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**KWAZULU-NATAL PROVINCE**

**EDUCATION**  
REPUBLIC OF SOUTH AFRICA

**NATIONAL  
SENIOR CERTIFICATE**

**GRADE 12**

**MATHEMATICAL LITERACY**

**COMMON TEST**

**MARCH 2025**

**ADDENDUM**

**This Addendum consists of 2 pages with 1 Annexure.**



## ANNEXURE A

## QUESTION 2.1

## JOSEPH'S LOAN REPAYMENT WITH CHANGING INTEREST RATES TAKEN OVER 24 MONTHS

Month	1	2	3	4	5	6	7	8
Interest	770,83	741,39	711,48	681,12	650,29	618,99	587,20	554,92
Payment	2 680,94	2 680,94	2 680,94	2 680,94	2 680,94	2 680,94	2 680,94	2 680,94
Balance	48 089,89	46 150,34	44 180,88	42 181,06	40 150,41	38 088,46	35 994,72	33 868,70
Month	9	10	11	12	13	14	15	16
Interest	522,14	488,86	457,32	420,79	385,94	350,56	314,63	278,15
Payment	2 680,94	2 680,94	2 680,94	2 680,94	2 680,94	2 680,94	2 680,94	2 680,94
Balance	31 709,90	29 517,82	27 294,20	25 034,05	22 739,05	20 408,67	18 042,36	15 639,57
Month	17	18	19	20	21	22	23	24
Interest	241,11	203,50	160,83	123,03	84,66	45,72	6,19	0
Payment	2 680,94	2 680,94	2 680,94	2 680,94	2 680,94	2 680,94	418,97	0
Balance	13 199,74	10 722,30	B	5 644,28	3 048,00	412,78	0	0