

1	600.74	M1	works out decrease for one year. eg $679 \times 4 \div 100$ (=27.16) oe or $679 \times (100 - 4) \div 100$ (= 651.84) oe	Implied by $679 \times 0.12$ (=81.48) or $679 \times 0.88$ (=597.52)  Values may be rounded or truncated  If the correct answer is seen and the difference found award M1M1A0
		M1	for compound method. eg $679 \times "0.96"$ , $t \geq 2$ or " $651.84$ " $\times$ " $0.96$ " (= 625.76..) or " $651.84$ " $\times$ " $0.04$ " (=26.07) or for answers in the range 600.71 to 600.74 exclusive	
		A1	accept 600.71 or 600.72 or 600.73 or 600.74	

2	152000	M1	for a complete method eg $165680 \div 109 \times 100$ or $165680 \div 1.09$ oe	
		A1	cao	

3	Rachel supported	P1	for process to begin to work with percentage for year 1 for Tamsin or Rachel. eg $150000 \times 0.04$ (= 6000) oe or $150000 \times 1.04$ (= 156000) oe or $160000 \times 0.015$ (= 2400) oe or $160000 \times 1.015$ (= 162400) oe	May be implied by 12000 or 4800 or 162000 or 164800  values may be rounded or truncated to 3 sf  May be implied by 162000 and 164800  Other comparisons are possible  Note that the figure used to compare for Rachel can be the figure after 2 years or after 1 year
		P1	for process to use compound interest for Tamsin or Rachel. eg " $156000$ " $\times$ $0.04$ (= 6240) oe or " $156000$ " $\times$ $1.04$ (= 162240) oe or " $162400$ " $\times$ $0.015$ (= 2436) oe or " $162400$ " $\times$ $1.015$ (= 164836) oe or $1.04^2$ (= 1.0816) or $1.015^2$ (= 1.030225) <b>OR</b> for process to begin to work with percentage increase for Tamsin and Rachel for one year. eg $150000 \times 1.04$ (= 156000) oe and $160000 \times 1.015$ (= 162400) oe	
		P1	for full process to find figures to compare. eg Tamsin for 2 years and Rachel for 2 years eg $150000 \times 1.04^2$ (= 162240) oe and $160000 \times 1.015^2$ (= 164836) oe <b>OR</b> Tamsin for 2 years and Rachel for 1 year. eg $150000 \times 1.04^2$ (= 162240) oe and $160000 \times 1.015$ (= 162400) oe	
		C1	for Rachel with supporting figures. eg 162240 and 164836 or 162240 and 162400 or other valid conclusion with supporting comparable figures	

4	2.5	P1	for $450 \div 6$ (= 75) or statement $450 = \frac{3000 \times 6 \times y}{100}$ oe or $\frac{450}{3000}$ (= 0.15) or $\frac{450 \times 100}{3000}$ (= 15)	
		P1	for " $75$ " $\div$ 3000 (= 0.025) or ( $y =$ ) $\frac{450 \times 100}{3000 \times 6}$ oe or " $0.15$ " $\div$ 6 (= 0.025) or " $15$ " $\div$ 6 or $\frac{3000 + "75"}{3000}$ (= 1.025)	
		A1	cao	