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# Level 3 Certificate

# MATHEMATICAL STUDIES

## Paper 1

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## Preliminary Material

To be opened and issued to candidates on  
1 March

### REMINDER TO CANDIDATES

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## Income Tax and National Insurance 2015–2016

### Income tax

Everyone in the UK has a personal tax allowance. This is their annual amount of tax-free income. The standard personal tax allowance for 2015–2016 was £10 600

The rates of income tax you pay depend on how much **taxable income** you have above your personal tax allowance.

### Income tax rates and taxable bands 2015–2016

Rate	Taxable Income
Basic: 20%	£0 – £31 785
Higher: 40%	£31 786 – £150 000
Additional: 45%	Over £150 000

### To calculate your income tax if your annual income is £100 000 or less

Find your taxable income by subtracting your personal tax allowance from your annual gross income.

You pay income tax at 20% on the first £31 785 of your taxable income.

You pay income tax at 40% on your taxable income over £31 785

## National Insurance (NI)

Percentage NI Due	Minimum Weekly Income	Maximum Weekly Income	Minimum Monthly Income	Maximum Monthly Income	Minimum Yearly Income	Maximum Yearly Income
Nil		below £112		below £486		below £5832
0%	£112	£155	£486	£672	£5832	£8064
12%	£155.01	£815	£672.01	£3532	£8064.01	£42 385
2%	above £815		above £3532		above £42 385	

### Examples

A person who had a weekly income of £350 paid 12% on the amount above £155

A person who had a weekly income of £950 paid 12% on the amount between £155.01 and £815 plus 2% of the amount above £815

### Gross pay

Your gross pay is your wage or salary before any deductions are made.

### Net pay

Your net pay (or take-home pay) is the amount of money you receive after income tax, National Insurance and other deductions have been taken off your gross pay.

**Turn over**

**Turn over ►**

## Student Loans

The Student Loans Company (SLC) gives loans to students at university.

There are two types of repayment plan for student loans.

If you started your course before 1st September 2012 you will be on **repayment plan 1**

If you started your course on/after 1st September 2012 you will be on **repayment plan 2**

### Repayment plan 1

You only start making repayments when your gross income is over the threshold of £17 335 a year.

You pay 9% of anything you earn over the threshold.

### Repayment plan 2

You only start making repayments when your gross income is over the threshold of £21 000 a year.

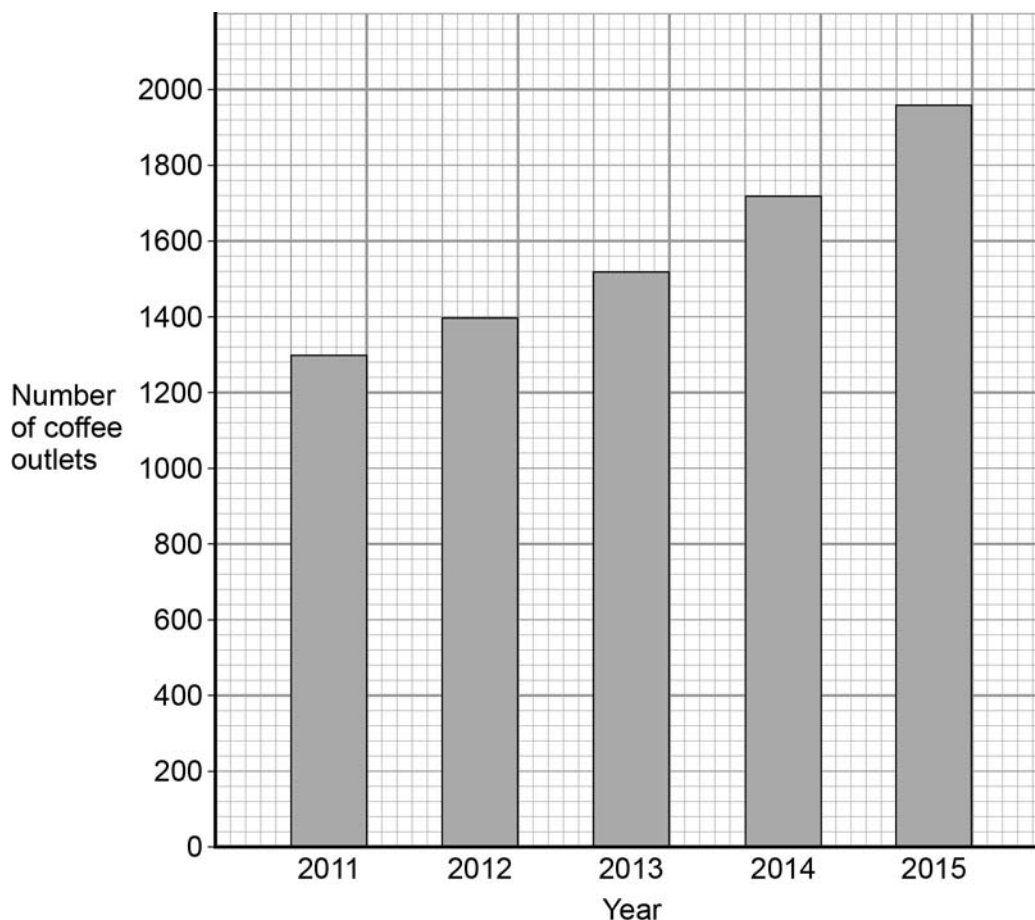
You pay 9% of anything you earn over the threshold.

For either plan you can also make additional voluntary repayments to the SLC at any time which will reduce your balance earlier.

## Costa Coffee UK

Costa Coffee is the largest and fastest-growing coffee shop chain in the UK. In 2014 it was voted the nation's favourite coffee shop for the fifth year in a row.

The company continues to expand in the UK as shown in this chart.



All the coffee beans for the Costa Coffee outlets come from farms in the Rainforest Alliance. Beans from these farms have been used since the company was founded in 1971

The amount of coffee beans used for each cup of coffee varies depending on the type of coffee (cappuccino, espresso, latte, etc), but is usually between 15 grams and 25 grams.

## END OF PRELIMINARY MATERIAL

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