GRADE	11	SUBJECT	Mathematical Literacy	WEEK	1	TOPIC	Finance Time: 60 minutes	Lesson	1
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LESSON SUMMAR	Y FOR: DATE STARTED:		DATE COMPLETED:
SECTION	CONTENT	CONTEXT	APPLICATION /LESSON OBJECTIVES
Interest	Perform calculations involving simple interest through manual calculations without the use of a formulae	Household and small business finance	 The learner will be able to: Apply the knowledge and skills in simple interest when dealing with loan agreements between family members where repayments are made only once at the end of the loan Apply the knowledge and skills when investigating bank accounts with a changing balance.

TEACHER ACTIVITIES	LEARNER ACTIVITIES	TIMING	RESOURCES
1. Teaching methods:	Baseline activity	Baseline activity	
Discussion, Question and answer, Demonstration	In your own words explain the following terms:	:5minutes	Any grade 11 CAPS
	1. Interest		
2. Lesson development:	2. Interest rate		Chalkboard
2.1 Introduction	3. Simple interest		Calculators
a. Pre-knowledge required for the lesson. Knowledge of income			
and expenditure	Activity		
b. Baseline assessment	1. Adrian deposited an amount of R13 000 into a savings		
See under learner activity	account for his daughter when she was 14 years old. The	Activity:45	
2.2 Main Body (Lesson presentation)	investment earns an interest of 9,5% simple interest per annum.	minutes	
• Discuss with learners to find out where people or family members	Calculate the value of the investment when Adrian's daughter		
usually borrow money from in their community or where do they	turns		
usually invest money.	1.1 1.5 years old 1.2 16 years old 1.3 17 years old		
Lead learners to determine what happens when money is	1.4 18 years old 1.5 19 years old 1.6 20 years old		
borrowed from a moneylender in the community or from a	1.7 Represent the information in the form of a table such as		
bank at the end of the borrowing period.	below.		
• See under notes/reflection and explain to learners the meaning	vegr 15 16 17 18 19 20		
of the words listed under as used in finance:		Corrections and	
Indicate to learners that interest can be paid on money which is		conclusion:	
invested in two different ways – simple and compound.			
			1

• Explain to learners that with simple interest, the interest earned or							
paid on amount invested or borrowed stays the same.	2. Joshua borrows his nied	ce R200 fo	or two ye	ears at	a rate of 7		
Demonstrate to learners how simple interest is calculated. An	simple interest. Below is a	table sho	owing Jo	shua's	money		
example is given below:	increase in the first two years						
	Year	1	2	3	4		
Worked example	Amount at the start of	R200	R214				
Shafique borrowed R350,00 from his nephew at a simple interest	the year						
rate of 6% per annum. Calculate the interest he has to pay if the	Interest earned	R14	R14				
loan is repaid after							
1. one year	Total amount at the	R214	R228				
2. two years	end of the year						
3. three months							
Solution	2.1 Copy and complete	the table	by filling	in the	amount of		
The 6% is the interest rate and the interest is 6% of R350,00.	money Joshua would have earned at the end of each year						
Interest per year = $\frac{6}{100} \times R350,00 = R21,00$.	from year 2 to year 10.						
Therefore the interest after							
1. one year = R21,00							
2. two years = $2 \times R21,00 = R42,00$							
3. three months = $3/12 \times R21,00 = R5,25$							
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. 							

- Borrower 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
- Interest is 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 5	SUBJECT	Mathematical Literacy	WEEK	1	TOPIC	Finance Time: 60 minutes	Lesson	2
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LESSON SUMMA	RY FOR: DATE STARTED:		DATE COMPLETED:
SECTION	CONTENT	CONTEXT	APPLICATION /LESSON OBJECTIVES
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 able to: Apply the knowledge and skills in simple interest when dealing with loan agreements between family members where repayments are made only once at the end of the loan Represent simple interest growth scenarios using linear graphs.

TEACHER ACTIVITIES	LEARNER ACTIVITIES	TIMING	RESOURCES
 Teaching methods: Discussion, Question and answer, Demonstration Lesson development: Introduction 	<u>Baseline activity</u> Corrections to be done for the previous lesson's home work Activity	Baseline activity :5minutes	Any grade 11 CAPS approved textbook. Chalkboard
 a. Pre-knowledge required for the lesson. Knowledge of simple interest b. Baseline assessment See under learner activity 	 Ndumiso invests R6 500 at 11% per year. 1.1 Calculate the value of the investment for one year up to six years. 	Activity:45 minutes	Calculators
 2.2 <u>Main Body (Lesson presentation)</u> 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. Discuss with learners to determine why it is sometimes better to take up loans or borrow money from family members. 	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.		

 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. 	 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 	Corrections and conclusion: 10minutes	
 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. 	accumulate at the end of the investment period? Show all calculations.		
 Append your signature to the learners work and give them homework based on the lesson presented. <u>2.3 Conclusion</u> Summarise the lesson by highlighting the key points to consider when dealing 			

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						
Total amount at the end of the year	R214	R228	R242	R256	R270	R284	R298

A linear graph to represent the information in the table is given below:



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GRADE	11	SUBJECT	Mathematical Literacy	WEEK	1	TOPIC	Finance Time: 60 minutes	Lesson	3

LESSON SUMMA	RY FOR: DATE STARTED:		DATE COMPLETED:
SECTION CONTENT		CONTEXT	APPLICATION /LESSON OBJECTIVES
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 able to: Apply the knowledge and skills in compound interest when dealing with loan agreements between family members where repayments are made only once at the end of the loan Represent compound interest growth scenarios using graphs showing compound change.

TEACHER ACTIVITIES	LEARNER ACTIVITIES	TIMING	RESOURCES
1. Teaching methods: Demonstration, Discussion, Question and answer	<u>Baseline activity</u> Corrections to be done for the previous lesson's home work	Baseline activity :5minutes	Any grade 11 CAPS approved textbook.
2. Lesson development:			Chalkboard
2.1 <u>Introduction</u> a. Pre-knowledge required for the lesson.	Activity		Calculators
Knowledge of simple interest b. Baseline assessment	annually.		
See under learner activity	1.1 Calculate the value of the investment for one year up to five years.	Activity:45 minutes	
2.2 <u>Main Body (Lesson presentation)</u>			
 Lead learners to explain what compound interest mean. Explain to learners that compound interest increases because the interest is added to the lump sum so you calculate the 	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.		

•	interest on a bigger lump sum for every year. Demonstrate to learners how to calculate values involving compound interest. See under reflections/notes . Encourage	1.3 Represent the information from the table in the form of a graph.		
•	learners not round up until they get to the final value. Look under learner activity to give them work to do.	1.4 How much was the investment at the end of the fifth year?	Corrections and conclusion:	
•	Mark learners work and do corrections with them. Give learners home work.	1.5 How much interest did the investment accumulate at	10minutes	
•	2.3 Conclusion Summarise the lesson by highlighting the key points to consider when working with compound interest.	the end of the investment period?		

Reflections/notes:						
Jacob invests R13 000 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 R13 500 R14 647,50						
Suggested solution						
1 . Interest after 1 year = 8,5% of R13 500 = 8,5÷100 x R13 500 = R1 147,50						
2. Investment amount for the second year = R13 500 + R1 147,50 = R14 647,50						
3. Calculation of values used in the table						
End of year 2						
Interest in 2 nd year = 8,5% of R14 647,50 = 8,5÷100 x R14 647,50 = R1 245,04						
Investment amount at end of 2 nd year/beginning 3 rd year = R14 647,50 + R1 245,0375 = R15 892,5375						

End of year 3

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

End of year 4

```
Interest in 4<sup>th</sup> year = 8,5% of R17 243,41 = 8,5\div100 x R17 243,40319 = R1 465,689271
Investment amount at end of 4<sup>th</sup> year/beginning 5<sup>th</sup> year = R17 243,40319+ R1 465,689271 = R18 709,09246
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End of year 5

Interest in 5th year = 8,5% of R18 709,09246= 8,5 \div 100 x R18 709,09246= R1 590,272859Investment amount at end of 5th year= R18 709,09246 + R1 590,272859= R20 299,36532= R20 299,37

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LESSON SUMMA	RY FOR: DATE STARTED:		DATE COMPLETED:
SECTION CONTENT		CONTEXT	APPLICATION /LESSON OBJECTIVES
Interest on fixed deposits	 Perform calculations involving simple interest and compound interest through manual calculations without the use of formulae. Determine the interest on fixed deposits 	Household and small business finance	The learner will be able to: •Investigate investments in fixed deposit accounts where money is deposited and withdrawn from the account only once.

TEACHER ACTIVITIES	LEARNER ACTIVITIES	TIMING	RESOURCES
1. Teaching methods: Brainstorming, Discussion, Question and answer, Demonstration	Baseline activity Corrections to be done for the previous lesson's home work	Baseline activity :5minutes	Any grade 11 CAPS approved textbook.
 2. Lesson development: 2.1 Introduction a. Pre-knowledge required for the lesson. Knowledge of simple interest and compound interest. b. Baseline assessment See under learner activity 	Activity 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.	Activity:45 minutes	Chalkboard Calculators
 2.2 <u>Main Body (Lesson presentation)</u> Brainstorm with learners to determine whether they know different ways of saving money. Indicate to learners the two different ways of saving money. See under reflections/notes. 	 2. Ethan decides to save R150 every month in a bank starting at the beginning of June. Use a table to record your calculations. 		

 Guide learners to complete the table by determining in the remaining amounts. Give homework to learners. 	2.1 how much will Ethan have paid at the end of one year? Show calculations		
 2.3 Conclusion Summarise the lesson by highlighting the key points to consider when dealing with interest on fixed deposits. 	2.2 How much will Ethan have in his account at the end of next June?	Corrections and conclusion: 10minutes	

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% x R80 = 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 x R80 = R0,80	R80	R160,80
2	R160,80	0,01 x R160,80 = R1,61	R80	R242,41
3	R242,41		R80	
4			R80	
5			R80	
		1		

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GRADE	11	SUBJECT	Mathematical Literacy	WEEK	2	TOPIC	Finance Time: 60 minutes	Lesson	1
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LESSON SUMMARY FOR: DATE STARTED:			DATE COMPLETED:
SECTION	CONTENT	CONTEXT	APPLICATION /LESSON OBJECTIVES
Banking	 Identify and explain the terminologies used in banking Identify different types of bank accounts and investigate "savings account" 	Personal, Household and small business finance	The learner would be able to: Investigate the advantages and disadvantages of savings accounts regarding access to money, bank charges and interest rates

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

businesses or corporations. See under reflections/notes for some reasons. You may add	Stop order		
 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. 	2. Compare the advantages and disadvantages of a savings account in a tabular form	Corrections and conclusion: 10minutes	
 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.			

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 account

Most people open a savings account, which pays interest. The account is suitable for short-term savings (savings that will be used within a year for something like school 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	The liquid assets cannot be used directly as money
interest	
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 SUBJECT	Mathematical Literacy	WEEK	2	TOPIC	Finance Time: 60 minutes	Lesson	2
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LESSON SUMMA	RY FOR: DATE STARTED:		DATE COMPLETED:	
SECTION CONTENT		CONTEXT	APPLICATION /LESSON OBJECTIVES	
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 be able to: Investigate the advantages and disadvantages of fixed deposit account and cheques accounts regarding access to money, bank charges and interest rates	

TEACHER ACTIVITIES	LEARNER ACTIVITIES	TIMING	RESOURCES
 Teaching methods: Discussion, Question and answer, Demonstration Lesson development: 2. Lesson development: 2.1 Introduction a. Pre-knowledge required for the lesson. Knowledge of savings accounts b. Baseline assessment Refresh learners memory on savings accounts with their advantages and disadvantages 2.2 Main Body (Lesson presentation) • Discuss with learners what fixed deposit accounts and cheque accounts are. See under reflections/notes. • Assist learners to identify the advantages and disadvantages of each type of account. • See under learner activity to give learners work to do. • Monitor learners performance and provide assistance where needed. • Monitor learners performance and provide assistance where needed. • Provide assistance where needed. • Provide assistance where needed. • Provide assistance where needed. 	Activity 1. Describe fixed deposit account in terms of the advantages and disadvantages in a tabular form 2. Compare cheque account advantages and disadvantages in the form of a table. 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 Activity:45 minutes	Any grade 11 CAPS approved textbook. Chalkboard Calculators

• Let lea	ners exchange their work at the end of the activity and monitor them to do peer	reasons for your answers		
marki	ng.			
• Appen	d your signature to the learners work and give them homework based on the		Corrections and	
lessor	presented.		conclusion:	
Give le	arners home work		10minutes	
<u>2.3 C</u>	nclusion			
 Summa depa 	rise the lesson by highlighting the advantages and disadvantages of fixed it and cheque accounts.			

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

		Interest is calculated daily but only
		paid into the account at the end of
		each month.

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GRADE	11	SUBJECT	Mathematical Literacy	WEEK	2	TOPIC	Finance Time: 60minutes	Lesson	3
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LESSON SUMMA	RY FOR: DATE STARTED:		DATE COMPLETED:
SECTION	CONTENT	CONTEXT	APPLICATION /LESSON OBJECTIVES
Banking	Describe debit and credit cards in terms of their advantages and disadvantages.	Personal, Household and small business finance	The learner would be able to: Investigate the advantages and disadvantages of debit and credit cards regarding access to money, bank charges and interest rates

TEACHER ACTIVITIES	LEARNER ACTIVITIES	TIMING	RESOURCES
TEACHER ACTIVITIES 1. Teaching methods: Discussion, Question and answer, Demonstration 2. Lesson development: 2.1 Introduction a. Pre-knowledge required for the lesson. Knowledge of savings accounts b. Baseline assessment See under learner activity 2.2 Main Body (Lesson presentation)	LEARNER ACTIVITIES 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	TIMING Baseline activity :10minutes Activity:30 minutes	RESOURCES Any grade 11 CAPS approved textbook. Chalkboard Calculators
 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 	their advantages and disadvantages	Marking: 15	

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	Con	nclusion:
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	5mir	nutes
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		

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

Comp	Comparison Advantages and disadvantages		disadvantages	
Debit card	Credit card		Debit card	Credit card
Can withdraw money at ATM	Can withdraw money at ATM		Cannot use to pay for urgent purchases	Interest rates charged on credit
Can withdraw money inside the bank	Can withdraw money inside the bank		if no funds are available	balances are very high.
Can pay for shopping	Can pay for shopping			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	debit cards and an account must always	limit which you can use to buy
	the outstanding amounts after a	have a credit balance, i.e. you cannot	goods and services
	specified period	buy on credit (using money that you do	
		not have)	
The amount is immediately withdrawn	The account holder decides when	Debit cards usually attract bank charges	This borrowed money must be paid
from the current account	and how much to pay off	or fees for all transactions.	back within a specified period
Not a risk to fall in debt trap	Can be used in a crisis to pay for		They are not designed for savings.
	purchases and/or services. Up to 55		
	days interest free		
	Budget buying facilities spread cost		
	out		

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GRADE	11	SUBJECT	Mathematical Literacy	WEEK	2	TOPIC	Finance Time: 60 minutes	Lesson	4
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LESSON SUMMA	RY FOR: DATE STARTED:		DATE COMPLETED:
SECTION	CONTENT	CONTEXT	APPLICATION /LESSON OBJECTIVES
Banking charges and late payments	Identify bank charges for specified accounts and determine the implications for late payments on accounts.	Personal, Household and small business finance	The learner would be able to: Compare bank charges of different banks using tariff tables, given formulae and drawn graphs to assess the suitability of different accounts for individuals with particular needs. 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 ACTIVITIES	LEARNER ACTIVITIES	TIMING	RESOURCES
1. Teaching methods:	Baseline activity	Baseline activity	
Discussion, Question and answer	Do corrections for the previous lesson's	:10minutes	Any grade 11 CAPS
	home work		approved textbook.
2. Lesson development:			Chalkboard
2.1 Introduction	Activity		Calculators
a. Pre-knowledge required for the lesson.	1. Benny has a credit card which he uses		
Knowledge of debit and credit cards	every month to do his shopping. In		
b. Baseline assessment	April, he made a shopping costing R6		
See under learner activity	560,50. He didn't pay his account on	Activity:35	
2.2 Main Body (Lesson presentation)	time and it was 7 days late. The bank	minutes	
• Discuss with learners to find out what they know about bank charges. Assist	charges 26% p.a. interest calculated	Marking: 10	
them to explain bank charges and if possible let them give examples. See	on a daily balance.		

under reflection/notes.	What fee will Benny pay because he	
• Give learners examples that will allow them to identify bank charges.	paid the credit balance late?	
Assist learners to understand how charges are calculated on accounts and	2. Mandy Mondays and Tuesdays and	
transactions. See under reflections/notes for some suggestions.	earns R250 a day. Thandeka works	
• A copy of bank charges has been attached under reflections/notes. If possible	five days a week and earns R125 per	
make copies so that learners can interact with the banking charges from	day. Mandy banks with FNB and	
various banks.	Thandeka banks with ABSA. They	
• Indicate to learners that credit card account allows you to buy things on credit,	both have MZANSI account with their	conclusion:
but if you don't settle (pay back) your account on time, they charge you	banks. Assume that there are 20	
interest at a high rate on the amount outstanding.	working days in a certain month.	5minutes
 Provide scenarios that will allow learners to determine the cost of late 	2.1. Determine which of the two will	
payments.	pay more in terms of deposits and	
See under learner activity to give learners work to do.	give reasons.	
Let learners to do peer marking.	2.2. what is the best way for the two	
Give learners home work	to make deposits?	
	2.3. determine the best way for the	
2.3 Conclusion	two workers to make purchases.	
 Summarise the lesson by highlighting the implications of late payments of accounts and what it does to one's credit records. 		

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.

Monthly Fees	Mzansi Account	Social Grant Account	ABSA MZANSI account 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 • Absa ATM • Branch Counter	R5,25 R27,00
FNB ATM, Online Banking and Scheduled Payments	R 5.	00	Debit and Stop Orders • Internal Debit Orders • External Debit Orders • Stop Orders	R3,85 R5,25 No charge
Internal Debit Order*	R 3.	10	Funds Transfers • Absa ATM • Branch Counter	R3,85 R27,00
External Debit Orders	R 5.	.00	CashSend TM (Absa ATM)	R8,70
Branch and Telephone Banking (Consultant Assisted)	R 27	7.50		
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		

Cash Withdrawals			Cash Withdrawals	
ATM Cash Withdrawals	R 5.00	R 5.60	Branch Counter	R12,50
FNB Mini ATM	R	2.15	Absa ATM	R4,85
Cash Withdrawal at till point	R	0.90	Point-of-Sale (POS)	R3,85
FNB Branch Cash Withdrawal	R 9.50	R 13.60	Post Office Terminal	R12,50
Deposits			Deposits	
Cheque Deposit at an FNB ATM (with envelope or automated deposits (ADT))	Fi	ree	Cheque Deposit: Branch Counter	R11,00
Cheque Deposit at an FNB Branch	R 1	14.00	Cheque Deposit: Absa ATM	No charge
Cash Deposits at an FNB ATM (with envelope or automated deposits (ADT))	0.65% of value, minimum R 5.00		Cash Deposit: Branch Counter(2)	R12,50
Cash Deposits at an FNB Branch (First free per month)	R 6.00		Cash Deposit: Absa ATM(2)	R4,85
Balance Enquiries			Balance Enquiries	
Cellphone, Telephone Banking, FNB ATM, Online Banking and Point-of-sale	, Free		Absa-supported ATM, Saswitch ATM, POS, Absa ATM,	R1,00
Other Bank's ATM	R	1.20	Post Office Terminal	R2,45
Statements			Statement Fees	
Mini Statement (Cellphone Banking)	Fi	ree	Branch Counter Full Statement	R2,50
FNB ATM Mini Statement (view or print)	R	1.10	Absa ATM Mini statement	R1,00
Provisional Statement (Branch and Telephone Banking)	R	3.50	Absa CAT Terminal Full Statement	R2,50
Penalty Fees			Administration Fees	

FNB ATM Declined Transaction Fee (Insufficient funds or limit exceeded)	Free		Free		R65,00								
Other FNB Declined Transaction Fee (Local and International)	R 3.60		R 3.60		R 3.60		R 3.60		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		R 3.60		ned Transaction Fee 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) • Absa ATM • Absa-supported ATM • Saswitch ATM • POS • Post Office Terminal	No charge No charge No charge No charge No charge								
Online Banking Password Reset (Consultant Assisted)	R 50.00			Returned Cheque Deposit	R65,00								

Name of Teacher:	HOD:	
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Date:	Date:	

GRADE	11	SUBJECT	Mathematical Literacy	Week	3	TOPIC	Finance Time: 60min	Lesson	1
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LESSON SUMMARY FOR: DATE STARTED			DATE COMPLETED		
SECTION	CONTENT		CONTEXT	LESSON OBJECTIVES/APPLICATIONS	
Banking (Loans and cost price)	Perform calculations and repayments throu without the use of a fo	involving loan agreements ugh manual calculations ormulae	Household and small business finance	Learners should be List the factors a Evaluate the ir Calculate loan re Calculate the co	e able to Iffecting the cost price when taking a loan mpact of paying deposit on the price of loan epayment. ost price of a loan when deposit is paid

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

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 10 000 Initial amount= R55000Amount owing = 55000-10000= R45000Interest on the owed amount = $R45000 \times 10/100 = R4500$ Total amount owed= R45000+4500 = R49500

Without deposit Initial amount= R55000 Amount owing = 55000 Interest on the owed amount = R55000x10/100 = 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 10 000

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

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GRADE	11	SUBJECT	Mathematical Literacy	Week	3	TOPIC	Finance Time: 60min	Lesson	2
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LESSON SUMMARY FOR: DATE STARTED:			DATE COMPLETED:	
SECTION	CONTENT		CONTEXT	LESSON OBJECTIVES/APPLICATION
Banking (loan repayment)	Perform calculo and repayment without the use	ations involving loan agreements ts through manual calculations of a formulae	Household and small business finance	Learners should be able to Calculate the real cost of the loan Calculate how much of the repayment goes to interest Calculate the repayment amount of a loan

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

•	Inform learners that they should not round off their answers until the new balance is	law at a compound interest rate of %3,5%	
	calculate on the table	p.a. the mother-in-law pays back the	
•	Demonstrate using end of 5 th to show the effect of writing all the digits and of writing	loan after two years. What is the actual	
	two digit	cost of the loan?	
e.g	. interest = R511,42 +51142, 62 = R51554,04		
ne	w balance = R50154,04 [not R50154,05]		
End	d of 6 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		

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

Since the interest is calculated monthly, divide the interest rate by 12 to find the rate at which interest is calculated for every month. In this case the interest rate is 12%.

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

Мс	lonths	Interest	New amount	Payment	New balance
En	nd 1	R55 000x 1/100 = R550	R55 000+R550 = R55 550	R1500	R55 550-R1500 =R54 050
En	nd 2	R54 050 x1/100 = R540,50	R54 050 + R540,50 = R54 590,50	R1500	R54 590,50 -R1500= R53 090,50
En	nd 3	R53 090,50x 1/100 = R530,905	R53 090,50 + R530,905 = R53 621,405	R1500	R53 621,405 - R1500 = R52121,41
En	nd 4	R52 121,41 x 0,01 = 521,2141	R52 121,41+ R521,2141 = 52 642,6241	R1500	R51 142,62
En	nd 5	R51 142,62 x0,01 =R511,4262	R51 142,62+ R511,4262 = R51 654,0462	R1500	R51 654,0462 -1500 = R50 154,05
En	nd 6	R501,5405	R50 655,5905	R1500	R49 155,59

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GRADE	11	SUBJECT	Mathematical Literacy	Week	3	TOPIC	Finance Time: 60min	Lesson	3
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LESSON SUMMARY FOR: DATE STARTED:			DATE COMPLETED:	
SECTION CONTENT			CONTEXT	LESSON OBJECTIVES/APPLICATION
Banking (hire purchase agreements)	Perform calculo agreements an calculations wit	ations involving hire purchase Id repayments through manual thout the use of a formulae	Household and small business finance	Learners should be able to work with scenarios that deal with hire purchase agreements

TEACHER ACTIVITIES	LEARNER ACTIVITIES	TIMING	RESOURCES NEEDED
1. Teaching methods:	Baseline assessment	5 min for home work	News papers
Telling, explaining, question and answers, demonstration	Do corrections for the previous lesson's home work	correction	
			Any grade 11 CAPS
2.1 Introduction		10 min- for the	textbook.
a. pre-knowledge required for the lesson	Learner activity	presentation and	
knowledge of loans and loan calculations.	1. Mrs Nemangaya saw an advertised bedroom	demonstration	Chaikboara
b. baseline assessment	suite for sale at R6 999. The furniture dealer offers		Calculators
Do corrections for the previous lesson's homework	hire purchase terms as follows:	30 min for the main	
2.2 Main Body (Lesson presentation)	A deposit of R700 and monthly instalments of	activity	
• Discuss with learners to understand what a hire purchase is. See under	R300 over 24 months.		
reflection/notes for suggested explanation	1.1 What percentage of the cash price is the deposit?	15 min for	
Assist learners to come up with examples of hire purchase agreements		corrections	
they can think of.	1.2 What will be the total cost of the bedroom suite if it	and conclusion	
Indicate that in a hire purchase agreement the buyer has to pay a	is bought on hire purchase agreement?.		
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	1.3 Identify at least 2 advantages and 2		
the deposit to be paid and it is usually calculated as a percentage of	disadvantages of hire purchase agreement.		
the selling price			
• Explain to learners that when it comes to hire purchase agreement, it is	1.4 how much more will a customer pay for buying the		
the shop that decides how many monthly instalments you must pay at a	bedroom suite on hire purchase agreement? Show		
fixed amount each month.	calculations.		

٠	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	1.5 A loan was being offered by a bank to pay for the	
	hire purchase agreement with a given shop.	cash price of the bedroom suite at a 10% interest rate	
•	Discuss with learners to establish the importance of having hire purchase	p.a. compounded annually for two years. Should Mr	
	agreement.	Nemangaya take the loan to pay cash for the suite or	
•	See under learner activity to give learners work to do	he should take the hire purchase agreement? Show	
		calculations to support your answer.	
2.3	Conclusion		
•	Do corrections and emphasise the important points to note when		
	getting into hire purchase agreement with a shop.		

A hire purchase agreement can be explained as a type of loan that shops offer you are buying an expensive item such as furniture, fridges stove, etc. and you do not have enough cash to pay the full price all at once.

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

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.

With hire purchase agreement, the total amount paid at the end of the payment period add up to much more than the advertised cash price of the goods you buy.

Name of Teacher:	HOD:	
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GRADE	11	SUBJECT	Mathematical Literacy	Week	3	TOPIC	Finance Time: 60min	Lesson	4
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LESSON SUMMARY FOR: DA	TE STARTED:	DATE COMPLETED:	
SECTION	CONTENT	CONTEXT	LESSON OBJECTIVES/APPLICATION
Banking (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 Determine the total amount of money in an investment at the end of a certain time period. Make sense of graphs showing loan and investment scenarios

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

٠	Request learners 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 learners are unable to get any.		

Banks offer different investment accounts, with interest rates that are set according to the amount of money you invest and the length of time for which you keep the money in the account.

Fixed Deposit account is an investment account in which your savings must stay the same (fixed) for a set period of time. Different banks offer investors different interest rates for 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	1	2	3	4	5	6	7	8	9	10	11	12	13	18	24	36	48	60
in																		
months																		
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%

Bank B: minimum investment amount: R1 000. Interest rates are quoted as per annum rates. Interest compounded monthly. Interest rates are available on application for amounts 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 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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GRADE	11	SUBJECT	Mathematical Literacy	Week	4	TOPIC	Finance Time: 60min	Lesson	1
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LESSON SUMMARY FOR: DATE STARTED:			DATE COMPLETED:	
SECTION	CONTENT		CONTEXT	LESSON OBJECTIVES/APPLICATION
Banking (inflation)	Investigate char and/or services.	nges in the prices of goods	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 ACTIVITIES	LEARNER ACTIVITIES	TIMING	RESOURCES NEEDED
1. Teaching methods:	Baseline assessment	5 min for home work	News papers
Discussion, question and answers, demonstration	Mention at least five basic food items that	correction	
	you buy or your family sends you buy from a		Any grade 11 CAPS
2.1 Introduction	shop.	10 min- for the	textbook.
a. pre-knowledge required for the lesson:	Compare the price of the items from 2011 to	presentation and	
knowledge of the costs of basic food items such as bread and fresh milk	2012 and determine whether the prices	demonstration	Chaikboara
b. baseline assessment	have changed or stayed the same.		Calculators
see under learner activity		30 min for the main	
2.2 Main Body (Lesson presentation)		activity	
• Brainstorm with learners to understand what inflation is. Look under reflections/notes	Learner activity		
for suggested explanations.	1. Statistics South Africa released a report on	15 min for	
• Explain that to inflate means to make it bigger and therefore inflation can also be	tood prices in September 2012 which indicated that the following components	corrections	
explained as the increases in prices of the goods and services we pay for.	increased from July 2012 to August 2012:	and conclusion	
Indicate to learners that normally a year-on-year inflation and a month-on-month	oils and fats (0.8%)		
inflation rates are commonly used by economists to measure inflation.			
• Explain that if it is announced that the year-on-year inflation rate for December	other food (0,8%)		
2011 is 5,5%, it means that the average price of goods and services in December	meat (0,6%)		
2011 was 5,5% higher than it had been in December 2010.	hot beverages (0.4%)		
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	milk, eggs and cheese (0,2%)		

inflation rate implies that a person can buy a lot less for the same money than a	and fruit (0,2%).
 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 	Calculate the prices of the items listed on Brochure 1 attached in July 2012.
have remained the same or they've increased. If possible let learners determine the price increases.	2. The following components in the food and non-alcoholic beverages index decreased :
 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 	sugar, sweets and desserts (-1,5%)
the measure of average price rise.	fish (-1,2%)
Look under learner activity to give learners work. You may add your own	vegetables (-1,1%)
 Do corrections and emphasise the important points presented. 	cold beverages (-0,2%)
Give learners home work	bread and cereals (-0,1%)
	determine the price of the items listed on Brochure 2 in July 2012.

Reflection/Notes:

Inflation is the measure which indicates the change in the buying power of money over a period of time. The inflation rate is an average of the general rise in prices across many goods and services, expressed as a percentage. Economists calculate this average increase in prices over different periods of time – for example, month to month or from year to 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.

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.

Because the inflation rate represents the average increase in the price of goods and services, a high year-on-year or month-on-month inflation rate implies that a person can buy a lot less for the same money than a year or month before

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Date:	Date:	

Brochure 1



GRADE	11	SUBJECT	Mathematical Literacy	Week	4	TOPIC	Finance Time: 60min	Lesson	2
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LESSON SUMMARY FOR: DAT	te started:		DATE COMPLETED:	
SECTION	CONTENT		CONTEXT	LESSON OBJECTIVES/APPLICATION
Banking (inflation)	Investigate chc and/or services	inges in the prices of goods	Household and small business finance	Learners should be able to: Recognise that inflation represents the <i>average</i> increase in the prices of a variety of goods and services over time and that different items can have different inflation rates

TEACHER ACTIVITIES	LEARNER ACTIVITIES	TIMING	RESOURCES NEEDED
1. Teaching methods:	Baseline assessment	5 min for home work	News papers
question and answers, Discussion	Oral questions:	correction	
2.1 Introduction	Explain in your own words what CPI, CPIX imply.		Any grade 11 CAPS
a. pre-knowledge required for the lesson:	Learner activity	10 min- for the	textbook.
knowledge of the impact of inflation on goods		presentation and	
and services	1. According to Statistics South Africa's September 2012 report, the annual CPI	demonstration	Chalkboard
b. baseline assessment see under learner activity	for food and non-alcoholic beverages (NAB) from August 2011 to August 2012		Calculators
and ask those questions orally.		30 min for the main	
2.2 Main Body (Lesson presentation)	wus 4,7 %.	activity	
Refresh learners memory on the previous lesson	If bread cost R8,50 in August 2011, how much was the same bread expected to		
and indicate to them that as the prices of goods	cost in August 2012.	15 min for	
and services increase, the purchasing/buying		corrections	
power of our money decreases. It implies that as	2. Complete the table given in reflections.	and conclusion	
inflation rises, every rand you spend buys a smaller			
and smaller amount of food, petrol, electricity,	2. The table below the percentage price observes for the period from two		
medical treatment, or anything else on which you	s. The table below shows the percentage price change for the period from June		
spend your money.	2011 to June 2012.		

 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. 	Food item	Percentage price change from 2011 to June	
 Look under learner activity to give learners 		2012	
work. You may add your own	Grain products	12,4	
Do corrections and emphasise the important	Fish	15,1	
points presented.	Milk, cheese and eggs	18,0	
	Vegetables	21,0	
	Coffee, tea and cocoa	13,1	
	Use this table and the Shoprit price of the items on for June	e Brochure for June 2011 June to determine the 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.

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

price in previous year

2000 R3,75 2001 R3,83 R3,83 - R3,75 = R0,08 R0,08/R3,75 × 100 = 2,1% 2002 R3,95 2003 R4,65 2004 R4,60 2005 R4,70 2006 R4,85	2000 R3,75 2001 R3,83 R3,83 - R3,75 = R0,08 R0,08/R3,75 × 100 = 2,1% 2002 R3,95 2003 R4,65 2004 R4,60 2005 R4,70 2006 R4,85	Year	Approximate price of a Loaf of Brown Bread	Yearly Difference in Price	% Change per Year
2001 R3,83 R3,83 - R3,75 = R0,08 R0,08/R3,75 x 100 = 2,1% 2002 R3,95 2003 R4,65 2004 R4,60 2005 R4,70 2006 R4,85	2001 R3,83 R3,83 - R3,75 = R0,08 R0,08/R3,75 × 100 = 2,1% 2002 R3,95 2003 R4,65 2004 R4,60 2005 R4,70 2006 R4,85	2000	R3,75		
2002 R3,95 2003 R4,65 2004 R4,60 2005 R4,70 2006 R4,85	2002 R3,95 2003 R4,65 2004 R4,60 2005 R4,70 2006 R4,85	2001	R3,83	R3,83 – R3,75 = R0,08	R0,08/R3,75 x 100 = 2,1%
2003 R4,65 2004 R4,60 2005 R4,70 2006 R4,85	2003 R4,65 2004 R4,60 2005 R4,70 2006 R4,85	2002	R3,95		
2004 R4,60 2005 R4,70 2006 R4,85	2004 R4,60 2005 R4,70 2006 R4,85	2003	R4,65		
2005 R4,70 2006 R4,85	2005 R4,70 2006 R4,85	2004	R4,60		
2006 R4,85	2006 R4,85	2005	R4,70		
		2006	R4,85		

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

Shoprite brochure for June 2011



GRADE	11	SUBJECT	Mathematical Literacy	Week	4	TOPIC	Finance Time: 60min	Lesson	3
									1

LESSON SUMMARY FOR: DATE STARTED:		DATE COMPLETED:	
SECTION	CONTENT	CONTEXT	LESSON OBJECTIVES/APPLICATION
Banking (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

TEACHER ACTIVITIES	LEARNER ACTIVITIES	TIMING	RESOURCES NEEDED		
1. Teaching methods:	Baseline assessment			5 min for home work	Magazines
question and answers, Discussion	Do corrections for the previou	us lesson's home work		correction	
2.1 Introduction	Learner activity				Charts
a. pre-knowledge required for the lesson:					
knowledge of the impact of inflation on goods	1. Mrs Sokhela prepares doughnu	ts for sale. The projected inflation r	ate for the	45 min for the main	News papers
and services	year 8,1%. The old price list is give	n below. Prepare a new price list to	aking the	activity	
b. baseline assessment see under learner activity			-		Any grade 11 CAPS
2.2 Main Body (Lesson presentation)	projected inflation into account.			10 min for	approvea textbook
• ask learners what happens to the value of an				corrections	
item as the rate of inflation changes over time.	Ingredient	Old Price per quantity		and conclusion	Chalkboard
• Explain to learners that in most cases, the	l Oil Flour	R25,99/litre R22,50/5kg			Calculators
impact of inflation changes or affects the value of	Salt	R11,00/kg			
an item.	Apricot jam Milk	R10,99/450g R9.99/400 ml			
 Encourage learners to give examples of 	Eggs	R30,00/2,5 dozen			
situations whereby inflation has adversely affected	Sugar Yeast	R28,99/2,5 kg R6 00/200g			
the value of an item.	Margarine	R27,99/500g			

								l	
• 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 	2. Mr Harrison spends R1 800 f	for grocerie	s per mo	nth. The	average	e month-	-on-		
idea to prepare a list of items that you need so		,							
that you can make a proper comparison to	month inflation rate was 3,3%	s in the pre	vious yec	ar. Caicu	late nov	w much i	nore		
determine the impact of inflation on the	Mr Harrison will have to pay f	or his groce	ries.						
purchasing power of your money.									
• Look under learner activity to give learners work.	3. Below is a table showing th	ne price of a	a house a	and the	orojecte	ed avera	ge		
You may add your own from any CAPS approve	inflation rate (%) increase								
textbooks.									
	3.1 Determine the projected	cost of the	same ha	use in th	a diffor	ant voors			
2.3 Conclusion			same no				•		
Do corrections and emphasise the important				0040	0011	0010			
points presented.	Year	2008	2009	2010	2011	2012			
	Average inflation rate (%)	8,5	9,7	11,0	10,8	9,0			
Give learners home work	Cost of house in rand	270 000					-		
	3.2 How much did the house								
		3.2 How much did the house cost in 2007? Show calculations.							
			£ 11			:	0		
	3.3 What do you notice abou	ine cost c	of the sar	ne nous	e aue fo	inflation	ļ¢		

Reflection/Notes:

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

GRADE	11	SUBJECT	Mathematical Literacy	WEEK	4	TOPIC	Finance Time: 60min	Lesson	4
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LESSON SUMMARY FOR: DATE STARTED:		DATE COMPLETED:	
SECTION	CONTENT	CONTEXT	LESSON OBJECTIVES/APPLICATION
Banking (the impact of inflation on importing and exporting goods and services)	Investigate changes in the prices of goods and/or services.	Household and small business finance	The learner should be able to: Recognise that inflation impacts on the cost of importing and exporting

TEACHER ACTIVITIES	LEARNER ACTIVITIES	TIMING	RESOURCES NEEDED
1. Teaching methods:	1. Baseline assessment:	5 min for home work	Magazines
relling, explaining, question and answers, demonstration	Correction of nomework.	correction	
1.1 Introduction	2. Learner activity		Charts
a. pre-knowledge required for the lesson Selling, and buying, currency and exchange rates	a. Calculate the cost price in Rands for exporting 10 books costing \$25, when the rand is weak		
b. baseline assessment	[R9,50 per \$] and when the rand is strong [R7,85	45 min for the main	News papers
 do corrections of the home 2.2 Main Body (Lesson presentation) 	per \$]	activity	
 Inform learners that a change in the currency can affect your profit 	b. Calculate the selling price for exporting		Any grade 11 CAPS
margin. i.e. Stronger Rand [R7,00 per \$] and a weaker Rand [R10,00	bananas, if a box of banana's cost R50, at the	10 min for	approvea textbook
per \$] • Demonstrate to learners that when the rand is stronger it is good for	same exertange rates as in (a)	corrections	
consumers and manufactures who import goods. E.g. Book that cost \$50		and conclusion	Chalkboard
[ignoring import duties] it will cost R525 to import it when the is weaker $(\$1,00 - \$10,50)$. [Cost = 50×\$10,50 - ₹525]. When the rand is stronger it will			Calculators
cost R342, 50 [50x R6,85 = R342,50].	3. Home work		
• When exporting e.g. at stronger rand will sell the product at higher dollar prices. Pay of apples sold at P40.00 will be sold for \$5.84 in [40/P10.50 par	cost of 10 books [1 book is = 25 Pula, check the		
 \$. When the rand is weaker it will be sold at \$3,81 [40/6,85 per \$] 	exchange rate of the day]		
Do corrections	educator.		
2.3 Conclusion			
By summarising the concept of strong and weaker rand and its impact on export and importing			

Name of Teacher:	HOD:	
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GRADE	11	SUBJECT	Mathematical Literacy	WEEK	5	TOPIC	Measurement Time: 60min	Lesson	1
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LESSON SUMMARY FOR: DATE STARTED:		DATE COMPLETED:	
SECTION	CONTENT	CONTEXT	LESSON OBJECTIVES/APPLICATION
Length	Determine length using appropriate measuring instruments	household and school and/or wider community projects	The learner should be able to: Estimate lengths and/or measure lengths of objects accurately to complete tasks.

TEAC	CHER ACTIVITIES	LEARNER ACTIVITIES	TIMING	RESOURCES NEEDED
1.	Teaching methods:	Baseline assessment:	5 min for baseline	Measuring
que	stion and answers, demonstration	1. Mention three areas in our daily activities that involve	assessment.	instruments
1.1 a.	pre-knowledge required for the lesson	2. Write down three measuring instruments that you can think		Any arade 11 CAPS
	Knowledge of measuring instruments such as tape measures,	of.		approved
	rulers, etc.		45 min for the main	textbook.
b.	baseline assessment	Learner activity	activity	Chalkboard
2.2	Main Body (Lesson presentation)	1. Below is a list of some metric units:	10 min for	Calculators
	Through question and answer, find out from learners the	mm, cm, m, km.	corrections	
	measurements in our daily lives.	Select the most appropriate unit of measurement for each	and conclusion	
	 Indicate to learners that in our day-to-day activities, we usually measure time, speed and distance. 	question that follow:		
	 Indicate to learners that the main units of length are: 	1.1. the dimensions of a floor plan		
	 ✓ Millimetre (mm), used to measure small lengths such as the 	1.2. the length of a netball field.		
	length of a grain of rice	1.4. the length of a bus		
	 Centimetre (cm), used to measure medium lengths, such as 	1.5. the height of a free		
	the length of your exercise book Metre (m) used for larger distances, such as the length of a	2. A High School wants to construct a school hall to enable		
	house	them have a place large enough for functions and occasions. A 2-dimensional floor plan of the school hall is given on the		
	✓ Kilometre (km), used for much larger distances, such as the	page below.		
	distance from school to your house.	2.1 Calculate how much it will cost the school to carpot the		
	Give learners few questions where they need to choose the	platform if the actual platform measures 15 meters x 7,5 meters		

 appropriate units of measurements. Explain to learners that sometimes accurate measurement is 	and 1½ square meters (m ²) of carpet costs R155,00.	
 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 	2.2 The hall will be tiled with ceramic tiles such as the one shown alongside. One square ceramic tile measures 60 cm x 60 cm.	
 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. 	2.2.1 Convert the measurements of one ceramic square tile from (cm) to (m)2.2.2 Calculate the area of one ceramic square tile in (m²)	
 2.3 Conclusion Indicate to learners that length is a one-dimensional 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. 	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 x 7,5 meters.	

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Grade 11 Mathematics Literacy Lesson Plans

GRADE 11	SUBJECT	Mathematical Literacy	WEEK	5	TOPIC	Measurement Time: 60min	Lesson	2
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LESSON SUMMARY FOR: DATE STARTED:		DATE COMPLETED:	
SECTION	CONTENT	CONTEXT	LESSON OBJECTIVES/APPLICATION
Distance	Determine distance using appropriate measuring instruments	household and school and/or wider community projects	 The learner should be able to: Estimate distances and/or measure distances accurately between objects/positions in space using appropriate maps and scales. Calculate the cost associated with travelling a certain distance determine the time taken to complete a journey calculate the speed (distance travelled in terms of time taken)

TEACHER ACTIVITIES	LEARNER ACTIVITIES	TIMING	RESOURCES NEEDED
1. Teaching methods:	Baseline assessment:	5 min for corrections	Measuring
question and answers, demonstration	Do corrections for the previous lesson's home work		instruments
1.1 Introduction			Maps with scale.
a. pre-knowledge required for the lesson Knowledge of magguring instruments such as tang maggures, rulers	Learner activity	45 min for the main	
etc. b. baseline assessment	 Ishmael lives 19km away from his school. What is the total distance he travels to and from 	activity	Any grade 11 CAPS approved
Complete corrections for the previous lesson's home work.	1.2 Determine the total distance he travels to and from	10 min for	TEXTDOOK.
2.2 Main Body (Lesson presentation)	school in one week. 1.3 What distance in total will Ishmael travel in a year of	corrections	Chalkboard
• Allow learners to ask questions for clarity based on the previous lesson on measurement of length. Explain any misconceptions that may have arisen.	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?	and conclusion	Calculators
 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 	1.4.2 In a week, what will be the travelling time for Ishmael?		
 Assist learners to differentiate between length and distance. 	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 : 100 000. How		
• Indicate to learners that we use linear units, e.g.	many cm on the map is equal to 1 km in actual distance?		

r			
Mil	limetre (mm), Centimetre (cm), Metre (m), and Kilometre (km).	2.2 How long was the 2007 Comrades Marathon?	
•	Indicate to learners that estimation is very important in our daily	2.3 How far is it from the Start to Camperdown?	
	calculations. Explain that estimation is a calculated guess.		
		2.4 What is the approximate distance from Wintson Park	
•	Tell learners that before we make any accurate measurements, we	to the top of Cowies Hill?	
	need to make estimation and that will show us if our answers are		
	more or less accurate.	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	
•	Indicate to learners that sometimes we have to make very accurate measurements, for example when we work with maps and scale		
		13:18 pm. How much time will there be between when	
	drawings.	the first and last runner will pass through Winston Park?	
•	Give learners work to do. See under learner activity for some	2.6 The predicted arrival time of the first runner at Winston	
	suggested questions. You may use your own or dad to these ones.	Park is 8:55 am and at the top of Cowies Hill is 9:50 am. If	
		runners measure their speed in the number of minutes	
		and seconds that it takes to run 1 km, calculate the	
23	Conclusion	predicted average speed at which the first runner will run	
2.5		this stretch of the race	
•	Hiahliaht the important facts to note when dealing with		
	measurement of distance.		
ł			
•	Give learners home work.		

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GRADE	11	SUBJECT	Mathematical Literacy	WEEK	5	TOPIC	Measurement Time: 60min	Lesson	3
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LESSON SUMMARY FOR: DATE STARTED:		DATE COMPLETED:	
SECTION	CONTENT	CONTEXT	LESSON OBJECTIVES/APPLICATION
Measuring weight	Determine mass (weight) using appropriate measuring instruments	household and school and/or wider community projects	 The learner should be able to: Measure out quantities to complete a task Monitor and manage mass (weight) manage and monitor mass (weight) of self and other family members over time, recording data in table

TEAC	HER ACTIVITIES	LEARNER ACTIVITIES	TIMING	RESOURCES
1.	Teaching methods:	<u>Baseline assessment</u> :	5 min for	
ques	tion and answers, demonstration	Do corrections for the providus lesson's home work	corrections	
111	ntroduction	Do conections for the previous lesson shortle work		Recipe book
a.	pre-knowledge required for the lesson			Rocipo book
	Knowledge of measuring instruments such as tape measures, rulers, etc.	Learner activity		
			45 min for the main	
b. k	paseline assessment		activity	Measurina
(omplete corrections for the previous lesson's home work.	1. A recipe for rice needs 25 kg of rice to prepare food	Gonny	· · ·
		for 50 people. Look at the images of different brands of		instruments
221	(ain Body (Lesson presentation)	rice below and decide which combination you would	10 min for	Maps with scale.
<u> 2.2 </u>	Mail Body (Lesson presentation)	buy to cook enough rice to cook for about 100 people so that:	corrections	
	Ask learners where they usually measure quantities at home and at			Any arade 11
•	Ask learners where they usually measure quantities at nome and at school		and conclusion	CAPS approved
	SCHOOL.	1.1 You have the least amount of rice left over		textbook
	Indicate to learners that the terms mass and weight differ from each	1.2 you spent the least amount of money.		
	other. Explain that mass is the amount of material in an object, while			Chalkboard
	weight is the measure of the heaviness of an object which is related to	2. A recipe for making Bread and tomato salad is		
	the force of gravity.	attached below. Use it to answer the questions that		Calculators
	Evolution to lography that actimation is an important skill in food	follow:		
•	preparation Indicate to learners that an experienced cook usually	2.1 Conv and complete the table of ingredients for 2		
	judges quantities of everyday dishes such as mashed potatoes,			

	chicken stew and breyani without using a scale to check the masses of the ingredients.	and 10 people. Show all calculations	
•	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.	Olive oil costs R29,90, how much will it cost to make for 10 people?	
•	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 Co	nclusion		
•	Highlight the important facts to note when dealing with measurement of mass.		
•	Give learners home work. Ask learners to get any recipe book from home to be used in the next lesson.		

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Reflection/Notes:



Bread and tomato salad			
(4 portions)	2 Portions	10 Portions	
1 sourdough bread (at least 1 day old), broken in chunks of 2 cm			
3 – 4 large, ripe tomatoes, chopped in 2 cm chunks 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 (₁/₄c) olive oil			
a handful of basil and rocket leaves, torn			
ground sea salt and black pepper			

Grade 11 Mathematics Literacy Lesson Plans

GRADE	11	SUBJECT	Mathematical Literacy	WEEK	5	TOPIC	Measurement Time: 60min	Lesson	4
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LESSON SUMMARY FOR: DATE STARTED:		DATE COMPLETED:	
SECTION	CONTENT	CONTEXT	LESSON OBJECTIVES/APPLICATION
Measuring weight (BMI)	 Determine mass (weight) using appropriate measuring instruments 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: determining the weight status of adults using Body Mass Index) manage and monitor mass (weight) of self and other family members over time, recording data in table

ТЕЛ				TIMINIC	RESOURCES
ILA	CHER ACTIVITIES	LEARNER ACTIVITIES		IIIVIIING	NEEDED
1.	Teaching methods:	Baseline assessment:		5 min for	
que	estion and answers, demonstration	Do corrections for the p	orevious lesson's home work	corrections	
1.1	Introduction				Recipe book
a.	pre-knowledge required for the lesson Knowledge of adapting recipes to feed more or less people depending on	Learner activity			
	the needs.	<u></u>		45 min for the main	
b.	baseline assessment	1 Below is a table used	to classify the weight status of	activity	Measuring
	Complete corrections for the previous lesson's home work.	an adult according to	the following categories:		instruments
	Use the recipe books brought by learners and ask them to adapt it to feed			10 min for	Maps with scale.
	more or few people.	BWI	CLASSIFICATION	corrections	
		< 18,5	Underweight	and conclusion	Any grade 11
2.2	Main Body (Lesson presentation)	>18.5 and <25	Normal		textbook.
			Horman		
	 ask learners to tell you how much they weigh if they know. 	≥25 and < 30	Overweight		Chalkboard
	• Tell learners that our body mass is an indication of how healthy we are.	>30	Obese		Calculators
	 Indicate that one of the tools that doctors have developed to assess 				
	healthy body mass is called Body Mass Index (BMI).				
	• Explain to learners the need to measure body mass index. See under	Determine the weight s	status of the following adults by		

	reflections/notes for some explanation.	determining their	BMI	
•	Do examples with learners on how they can determine their body mass index. See under reflections/notes.	Male/Female	Height(m)	Weight (kg/m²)
•	Give learners work to do. See under learner activity for some suggested	Male	1,7	60
	questions. You may use your own or dad to these ones.	Female	1,4	45
•	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.	Male	1,5	66
2.3 Co	onclusion	Female	1,6	49
•	Highlight the important facts to note when dealing with measurement of mass.	Male	1,59	69
•	Give learners homework.	Female	1,79	98
		Male	1,61	75

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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:

```
BMI = \frac{body \text{ mass in kilograms}}{(height)^2}
```

The BMI unit of measurement is kg/m²

Example

Nkuthalo weighs 95 kg and is 1,6 m tall. Determine his BMI

Solution

body mass in kilograms

BMI = (height)²

 $= 95 \text{ kg} \div (1.6 \text{ m})^2 = 95 \text{ kg} \div 2.56 = 37.1 \text{ kg/m}^2$

GRADE	11	SUBJECT	Mathematical Literacy	WFFK	6	TOPIC	Measurement	lesson	1
		0000201	mation choracy		, , , , , , , , , , , , , , , , , , ,	10110	Time: 60min	Losson	

LESSON SUMMARY FOR: DATE STARTED:		DATE COMPLETED:	
SECTION	CONTENT	CONTEXT	LESSON OBJECTIVES/APPLICATION
Perimeter and area of shapes	Calculating the area and perimeter of household objects as well as the shapes of objects in real life situations.	household and school and/or wider community projects	The learner should be able to: Calculate the area and perimeter of polygon shapes Use measured values to make adjustments and accommodate measurement error in relation to real life situations

TEACHER ACTIVITIES	LEARNER ACTIVITIES	TIMING	RESOURCES NEEDED
1. Teaching methods:	1. <u>Base line assessment</u>	Baseline: 10min.	
Demonstration, Question and answer, Discussion.	a. How many sides does a rectangle have?		
2. Lesson development:	b. Measure the length of your note book in		
2.1 Introduction	cm		
a. Pre-knowledge required for the lesson.	c. Name two properties of a rectangle and	Lesson presentation:	Any Grade 11
 Know different shapes 	square?	10 min	Mathematical Literacy
 Knowledge of properties of shapes 	2. <u>Activity</u>		CAPS approved textbook
 Calculation the area of rectangle and square 			Calculators
b. <u>Baseline assessment</u>	1. Calculate the area and the perimeter of the		Pencils and rulers.
Revise the concepts of perimeter and volume. Ask learners the	following shape		
question under baseline.	a		
Do corrections to the base line activity			
2.2 Main Body (Lesson presentation)	10m		
• Explain to learners that shapes are part of our lives. It is			
important that we know how to calculate the area and	\wedge		
the perimeter of all shapes.	b. ^{5cm} / _{3cm}		
• Explain to learners that other shapes consist of two or		Learner activity and	
more different shape	6cm	corrections: 35min.	

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their meaning. i.e. mathematical probability and relative	A (shaded) = 19,6 – 12 ≈ 7,6 m ²	
frequency	2. a. A (circle 1 biscuit) = π1,2² ≈ 3,8 cm²	
	A(biscuits) = 8 x3,8 ≈30,4 cm²	
	b. A (box) = 10 x4 ≈ 40 cm ²	
	A (not covered) = 40 - 30,4≈ 9,6 m ²	

Reflection / Notes:		

Name of Teacher:	HOD:	
Sign:	Sign:	
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GRADE	11		Mathematical Literacy	WEEK	6	TOPIC	Measurement	Lesson	2
GRADE		SOBJECT	Mathematical Literacy	WEEK	0	TOPIC	Time: 60min	Lesson	2

LESSON SUMMARY FOR: DATE STARTED:		DATE COMPLETED:	
SECTION	CONTENT	CONTEXT	LESSON OBJECTIVES/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: Solve problems and complete tasks/projects, including: determining and/or calculating appropriate quantities of materials/components needed to complete a task/project (e.g. sewing tablecloths; painting a classroom; construction/building projects such as an RDP house),

TEACHER ACTIVITIES	LEARNER ACTIVITIES	TIMING	RESOURCES NEEDED
 Teaching methods: Demonstration, Question and answer, Discussion. Lesson development: Introduction Proknowledge required for the lesson 	 <u>Base line assessment</u> a. How many sides does a rectangle have? b. How many side does a room have? c. If you were to tile a room, which areas would you tile? 		Any Grade 11 Mathematical Literacy
 Know different shapes Knowledge of properties of shapes Calculation surface area <u>Baseline assessment</u> 	Activity	Baseline: 10min.	Calculators Pencils and rulers.
Revise the concepts of perimeter and volume. Ask learners the question under baseline.	3m 1m		
Do corrections to the base line activity			
 2.2 <u>Main Body (Lesson presentation)</u> 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. Explain to learners that other shapes consist of two or 	boon b = 1m h = 2m 0,2m 0,1m 0,1m Toilet Bath	Lesson presentation: 10 min	

more different shape

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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 11cm and diameter of 6cm 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)





- 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



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 x 0,1 \approx 0,01m² A (d) = 1 x 2 \approx 2 m² A (b) = 0,1 x 0,25 \approx 0,025 m² A (T) = 0,1 x 0,2 \approx 0,2 m² SA (Room) = 2(3 x4) + 2(3 x1) + 2(4x1) \approx Learner activity and corrections: 35min.

	35m ²	
	A (to be tiled) = 35 – (0,01 + 2 + 0,025 + 0,2)	
	$= 32.78 \text{ m}^2$	
 1. Calculate the area of the bar code sticker (4cm length and 3cm width) [A = 4x3 ≈ 12 cm²] 2. calculate the surface area of the can (exclude the top and the bottom) [SA = 2πrh ≈2π x3²x11 =622,035 cm²] 3. How much area of the can is covered by the red plastic sheet? [SA = 622,035 -12 ≈ cm²] 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 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 surface area. Subtract them from the surface area of the class surface area. 	Solution Home work $SA = 2 \pi r^2 + 2\pi h$ $= 2 \pi x 1 + 2\pi x 1x2 \approx 18,85 m^2$	Conclusion: 5 min
Give learners some questions to practice surface area.		
See under learner activity for some questions.		
Give learners home work. See under learner activity for some questions		
Conclusion		
 Summarise the lesson by emphasizing on the key words and 		
the steps to calculating surface area		

Reflection / Notes:		

Name of Teacher:	HOD:	
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GRADE	11		Mathematical Literacy	WEEK	6	TOPIC	TOPIC	TOPIC	Measurement	Lesson	3
ORADE		JUDJECT	Mainemalical Literacy	WEEK	U	TOTIC	Time: 60min	LC330H	5		

LESSON SUMMARY FOR: DATE STARTED:		DATE COMPLETED:	
SECTION	CONTENT	CONTEXT	LESSON OBJECTIVES/APPLICATION
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: Describe the height of a prism Identify the base shape of the prism Identify the Volume formulas for different prism Calculate the volume of different shapes that makes up a prism e.g. cuboid, cylinders, cones, pyramid Substitute in the correct formula to calculate the volume of different prism

TEACHER ACTIVITIES	LEARNER ACTIVITIES	TIMING	RESOURCES NEEDED		
 Teaching methods: Telling, explaining, question and answers, demonstration Introduction pre-knowledge required for the lesson calculate area of different shapes, identify different shapes baseline assessment 	1. Baseline assessment: d= 6cm h=8cm L= 5 cm; b = 3cm h= 8cm	5min corrections 5 min- base line			
 b. Discline assessment do correction to the homework do correction to the base line assessment 2.2 <u>Main Body (Lesson presentation)</u> Show learners different containers of packaging shapes, ask learners to show the shapes they brought. i.e. I for the present that they are blocked as the part of the present that the present the present that the present the pr	 a. Calculate the area of the base for each shape b. Calculate the surface area of each shape 2. Activity: a. Ask learners to calculate the volume 	5 min- corrections 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 Maths Lit for All grade 11 by Macmillan 		
 Inform learners that these objects need to be tilled with the product that needs to be sold. The product could be in liquid or solid form. 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. Explain to learners that the containers have a base shape, which is the shape that continues from one end of the prism to another Demonstrate the concept of base shape i.e. its like packing same shape on top 	of the cylinder they have brought i.e. can of coke b. Calculate the volume of the rectangular prism (box of powder soap or cereals)				
	-				
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of the other until it fills the top of the container	3.		Home work		
 The other officer of 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] (V=lxbxh) 	3.	a.	Complete the home work worksheet		
• volume of cylinder = area of the base x height of the prism $[\pi r^2h]$					
 Volume triangular prism = area of triangle x height of the prism [V = 1/2 b x h(triangle) x h(prism)] Conclusion 					
 Summarize the key points on how to calculate surface area and the key distinctions of the prisms 					

Reflection / Notes:		

Name of Teacher:	HOD:	
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Solution to the homework

a. $V=\pi r^2h$

= π x 10² x 120

= 37699,11 cm³

b. V = L XB XH

 $= 2,5 \times 2 \times 1,5$

=7,5 m³

c. $V = L \times B \times H$

= 80 x 80 x120

= 768000 cm³

Home work worksheet

Calculate volume for the following shapes:

^{a.} For the cylinder with the radius of 20 cm







GRADE	11	SUBJECT	Mathematical Literacy	WEEK	6	TOPIC	Measurement	Lesson	4
					Time: 60min				

LESSON SUMMARY FOR: DATE STARTED:		DATE COMPLETED:	
SECTION	CONTENT	CONTEXT	LESSON OBJECTIVES/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: calculate the total surface area of a prism Calculate values to accommodate measurement error adjust calculated values to accommodate errors and inaccuracies

TEA	CHER ACTIVITIES	LEARNER ACTIVITIES	TIMING	RESOURCES NEEDED
 Teaching methods: Telling, explaining, question and answers, demonstration Introduction a. pre-knowledge required for the lesson calculate area of different shapes, identify different shapes b. baseline assessment do correction of the homework 2.2 Main Body (Lesson presentation) 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. 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 m² to litres. 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. 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 		1. Baseline assessment: 2. Activity: a. This activity is on the 3^{rd} page. Solution to Activity SA (roof) = 2 ½ x h x b +2 (l x b) = 1 x3 x 4 + 2 x 5 x 3 = 42 m ² SA(wall) = 2(h xb) + 2 (lxh) = 2(3x 4,5) +2(4,5 x3,5) = 52,50 m ² A (door) = 1x2 ≈ 2m ² SA (total) = 42 + 52,50 -2 = 92,50 m ² Paint needed = 92,50/7,5 = 12,3 l	5min corrections 5 min- base line 5 min- corrections 20 min- for the presentation and demonstration 15 min for the main activity 5 min for	Any grade 11 CAPS approved textbook. Chalkboard
Type of paint Wood primer	Coverage (per litre)		5 min for	
Acrylic	10m ²	b. $SA = 2\pi r^2 + 2\pi r n$ = $2\pi x 1^2 + 2\pi x 2$	conclusion	
Undercoat	7 m ²	$= 18,84 \text{ m}^2$ Paint needed $= 18.84/3$		
 Remind learners that paints whe the quantity is in whole number Demonstrate to learners how to 	en they are brought they do come in deci s i.e. 21, 51, 201	als, ≈71		

area and finding the cost.			2.Buy in 1 I =7 x 23,63 = R165,41		
The dimensions b	pelow are of the ro	oom build outside Sizi's house.	Buy 5I and 2 x 1I = 113,15 +		
Room	Door	Window	2 x 23,63 ≈ R160,45		
Length = 4m	Height = 2,1m	Length = 1,6m	The most economical Buying one 5I and 2 x 1I.		
Breath =3,5m	Width = 0,9m	Breath = 1m			
Height = 3m					
a. Calculate the SA = 2 (l x h) + 2 = 2 (4 x3) + 2 = 24 + 21 $= 45 m^2$ SA (Total) = 45 - 35A (total) = 41,51	total surface arec 2 (b x h) 2 (3,5 x 3) 1,6 -1,89 1 m ²	a that needs to be painted. A (door) = 2,1 x 0,9 = 1,89 A (room) = 1,6 x 1 = 1,6 m ²			
b. how many litre	es of paint should s	she buy, if 11 of paint covers 9m².			
1 l : 9m ² This means = 41 = 4,6	,51/9 51 I				
 2.3 Conclusion Summarize t distinctions of 	he key points on h of the prisms	ow to calculate surface area and the key			

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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 m².

the picture of the dog's house and its 2-D shape are shown above.



1. He decides to paint the outside surface area of the tank. It takes 11 paint to paint 3m² of the surface. Calculate the surface area of the tank and the quantity of paint needed.

^{2.} If a 1 ℓ tin of paint costs R23,63 and a 5 ℓ tin of paint costs R113,15, calculate the most economical way to purchase the amount of paint

GRADE	11	SUBJECT	Mathematical Literacy	WEEK	7	TOPIC	Maps, plans & other representations of the physical world Time: 60min	Lesson	1
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LESSON SUMMARY FOR: DATE STARTED:		DATE COMPLETED:	
SECTION	CONTENT	CONTEXT	LESSON OBJECTIVES/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:Explain why scale drawing of objects is important.Estimate values according to scale

TEACHER ACTIVITIES	LEARNER ACTIVITIES	TIMING	RESOURCES NEEDED
	<u>Baseline assessment</u> :		
 1. Teaching methods: Telling, explaining, question and answers, demonstration 2.1 Introduction a. pre-knowledge required for the lesson knowledge of building plans b. baseline assessment do correction of the previous lesson's homework 2.2 Main Body (Lesson presentation) 	Do corrections for the previous lesson's home work and clarify any misconceptions that may have arisen. <u>Activity:</u> 1. Explain why it is important to have scale drawings of		
Discussion with learners to find out how automobile companies	objects and plans of bolidings.		
 Discussion with learners to find out now automobile companies as well as architectural engineers are able to come up with various models of cars and designs of buildings. Assist learners to identify the importance of scale drawings and building plans in real-life situations. Brainstorm with learners to understand the term scale drawing. See under reflections/notes. 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. 	 2. Mention at least two ways in which objects can be drawn 3. A particular map shows a scale of 1 : 5000. What is the actual distance if the map distance is 8 cm? 4. A particular map shows a scale of 1 cm : 5 km. What would the map distance (in cm) be if the actual distance is 14 km? 	 Baseline: 5min 2. Discussion and explanations: 15 min Activity: 35 min 4. conclusion and summary: 5 min 	Refer to any grade 11 CAPS approved textbook Rulers Chart or pictures showing building plans and model of cars
 Indicate to learners that scale can be represented in various ways. See under reflections/notes. 2.3 Conclusion 	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.		

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

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GRADE	11	SUBJECT	Mathematical Literacy	WEEK	7	TOPIC	Maps, plans & other representations of the physical world	Lesson	2
							Time: 60min		

LESSON SUMMARY FOR: DATE STARTED:		DATE COMPLETED:	
SECTION	CONTENT	CONTEXT	LESSON OBJECTIVES/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: Identify types of scale and describe them Determine the actual measurements of objects according to a given scale Determine the scale factor used to draw given objects. Represent and identify views.

TEA	CHER ACTIVITIES	LEARNER ACTIVITIES	TIMING	RESOURCES NEEDED
1.	Teaching Methods:	1. <u>Baseline:</u>	1. Baseline: 5min	Refer to any grade 11
	Discussion, Question and answer.		2. Discussion and	CAPS approved textbook
2.	Lesson development	1.1. Which of the views of a house when facing it,	explanations: 15 min	
2.1	Introduction	will give the floor plan?	Activity: 35 min	Rulers Chart or pictures
i.	Pre-knowledge required for the lesson.	1.2 mention any two types of scales used in		showina buildina plans
✓	Knowledge of building plans	drawings	4. conclusion and summary: 5 min	and model of cars
✓	Knowledge of floor plans			
ii.	Baseline assessment:	Activity		
•	Refer to learner activity column.	1. Mention two types of scale used in drawings and		
ii.	Do corrections with learners and clarify misconceptions.	describe them		
2.2	Main Body (Lesson presentation)	2. If using the scale of 1:30, state what each of the		
I.	Discussion:	following on the plan equal to in the actual length:		
\checkmark	Explain to learners that there are types of scales used in drawings,	2.1 1mm on plan=mm in actual length		
	namely RATIO/NUMBER SCALES and LINEAR/BAR SCALES.	2.2 3cm on plan=cm in actual length		
≻	Encourage learners to give a visual description of these types scale	2.3 25m on the plan=m in actual length.		
	either on the chalkboard or in their workbooks.	2.4 50cm on plan=cm in actual length which		

ctor of the following:
3.3) 2:1
a plan of a building in e below shows the actual s of some of the g. You need to use the
long the architect will
gth of a small car, a large
a larae truck.
the vehicles in the
mate the scale used for
ing

Feature	Measure on the Plan (cm)	Actual Real-World Measure
Wall Length		8 m
Wall Width		4,5 m
Wall Height		2,2 m
Roof Height		1,2 m
Door Height		1,8 m

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Grade 11 Mathematics Literacy Lesson Plans

GRADE	11	SUBJECT	Mathematical Literacy	WEEK	7	TOPIC	Maps, plans & other representations of the physical world	Lesson	3
							Time: 60min		

LESSON SUMMARY FOR: DATE STARTED:		DATE COMPLETED:	
SECTION	CONTENT	CONTEXT	LESSON OBJECTIVES/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: Calculate values according to scale. Calculate the real area available on a plan. Study a given plan and interpret it appropriately.

TEACHER ACTIVITIES	LEARNER ACTIVITIES	TIMING	RESOURCES NEEDED
1. Teaching Methods:	Activity	Baseline: 5 min	Refer to any grade 11 textbook
Brainstorming, Discussion, Demonstration, Question and answer.	a. Measure the length, breadth and		Plan of a house.
2. Lesson development	height of at least five appliances	Discussion: 15 min	Calculators, Pencils, Rulers
2.1 Introduction	from a magazine or newspaper.		
i. Pre-knowledge required for the lesson.	b . Using the given scale, determine	Learner activity: 35	Chart or newspapers with pictures of
Knowledge of 3-dimensional objects	the actual measurements of the	min	household appliances.
Knowledge of building plans of houses.	appliances.	conclusion and	
Knowledge of household appliances	c. Refer to a house plan and use it to	summary: 5 min	
ii. Baseline assessment:	calculate the actual area		
Brainstorm with learners to find out some objects or appliances	available in the house.		
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)			
I. <u>Discussion:</u>			
 Take a magazine, chart or newspapers containing pictures of 			



Reflection/Notes:	

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GRADE	11	SUBJECT	Mathematical Literacy	WEEK	7	TOPIC	Maps, plans & other representations of the physical world	Lesson	4
							Time: 60min		

LESSON SUMMARY FOR: DATE STARTED:		DATE COMPLETED:	
SECTION	CONTENT	CONTEXT	LESSON OBJECTIVES/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: Represent and identify views. Estimate and calculate values according to scale Perform various calculations based on given information on plans as well as other objects.

TEACHER ACTIVITIES	LEARNER ACTIVITIES	TIMING	RESOURCES NEEDED
1. Teaching Methods: Discussion, Question and	Baseline:	1. Baseline:	Refer to any grade 11
answer.	1. State two ways in which scales are used	5 min	CAPS approved textbook
2. Lesson development	2. Determine the scale factor used in the following: 1:2, 4:1, 2:8	2. Discussion:	
2.1 Introduction	3. Identify two ways in which scales may be represented	5 min	Rulers
i. Pre-knowledge required for the lesson.	Activity	3. activity:	Pencils
Knowledge of scale factor	1.1 Measure the length of the truck below and use a scale of 1:100 to	45 min	Chart or pictures
Knowledge of types and uses of scale	determine the actual length of the car:	4. conclusion and	showina buildina plans
ii. Baseline assessment:	and the second	summary: 5 min	and model of cars
• Refer to learner activity column.			
iii. Make clarifications where necessary.			
2.2 Main Body (Lesson presentation)			
Discussion:			
 Engage learners in various activities involving 	The second s		
scale drawing, measuring of objects, etc.	1.2. Draw a fleer plan, giving a scale used, of a bachelor flat which is		
 Go through the home work given in the 	rectangular in shape and has a fleer area of 24m ²		
previous lesson with learners. Assist learners	1.3 A blueprint shows a bedroom to be 6cm long and 4cm wide. The		



- 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 2cm = 9m. What are the actual dimensions of the bedroom? 1.4 Consider the front view of a house below: If the height and length measure 5,7cm and 13,4cm 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.









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GRADE	11	SUBJECT	Mathematical Literacy	WEEK	8	TOPIC	Maps, plans & other representations of the physical world Time: 60min	Lesson	1
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LESSON SUMMARY FOR: DATE STARTED:		DATE COMPLETED:		
SECTION	CONTENT	CONTEXT	LESSON OBJECTIVES/APPLICATION	
Maps	Work with street maps with and without grid reference.	household and school and/or wider community projects	 The learner should be able to: Describe the position of an object (e.g. <i>buildings</i>, <i>furniture</i>, <i>seats</i>) in relation to surrounding objects. Use map scale and determine the actual distance between two places Use grids to determine location and describe relative position State compass direction of locations on the map 	

TEACHER ACTIVITIES LEAR	ARNER ACTIVITIES	TIMING	RESOURCES NEEDED
 Teaching methods: Telling, explaining, question and answers, demonstration Introduction pre-knowledge required for the lesson	Seline assessment: Give the names of the 9 provinces found in South Africa On which province do we find Cape Town, Johannesburg, Bloemfontein Carner activity Estimate in which of the eight main compass directions: Durban lies from East London Mmabatho from Pietersburg Pretoria lies from Cape town 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. Iuded other questions for learners. We homework using other tbooks	5 min for home work correction 5 min- base line 5 min- corrections 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 News papers



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GRADE	11	SUBJECT	Mathematical Literacy	WEEK	8	TOPIC	Maps, plans & other representations of the physical world Time: 60 mins	Lesson	2	
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LESSON SUMMARY FOR: DATE STARTED:		DATE COMPLETED:	
SECTION	CONTENT	CONTEXT	LESSON OBJECTIVES/APPLICATION
Maps	Work with street maps with and without grid reference.	household and school and/or wider community projects	 The learner should be able to: Describe the position of an object (e.g. buildings, furniture, seats) in relation to surrounding objects. use maps to determine location and describe relative position find distance upon maps find places in the map

TEACHER ACTIVITIES	LEARNER ACTIVITIES	TIMING	RESOURCES NEEDED
 Teaching methods: Telling, explaining, question and answers, demonstration Prepare a lesson and consider the following: Introduction geographic assessment Ask learners the questions listed under the baseline assessment Do corrections Main Body (Lesson presentation) we have different maps, street maps, suburb map, town map, province map and the world map. 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. 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° North. 28°E 28	 Baseline assessment: Do corrections for the previous lesson's home work Learner activity Use grid reference to locate the following places in the street map provided. Sandton Illovo Dennehof Which main street is found in C1 Which place is found in A1 	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 Maps News papers

•	• Explain to learners that in the street maps the same lines are labelled with numbers and alphabet e.g.						
A B C D	1	2	3	4	A B C D		
•	 E E 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] 				E grid reference location combine both the letter and the number 2 ne use of grid reference and the angles to locate a place. [use		

Name of Teacher:	HOD:	
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Date:	Date:	



GRADE	11	SUBJECT	Mathematical Literacy	WEEK	8	TOPIC	Maps, plans & other representations of the physical world	Lesson	3
							Time: 60min		

LESSON SUMMARY FOR: DATE STARTED:		DATE COMPLETED:	
SECTION	CONTENT	CONTEXT	LESSON OBJECTIVES/APPLICATION
Maps	Work with street maps with and without grid reference.	household and school and/or wider community projects	 The learner should be able to: Describe the position of an object (e.g. buildings, furniture, seats) in relation to surrounding objects. use maps to determine location and describe relative position find distance upon maps find places in the map

TEACHER ACTIVITIES	LEARNER ACTIVITIES	TIMING	RESOURCES NEEDED
 Teaching methods: Telling, explaining, question and answers, demonstration Prepare a lesson and consider the following: Introduction pre-knowledge required for the lesson compass direction, measurement b baseline assessment Ask learners to write directions on how to get to their homes from school. Ask learners to give the names of the streets which they use every day they come to school Main Body (Lesson presentation) maps are also good in assisting a person to locate a place. Explain to learners that when giving directions you need to use the street names, compass direction to help the person locate a place. Distance is also important, GPS give also the distance you going to travel before you reach your destination knowing the symbols used to describe different places it's important. i.e. H for hospital 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. Demonstrate to learners how to locate a place using street maps and directions Locate the place using the symbols i.e. Esselen clinic [look for the symbol H which represent clinics and hospital 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 	 Baseline assessment: Learner activity Which hospital is found in Bruce Street? Which theatre is found in Nugget Street? Park lane clinic is found in which street 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 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 News papers

	tower go westerly direction in Caroline street, pass Banket street, at Claim street you take southerly direction, pass Godreich and Van Der merwe street until you reach Pretoria street, at Pretoria street take easterly direction, pass Banket street and turn southerly to Catherine street and then turn easterly to Soper strret and you reach the Hillbrow Protea inn		
2.3 (Conclusion		
•	Do corrections, and emphasis on the technique on how to calculate rate problems		

Reflection/Notes:		

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



GRADE	11	SUBJECT	Mathematical Literacy	WEEK	8	TOPIC	Maps, plans & other representations of the physical world Time: 60min	Lesson	4
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LESSON SUMMARY FOR: DATE STARTED:		DATE COMPLETED:	
SECTION	CONTENT	CONTEXT	LESSON OBJECTIVES/APPLICATION
Maps	Work with street maps with and without grid reference.	household and school and/or wider community projects	 The learner should be able to: Describe the position of an object (e.g. buildings, furniture, seats) in relation to surrounding objects. use maps to determine location and describe relative position estimate distance between towns on maps find places in the map

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

	and its the any male are finite to arrears the ministry we of the	2.2. Which choices do John and	
	spins me numbers [give redmers me picture of me	2.2 Which choices do Jabo and	
	cinemaj	Jane have it they like sitting more	
•	Grid system consists of set of lines that cross each other	or less in the middle of the	
	at right angles. They allow a person to be able to locate	cinema?	
	a specific location		
		2.3 Evolution to a friend who	
2.2	Conclusion		
2.3	Conclusion	received a ficket written E8, now	
•	Do corrections and emphasis to the learners the	the seating is numbered in the	
	importance of reading the reference number on the	cinema.	
	ticket to be able to reach the correct location.		
		3 The following questions are	
		pased on the stadiom	
		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 leasted a south CO	
		Indicate on the sitting plan where	
		you will be sitting.	

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

