

Subject – Math AA(Standard Level)
Topic - Number and Algebra
Year - May 2021 – Nov 2024
Paper -2
Answers

Question 1

(a) $\left(1 + \frac{5.5}{4 \times 100}\right)^4$
 1.056

(M1)(A1)

A1

[3 marks]

(b) **EITHER**

$2P = P \times \left(1 + \frac{5.5}{100 \times 4}\right)^{4n}$ OR $2P = P \times (\text{their } (a))^m$

(M1)(A1)

Note: Award (M1) for substitution into loan payment formula. Award (A1) for correct substitution.

OR

PV = ±1
 FV = ∓2
 I% = 5.5
 P/Y = 4
 C/Y = 4
 n = 50.756...

(M1)(A1)

OR

PV = ±1
 FV = ∓2
 I% = 100(their (a) – 1)
 P/Y = 1
 C/Y = 1

(M1)(A1)

THEN

⇒ 12.7 years
 Laurie will have double the amount she invested during 2032

A1

[3 marks]

Total [6 marks]

Question 2

(a) $\frac{4}{3}\pi(12.7)^3$ (or equivalent)

8580.24

$V = 8.58 \times 10^3$

A1

(A1)

A1

[3 marks]

(b) recognising volume of the cone is same as volume of their sphere

(M1)

$\frac{1}{3}\pi r^2(14.8) = 8580.24$ (or equivalent)

A1

$r = 23.529$

$r = 24$ (cm) correct to 2 significant figures

A1

[3 marks]

Total [6 marks]

Question 3

(a) (i) EITHER

$9000 \times \left(1 + \frac{7}{100}\right)^5$

(A1)

12622.965...

(A1)

OR

$n = 5$

$I\% = 7$

$PV = ₹9000$

$P/Y = 1$

$C/Y = 1$

$±12622.965...$

(A1)

(A1)

THEN

(\$) 12600

A1

(ii) EITHER

$$9000\left(1 + \frac{7}{100}\right)^x = 20000$$

(A1)

OR

$$I\% = 7$$

$$PV = \mp 9000$$

$$FV = \pm 20000$$

$$P/Y = 1$$

$$C/Y = 1$$

(A1)

THEN

$$= 12 \text{ (years)}$$

A1

[5 marks]

(b) METHOD 1

attempt to substitute into compound interest formula (condone absence of compounding periods)

(M1)

$$9000\left(1 + \frac{r}{100 \times 12}\right)^{12 \times 10} = 20000$$

$$8.01170\dots$$

(A1)

$$r = 8.02 \text{ (\%)}$$

A1

METHOD 2

$$n = 10$$

$$PV = \pm 9000$$

$$FV = \mp 20000$$

$$P/Y = 1$$

$$C/Y = 12$$

$$r = 8.01170\dots$$

(M1)(A1)

$$r = 8.02 \text{ (\%)}$$

A1

(c) (i) recognising geometric series (seen anywhere) (M1)

$$r = \frac{4500}{9000} \left(= \frac{1}{2} \right) \quad (A1)$$

EITHER

considering S_{∞} (M1)

$$\frac{9000}{1-0.5} (=18000) \quad A1$$

correct reasoning that $18000 < 20000$ R1

THEN

Therefore, Chris will never reach the target.

AG

(ii) recognising geometric sum M1

$$\frac{u_1(1-0.5^5)}{0.5} = 20000 \quad (A1)$$

10322.58...

(\$) 10323

A1

[8 marks]

Total [16 marks]

Question 4

METHOD 1

product of a binomial coefficient, a power of 3 (and a power of x^2) seen

(M1)

evidence of correct term chosen

(A1)

$${}^{n+1}C_2 \times 3^{n+1-2} \times (x^2)^2 \left(= \frac{n(n+1)}{2} \times 3^{n-1} \times x^4 \right) \text{ OR } n-r=1$$

equating their coefficient to 20412 or their term to $20412x^4$

(M1)

EITHER

$${}^{n+1}C_2 \times 3^{n-1} = 20412$$

(A1)

OR

$${}^{r+2}C_r \times 3^r = 20412 \Rightarrow r = 6$$

(A1)

THEN

$$n = 7$$

A1

METHOD 2

$$3^{n+1} \left(1 + \frac{x^2}{3} \right)^{n+1}$$

product of a binomial coefficient, and a power of $\frac{x^2}{3}$ OR $\frac{1}{3}$ seen

(M1)

evidence of correct term chosen

(A1)

$$3^{n+1} \times \frac{n(n+1)}{2!} \times \left(\frac{x^2}{3} \right)^2 \left(= \frac{3^{n-1}}{2} n(n+1)x^4 \right)$$

equating their coefficient to 20412 or their term to $20412x^4$

(M1)

$$3^{n-1} \times \frac{n(n+1)}{2} = 20412$$

(A1)

$$n = 7$$

A1

Total [5 marks]

Question 5

(a) attempt to use $u_1 + (n-1)d = 0$ (M1)

$$60 - 2.5(k-1) = 0$$

$$k = 25$$

A1

[2 marks]

(b) **METHOD 1**

attempting to express S_n in terms of n (M1)

use of a graph or a table to attempt to find the maximum sum (M1)

= 750 A1

METHOD 2

EITHER

recognizing maximum occurs at $n = 25$ (M1)

$$S_{25} = \frac{25}{2}(60 + 0), S_{25} = \frac{25}{2}(2 \times 60 + 24 \times -2.5) \quad (A1)$$

OR

attempting to calculate S_{24} (M1)

$$S_{24} = \frac{24}{2}(2 \times 60 + 23 \times -2.5) \quad (A1)$$

THEN

= 750 A1

[3 marks]

Total [5 marks]

Question 6

(a) $u_1 = S_1 = \frac{2}{3} \times \frac{7}{8}$ (M1)

$= \frac{14}{24} \left(= \frac{7}{12} = 0.583333... \right)$ (A1)

[2 marks]

(b) $r = \frac{7}{8} (= 0.875)$ (A1)

substituting their values for u_1 and r into $S_\infty = \frac{u_1}{1-r}$ (M1)

$= \frac{14}{3} (= 4.66666...)$ (A1)

[3 marks]

(c) attempt to substitute their values into the inequality or formula for S_n (M1)

$$\frac{14}{3} - \sum_{r=1}^n \frac{2}{3} \left(\frac{7}{8} \right)^r < 0.001 \text{ OR } S_n = \frac{\frac{7}{12} \left(1 - \left(\frac{7}{8} \right)^n \right)}{\left(1 - \frac{7}{8} \right)}$$

attempt to solve their inequality using a table, graph or logarithms (must be exponential) (M1)

Note: Award (M0) if the candidate attempts to solve $S_\infty - u_n < 0.001$.

correct critical value or at least one correct crossover value (A1)

$63.2675... \text{ OR } S_\infty - S_{63} = 0.001036... \text{ OR } S_\infty - S_{64} = 0.000906...$

$\text{OR } S_\infty - S_{63} - 0.001 = 0.0000363683... \text{ OR } S_\infty - S_{64} - 0.001 = -0.0000931777...$

least value is $n = 64$ (A1)

[4 marks]

Total [9 marks]

Question 7**(a) EITHER**

$$N = 10$$

$$I\% = 2.74$$

$$PV = (\mp)1700$$

$$P/Y = 1$$

$$C/Y = 2$$

OR

$$N = 20$$

$$I\% = 2.74$$

$$PV = (\mp)1700$$

$$P/Y = 2$$

$$C/Y = 2$$

(M1)(A1)

Note: Award **(M1)** for an attempt to use a financial app in their technology with at least two entries seen, and award **(A1)** for all entries correct. Accept a positive or negative value for PV .

OR

$$1700 \left(1 + \frac{0.0274}{2} \right)^{2 \times 10}$$

(M1)(A1)

Note: Award **(M1)** for substitution into compound interest formula.
Award **(A1)** for correct substitution.

THEN

$$\$2231.71$$

A1**[3 marks]**

(b) **EITHER**

$$N = 10$$

$$PV = \mp 1700$$

$$FV = \pm 2231.71\dots$$

$$P/Y = 1$$

$$C/Y = 1$$

(M1)

Note: Award **(M1)** for an attempt to use a financial app in their technology with at least two entries seen.

OR

$$1700 \left(1 + \frac{r}{100} \right)^{10} = 2231.71\dots$$

(M1)

THEN

$$r = 2.75876\dots$$

$$r = 2.76$$

A1

Note: Ignore omission of opposite signs for PV and FV if $r = 2.76$ is obtained.

[2 marks]

(c) \$531.71

A1

[1 mark]

Total [6 marks]

Question 8

(a) **METHOD 1**

using geometric sequence with $r = 1.02$ (M1)

correct expression or listing terms correctly (A1)

45000×1.02^{10} OR $45000 \times 1.02^{11-1}$ OR listing terms

Gemma's salary is \$54855 (must be to the nearest dollar) A1

[3 marks]

METHOD 2

$N = 10$

$PV = \mp 45000$

$I\% = 2$

$P/Y = 1$

$C/Y = 1$

$FV = \pm 54854.7489\dots$

(M1)(A1)

Gemma's salary is \$54855 (must be to the nearest dollar) A1

[3 marks]

(b) finds $a = 1096.89\dots$ and $b = -2160753.8\dots$ (accept $b = -2.16 \times 10^6$) (A1)(A1)

Note: Award (A1)(A1) for $S = 1096.89\dots x + 33028.49\dots$, or
 $S = 1096.89\dots x + 43997.4\dots$, or $S = 1096.89\dots x + 45094.3\dots$

Kaia's salary in 2021 is \$56063.21 (accept \$56817.09 from $b = -2.16 \times 10^6$) A1

Kaia had a higher salary than Gemma in 2021 AG

[3 marks]

Total [6 marks]

Question 9

valid approach for expansion (must be the product of a binomial coefficient with $n = 9$ and a power of ax)

(M1)

$${}^9C_r(ax)^{9-r}(1)^r \text{ OR } {}^9C_{9-r}(ax)^r(1)^{9-r} \text{ OR } {}^9C_0(ax)^0(1)^9 + {}^9C_1(ax)^1(1)^8 + \dots$$

recognizing that the term in x^6 is needed

(M1)

$$\frac{\text{Term in } x^6}{21x^2} = kx^4 \text{ OR } r = 6 \text{ OR } r = 3 \text{ OR } 9 - r = 6$$

correct term or coefficient in binomial expansion (seen anywhere)

(A1)

$${}^9C_6(ax)^6(1)^3 \text{ OR } {}^9C_3 a^6 x^6 \text{ OR } 84(a^6 x^6)(1) \text{ OR } 84a^6$$

EITHER

correct term in x^4 or coefficient (may be seen in equation)

(A1)

$$\frac{{}^9C_6 a^6 x^4}{21} \text{ OR } 4a^6 x^4 \text{ OR } 4a^6$$

Set their term in x^4 or coefficient of x^4 equal to $\frac{8}{7}a^5 x^4$ or $\frac{8}{7}a^5$ (do not accept other powers of x)

(M1)

$$\frac{{}^9C_3 a^6 x^4}{21} = \frac{8}{7}a^5 x^4 \text{ OR } 4a^6 = \frac{8}{7}a^5$$

correct term in x^6 or coefficient of x^6 (may be seen in equation)

(A1)

$$84a^6 x^6 \text{ OR } 84a^6$$

set their term in x^6 or coefficient of x^6 equal to $24a^5 x^6$ or $24a^5$ (do not accept other powers of x)

(M1)

$$84a^6 x^6 = 24a^5 x^6 \text{ OR } 84a = 24$$

THEN

$$a = \frac{2}{7} \approx 0.286(0.285714\dots)$$

A1

Total [6 marks]

Question 10

$$86.4 = 50r^3 \quad (\text{A1})$$

$$r = 1.2 \left(= \sqrt[3]{\frac{86.4}{50}} \right) \text{ seen anywhere} \quad (\text{A1})$$

$$\frac{50(1.2^n - 1)}{0.2} > 33500 \text{ OR } 250(1.2^n - 1) = 33500 \quad (\text{A1})$$

attempt to solve their geometric S_n inequality or equation (M1)

sketch OR $n > 26.9045$, $n = 26.9$ OR $S_{26} = 28368.8$ OR $S_{27} = 34092.6$ OR algebraic manipulation involving logarithms

$$n = 27 \text{ accept } n \geq 27 \quad (\text{A1})$$

Total [5 marks]

Question 11

product of a binomial coefficient, a power of ax^3 and a power of b seen (M1)
evidence of correct term chosen

$$\text{for } n = 8: r = 2 \text{ (or } r = 6) \text{ OR for } n = 10: r = 2 \text{ (or } r = 8) \quad (\text{A1})$$

correct equations (may include powers of x) A1A1

$${}^8C_2 a^2 b^6 = 448 \quad (28a^2 b^6 = 448 \Rightarrow a^2 b^6 = 16), \quad {}^{10}C_2 a^2 b^8 = 2880 \quad (45a^2 b^8 = 2880 \Rightarrow a^2 b^8 = 64)$$

attempt to solve their system in a and b algebraically or graphically (M1)

$$b = 2; a = \frac{1}{2} \quad (\text{A1A1})$$

[7 marks]

Question 12

(a) 9% (accept 0.09)

A1
[1 mark]

(b) $t = 5$ (seen anywhere)

(A1)

24961.28...

25000 (dollars)

A1
[2 marks]

(c) **EITHER**

$$n = 5$$

$$I\% = 3$$

$$PV = (\mp)15000$$

$$P/Y = 1$$

$$C/Y = 1$$

(A1)

Note: Award **(A1)** for use of a financial app in their technology with all entries correct.

$$(\Rightarrow FV = (\pm)17389.11\dots)$$

OR

$$15000 \left(1 + \frac{3}{100}\right)^5 (=17389.11\dots)$$

(A1)

THEN

subtracting their value from their answer to part (b)

(M1)

7572.17...

7570 (dollars)

A1
[3 marks]
Total [6 marks]

Question 13

(a) attempt to use the binomial expansion of $(x+h)^8$ **(M1)**

$${}^8C_0x^8h^0 + {}^8C_1x^7h^1 + {}^8C_2x^6h^2 + \dots$$

(i) $a = 8h$ (accept 8C_1h) **A1**

(ii) $b = 28h^2$ (accept ${}^8C_2h^2$) **A1**

(iii) $d = 70h^4$ (accept ${}^8C_4h^4$) **A1**

[4 marks]

(b) recognition that there is a common ratio between their terms **(M1)**

$$8h \times r = 28h^2 \text{ OR } 28h^2 \times r = 70h^4 \text{ OR } 8h \times r^2 = 70h^4$$

correct equation in terms of h **(A1)**

$$\frac{28h^2}{8h} = \frac{70h^4}{28h^2} \text{ (or equivalent)}$$

$h = 1.4$ **A1**

[3 marks]

Total [7 marks]

Question 14

(a) (i) 4200×36 (A1)

$$= 151200$$

$$= (\$)151000 \quad \text{A1}$$

(ii) recognizing sum of a geometric sequence is required (M1)

$$\frac{1500(1-1.04^{36})}{1-1.04} \quad \text{(A1)}$$

$$= 116397.4707\dots$$

$$= (\$)116397.47 \quad \text{A1}$$

[5 marks]

(b) Sorin's future value after n years = $160000 \left(1 + \frac{5}{100 \times 12}\right)^{12n}$ A1

[1 mark]

(c) (i) Sorin's total = $160000 \left(1 + \frac{5}{100 \times 12}\right)^6 (= 164041.89\dots)$ (A1)

$$\text{Daniela's total} = \frac{1500(1-1.04^6)}{1-1.04} (= 9949.46\dots) \quad \text{(A1)}$$

$$\text{total value} = (\$)173991.36 \quad \text{A1}$$

(ii)

EITHER (finding number of months, m)

$$160000 \left(1 + \frac{5}{100 \times 12}\right)^m + \frac{1500(1-1.04^m)}{1-1.04} (\geq 257000) \quad \text{(A1)}$$

$$m \geq 28.4412\dots \text{ OR } (m = 28 \Rightarrow) 254707 \text{ AND } (m = 29 \Rightarrow) 259954 \quad \text{(A1)}$$

OR (finding number of years, n)

$$160000\left(1 + \frac{5}{100 \times 12}\right)^{12 \times n} + \frac{1500(1 - 1.04^{12 \times n})}{1 - 1.04} (\geq 257000) \quad (\text{A1})$$

$$n \geq 2.37010... \text{ (years)} \quad (\text{A1})$$

THEN

$$m = 29 \text{ (months)} \quad \text{A1}$$

[6 marks]

(d) **EITHER**

$$N = 24$$

$$PV = \mp 30000$$

$$PMT = 0$$

$$FV = \pm 41000$$

$$P/Y = 4$$

$$C/Y = 4$$

OR

$$N = 6$$

$$PV = \mp 30000$$

$$PMT = 0$$

$$FV = \pm 41000$$

$$P/Y = 1$$

$$C/Y = 4$$

(M1)(A1)

OR

$$30000\left(1 + \frac{r}{100 \times 4}\right)^{6 \times 4} = 41000$$

(M1)(A1)

THEN

$$5.24027...$$

$$(r =) 5.24 (\%)$$

A1

[3 marks]

Total [15 marks]

Question 15

(a) (i) 5500×36 (A1)
 $= (\$) 198000$ A1

(ii) recognizing sum of a geometric sequence is required (M1)

$$\frac{2000(1-1.06^{36})}{1-1.06} \quad (A1)$$

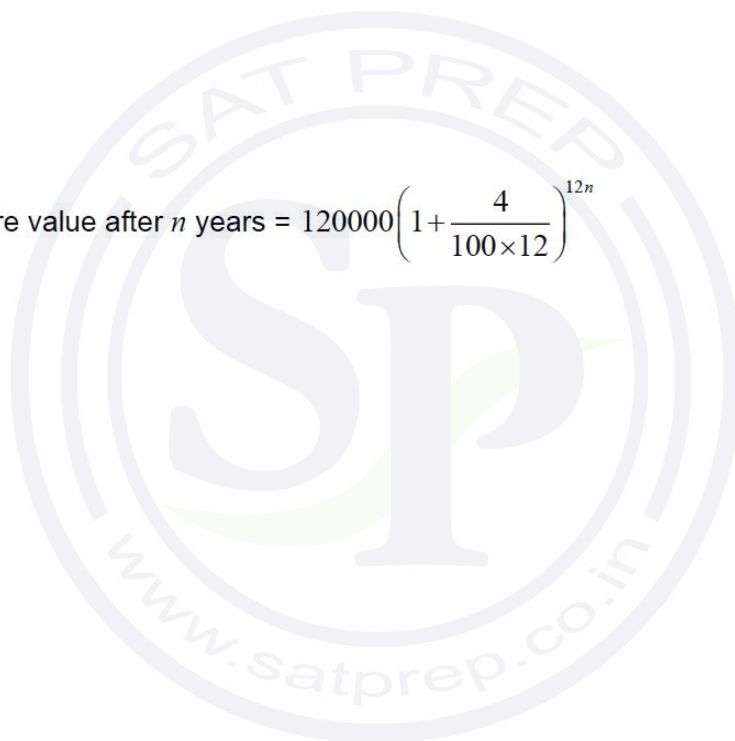
$$= 238241.7333\dots$$

$$= (\$) 238241.73 \quad A1$$

[5 marks]

(b) Sorin's future value after n years = $120000 \left(1 + \frac{4}{100 \times 12}\right)^{12n}$ A1

[1 mark]



(c) (i) Sorin's total = $120000\left(1 + \frac{4}{100 \times 12}\right)^6$ (= 122420.09) (A1)

Daniela's total = $\frac{2000(1 - 1.06^6)}{1 - 1.06}$ (= 13950.64) (A1)

total value = (\$)136370.73 (A1)

(ii) **EITHER** (finding number of months, m)

$120000\left(1 + \frac{4}{100 \times 12}\right)^m + \frac{2000(1 - 1.06^m)}{1 - 1.06}$ (≥ 250000) (A1)

$m \geq 26.0905\dots$ OR ($m = 26 \Rightarrow$) 249157... AND ($m = 27 \Rightarrow$) 258692... (A1)

Note: Condone use of an equation or strict inequality.

OR (finding number of years, n)

$120000\left(1 + \frac{4}{100 \times 12}\right)^{12 \times n} + \frac{2000(1 - 1.06^{12 \times n})}{1 - 1.06}$ (≥ 250000) (A1)

$n \geq 2.17421\dots$ (years) (A1)

Note: Condone use of an equation or strict inequality.

THEN

$m = 27$ (months)

(A1)

[6 marks]

(d) **EITHER**

$$N = 24$$

$$PV = \mp 40000$$

$$PMT = 0$$

$$FV = \pm 53000$$

$$P/Y = 4$$

$$C/Y = 4$$

OR

$$N = 6$$

$$PV = \mp 40000$$

$$PMT = 0$$

$$FV = \pm 53000$$

$$P/Y = 1$$

$$C/Y = 4$$

(M1)(A1)

: Award **(M1)** for an attempt to use a financial app in their technology with at least two entries seen, and award **(A1)** for all entries correct. PV and FV must have opposite signs.

OR

$$40000 \left(1 + \frac{r}{100 \times 4} \right)^{6 \times 4} = 53000$$

(M1)(A1)

: Award **(M1)** for attempting to substitute into compound interest formula, award **(A1)** for correct equation.

THEN

$$4.71781\dots$$

$$(r =) 4.72 (\%)$$

A1

[3 marks]

Total [15 marks]

Question 16

- (a) recognition that a 15% loss leaves 85% OR finding 15% and subtracting from original **(M1)**

$$0.85 \times 35000 \text{ OR } 35000 - 0.15 \times 35000$$

$$= (\$)29750$$

A1

Note: Accept $(\$)29800$.

[2 marks]

- (b) **EITHER**

$$29750 \times 0.89^9$$

(A1)

OR

$$N = 9$$

$$I\% = -11$$

$$PV = \mp 29750$$

(A1)

THEN

$$\text{value}(FV) = (\$)10423$$

A1

Note: For this **A1** the answer must be rounded to the nearest dollar.

Accept $(\$)10441$ from using 3 sf answer from part (a).

[2 marks]

(c) **METHOD 1**

attempt to solve the inequality (or equation) $29750 \times 0.89^{n-1} < 3500$ OR table of values **(M1)**

19.3643... OR $(n = 19 \Rightarrow) 3651.80...$ OR $(n = 20 \Rightarrow) 3250.10...$ **(A1)**

Note: For candidates using (\$)29800, $n > 19.3787...$, $(n = 19 \Rightarrow) 3657.93...$,
 $(n = 20 \Rightarrow) 3255.56...$

$n = 20$

A1

[3 marks]

METHOD 2

use of the finance app with $I\% = -11$, $PV = \mp 29750$, $FV = \pm 3500$

OR $29750 \times 0.89^N < 3500$ (condone the use of n or x) **(M1)**

$(N =) 18.3643...$ **(A1)**

Note: For candidates using (\$)29800, $N = 18.3787...$

$n = 20$

A1

[3 marks]

Total [7 marks]

Question 17

EITHER

attempt to form a product of binomial coefficient, a power of $2x$ and a power of -5 seen **(M1)**

${}^9C_3(2x)^6(-5)^3$ OR ${}^9C_6(2x)^6(-5)^3$ OR $84 \times (2x)^6(-5)^3$ **(A1)(A1)**

Note: Award **A1** for 9C_6 or 9C_3 or 84, **A1** for $(2x)^6(-5)^3$.

OR

attempt to use the general term **(M1)**

${}^9C_r(2x)^{9-r}(-5)^r$ and $r = 3$ **(A1)(A1)**

THEN

-672000 (exact) **A1**

Note: Award **A0** for a final answer of $-672000x^6$.

[4 marks]

Question 18

EITHER

attempt to form a product of binomial coefficient, a power of $2x$ and a power of -5 seen **(M1)**

${}^{11}C_8(2x)^8(-5)^3$ OR ${}^{11}C_3(2x)^8(-5)^3$ OR $165 \times (2x)^8(-5)^3$ **(A1)(A1)**

Note: Award **A1** for ${}^{11}C_8$ or ${}^{11}C_3$ or 165 , **A1** for $(2x)^8(-5)^3$.

OR

attempt to use the general term **(M1)**

${}^{11}C_r(2x)^{11-r}(-5)^r$ and $r = 3$ **(A1)(A1)**

THEN

-5280000 (exact) **A1**

Note: Award **A0** for a final answer of $-5280000x^8$.

[4 marks]

