pay. | 10 min- base line <br> 5 min- corrections <br> 20 min - for the presentation and demonstration 10 min for the main activity <br> 5 min for corrections and conclusion | News papers <br> Any grade 11 CAPS approved textbook. <br> Chalkboard <br> Calculators |

## deposit amount.

- Paying a deposit could reduce your monthly instalment and the interest to be paid.
- Demonstrate to learners how paying a deposit could reduce the cost price of the loan.
- Thabile want to buy a car to run her business of selling candles. She went to the car dealer and got a car that cost R55000 and agreed to a payment period of 4 years at $10 \%$ interest rate per annum.
Calculate the interest she will have to pay with and without the deposit


## With a deposit of 10000 <br> Initial amount= R55000 <br> Amount owing $=55000-10000$ = R45000 <br> Interest on the owed amount = R45000×10/100 = R4500 <br> Total amount owed= R45000 <br> $+4500=$ R49500

## Without deposit

Initial amount= R55000
Amount owing $=55000$
Interest on the owed amount =
R55000×10/100 = R5500
Total amount owed= R55000 +5500
= R60500

- Banks calculate loans using compound interest.
- Demonstrate to the learners how the cost price is affected by the interest, and period in which you take the loan
If Thabile takes a loan from the bank to pay the amount owing on the car calculate the total loan amount and the interest she will pay:
With a deposit of 10000
Initial amount= R55000
Amount owing $=55000-10000$
= R45000

The loan amount is R45000 compounded yearly for 4 years at $11,5 \%$

- Ask learners to calculate the total loan amount and the interest of the amount without the deposit

Without deposit
Initial amount= R55000
Amount owing = R55000
The loan amount R55000
at $11,5 \%$ compounded
yearly, for 4 years.
b. Which option is cheaper?
3. Calculate the total amount she will pay for a loan R55 000 compounded half yearly at
$11,5 \%$ for 4 years.

Use other textbooks and give learners additional questions.

### 2.3 Conclusion

- Remind learners about the factors that affect the cost of loan i.e. deposit, period and interest rate


## Reflection/ Notes:

| Name of Teacher: |  | HOD: |  |
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| Date: |  | Date: |  |


| GRADE | 11 | SUBJ ECT | Mathematical Literacy | Week | 3 | TOPIC | Finance Time: 60min | Lesson | 2 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| LESSON SUMMARY FOR: DATE STARIED: |  |  |  | DATE COMPLEIED: |  |  |  |  |  |
| SECTION |  | CONIENT |  | CONIEXT |  |  | IESSON OBJ ECTIVES/APPLICATION |  |  |
| Banking (loan repa |  | Perform calculations involving loan agreements and repayments through manual calculations without the use of a formulae |  | Household and small business finance |  |  | Learners should be able to <br> - Calculate the real cost of the loan <br> - Calculate how much of the repayment goes to interest <br> - Calculate the repayment amount of a loan |  |  |


| TEACHER ACTIVIIES | LEARNER ACTIVIIES | TIMING | RESOURCES NEEDED |
| :---: | :---: | :---: | :---: |
| 1. Teaching methods: <br> Telling, explaining, question and answers, demonstration <br> 2.1 Introduction <br> a. pre-knowledge required for the lesson interest, simple interest <br> b. baseline assessment Do correction to the homework clarify any misconception relating to simple interest <br> 2.2 Main Body (Lesson presentation) <br> - Indicate to learners that Cost price depends on the amount you spend on the production of the product. In some instances you may have to take a loan to start your business. <br> - Explain that Part of the cost price will include the loan repayment amount. <br> - The repayment is done on the monthly basis <br> - Banks calculate an interest on the interest on the monthly basis <br> - Inform learners that the interest calculated will affect the total amount to be paid. <br> - Demonstrate to learners how the interest paid affects the cost of the loan. See the example given under reflections/ notes. | 1. Baseline assessment <br> Do corrections for the previous lesson's home work <br> Learner activity <br> 1. use the table provided to: <br> a. Calculate the new interest and the new balance for month 7 to month 12 . <br> b. Calculate the total interest paid at the end of one year <br> 2. Henry borrowed R700 from his uncle at a simple interest rate of $4 \%$ p.a. He pays the loan back after one year. What was the real cost of the loan? <br> 3. Amelia lends R5 100 to her mother-in- | 5 min for home work correction 30 min- for the presentation and demonstration 20 min for the main activity <br> 5 min for corrections and conclusion | News papers <br> Any grade 11 CAPS approved textbook. <br> Chalkboard <br> Calculators |

- Inform learners that they should not round off their answers until the new balance is calculate on the table
- Demonstrate using end of $5^{\text {th }}$ to show the effect of writing all the digits and of writing two digit
e.g. interest $=$ R5 $11,42+51142,62=$ R51554,04
new balance $=$ R50154,04 [ not R50154,05]
End of $6^{\text {th }}$ month interest $=$ R501,54
- Ask learners to complete the table until end of the year,
- Discuss the effect of rounding on in the new balance and on the interest
- You can also give learners a bank statement that indicate the loan repayment and ask them to show how the interest is calculated and the new balance for three months.
- See under learner activity for instructions as to what learners need to do for their activity.


### 2.3 Conclusion

- Do corrections, and emphasis on the technique on how to calculate interest on the changing balance and its effect on the cost of the loan
law at a compound interest rate of \%3,5\% p.a. the mother-in-law pays back the loan after two years. What is the actual cost of the loan?


## Reflection/ Notes:

Thabile borrowed an amount or R55 000 from a bank to expand his business. The repayment amount of Thabile's loan is R1500.

Therefore the monthly interest rate will be $12 \% \div 12=1 \%$

Grade 11 Mathematics Literacy Lesson Plans


| Name of Teacher: |  | HOD: |  |
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| Sign: |  | Sign: |  |
| Date: |  | Date: |  |


| GRADE | 11 | SUBJ ECT | Mathematical Literacy | Week | 3 | TOPIC | Finance Time: 60min | Lesson | 3 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| LESSON SUMMARY FOR: DATE STARIED: |  |  |  | DATE COMPLEIED: |  |  |  |  |  |
| SECTION |  | CONIENT |  | CONIEXT |  |  | LESSON OBJ ECTIVES |  |  |
| Banking (hire purc agreemen |  | Perform calculations involving hire purchase agreements and repayments through manual calculations without the use of a formulae |  | Household and sma ll business fina nce |  |  | Learners should be <br> - work with scenar agreements | with hire |  |

## TEACHERACTIVIIES

1. Teaching methods:

Telling, explaining, question and answers, demonstration

### 2.1 Introduction

a. pre-knowledge required for the lesson
knowledge of loans and loan calculations.
b. baseline assessment

Do corrections for the previous lesson's homework
2.2 Main Body (Lesson presentation)

- Discuss with learners to understand what a hire purchase is. See under reflection/notes for suggested explanation
- Assist learners to come up with examples of hire purchase agreements they can think of.
- Indicate that in a hire purchase agreement the buyer has to pay a deposit (a portion of the cash price) and then pay off the rest of the cost of the goods in monthly instalments. It is the shop that determines the deposit to be paid and it is usually calculated as a percentage of the selling price
- Explain to learners that when it comes to hire purchase agreement, it is the shop that decides how many monthly instalments you must pay at a fixed amount each month.
LEARNER ACTIVIIES
Baseline assessment
Do corrections for the previous lesson's home work


## Learner activity

1. Mrs Nemangaya saw an advertised bedroom suite for sale at R6 999. The furniture dealer offers hire purchase terms as follows:

- A deposit of R700 and monthly instalments of R300 over 24 months.
1.1 What percentage of the cash price is the deposit?
1.2 What will be the total cost of the bedroom suite if it is bought on hire purchase agreement?
1.3 Identify at least 2 advantages and 2
disadvantages of hire purchase agreement.
1.4 how much more will a customer pay for buying the bedroom suite on hire purchase agreement? Show calculations

RESOURCES NEEDED
News papers

Any grade 11 CAPS approved textbook.

Chalkboard
Calculators
30 min for the main activity

15 min for corrections and conclusion

- Give learners scenarios that will allow them to practice on determining the deposit as well as the monthly instalments to be paid for going into a hire purchase agreement with a given shop.
- Discuss with learners to establish the importance of having hire purchase agreement.
- See under learner activity to give learners work to do


### 2.3 Conclusion

- Do corrections and emphasise the important points to note when getting into hire purchase agreement with a shop.
1.5 A loan was being offered by a bank to pay for the cash price of the bedroom suite at a $10 \%$ interest rate p.a. compounded annually for two years. Should Mr Nemangaya take the loan to pay cash for the suite or he should take the hire purchase agreement? Show calculations to support your answer.


## Reflection/ Notes:

 cash to pay the full price all at once.
 that determines the deposit to be paid and it is usually calculated as a percentage of the selling price
When it comes to hire purchase agreement, it is the shop that decides how many monthly instalments you must pay at a fixed amount each month.
Hire purchase agreements are useful if you want to have your item before you have money to pay the full price for the item.


| Name of Teacher: | HOD: |
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| Date: | Date: |


| GRADE 11 | SUBJ ECT | Mathematical Literacy | Week | 3 | TOPIC | Finance Time: 60min | Lesson | 4 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| LESSON SUMMARY FOR: DATE STARIED: |  |  | DATE COMPLEIED: |  |  |  |  |  |
| SECTION | CONIENT |  | CONIEXT |  | LESSON OBj EC TIVES/ APPLICATION |  |  |  |
| Banking <br> (bank investments) | Determine different investment opportunities and make decisions based on interest rates quoted for different investment options. |  | Household and small business finance |  | Learners should be able to <br> - Determine the total amount of money in an investment at the end of a certain time period. <br> - Make sense of graphs showing loan and investment scenarios |  |  |  |


| TEACHER ACTIVIIES | LEARNER ACTIVIIES | TIMING | RESOURCES NEEDED |
| :---: | :---: | :---: | :---: |
| 1. Teaching methods: <br> Telling, explaining, question and answers, demonstration <br> 2.1 Introduction <br> a. pre-knowledge required for the lesson: knowledge of hire purchase agreements. <br> b. baseline assessment Do corrections for the previous lesson's homework <br> 2.2 Main Body (Lesson presentation) <br> - Brainstorm with learners to understand what an investment is. Look under reflections/notes for suggested explanations. <br> - Discuss with learners to find out why it's important to invest. See under reflections/notes for some suggestions. <br> - Give learners the tables under reflection/notes and discuss with them as to different amounts to be invested and the best options based on interest rates quoted. <br> - Look under learner activity to give learners work. You may add your own <br> 2.3 Conclusion <br> - Do corrections and emphasise the important points to note when getting into hire purchase agreement with a shop. | Baseline assessment <br> Do corrections for the previous lesson's home work <br> Learner activity <br> 1. use the tables provided for the two banks to answer the questions that follow: <br> Without doing any calculations, decide which bank you would go to if you made the following investments: <br> 1. R45 000 <br> 2. R50 000 <br> 3. R25 000 <br> 4. R80 000 <br> 5. R16 000 <br> 6. R70 000 <br> 7. R65 000 <br> Give reasons for every option you choose. | 5 min for home work correction <br> 10 min- for the presentation and demonstration <br> 30 min for the main activity <br> 15 min for corrections and conclusion | News papers <br> Any grade 11 CAPS approved textbook. <br> Chalkboard <br> Calculators |

- Request leamers to gather magazines/ brochures from various shops and outlets which contain prices of goods and services. They will be needed for the next lesson on inflation.
- Please make necessary arrangements to ensure that you have some newspapers at hand, in case leamers are unable to get any.


## Reflection/ Notes

 account.
 different time periods. Below is an example of two fixed deposit accounts from two banks

## Bank A: ordinary fixed deposit No minimum investment required. Interest rates are quoted as per annum rates. Interest is compounded monthly.

| Period in months | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 18 | 24 | 36 | 48 | 60 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Interest | 4,05\% | 5,00\% | 5,05\% | 5,0\% | 5,05\% | 5,30\% | 5,30\% | 5,30\% | 5,30\% | 5,30\% | 5,30\% | 5,40\% | 5,40\% | 5,70\% | 6,00\% | 6,7\% | 6,90\% | 7,25\% |

 R100 000 and above.

| Interest charged | 33 days to under three months | Three months to under six months | Six months to under 12 months | 12 months to under 18 months | 18 months to under 24 months | 24 months to under 36 months | 36 months to under 48 months | 48 months to 60 months |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Interest on <br> balances below R10 000 | 4,00\% | 4,10\% | 4,20\% | 4,35\% | 4,65\% | 5,005 | 5,70\% | 6,10\% |
| Interest on balances from R10 000 to R99 999 | 5,00\% | 5,10\% | 5,20\% | 5,35\% | 5,65\% | 6,00\% | 6,70\% | 7,10\% |


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| Date: |  | Date: |  |


| GRADE | 11 | SUBJ ECT | Mathematical Literacy | Week | 4 | TOPIC | Finance Time: 60min | Lesson | 1 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| LESSON SUMMARY FOR: DATE STARIED: |  |  |  | DATE COMPLEIED: |  |  |  |  |  |
| SECTION |  | CONIENT |  | CONIEXT |  | LESSON OBj EC TIVES/APPILCATION |  |  |  |
| Banking (inflation) |  | Investigate changes in the prices of goods and/or services. |  | Household and small business finance |  | Learners should be able to: Recognise that inflation is a measure of the change in the purchasing power of money over time |  |  |  |


| TEACHER ACTIVIIES | LEARNER ACTIVIIIES | TIMING | RESOURCES NEEDED |
| :---: | :---: | :---: | :---: |
| 1. Teaching methods: <br> Discussion, question and answers, demonstration <br> 2.1 Introduction <br> a. pre-knowledge required for the lesson: knowledge of the costs of basic food items such as bread and fresh milk <br> b. baseline assessment see under learner activity <br> 2.2 Main Body (Lesson presentation) <br> - Brainstorm with learners to understand what inflation is. Look under reflections/notes for suggested explanations. <br> - Explain that to inflate means to make it bigger and therefore inflation can also be explained as the increases in prices of the goods and services we pay for. <br> - Indicate to learners that normally a year-on-year inflation and a month-on-month inflation rates are commonly used by economists to measure inflation. <br> - Explain that if it is announced that the year-on-year inflation rate for December 2011 is $5,5 \%$, it means that the average price of goods and services in December 2011 was $5,5 \%$ higher than it had been in December 2010. <br> - Indicate to learners that because the inflation rate represents the average increase in the price of goods and services, a high year-on-year or month-on-month | Baseline assessment <br> Mention at least five basic food items that you buy or your family sends you buy from a shop. <br> Compare the price of the items from 2011 to 2012 and determine whether the prices have changed or stayed the same. <br> Learner activity <br> 1. Statistics South Africa released a report on food prices in September 2012 which indicated that the following components increased from July 2012 to August 2012: <br> oils and fats ( $0,8 \%$ ) <br> other food ( $0,8 \%$ ) <br> meat ( $0,6 \%$ ) <br> hot beverages $(0,4 \%)$ <br> milk, eggs and cheese $(0,2 \%)$ | 5 min for home work correction <br> 10 min - for the presentation and demonstration <br> 30 min for the main activity <br> 15 min for corrections and conclusion | News papers <br> Any grade 11 CAPS approved textbook. <br> Chalkboard <br> Calculators |

inflation rate implies that a person can buy a lot less for the same money than a year or month before.

- Explain what the terms CPI,CPIF and CPIX mean. See under reflection/notes.
- Give learners the opportunity to brainstorm the prices of goods and services over a period of time and let them make decisions as to whether the prices of the items have remained the same or they've increased. If possible let learners determine the price increases.
- Get magazines and newspapers as well as brochures that have information on inflation and discuss with learners what the information actually mean in terms of the measure of average price rise.
- Look under learner activity to give learners work. You may add your own


### 2.3 Conclusion

- Do corrections and emphasise the important points presented.
- Give learners home work


## and fruit (0,2\%)

Calculate the prices of the items listed on
Brochure 1 attached in July 2012.
2. The following components in the food and non-alcoholic beverages index decreased:
sugar, sweets and desserts $(-1,5 \%)$
fish (-1,2\%)
vegetables (-1,1\%)
cold beverages (-0,2\%)
bread and cereals $(-0,1 \%)$
determine the price of the items listed on
Brochure 2 in July 2012.

## Reflection/ Notes:


 year.

- CPI - Consumer Price Index. It refers to the official rate of inflation.
- CPIX - it is the CPI with the exclusion of the interest rate on home loans
- CPIF - it is the index that only refers to the change in the food prices.
- Index - A number that gives the value of something in a particular year relative to the value in a certain base year. The plural of index is indices.
 had been in December 2010.
 lot less for the same money than a year or month before

| Name of Teacher: |  | HOD: |  |
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| Date: |  | Date: |  |

## Brochure 1


brochure 2


| GRADE | 11 | SUBJ ECT | Mathematical Literacy | Week | 4 | TOPIC | Finance Time: 60min | lesson | 2 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| LESSON SUMMARY FOR: DATE STARIED: |  |  |  | DATE COMPLEIED: |  |  |  |  |  |
| SECTION |  | CONIENT |  | CONIEXT |  | IESSON OBJ ECTIVES/APPLICATION |  |  |  |
| Banking (inflation) |  | Investigate changes in the prices of goods and/or services. |  | Household and small business finance |  | Learners should be able to: Recognise that inflation represents the average increase in the prices of a variety of goods and services over time and that different items can have different inflation rates |  |  |  |


| TEACHERACTIVIIES | LEARNER ACTIVIIES | TIMING | RESOURCES NEEDED |
| :---: | :---: | :---: | :---: |
| 1. Teaching methods: <br> question and answers, Discussion <br> 2.1 Introduction <br> a. pre-knowledge required for the lesson: knowledge of the impact of inflation on goods and services <br> b. baseline assessment see under learner activity and ask those questions orally. <br> 2.2 Main Body (Lesson presentation) <br> - Refresh learners memory on the previous lesson and indicate to them that as the prices of goods and services increase, the purchasing/buying power of our money decreases. It implies that as inflation rises, every rand you spend buys a smaller and smaller amount of food, petrol, electricity, medical treatment, or anything else on which you spend your money. | Baseline assessment <br> Oral questions: <br> Explain in your own words what CPI, CPIX imply. <br> Learner activity <br> 1. According to Statistics South Africa's September 2012 report, the annual CPI for food and non-alcoholic beverages (NAB) from August 2011 to August 2012 was $4,9 \%$. <br> If bread cost R8,50 in August 2011, how much was the same bread expected to cost in August 2012. <br> 2. Complete the table given in reflections. <br> 3. The table below shows the percentage price change for the period from June 2011 to June 2012. | 5 min for home work correction <br> 10 min- for the presentation and demonstration <br> 30 min for the main activity <br> 15 min for corrections and conclusion | News papers <br> Any grade 11 CAPS approved textbook. <br> Chalkboard <br> Calculators |

- Give examples of such situations where you pay more money for the same product even though the quantity or quality may not necessarily have changed during the period under review.
- Look under learner activity to give learners work. You may add your own


### 2.3 Conclusion

- Do corrections and emphasise the important points presented.
- Give learners home work

| Food item | Percentage price change from 2011 to June |
| :--- | :--- |
|  | 2012 |
| Grain products | 12,4 |
| Fish | 15,1 |
| Milk, cheese and eggs | 18,0 |
| Vegetables | 21,0 |
| Coffee, tea and cocoa | 13,1 |

Use this table and the Shoprite Brochure for June 2011 June to determine the price of the items on for June 2012

## Reflection/ Notes:

- CPIX - it is the CPI with the exclusion of the interest rate on home loans

The CPIX in 2004 was 129,8. This tells us that:

- The cost of a representative basket of consumer goods and services increased by $29,8 \%$ from 2000 to 2004
- For every R100 the average South African spent on goods and services in 2000, they would have spent R129,80 for the same things in 2004
- If an average South African's monthly costs were about R1 500 in 2000 , then in 2004 they would probably have been about R1 $500 \times 1,298=$ R1 947

If the CPIX is less than 100 it would tell us that the cost of a representative basket of consumer goods and services had fallen since 2000.

- $\quad$ Percentage increase in price $=\frac{\text { price in one year }- \text { price in previous year }}{\text { price in previous year }} \times 100$

| Year | Approximate price of a Loaf of Brown Bread | Yearly Difference in Price | \% Change per Year |
| :---: | :---: | :---: | :---: |
| 2000 | $\mathrm{R} 3,75$ | ------ | -------- |
| 2001 | $\mathrm{R} 3,83$ | $\mathrm{R} 3,83-\mathrm{R} 3,75=\mathrm{R} 0,08$ | $\mathrm{R}, 08 / \mathrm{R} 3,75 \times 100=2,1 \%$ |
| 2002 | $\mathrm{R} 3,95$ |  |  |
| 2003 | $\mathrm{R} 4,65$ | $\mathrm{R} 4,60$ |  |
| 2004 | $\mathrm{R} 4,70$ |  |  |
| 2005 | $\mathrm{R} 4,85$ |  |  |
| 2006 |  |  |  |


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Shoprite brochure for J une 2011


| GRADE | 11 | SUBJ ECT | Mathematical Literacy | Week | 4 | TOPIC | Finance Time: 60min | Lesson | 3 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| LESSON SUMMARY FOR: DATE STARIED: |  |  |  | DATE COMPLEIED: |  |  |  |  |  |
| SECTION |  |  | CONIENT | CONIEXT |  | LESSON OBJ ECTIVES/APPLICATION |  |  |  |
| Banking <br> (the impact of inflation on the value of an item over time) |  |  | Investigate changes in the prices of goods and/or services. | Household and small business finance |  | Learners should be able to: Investigate, through calculation and discussion, the impact of inflation on the value of an item over time |  |  |  |



- Indicate that when a person or a worker's salary doesn't change but the cost of items change, the amount of money that is needed to purchase the needed items continues to rise.
- Inform learners that in most cases it is a good idea to prepare a list of items that you need so that you can make a proper comparison to determine the impact of inflation on the purchasing power of your money.
- Look under learner activity to give learners work. You may add your own from any CAPS approve textbooks.


### 2.3 Conclusion

- Do corrections and emphasise the important
points presented.
- Give learners home work

2. Mr Harrison spends R1 800 for groceries per month. The average month-onmonth inflation rate was $3,3 \%$ in the previous year. Calculate how much more Mr Harrison will have to pay for his groceries.
3. Below is a table showing the price of a house and the projected average inflation rate (\%) increase.
3.1 Determine the projected cost of the same house in the different years.

| Year | $\mathbf{2 0 0 8}$ | $\mathbf{2 0 0 9}$ | $\mathbf{2 0 1 0}$ | $\mathbf{2 0 1 1}$ | $\mathbf{2 0 1 2}$ |
| :--- | :--- | :--- | :--- | :--- | :--- |
| Average inflation rate (\%) | 8,5 | 9,7 | 11,0 | 10,8 | 9,0 |
| Costof house in rand | 270000 |  |  |  |  |

3.2 How much did the house cost in 2007 ? Show calculations.
3.3 What do you notice about the cost of the same house due to inflation?

| Name of Teacher: |  | HOD: |  |
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| Date: |  | Date: |  |




| GRADE | 11 | SUBj ECT | Mathematical Literacy | WEEK | 5 | TOPIC | Measurement Time: 60min | Lesson | 1 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| LESSON SUMMARY FOR: DATE STARIED: |  |  |  | DATE COMPLEIED: |  |  |  |  |  |
| SECTION |  |  | CONIENT | CONIEXT |  |  | LESSON OBj EC TIVES |  |  |
| Length |  |  | Determine length using appropriate measuring instruments | household and school and/or wider community projects |  |  | The learner should b Estimate lengths an accurately to comp | e length |  |

## TEACHER ACTIVIIES <br> 1. Teaching methods: <br> question and answers, demonstration <br> 1.1 Introduction <br> a. pre-knowledge required for the lesson <br> rulers, etc. <br> b. baseline assessment <br> 2.2 Main Body (Lesson presentation)

Knowledge of measuring instruments such as tape measures,

- Through question and answer, find out from learners the importance of measuring and how we encounter measurements in our daily lives.
- Indicate to learners that in our day-to-day activities, we usually measure time, speed and distance.
- Indicate to learners that the main units of length are:
$\checkmark$ Millimetre (mm), used to measure small lengths such as the length of a grain of rice
$\checkmark$ Centimetre (cm), used to measure medium lengths, such as the length of your exercise book
$\checkmark$ Metre ( $\mathbf{m}$ ), used for larger distances, such as the length of a house
$\checkmark$ Kilometre (km), used for much larger distances, such as the distance from school to your house.
- Give learners few questions where they need to choose the
LEARNER ACTIVIIES

1. Mention three areas in our daily activities that involve measurements
2. Write down three measuring instruments that you can think of.

## Learner activity

1. Below is a list of some metric units:

## $\mathbf{m m}, \mathbf{c m}, \mathbf{m}, \mathbf{k m}$.

Select the most appropriate unit of measurement for each question that follow:
1.1. the dimensions of a floor plan
1.2. the length of a table
1.3. the length of a netball field.
1.4. the length of a bus
1.5. the height of a tree
2. A High School wants to construct a school hall to enable them have a place large enough for functions and occasions. A 2-dimensional floor plan of the school hall is given on the page below.
2.1 Calculate how much it will cost the school to carpet the

$$
\text { platform if the actual platform measures } 15 \text { meters } x 7,5 \text { meters }
$$ platform if the actual platform measures 15 meters $\times 7,5$ meters

$$
T
$$

Measuring
enicoint
er

5 min for baseline assessment.

45 min for the main activity

10 min for
appropriate units of measurements.

- Explain to learners that sometimes accurate measurement is necessary but often an estimate is enough.
- Make a copy of the floor plan that is attached to this lesson preparation and let them use it to solve the questions under learner activity. You may try to daw it if there are no means of being able to photocopy.
- Give learners work to do. See under learner activity for some suggested questions. You may use your own or add to these ones.


### 2.3 Conclusion

- Indicate to learners that length is a one-dimensiona measurement and as such you are not interested in how wide or deep something is when dealing with measurement of length.
- Give learners home work.
and $1 \frac{1}{2}$ square meters $\left(\mathrm{m}^{2}\right)$ of carpet costs R155,00.
2.2 The hall will be tiled with ceramic tiles such as the one shown alongside. One square ceramic tile measures $60 \mathrm{~cm} \times$ 60 cm .
2.2.1 Convert the measurements of one ceramic square tile from (cm) to (m)
2.2.2 Calculate the area of one ceramic square tile in $\left(\mathrm{m}^{2}\right)$
2.2.3 If the length of the actual hall is 80 meters and the width is 65 meters, calculate the number of square tiles that will be needed to tile the hall (excluding the platform).
Note: the actual platform measures 15 meters $\times 7,5$ meters.

| Name of Teacher: |  | HOD: |  |
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| Date: |  | Date: |  |

## Reflection/ Notes:

## A 2-dimensional view of the school hall.



| GRADE | 11 | SUBJ ECT | Mathematical Literacy | WEEK | OPIC | Measurement Time: 60min | Lesson | 2 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| LESSON SUMMARY FOR: DATE STARIED: |  |  |  | DATE COMPLEIED: |  |  |  |  |
| SECTION |  |  | CONIENT | CONIEXT | LESSON OBj ECTIVES/ APPICATION |  |  |  |
| Distance |  |  | Determine distance using appropriate measuring instruments | hous wid |  | ould be able to: <br> stances and/or ects/positions in <br> he cost associat he time taken to he speed (distan | ances ac appropri <br> elling a a journey in terms | and <br> tance <br> ken) |

## TEACHER ACTIVIIES

1. Teaching methods:
question and answers, demonstration

### 1.1 Introduction

a. pre-knowledge required for the lesson

Knowledge of measuring instruments such as tape measures, rulers, etc.
b. baseline assessment

Complete corrections for the previous lesson's home work.

### 2.2 Main Body (Lesson presentation)

- Allow learners to ask questions for clarity based on the previous lesson on measurement of length. Explain any misconceptions that may have arisen.
- Explain to learners that if you want to travel from Bloemfontein to Johannesburg, you are looking at the distance you travel and not how wide the road is.
- Assist learners to differentiate between length and distance.
- Indicate to learners that we use linear units, e.g.


## Baseline assessment:

Do corrections for the previous lesson's home work
Learner activity

1. Ishmael lives 19 km away from his school.
1.1 What is the total distance he travels to and from school every day?
1.2 Determine the total distance he travels to and from school in one week.
1.3 What distance in total will Ishmael travel in a year of 38 weeks?
1.4 When Ishmael travels by taxi, it takes him 25 minutes to get to school.
1.4.1 How long will it take Ishmael to go to and from school?
1.4.2 In a week, what will be the travelling time for Ishmael?
2. A map has been attached below. Use it to answer the following questions:
2.1 The scale of the map is shown as $1: 100000$. How many cm on the map is equal to 1 km in actual distance?

## Millimetre (mm), Centimetre (cm), Metre (m), and Kilometre (km).

- Indicate to learners that estimation is very important in our daily calculations. Explain that estimation is a calculated guess.
- Tell learners that before we make any accurate measurements, we need to make estimation and that will show us if our answers are more or less accurate.
- Indicate to learners that sometimes we have to make very accurate measurements, for example when we work with maps and scale drawings.
- Give learners work to do. See under learner activity for some suggested questions. You may use your own or add to these ones.


### 2.3 Conclusion

- Highlight the important facts to note when dealing with measurement of distance.
- Give learners home work.


### 2.2 How long was the 2007 Comrades Marathon?

2.3 How far is it from the Start to Camperdown?
2.4 What is the approximate distance from Wintson Park to the top of Cowies Hill?
2.5 The predicted arrival time of the first runner at Winston Park is $8: 55$ am and the last runner at Winston Park is $13: 18 \mathrm{pm}$. How much time will there be between when the first and last runner will pass through Winston Park?
2.6 The predicted arrival time of the first runner at Winston Park is $8: 55 \mathrm{am}$ and at the top of Cowies Hill is $9: 50 \mathrm{am}$. If runners measure their speed in the number of minutes and seconds that it takes to run 1 km , calculate the predicted average speed at which the first runner will run this stretch of the race.

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| GRADE | 11 | SUBJ ECT | Mathematical Literacy | WEEK | 5 | TOPIC | Measurement Time: 60min | Lesson | 3 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| LESSON SUMMARY FOR: DATE STARIED: |  |  |  |  | DATE COMPLEIED: |  |  |  |  |
| SECTION |  |  | CONIENT |  | CONIEXT | LESSON OBJ ECTIVES/APPLICATION |  |  |  |
| Measuring | eight |  | Determine mass (weight) using appropriate measuring instruments |  | household and school and/or wider community projects | The learner should be able to: <br> - Measure out quantities to complete a task <br> - Monitor and manage mass (weight) <br> - manage and monitor mass (weight) of self and other family members over time, recording data in table |  |  |  |


| TEACHER ACTIVIIES | LEARNER ACTIVIIES | TIMING | RESOURCES <br> NEEDED |
| :---: | :---: | :---: | :---: |
| 1. Teaching methods: <br> question and answers, demonstration <br> 1.1 Introduction <br> a. pre-knowledge required for the lesson Knowledge of measuring instruments such as tape measures, rulers, etc. <br> b. baseline assessment Complete corrections for the previous lesson's home work. <br> 2.2 Main Body (Lesson presentation) <br> - Ask learners where they usually measure quantities at home and at school. <br> - Indicate to learners that the terms mass and weight differ from each other. Explain that mass is the amount of material in an object, while weight is the measure of the heaviness of an object which is related to the force of gravity. <br> - Explain to learners that estimation is an important skill in food preparation. Indicate to learners that an experienced cook usually judges quantities of everyday dishes such as mashed potatoes, | Baseline assessment: <br> Do corrections for the previous lesson's home work <br> Learner activity <br> 1. A recipe for rice needs 25 kg of rice to prepare food for 50 people. Look at the images of different brands of rice below and decide which combination you would buy to cook enough rice to cook for about 100 people so that: <br> 1.1 You have the least amount of rice left over <br> 1.2 you spent the least amount of money. <br> 2. A recipe for making Bread and tomato salad is attached below. Use it to answer the questions that follow: <br> 2.1 Copy and complete the table of ingredients for 2 | 5 min for corrections <br> 45 min for the main activity <br> 10 min for corrections and conclusion | Recipe book <br> Measuring instruments Maps with scale. <br> Any grade 11 CAPS approved textbook. <br> Chalkboard <br> Calculators |

chicken stew and breyani without using a scale to check the masses of the ingredients.

- Tell learners that developing their skill at estimating masses is a good way to improve their skills as well as their ability to shop efficiently for the correct quantities of food.
- Demonstrate to learners how to estimate the required quantities of ingredients. See under reflections/notes.
- Indicate to learners that the same ingredients can be adapted to bake e.g. 60 pancakes by multiplying all the ingredients by 2, because one recipe makes 30 pancakes.
- Give learners work to do. See under learner activity for some suggested questions. You may use your own or add to these ones.
- Make copies of the table and other information under reflection/notes for learners so that they may use them to answer the questions under learner activity


### 2.3 Conclusion

- Highlight the important facts to note when dealing with measurement of mass.
- Give learners home work. Ask leamers to get any recipe book from home to be used in the next lesson.
and 10 people. Show all calculations
2.2 If one cup is equal to 250 ml , how much is 500 ml of Olive oil costs R29,90, how much will it cost to make for 10 people?

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| Date: |  | Date: |  |

## Reflection/ Notes:



|  | 2 Portions | 10 Portions |
| :--- | :--- | :--- |
| (4 portions) |  |  |
| 1 sourdough bread (at least 1 day old), broken in <br> chunks of 2 cm |  |  |
| $3-4$ large, ripe tomatoes, chopped in 2 cm chunks <br> OR at least 20 cherry tomatoes, halved |  |  |
| 2 cloves of garlic, crushed |  |  |
| 30 ml (2 tbsp) red wine vinegar |  |  |
| 1 red onion or 1 bunch of spring onions, chopped |  |  |
| 62,5 ml (1/4 c) olive oil |  |  |
| a handful of basil and rocket leaves, torn |  |  |
| ground sea salt and black pepper |  |  |


| GRADE | 11 | SUBj ECT | Mathematical literacy | 5 | TOPIC | Measurement Time: 60min | Lesson | 4 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| LESSON SUMMARY FOR: DATE STARIED: |  |  |  | DATE COMPLEIED: |  |  |  |  |
| SECTION |  |  | CONIENT | CONIEXT | LESSON OBj EC TIVES/ APPICATION |  |  |  |
| Measuring weight (BMI) |  |  | - Determine mass (weight) using appropriate measuring instruments <br> - use recorded mass (weight) data together with recorded length (height) data to calculate Body Mass Index values and determine weight status for adults | household and school and/or wider community projects | The learner should be able to: <br> - determining the weight status of adults using Body Mass Index) <br> - manage and monitor mass (weight) of self and other family members over time, recording data in table |  |  |  |


| TEACHER ACTIVIIES | LEARNER ACTIVIIES | TIMING | RESOURCES NEEDED |
| :---: | :---: | :---: | :---: |
| 1. Teaching methods: <br> question and answers, demonstration <br> 1.1 Introduction <br> a. pre-knowledge required for the lesson Knowledge of adapting recipes to feed more or less people depending on the needs. <br> b. baseline assessment Complete corrections for the previous lesson's home work. Use the recipe books brought by learners and ask them to adapt it to feed more or few people. <br> 2.2 Main Body (Lesson presentation) <br> - ask learners to tell you how much they weigh if they know. <br> - Tell learners that our body mass is an indication of how healthy we are. <br> - Indicate that one of the tools that doctors have developed to assess healthy body mass is called Body Mass Index (BMI). <br> - Explain to learners the need to measure body mass index. See under | Baseline assessment: <br> Do corrections for the previous lesson's home work <br> Learner activity <br> 1. Below is a table used to classify the weight status of an adult according to the following categories: <br> Determine the weight status of the following adults by | 5 min for corrections <br> 45 min for the main activity <br> 10 min for corrections and conclusion | Recipe book <br> Measuring instruments Maps with scale. <br> Any grade 11 CAPS approved textbook. <br> Chalkboard <br> Calculators |

reflections/notes for some explanation.

- Do examples with learners on how they can determine their body mass index. See under reflections/notes.
- Give learners work to do. See under learner activity for some suggested questions. You may use your own or add to these ones.
- You can also let learners measure their height in metres and use a scale to measure their weight so that they can determine their BMI.


### 2.3 Conclusion

- Highlight the important facts to note when dealing with measurement of mass.
- Give learners homework.

| Male/Female Height(m) Weight (kg/m²) <br> Male 1,7 60 <br> Female 1,4 45 <br> Male 1,5 66 <br> Female 1,6 49 <br> Male 1,59 69 <br> Female 1,79 98 <br> Male 1,61 75 |
| :--- | :--- | :--- |


| Name of Teacher: | HOD: |
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| Sign: | Sign: |
| Date: | Date: |

## Body Mass Index

Calculating body mass index (BMI) is the first step in determining whether a patient is overweight, or obese. BMI is comparable to blood pressure, a measurement that should be recorded every time a patient is weighed during a doctor's visit.

BMI can be used to gain insights into a patient's health risks. Once you know what your BMI is, you can start to adapt your eating and exercise habits so that you reach the BMI value that is healthy for your particular body.

The formula for calculating BMI is:
body mass in kilograms
$\mathrm{BMI}=(\text { height })^{2}$
The BMI unit of measurement is $\mathrm{kg} / \mathrm{m}^{2}$

## Example

Nkuthalo weighs 95 kg and is $1,6 \mathrm{~m}$ tall. Determine his BMI

Solution
body mass in kilograms
$\mathrm{BMI}=(\text { height })^{2} \quad=95 \mathrm{~kg} \div(1,6 \mathrm{~m})^{2}=95 \mathrm{~kg} \div 2,56 \quad=37,1 \mathrm{~kg} / \mathrm{m}^{2}$

| GRADE | 11 | SUBJ ECT | Mathematical Literacy | WEEK | 6 | TOPIC | Measurement Time: 60min | Lesson | 1 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |


| LESSON SUMMARY FOR: DATE <br> STARIED: |  | DATE COMPLEIED: |  |
| :--- | :--- | :--- | :--- |
| SECTION | CONIENT | CONIEXT | LESSON OBJ EC TIVES/APPLCATION |
| Perimeter and area of shapes | Calculating the area and perimeter of <br> household objects as well as the shapes <br> of objects in real life situations. | The learner should be able to: <br> household and school and/or <br> wider community projects | Calc ulate the area and perimeter of polygon shapes <br> Use mea sured values to make adjustments and <br> accommodate measurement error in relation to real life <br> situations |


| TEACHER ACTIVIIES | LEARNER ACTIVIIES | TIMING | RESOURCES NEEDED |
| :---: | :---: | :---: | :---: |
| 1. Teaching methods: <br> Demonstration, Question and answer, Discussion. <br> 2. Lesson development <br> 2.1 Introduction <br> a. Pre-knowledge required forthe lesson. <br> - Know different shapes <br> - Knowledge of properties of shapes <br> - Calculation the area of rectangle and square <br> b. Baseline assessment <br> Revise the concepts of perimeter and volume. Ask learners the question under baseline. <br> Do corrections to the base line activity <br> 2.2 Main Body (Lesson presentation) <br> - Explain to learners that shapes are part of our lives. It is important that we know how to calculate the area and the perimeter of all shapes. <br> - Explain to learners that other shapes consist of two or more different shape | 1. Base line assessment <br> a. How many sides does a rectangle have? <br> b. Measure the length of your note book in cm <br> c. Name two properties of a rectangle and square? <br> 2. Activity <br> 1. Calculate the area and the perimeter of the following shape <br> a. <br> b. | Baseline: 10min. <br> Lesson presentation: 10 min <br> Learner activity and corrections: 35min. | Any Grade 11 Mathematical Literacy CAPS approved textbook <br> Calculators <br> Pencils and rulers. |

- remind learners about the basic formula use to calculate the shape i.e.
perimeter rectangle $=2(1+b)$
circumference (circle)= diameter $\times \pi$
triangle $=$ sum of 3 sides
calculate the area of the basic shape:
rectangle: $A=1 \times b$
square: $A=|x|$
Circle: $A=\pi r^{2}$
Triangle: $A=1 / 2 \times h \times b$ ( $h=$ perpendicular height)
- Demonstrate to learners how to calculate the perimeter and the area of a polygon:


Step: to calculate the perimeter you add all the sides. (if one side does not have a measurement, use the properties of the shape to find the other side) In this shape have a combination of rectangle and triangle. In a rectangle opposite sides is equal.

$$
\begin{aligned}
& A=5 \mathrm{~cm} \\
& P=3+5+5+2+2
\end{aligned}
$$

$$
P=12 \mathrm{~cm}
$$

Step: To calculate the area:
The shape consists of two shapes, a triangle and rectangle.

1. Divide the shape into two shapes i.e. triangle and a rectangle.
2. Calculate the area of each shape;
c.

3. Calculate the area of the shaded area

4. Calculate the area of the top part of the can of cold drink (in cm)

## 4 Home work

4.1
a. Calculate the area of the un-shaded part for the shape below
b. Calculate the area of the shaded part for the shapes below
a. Calculate the area covered by the round biscuits if the radius of each biscuit is $2,4 \mathrm{~cm}$

```
Rectangle = | x b
\[
=3 \times 5 \approx 15 \mathrm{~cm}^{2}
\]
```

Triangle $=1 / 2 \mathrm{~h} \times \mathrm{b}$

$$
=1 / 2 \times 1,5 \times 1,5 \approx 1,13 \mathrm{~cm}^{2}
$$

3. Calculate the total area by adding the two areas

$$
\text { A (total) }=\mathrm{A}(\text { rectangle })+\mathrm{A} \text { (triangle) }
$$

$=15+1,13$
$=16,13 \mathrm{~cm}^{2}$
4. calculate the area and the perimeter of the circle when the diameter is 6 m


$$
\begin{aligned}
C & =6 x \pi \text { or } 3 x 2 x \pi \\
& =18,9 \mathrm{~m}^{2}
\end{aligned}
$$

- Demonstrate to learners that when you have two shapes in one picture you calculate their area separately then add them or subtract them i.e. calculate the area of the shaded part


A(shaded) $=\mathrm{A}($ rectangle $)-\mathrm{A}($ circle $)$

- Give leamers some questionsto revise area and perimeter. See under leamer activity for some questions.
- Give leamers home work. See under leamer activity for some questions.


## Conclusion

- Summarise the lesson by emphasizing on the key words a nd

cm
b. Calculate the area not covered by the biscuits


## Solution to the activity

1. a. $P=4 L \approx 4 \times 10$
$=40 \mathrm{~m}$
$A=L \times L \approx 10 \times 10$
$=100 \mathrm{~m}^{2}$
b. $P=5+5+6 \approx 16 \mathrm{~cm}$
$A=1 / 2 \times 6 \times 3 \approx 9 \mathrm{~cm}^{2}$
c. $P=8+2+8+2+4+8+4 \approx 36 \mathrm{~m}$
$A=(8 \times 4)+(8 \times 2) \approx 48 \mathrm{~m}^{2}$
2. $A$ (square) $=10 \times 10 \approx 100 \mathrm{~cm}^{2}$
$\mathrm{A}($ circle $)=\pi \times 5^{2} \approx 78,53 \mathrm{~cm}^{2}$
$A$ (shade) $=100-78,53$

$$
=21,47 \mathrm{~cm}^{2}
$$

3. Leamers own calculations

## Solution to the homework

1. a. $A($ un-shaded $)=4 \times 3 \approx 12 \mathrm{~m}^{2}$
b. $A($ circle $)=\pi 2,5^{2} \approx 19,6 \mathrm{~m}^{2}$


## Reflection / Notes:

| Name of Teacher: |  | HOD: |  |
| :--- | :--- | :--- | :--- |
| Sign: |  | Sign: |  |
| Date: |  | Date: |  |


| GRADE 11 SUBJ ECT | Mathematical Literacy | 6 | TOPIC | Measurement Time: 60min | Lesson | 2 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| LESSON SUMMARY FOR: DATE STARIED: |  | DATE COMPLEIED: |  |  |  |  |
| SECTION | CONIENT | CONIEXT | LESSON OBJ ECTIVES/ APPLICATION |  |  |  |
| Surface area of objects | Calculate/measure surface area of objects by direct measurement (perimeter using rulers, etc. area using grids) | household and school and/or wider community projects | The learner should be able to: <br> Solve problems and complete tasks/projects, including: <br> determining and/or calculating appropriate quantities of materials/components needed to complete a task/project (e.g. sewing tablec loths; painting a classroom; construction/building projects such as an RDP house), |  |  |  |


| TEACHERACTIVIIES | LEARNER ACTIVIIES | TIMING | RESOURCES NEEDED |
| :---: | :---: | :---: | :---: |
| 1. Teaching methods: <br> Demonstration, Question and answer, Disc ussion. <br> 2. Lesson development <br> 2.1 Introduction <br> a. Pre-knowledge required for the lesson. <br> - Know different shapes <br> - Knowledge of properties of shapes <br> - Calculation surface area <br> b. Baseline assessment <br> Revise the concepts of perimeter and volume. Ask learners the question under baseline. <br> Do corrections to the base line activity <br> 2.2 Main Body (Lesson presentation) <br> - Explain to learners that shapes are part of our lives. It is important that we know how to calculate the area and the perimeter of all shapes. <br> - Explain to learners that other shapes consist of two or | 1. Base line assessment <br> a. How many sides does a rectangle have? <br> b. How many side does a room have? <br> c. If you were to tile a room, which areas would you tile? <br> Activity | Baseline: <br> 10 min . <br> Lesson presentation: 10 min | Any Grade 11 Mathematical Literacy textbook <br> Calculators <br> Pencils and rulers. |

## more different shape

- Inform learners that packaging also involves decorations and labelling. i.e. in a can of coke the potion for the bar code is not covered with red, that portion has to be subtracted from the total surface area of the can when calculating the surface area that has to be covered with red.

Eg. A can of Coca cola, with the height of 11 cm and diameter of 6 cm is covered with a red plastic paper, except the base. Then a portion of this can is covered with a white sticker for the bar code. Calculate the amount of red sheet that is used to cover the can (ignore the portion with the words)

a. Calculate the surface area of the bathroom that needs to be tilled (include the ceiling and the floor) but excluding the windows, baths and the toilet (above picture)

## 7. Home work

1. 



As a result of load shedding, Wayne, a chicken farmer, goes back to using a generator to provide dependable power for his chicken sheds and his farmhouse. He buys a second-hand diesel tank with a radius of 1 m and a length of 2 m to store the fuel for the generator. Calculate the surface area of the generator.

## Memo Activity

c. $A(w)=0,1 \times 0,1 \approx 0,01 \mathrm{~m}^{2}$
$A(d)=1 \times 2 \approx 2 \mathrm{~m}^{2}$
$A(b)=0,1 \times 0,25 \approx 0,025 \mathrm{~m}^{2}$
$A(T)=0,1 \times 0,2 \approx 0,2 \mathrm{~m}^{2}$
$S A($ Room $)=2(3 \times 4)+2(3 \times 1)+2(4 \times 1) \approx$

1. Calculate the area of the bar code sticker $(4 \mathrm{~cm}$ length and 3 cm width) [ $A=4 \times \mathbf{3} \approx \mathbf{1 2} \mathbf{c m}^{\mathbf{2}}$ ]
2. calculate the surface area of the can (exclude the top and the bottom) $\left[S A=\mathbf{2 \pi r h} \boldsymbol{\approx 2 \pi} \mathbf{x} \mathbf{3}^{2} \mathbf{x} \mathbf{1 1}\right.$

## $=622,035 \mathrm{~cm}^{2}$ ]

3. How much area of the can is covered by the red plastic sheet? [ $\mathrm{SA}=\mathbf{6 2 2 , 0 3 5 - 1 2} \approx \mathrm{cm}^{\mathbf{2}}$ ]

- Inform learners that surface area is also used at homes when painting the house or tilling the house.
- Demonstrate to learners how to calculate surface area of the portion to be decorated or painted. Use the classroom as an example i.e. to tile the wall and the floor of the class. The area of the windows have to be calculated, area of the door has to be calculated, the area of the chalkboard has to be calculated, the surface area of the class excluding the ceiling. Indicate to the learners that the chalkboard, windows and the door are not going to be tilled but they were included in the calculation of the class surface area. Subtract them from the surface area of the class that will give you the surface area to be tilled
- Give leamers some questionsto practice surface area.

See under leamer activity for some questions.

- Give leamers home work. See under leamer activity for some questions.


## Conclusion

- Summarise the lesson by emphasizing on the key words and the stepsto calculating surface area
$35 \mathrm{~m}^{2}$
A (to be tiled) $=35-(0,01+2+0,025+0,2)$

$$
=32,78 \mathrm{~m}^{2}
$$

## Solution

## Home work

$S A=2 \pi r^{2}+2 \pi h$
$=2 \pi \times 1+2 \pi \times 1 \times 2 \approx 18,85 \mathrm{~m}^{2}$

## Conclusion: 5

min

## Reflection / Notes:

| Name of Teacher: |  | HOD: |  |
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| Sign: |  | Sign: |  |
| Date: |  | Date: |  |


| GRADE | 11 | SUBJ ECT | Mathematical literacy | 6 | TOPIC | Measurement Time: 60min | Lesson | 3 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| LESSON SUMMARY FOR: DATE STARIED: |  |  |  | DATE COMPLEIED: |  |  |  |  |
| SECTION |  |  | CONIENT | CONIEXT | LESSON OBJ ECTIVES/ APPUCATION |  |  |  |
| Volume |  |  | Calculate/measure values using a formula involving volume of objects | household and school and/or wider community projects | The learner should be able to: <br> - Describe the height of a prism <br> - Identify the base shape of the prism <br> - Identify the Volume formulas for different prism <br> - Calculate the volume of different shapes that makes up a prism e.g. cuboid, cylinders, cones, pyramid <br> Substitute in the correct formula to calculate the volume of different prism |  |  |  |


| TEACHERACTIVIIES | LEARNER ACTIVIIES | TIMING | RESOURCES NEEDED |
| :---: | :---: | :---: | :---: |
| 1. Teaching methods: <br> Telling, explaining, question and answers, demonstration <br> 1.1 Introduction <br> a. pre-knowledge required for the lesson calculate area of different shapes, identify different shapes <br> b. baseline assessment <br> - do correction to the homework <br> - do correction to the base line assessment <br> 2.2 Main Body (Lesson presentation) <br> - Show learners different containers of packaging shapes, ask learners to show the shapes they brought. i.e. <br> - Inform learners that these objects need to be filled with the product that needs to be sold. The product could be in liquid or solid form. <br> - Explain to learners that the amount of space that is occupied by the product in the container is called the volume, and is measured in cubic units. <br> - Explain to learners that the containers have a base shape, which is the shape that continues from one end of the prism to another <br> - Demonstrate the concept of base shape i.e. its like packing same shape on top | 1. Baseline assessment: $\begin{aligned} & d=6 \mathrm{~cm} \quad \mathrm{~h}=8 \mathrm{~cm} \quad \mathrm{~L}=5 \mathrm{~cm} ; \\ & \mathrm{b}=3 \mathrm{~cm} \quad \mathrm{~h}=8 \mathrm{~cm} \end{aligned}$ <br> a. Calculate the area of the base for each shape <br> b. Calculate the surface area of each shape <br> 2. Activity: <br> a. Ask learners to calculate the volume of the cylinder they have brought i.e. can of coke <br> b. Calculate the volume of the rectangular prism (box of powder soap or cereals) | 5 min corrections <br> 5 min - base line 5 min- <br> corrections <br> 25 min - for the presentation and demonstration 15 min for the main activity 5 min for corrections and conclusion | - Step Ahead series: mathematical Literacy grade 11 by Marc North <br> - Maths Lit for All grade 11 by Macmillan |

of the other until it fills the top of the container


- Explain to learners that as you pack each shape on top of the other you are creating the height of the prism e.g. the height of this rectangular prism is 4 units. To know how much of the space is occupied by the object [ Volume = area of the shape x height of the prism] ( $\mathrm{V}=[\mathrm{xbxh}$ )

- Volume of cylinder $=$ area of the base $x$ height of the prism [ $\pi r^{2} \mathrm{~h}$ ]
- Volume triangular prism = area of triangle x height of the prism
$[\mathrm{V}=1 / 2 \mathrm{~b} \times \mathrm{h}$ (triangle) $\times h$ (prism) $]$


## Conclusion

- Summarize the key points on how to calculate surface area and the key distinctions of the prisms

3. Home work
a. Complete the home work worksheet

## Reflection / Notes:

| Name of Teacher: |  | HOD: |  |
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| Sign: |  | Sign: |  |
| Date: |  | Date: |  |

Solution to the homework
a. $\quad V=\pi r^{2} h$
$=\pi \times 10^{2} \times 120$
$=37699,11 \mathrm{~cm}^{3}$
b. $V=L X B X H$
$=2,5 \times 2 \times 1,5$
$=7,5 \mathrm{~m}^{3}$
c. $V=L \times B \times H$
$=80 \times 80 \times 120$
$=768000 \mathrm{~cm}^{3}$

Home work worksheet
Calculate volume for the following shapes:
a.

For the cylinder with the radius of 20 cm


## Sketch of a fish tank


b.

C


| GRADE | 11 | SUBJ ECT | Mathematical literacy | 6 | TOPIC | Measurement <br> Time: 60min | Lesson | 4 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| LESSON SUMMARY FOR: DATE STARIED: |  |  |  | DATE COMPLEIED: |  |  |  |  |
| SECTION |  |  | CONIENT | CONIEXT | LESSON OBJ ECTIVES/ APPLICATION |  |  |  |
| Surface area of prisms |  |  | Calculate/measure surface area of objects. | household and school and/or wider community projects | The learner should be able to: <br> - calculate the total surface area of a prism <br> - Calculate values to accommodate measurement error <br> - adjust calculated values to accommodate errors and inaccuracies |  |  |  |


| TEACHER ACTIVIIES | LEARNER AC TIVIIES | TIMING | RESOURC ES NEEDED |
| :---: | :---: | :---: | :---: |
| 1. Teaching methods: <br> Telling, explaining, question and answers, demonstration <br> 2.1 Introduction <br> a. pre-knowledge required for the lesson calculate area of different shapes, identify different shapes <br> b. baseline assessment do correction of the homework <br> 2.2 Main Body (Lesson presentation) <br> - Tell learners that surface area helps at finding the quantity of paint that need to be bought. In order to know how much paint you need to buy, you need to know the total area to be painted. <br> - Explain to learners that the quantity of paint is in liquids, and the surface area is in square meters. This means that you need to convert from $\mathrm{m}^{2}$ to litres. <br> - Tell learners that different paints have different thickness. The amounts of paint you use depend on how thick you paste the paint on the wall or material. <br> - Explain to learners that when you buy paint, in its container you are told how much area it will cover. In some instances they even indicate how much area a litre of paint covers. For example: <br> - Remind learners that paints when they are brought they do come in decimals, the quantity is in whole numbers i.e. $21,51,201$ <br> - Demonstrate to learners how to calculate the amount of paint using surface | 1. Baseline assessment: <br> 2. Activity: <br> a. This activity is on the $3^{\text {rd }}$ page. <br> Solution to Activity $\begin{aligned} S A(\text { roof })= & 21 / 2 \times h \times b+2(1 \times b) \\ & =1 \times 3 \times 4+2 \times 5 \times 3 \\ & =42 \mathrm{~m}^{2} \\ S A(\text { wall })= & 2(\mathrm{~h} \times b)+2(1 \times h) \\ = & 2(3 \times 4,5)+2(4,5 \times 3,5) \\ = & 52,50 \mathrm{~m}^{2} \\ \text { A (door) }= & 1 \times 2 \approx 2 \mathrm{~m}^{2} \\ \text { SA (total) }= & 42+52,50-2 \\ = & 92,50 \mathrm{~m}^{2} \\ \text { Paint needed } & =92,50 / 7,5 \\ = & 12,3 \mathrm{I} \end{aligned}$ $\text { b. } \begin{aligned} S A & =2 \pi r^{2}+2 \pi r h \\ & =2 \pi \times 1^{2}+2 \pi \times 2 \\ & =18,84 \mathrm{~m}^{2} \\ \text { Paintneeded } & =18,84 / 3 \\ & =6,281 \\ & \approx 71 \end{aligned}$ | 5 min corrections <br> 5 min- base line <br> 5 min- corrections <br> 20 min- for the presentation and demonstration <br> 15 min for the main activity <br> 5 min for corrections <br> 5 min for conclusion | Any grade 11 CAPS approved textbook. <br> Chalkboard |

area and finding the cost.
The dimensions below are of the room build outside Sizi's house.

| Room | Door | Window |
| :--- | :--- | :--- |
| Length $=4 \mathrm{~m}$ | Height $=2,1 \mathrm{~m}$ | Length $=$ <br> $1,6 \mathrm{~m}$ |
| Breath $=3,5 \mathrm{~m}$ | Width $=0,9 \mathrm{~m}$ | Breath $=1 \mathrm{~m}$ |
| Height $=3 \mathrm{~m}$ |  |  |

a. Calculate the total surface area that needs to be painted.

## $\mathbf{S A}=\mathbf{2 ( 1 \times h ) + 2 ( b x h )}$ <br> $=2(4 \times 3)+2(3,5 \times 3)$ <br> $=24+21$ <br> $=45 \mathrm{~m}^{2}$ <br> $A$ (door) $=2,1 \times 0,9$ <br> $A($ room $)=1,6 \times 1$

SA (Total) $=45-1,6-1,89$
SA $($ total $)=41,51 \mathrm{~m}^{2}$
b. how many litres of paint should she buy, if 11 of paint covers $9 \mathrm{~m}^{2}$.

## 11:9m²

This means $=41,51 / 9$
$=4,61$ I
2.3 Conclusion

- Summarize the key points on how to calculate surface area and the key distinctions of the prisms


## 2.Buy in 1 I =7 x 23,63 <br> = R165,41

Buy 51 and $2 \times 11=113,15+$ $2 \times 23,63 \approx R 160,45$

## The most economical

 Buying one 5l and $2 \times 1$.| Name of Teacher: |  | HOD: |  |
| :--- | :--- | :--- | :--- |
| Sign: |  | Sign: |  |
| Date: |  | Date: |  |


a. Thami wants to paint the roof and the house of his dog. How much paint would she need if she will paint using enamel? 1 litre covers $7,5 \mathrm{~m}^{2}$.
the picture of the dog's house and its 2-D shape are shown above.
b.

As a result of load shedding, Wayne, a chicken farmer, goes back to using a generator to provide dependable power for his chicken sheds and his farmhouse.

He buys a second-hand diesel tank with a radius of 1 m and a length of 2 m to store the fuel for the generator.


1. He decides to paint the outside surface area of the tank. It takes 11 paint to paint $3 \mathrm{~m}^{2}$ of the surface. Calculate the surface area of the tank and the quantity of paint needed.
2. If a $1 \ell$ tin of paint costs $\mathrm{R} 23,63$ and a $5 \ell$ tin of paint costs $\mathrm{R} 113,15$, calculate the most economical way to purchase the amount of paint

## LESSON SUMMARY FOR: DATE STARTED:

## SECTION

Scale

| CONIENT |  |
| :--- | :--- |
| Calculate actual length and distance <br> when map and/or plan measurements <br> are known | sch |


| DATE COMPLEIED: |  |
| :--- | :--- |
| CONIEXT | LESSON OBJ EC TIVES/APPUCATION |
| household and <br> school and/or wider <br> community projects | The learner should be able to: <br> - Explain why scale drawing of objects is important. <br> - Estimate values according to scale |


| TEACHER ACTIVIIES | LEARNER ACTIVIIES | TIMING | RESOURCES NEEDED |
| :---: | :---: | :---: | :---: |
| 1. Teaching methods: <br> Telling, explaining, question and answers, demonstration <br> 2.1 Introduction <br> a. pre-knowledge required for the lesson knowledge of building plans <br> b. baseline assessment <br> - do correction of the previous lesson's homework <br> 2.2 Main Body (Lesson presentation) <br> - Discussion with learners to find out how automobile companies as well as architectural engineers are able to come up with various models of cars and designs of buildings. <br> - Assist learners to identify the importance of scale drawings and building plans in real-life situations. <br> - Brainstorm with learners to understand the term scale drawing. See under reflections/notes. <br> - Explain to learners that when an architect designs a new house, the architect normally considers the original (plan) as the object and the final product (the house) as the image. <br> - Indicate to learners that scale can be represented in various ways. See under reflections/notes. <br> 2.3 Conclusion | Baseline assessment: <br> Do corrections for the previous lesson's home work and clarify any misconceptions that may have arisen. <br> Activity: <br> 1. Explain why it is important to have scale drawings of objects and plans of buildings. <br> 2. Mention at least two ways in which objects can be drawn <br> 3. A particular map shows a scale of $1: 5000$. What is the actual distance if the map distance is 8 cm ? <br> 4. A particular map shows a scale of $1 \mathrm{~cm}: 5 \mathrm{~km}$. What would the map distance (in cm ) be if the actual distance is 14 km ? <br> 5. The table below shows the dimensions of different parts of a house as measured on a plan. If the plan is drawn in the scale 1:50, use the scale to determine the actual length of each feature of the house. | Baseline: 5min <br> 2. Discussion and explanations: 15 min <br> Activity: 35 min <br> 4. conclusion and summary: 5 min | Refer to any grade 11 CAPS approved textbook <br> Rulers Chart or pictures showing building plans and model of cars |

## Reflection / Notes:

## A. Map Scale

Map scale is the relationship between a unit of length on a map and the corresponding length on the ground.

1. Types of Map Scales

We can relate map and ground with three different types of scale. Verbal scale expresses in words a relationship between a map distance and a ground distance. Usually it is along the lines of:
One centimetre represents 16 kilometres.
Here it is implied that the one centimetre is on the map, and that one centimetre represents 16 kilometres on the ground. Verbal scales are commonly found on popular atlases and maps.

The second type of scale is a graphic scale, or barscale. This shows directly on the map the corresponding ground distance. For example:


The third type of scale is a representative fraction, or ratio scale. A representative fraction, or $R F$, shows the relationship between one of any unit on the map and one of the same unit on the ground. RFs may be shown as an actual fraction, for example 1/24,000, but are usually written with a colon, as in 1:24,000. In this example, one unit of any length (one mm , one cm , one inch, one foot, etc.) on the map represents 24,000 of those same units on the ground ( $24,000 \mathrm{~mm}, 24,000 \mathrm{~cm}, 24,000 \mathrm{l}, 24,000 \mathrm{l}$, etc.). The RF is versatile because you are not tied to any specific units. You may work in any unit you choose, either metric, English, or other.

| ure | Measure on the Plan | Actual Real-World Measure (metres) |
| :--- | :---: | :---: |
| House Length | 14 cm |  |
| House Width | $10,5 \mathrm{~cm}$ |  |
| Height of the walls | $4,4 \mathrm{~cm}$ |  |
| Height of the roof | 3 cm |  |
| Height of the doors | 4 cm |  |
| Width of the doors | $1,6 \mathrm{~cm}$ |  |
| Height of big windows | $2,4 \mathrm{~cm}$ |  |
| Width of big windows | $3,6 \mathrm{~cm}$ |  |
| Height of small windows | $1,2 \mathrm{~cm}$ |  |
| Width of small windows | $2,5 \mathrm{~cm}$ |  |


| Name of Teacher: |  | HOD: |  |
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| Date: |  | Date: |  |


| GRADE | 11 | SUBJ ECT | Mathematical Literacy | WEEK | 7 | TOPIC | Maps, plans \& other representations of the physical world | Lesson | 2 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  | Time: 60min |  |  |


| LESSON SUMMARY FOR: DATE <br> STARTED: |  | DATE COMPLEIED: |  |
| :--- | :--- | :--- | :--- |
| SECTION | CONIENT | CONTEXT | LESSON OBJ ECTIVES/APPLCATION |
| SCale | Calculate map and/or plan measurements <br> when actual lengths and distances are <br> known using a given scale to inform the <br> drawing of 2-dimensional plans | household and school <br> and/or wider community <br> projects | The learner should be able to: <br> - Identify types of scale and describe them <br> - <br> Determine the actual measurements of objects <br> according to a given scale <br> Determine the scale factor used to draw given objects. <br> Represent and identify views. |


| TEACHER ACTIVIIES | LEARNER ACTIVIIES | TIMING | RESOURCES NEEDED |
| :---: | :---: | :---: | :---: |
| 1. Teaching Methods: <br> Discussion, Question and answer. <br> 2. Lesson development <br> 2.1 Introduction <br> i. Pre-knowledge required for the lesson. <br> $\checkmark$ Knowledge of building plans <br> $\checkmark$ Knowledge of floor plans <br> Baseline assessment <br> - Refer to learner activity column. <br> ii. Do corrections with learners and clarify misconceptions. <br> 2.2 Main Body (Lesson presentation) <br> I. Discussion: <br> Explain to learners that there are types of scales used in drawings, namely RATIO/NUMBER SCALES and LINEAR/BAR SCALES. <br> Encourage learners to give a visual description of these types scale either on the chalkboard or in their workbooks. | 1. Baseline: <br> 1.1. Which of the views of a house when facing it, will give the floor plan? <br> 1.2 mention any two types of scales used in drawings <br> Activity <br> 1. Mention two types of scale used in drawings and describe them <br> 2. If using the scale of $1: 30$, state what each of the following on the plan equal to in the actual length: <br> 2.11 mm on plan= $\qquad$ mm in actual length <br> 2.23 cm on plan= $\qquad$ cm in actual length <br> 2.325 m on the plan $=$ $\qquad$ m in actual length. <br> 2.450 cm on plan $=$ $\qquad$ cm in actual length which | 1. Baseline: 5min <br> 2. Discussion and explanations: 15 min <br> Activity: 35 min <br> 4. conclusion and summary: 5 min | Refer to any grade 11 CAPS approved textbook <br> Rulers Chart or pictures showing building plans and model of cars |

> Discuss with learners and explain to them that, RATIO/NUMBER SCALE is a representation of points on a line with numbers arranged in some order. It should take the form of same unit, while LINEAR/BAR SCALE helps you find the distance between two places on a map.
> Engage learners in a discussion to identify ways in which a scale can be written. Explain that a scale can take the form of a ratio, and should be a relation that allows for the use of units or not. E.g. 1: 20 or $1 \mathrm{~cm}: 20 \mathrm{~cm}$.
> Assist learners to mention situations in which scales are used. Explain that scales are used in plans as well as on maps.
> Introduce the idea of SCALE FACTOR and explain to learners that the following formula may be used to calculate the scale factor:

| Scale factor $=$ | The actual measurements |
| :--- | :--- |
|  | The plan measurements |

> Give learners home work: see under leaner activities. You may include your own questions as well.

### 2.3 Conclusion

Summarise the lesson by highlighting the following points to learners: types of scale, situations in which scales are used, formula for determining the scale factor.
can also be equal to __ km in actual length.
3. Determine the scale factor of the following:
3.1) $1: 6$
3.2) $1: 4$
3.3) $2: 1$
4. An architect is drawing a plan of a building in the scale 1:20. The table below shows the actual real-world measurements of some of the dimensions of the building. You need to use the scale to determine how long the architect will need to draw these dimensions on the plan.

## Home work



1. Find out the actual length of a small car, a large car, a pick-up truck and a large truck.
2. Measure the lengths of the vehicles in the drawing and use it to estimate the scale used for each vehicle in the drawing

## Reflection/ Notes:

| Feature | Measure on the Plan (cm) | Actual Real-World Measure |
| :--- | :---: | :---: |
| Wall Length |  | 8 m |
| Wall Width |  | $4,5 \mathrm{~m}$ |
| Wall Height |  | $2,2 \mathrm{~m}$ |
| Roof Height |  | $1,2 \mathrm{~m}$ |
| Door Height |  | $1,8 \mathrm{~m}$ |


| Name of Teacher: |  | HOD: |  |
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| Date: |  | Date: |  |


| GRADE | 11 | SUBJ ECT | Mathematical Literacy | WEEK | 7 | TOPIC | Maps, plans \& other representations of the physical world | Lesson | 3 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  | Time: 60min |  |  |


| LESSON SUMMARY FOR: DATE STARIED: |  | DATE COMPLEIED: |  |
| :---: | :---: | :---: | :---: |
| SECTION | CONIENT | CONIEXT | LESSON OBJ EC TIVES/ APPLICATION |
| Scale | Calculate map and/or plan measurements when actual lengths and distances are known using a given scale to inform the drawing of 2-dimensional plans | household and school and/or wider community projects | The learner should be able to: <br> - Calculate values according to scale. <br> - Calculate the real area available on a plan. <br> - Study a given plan and interpret it appropriately. |

## TEACHER ACTIVIIES

1. Teaching Methods:

Brainstorming, Discussion, Demonstration, Question and answer.
2. Lesson development
2.1 Introduction
i. Pre-knowledge required for the lesson.

- Knowledge of 3-dimensional objects
- Knowledge of building plans of houses.
- Knowledge of household appliances


## ii. Baseline assessment

- Brainstorm with learners to find out some objects or appliances they use at their homes and their importance to their daily living.
- Discuss the space (area) covered by such objects in their homes and assess whether learners can calculate the areas covered by objects.
2.2 Main Body (Lesson presentation)

1. Discussion:
> Take a magazine, chart or newspapers containing pictures of

## LEARNER ACTIVIIES <br> Actury

a. Measure the length, breadth and height of at least five appliances from a magazine or newspaper.
b. Using the given scale, determine the actual measurements of the appliances.
c. Refer to a house plan and use it to calculate the actual area available in the house.

## TIMING

Baseline: 5 min

Discussion: 15 min

Learner activity: 35 min
conclusion and summary: 5 min

## RESOURCES NEEDED

Refer to any grade 11 textbook
Plan of a house.
Calculators, Pencils, Rulers
Chart or newspapers with pictures of
household appliances.
home appliances and discuss with learners the real sizes of these appliances.
> Discuss with learners to establish the area occupied by objects in their homes.
> Let learners come with newspapers and magazines having pictures of objects such as speakers, TV sets, DVD players, amplifiers, etc.
$>$ Give learners a scale, e.g. 1:40. The scale means that for every $\mathbf{1}$ unit measured on the diagram, it represents $\mathbf{4 0}$ units in actual size.
> Using rulers and calculators, instruct learners to take measurements of some of the objects in the magazines and use the given scale to determine the actual measurements of the objects.
> Assist learners to come up with reasons why it's important to scale drawings of objects. Move round to check the progress of learners and provide assistance where needed
> Provide a floor plan of a house with items such as built-in wardrobes, bath tub, etc. in it and guide learners to determine the area available in the house. Assist learners in the conversion of units of measurements if applicable.
> Guide learners to determine the actual space available in the house by determining the area of the house and subtracting the areas covered by the objects in it.
> Give learners home work: see under learner activities

### 2.3 Conclusion

Summarise the lesson by asking learners questions on the lesson learnt.

## 2. Homework



Two speakers on stands, a TV set, a DVD player and a cupboard are shown. The scale used is $50: 1$. Give the measurements of
2.1. speakers
2.2. TV se
2.3. Cupboard.

## Reflection/ Notes:

| Name of Teacher: |  | HOD: |  |
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| Sign: |  | Sign: |  |
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| GRADE | $\mathbf{1 1}$ | SUBJ ECT | Mathematical Literacy | WEEK |  | $\mathbf{7}$ | Maps, plans \& other <br> representations of the <br> physical world | TOPIC |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Lime: 60 min |  |  |  |  |  |  |  |  |


| LESSON SUMMARY FOR: DATE STARIED: |  | DATE COMPLEIED: |  |
| :---: | :---: | :---: | :---: |
| SECTION | CONIENT | CONIEXT | LESSON OBJ ECTIVES/ APPLICATION |
| Scale | Calculate actual length and distance when map and/or plan measurements are known | household and school and/or wider community projects | The learner should be able to: <br> - Represent and identify views. <br> - Estimate and calculate values according to scale <br> - Perform various calculations based on given information on plans as well as other objects. |


| TEACHER ACTIVIIIES |
| :--- | :--- |
| 1. Teaching Methods: Discussion, Question and | answer.

2. Lesson development
2.1 Introduction
i. Pre-knowledge required for the lesson.

- Knowledge of scale factor
- Knowledge of types and uses of scale


## ii. Baseline assessment

- Refer to learner activity column.
iii. Make clarifications where necessary.
2.2 Main Body (Lesson presentation)


## Discussion:

> Engage learners in various activities involving scale drawing, measuring of objects, etc.
> Go through the home work given in the previous lesson with learners. Assist learners

1.2 Draw a floor plan, giving a scale used, of a bachelor flat which is rectangular in shape and has a floor area of $36 \mathrm{~m}^{2}$
1.3 A blueprint shows a bedroom to be 6 cm long and 4 cm wide. The
\(\left.$$
\begin{array}{|l|l|}\hline \text { TIMING } & \text { RESOURCES NEEDED } \\
\begin{array}{ll}\text { 1. Baseline: } \\
5 \text { min } \\
\text { 2. Discussion: } \\
5 \text { min } \\
\text { 3. activity: } \\
\text { 45 min } \\
\text { 4. conclusion and } \\
\text { summary: } 5 \text { min }\end{array} & \begin{array}{l}\text { Refer to any grade 11 } \\
\text { CAPS approved } \\
\text { textbook }\end{array}
$$ <br>
Rulers <br>
showing building plans <br>

and model of cars\end{array}\right\}\)| Pencils |
| :--- |
| Chart or pictures |

to do peer marking.
> Refresh learners memories on lessons taught in scale drawing and interpretation of scale drawings.
> Give learners activity: see under activity column. You may include your own questions
> Give learners home work: see under leaner activities

### 2.3 Conclusion

- Give a summary of the topic "scale drawing and interpretation of scale" and explain any points that learners may need clarity on.
scale on the blueprint is $2 \mathrm{~cm}=9 \mathrm{~m}$. What are the actual dimensions of the bedroom?
1.4 Consider the front view of a house below:


If the height and length measure $5,7 \mathrm{~cm}$ and $13,4 \mathrm{~cm}$ respectively on a plan, determine the actual height and the actual length of the house. Leave your answers in (m)
1.5 The picture below shows the outline of a house. Sketch the top, side and front views of the house.

1.6 Look at the drawing of a flat below:



| GRADE | 11 | SUBJ ECT | Mathematical Literacy | WEEK | 8 | TOPIC | Maps, plans \& other representations of the physic al world Time: 60min | Lesson | 1 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| IESSON SUMMARY FOR: DATE STARIED: |  |  |  | DATE COMPLEIED: |  |  |  |  |  |
| SECTION |  |  | CONIENT | CONIEXT |  | LESSON OBJ EC TIVES/ APPUCATION |  |  |  |
| Maps |  |  | Work with street maps with and without grid reference. | hous scho com | and /or wider projects | The learner should be able to: <br> - Describe the position of an object (e.g. buildings, fumiture, seats) in relation to surrounding objects. <br> - Use map scale and determine the actual distance between two places <br> - Use grids to determine location and describe relative position <br> - State compass direction of locations on the map |  |  |  |

## TEACHER ACTIVIIES

1. Teaching methods:

Telling, explaining, question and answers, demonstration
2.1 Introduction
a. pre-knowledge required for the lesson compass direction, name of provinces
b. baseline assessment

- Ask learners the questions listed under the baseline assessment
c. Do corrections
2.2 Main Body (Lesson presentation
- map, house plans, soccer stadiums, supermarkets use some reference system to locate where things are, or to make it easy for people to find their ways around. This system involves using letters or numbers and sometimes a combination of both.
- direction can be given using compass directions. North, West, East, South. Draw the compass direction and indicate where each point is located

- Explain to learners that North is the benchmark position, and you always have to find North first and use North to find any other direction.
- angles are also used to locate a place, and these use a reference point
- Demonstrate to learners the use of compass direction and the angles to locate a place. [ use any Map]

| LEARNER ACTIVIIES | TIMING | RESOURCES NEEDED |
| :---: | :---: | :---: |
| Baseline assessment: <br> a. Give the names of the 9 provinces found in South Africa <br> b. On which province do we find Cape Town, Johannesburg, Bloemfontein <br> Learner activity <br> a. Estimate in which of the eight main compass directions: <br> 1. Durban lies from East London <br> 2. Mmabatho from Pietersburg <br> 3. Pretoria lies from Cape town <br> b. A tourist flies from Upington to Durban to Port Elizabeth and then to Cape Town. Give the compass direction of each trip of the tourist flight. <br> Included other questions for learners. <br> Give homework using other textbooks | 5 min for home work <br> correction <br> 5 min- base line 5 mincorrections 20 min- for the presentation and demonstration 20 min for the main activity 5 min for corrections and conclusion | - Any CAPS approved Mathematical Literacy textbook <br> - News papers |



1. If you are in class $A$, what direction is the gate from you? [NE]
2. If you leave the class A and go towards the westerly direction and then northerly direction where would you end up? [OFFICE]
3. If you are located $S E$ of the toilets, where are you?
2.3 Conc lusion

- Do corrections, and emphasis on the technique on how to use compass direction to locate the a place

|  |
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## Reflection/ Notes:

| Name of Teacher: |  | HOD: |  |
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| Date: |  | Date: |  |



| GRADE | 11 | SUBJ ECT | Mathematical Literacy | WEEK | 8 | TOPIC |  | Maps, plans \& other representations of the physical world Time: 60 mins |  | Lesson | 2 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| LESSON SUMMARY FOR: DATE STARIED: |  |  |  | DATE COMPLEIED: |  |  |  |  |  |  |  |
| SECTION |  |  | CONIENT | CONIEXT |  | LESSON OBJ ECTIVES/ APPUCATION |  |  |  |  |  |
| Maps |  |  | Work with street maps with and without grid reference. | hous scho com | and <br> d/or wider <br> y projects | The learner should be able to: <br> - Describe the position of an object (e.g. buildings, fumiture, seats) in relation to surrounding objects. <br> - use maps to determine location and describe relative position <br> - find distance upon maps <br> - find places in the map |  |  |  |  |  |
| TEACHER ACTIVIIES |  |  |  |  |  |  | LEARNER ACTIVIIIES |  | TIMING | RESOURCES NEEDED |  |
| 1. Teaching methods: <br> Telling, explaining, question and answers, demonstration <br> 2. Prepare a lesson and consider the following: <br> 2.1 Introduction <br> a. pre-knowledge required for the lesson compass direction, map reading <br> b. baseline assessment <br> - Ask learners the questions listed under the baseline assessment <br> c. Do corrections <br> 2.2 Main Body (Lesson presentation) <br> - we have different maps, street maps, suburb map, town map, province map and the world map. <br> - maps have grid references that are used to locate a place. Town map, province and world map use compass directions and degrees. Street maps and suburb maps use letters and numbers as references. <br> - Grid system consists of set of lines that cross each other at right angles. They allow a person to be able to locate a specific location. When referencing a point degrees and compass directions are used. i.e. $24^{0}$ North. |  |  |  |  |  |  | 1. Baseline assessment: <br> Do corrections for the previous lesson's home work <br> 2. Learner activity <br> a. Use grid reference to locate the following places in the street map provided. <br> 1. Sandton <br> 2. Illovo <br> 3. Dennehof <br> b. Which main street is found in Cl <br> c. Which place is found in Al |  | 5 min for home work correction 10 min - for the presentation and demonstration 10 min for the main activity 5 min for corrections and conclusion | - CAPS approved textbook <br> - Maps <br> - News papers |  |

- Explain to learners that in the street maps the same lines are labelled with numbers and alphabet e.g.

- Explain to learners that the grid reference location combine both the letter and the number to locate the place e.g. B2
- Demonstrate to learners the use of grid reference and the angles to locate a place. [ use any Map]


## Reflection/ Notes:

| Name of Teacher: |  | HOD: |  |
| :--- | :--- | :--- | :--- |
| Sign: |  | Sign: |  |
| Date: |  | Date: |  |



| GRADE | 11 | SUBJ ECT | Mathematical Literacy | WEEK | 8 | TOPIC | Maps, plans \& other representations of the physical world | Lesson | 3 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  | Time: 60min |  |  |


| LESSON SUMMARY FOR: DATE STARIED: |  | DATE COMPLEIED: |  |
| :--- | :--- | :--- | :--- |
| SECTION | CONIENT | CONIEXT | LESSON OBJ ECTIVES/APPLCATION |
| Maps | Work with street maps with and <br> without grid reference. | household and school <br> and/or wider <br> community projects | The learner should be able to: <br> - Describe the position of an object (e.g. build ings, fumiture, seats) <br> in relation to surrounding objects. <br> - use maps to determine location and describe relative position <br> - find distance upon maps <br> - find places in the map |


| TEACHER ACTIVIIES | LEARNER ACTIVIIES | TIMING | RESOURCES NEEDED |
| :---: | :---: | :---: | :---: |
| 1. Teaching methods: <br> Telling, explaining, question and answers, demonstration <br> 2. Prepare a lesson and consider the following: <br> 2.1 Introduction <br> a. pre-knowledge required for the lesson compass direction, measurement <br> b. baseline assessment <br> c. Ask learners to write directions on how to get to their homes from school. <br> d. Ask learners to give the names of the streets which they use every day they come to school <br> 2.2 Main Body (Lesson presentation) <br> - maps are also good in assisting a person to locate a place. <br> - Explain to learners that when giving directions you need to use the street names, compass direction to help the person locate a place. <br> - Distance is also important, GPS give also the distance you going to travel before you reach your destination <br> - knowing the symbols used to describe different places it's important. i.e. $\mathbf{H}$ for hospital <br> - Explain to learners that street maps show the position, names of all roads in a town or city. They also show position of police stations, hospitals. <br> - Demonstrate to learners how to locate a place using street maps and directions <br> 1. Locate the place using the symbols i.e. Esselen clinic [ look for the symbol $\mathbf{H}$ which represent clinics and hospital <br> 2. Direction to find the place use street names, compass direction and words such as left, right. i.e. how to get to Hillbrow Protea inn from Hillbrow tower. From Hillbrow | 1. Baseline assessment: <br> 2. Learner activity <br> a. Which hospital is found in Bruce Street? <br> b. Which theatre is found in Nugget Street? <br> c. Park lane clinic is found in which street <br> d. A parent is lost and is looking for the direction to travel to the Library to collect children. If the parent is travelling from the theatre at twist street, write down the direction that would lead him/her to the library | 5 min- corrections <br> 3 minutes baseline assessment 10 min - for the presentation and demonstration 10 min for the main activity 2 min for corrections and conclusion | - CAPS approved text books <br> - News papers |



## Reflection/ Notes:

| Name of Teacher: |  | HOD: |  |
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| Sign: |  | Sign: |  |
| Date: |  | Date: |  |




## TEACHER ACTIVIIES

1. Teaching methods:

Telling, explaining, question and answers, demonstration
2. Prepare a lesson and consider the following:

### 2.1 Introduction

a. pre-knowledge required for the lesson compass direction, map reading, grid reference
b. baseline assessment

- Ask learners the questions listed under the baseline assessment
c. Do correction and discuss about the events that take place to these places


### 2.2 Main Body (Lesson presentation)

- Indicate to learners that if you want to visit a place, it would be much easier to plan the visit using a map as it will give you a good idea of issues such as the distance to travel, the costs involved, etc.
- Explain to learners that seats in the stadium and in the cinema are arranged alphabetically and allocated numbers.
- Explain to learners that the stadium consist of stands, these stands are identified using the compass direction i.e. North stand, East stand, South stand etc.
- each stand has its grid numbers and alphabets
- to locate a seat in the stadium, grid reference system is used. [give learners the picture of the stadium]
- the cinemas and theatres also use grid reference to locate the sit when you buy the ticket. The cinemas most have two stands. These stands share the alphabets and

| LEARNER ACTIVIIES | TIMING | RESOURCES NEEDED |
| :---: | :---: | :---: |
| Baseline assessment: <br> 1. Give the name of any stadium that you know or have been too. <br> 2. Name the types of cinema's we have in Gauteng? <br> Learner activity <br> 1. Use the map of South Africa attached below to answer the following questions: <br> 1.1 Use the scale to estimate the rail distance between Polokwane and Middelburg. <br> 1.2 In which direction from Upinton does Musina lie? <br> 1.3 In which direction from Mafikeng does Harrismith lie? <br> 2. Answer the following questions using the Cinema attached below: <br> 2.1 Which row is closest to the screen? | 5 min for home work correction <br> 3 min - base line <br> min- correction <br> 10 min - for the presentation and demonstration <br> 10 min for the main activity <br> 2 min for corrections <br> and conclusion | - Mathematical literacy textbook <br> - maps <br> - News papers |

splits the numbers [ give learners the picture of the cinema]

- Grid system consists of set of lines that cross each other at right angles. They allow a person to be able to locate a specific location.


### 2.3 Conclusion

- Do corrections and emphasis to the learners the
importance of reading the reference number on the ticket to be able to reach the correct location.


### 2.2 Which choices do Jabu and Jane have if they like sitting more or less in the middle of the

 cinema?2.3 Explain to a friend who received a ticket written E8, how the seating is numbered in the cinema.

3 The following questions are based on the stadium
3.1 How many seats are in each column in a stadium?
3.2 You receive a ticket to a soccer match at this stadium and are located a seat in south C9. Indicate on the sitting plan where you will be sitting.

## Reflection/ Notes:

| Name of Teacher: |  | HOD: |  |
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| Sign: |  | Sign: |  |
| Date: |  | Date: |  |



