



2nd SEM. 2017/2018

UNIVERSITY OF SWAZILAND
FINAL EXAMINATION PAPER

- PROGRAMMES** : BACHELOR OF SCIENCE IN
CONSUMER SCIENCE AND
CONSUMER SCIENCE EDUCATION
YEAR IV
- COURSE CODE** : FRHD 406
- TITLE OF PAPER** : FAMILY FINANCE MANAGEMENT
- TIME ALLOWED** : TWO (2) HOURS
- INSTRUCTIONS** : ANSWER QUESTION ONE (1) AND
ANY OTHER TWO (2) QUESTIONS

**DO NOT OPEN THIS PAPER UNTIL PERMISSION HAS BEEN
GRANTED BY THE CHIEF INVIGILATOR**

QUESTION 1 (COMPULSORY)

- a) Discuss the factors that affect personal income and explain how they affect life time earnings. (25 Marks)
- b) Discuss the financial positions of retired people in the region and explain the reasons for this position. (15 Marks)

[TOTAL MARKS = 40]

QUESTION 2

- a) Explain the risk and yield relationship in investment. (10 Marks)
- b) Identify and describe any **five (5)** types of investment risks. (5 x 4 Marks = 20 Marks)

[TOTAL MARKS = 30]

QUESTION 3

- a) Discuss the problems of **dying intestate**. (10 Marks)
- b) Outline and explain the provisions of a will (20 Marks)

[TOTAL MARKS = 30]

QUESTION 4

- a) In evaluating a credit application, lenders normally consider five main factors, usually referred to as the 'five Cs' of credit. Identify and explain these factors. (15 Marks)
- b) Choose any **one (1)** of the Cs, and explain how the credit institution you visited applies this to clients who seek credit with them. (15 Marks)

[TOTAL MARKS = 30]