





2 (a) Related to interest rates, what do the letters AER stand for?

Circle your answer.

[1 mark]

Average Equity Rate

Annual Evaluation Rate

Annual Equivalent Rate

Average Endowment Rate

2 (b) Sam invests £1000 in a savings account.

The compound interest rate is fixed at 4% each year.

How many years will it take for the value of his investment to exceed £2000?

[3 marks]

---

---

---

---

---

---

---

**Turn over for the next question**



**Turn over for the next question**

**DO NOT WRITE ON THIS PAGE  
ANSWER IN THE SPACES PROVIDED**

- 4
- The World Health Organisation (WHO) collects data about life expectancy.
  - The WHO estimates the average life expectancy at birth for a person born in a particular country.

4 (a) The data below are for 193 countries.

Life expectancy at birth ( $l$ years)	Number of countries		
$45 \leq l < 50$	12		
$50 \leq l < 60$	24		
$60 \leq l < 70$	44		
$70 \leq l < 75$	53		
$75 \leq l < 80$	32		
$80 \leq l < 85$	28		

The life expectancy at birth for a person in the UK is 77 years.

A newspaper headline said:

## UK in top 40 countries for life expectancy

Use the given data to comment on the newspaper's headline.

You may use the grid on the next page if you wish.

**[4 marks]**

---

---

---

---

---

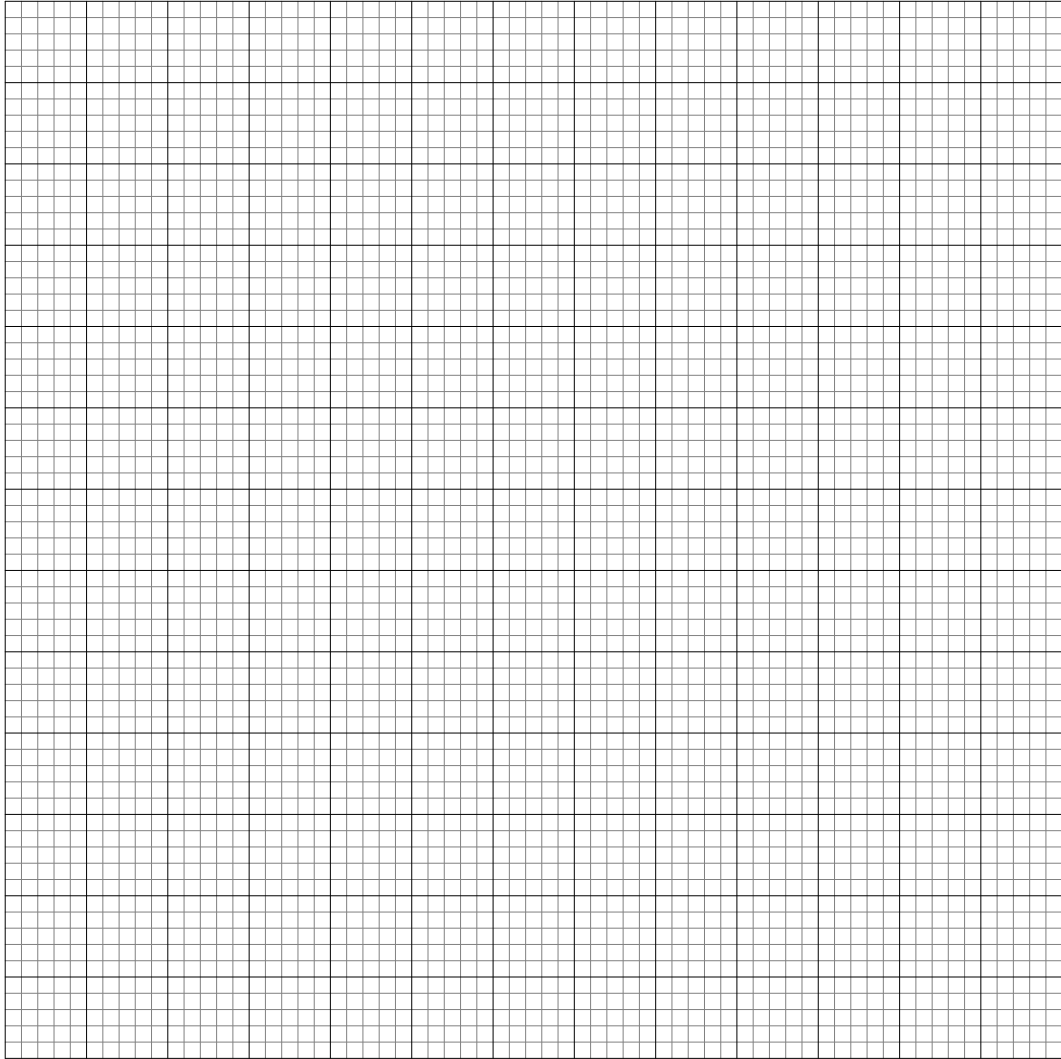
---

---

---

---

---



**Question 4 continues on the next page**

For the whole world, the WHO gives the mean life expectancy at birth as 68.5 years. The table below shows the life expectancy at birth sorted by world region and gender.

Region	Life expectancy at birth	
	Female	Male
Africa	61.0	57.9
Americas	77.7	71.9
Eastern Mediterranean	72.1	68.3
Europe	80.1	74.0
South-East Asia	72.2	68.2
Western Pacific	75.8	71.1

- 4 (b) Compare the life expectancy by region and gender, commenting on any trends. Compare the mean life expectancy given by WHO with the data in the table. Consider whether region or gender has a greater effect on life expectancy.

[4 marks]

---

---

---

---

---

---

---

---

---

---





- 5
- When Carly started work she had a student loan of £12 000
  - She started work on January 1<sup>st</sup> 2014 with an annual salary of £17 000
  - She has to make repayments to the Student Loan Company.
  - Each year she has to repay 9% of everything she earns in excess of £16 365
  - To model her annual repayments, Carly assumed that her salary would increase by £1500 each year.
  - She set up a simple spreadsheet as shown below.

	A	B	C	D	E
1	End of year	Salary (£)	Repayment (£)		
2	2014	17 000	57.15		
3	2015	18 500	192.15		
4	2016	20 000	327.15		
5					
6					
7					
8					

- 5 (a) Write a formula for cell C4

[2 marks]

---



---



---



---



6 The world's biggest half-marathon, the Great North Run (GNR), is held annually.

The first race took place in 1981

The table below shows the times taken to complete the 2010 race by the 120 members of the 'all GNR' club. These are the runners who have taken part every year since the race began.

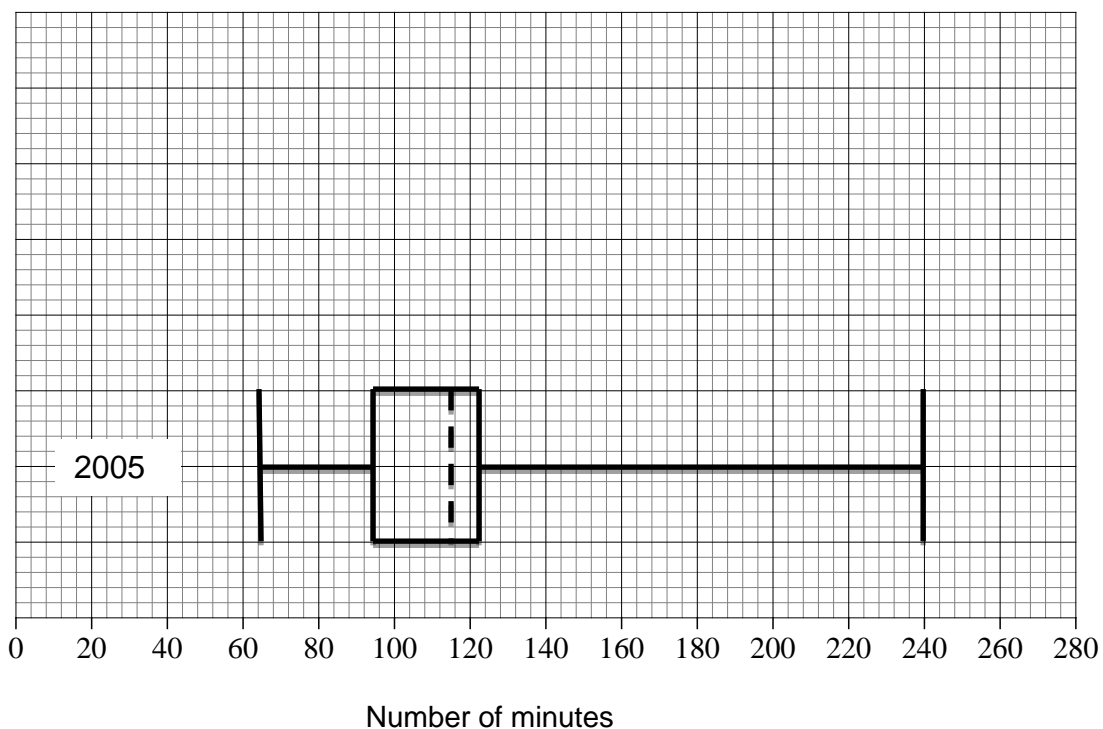
The fastest runner had a time of 89 minutes.

The slowest runner had a time of 268 minutes.

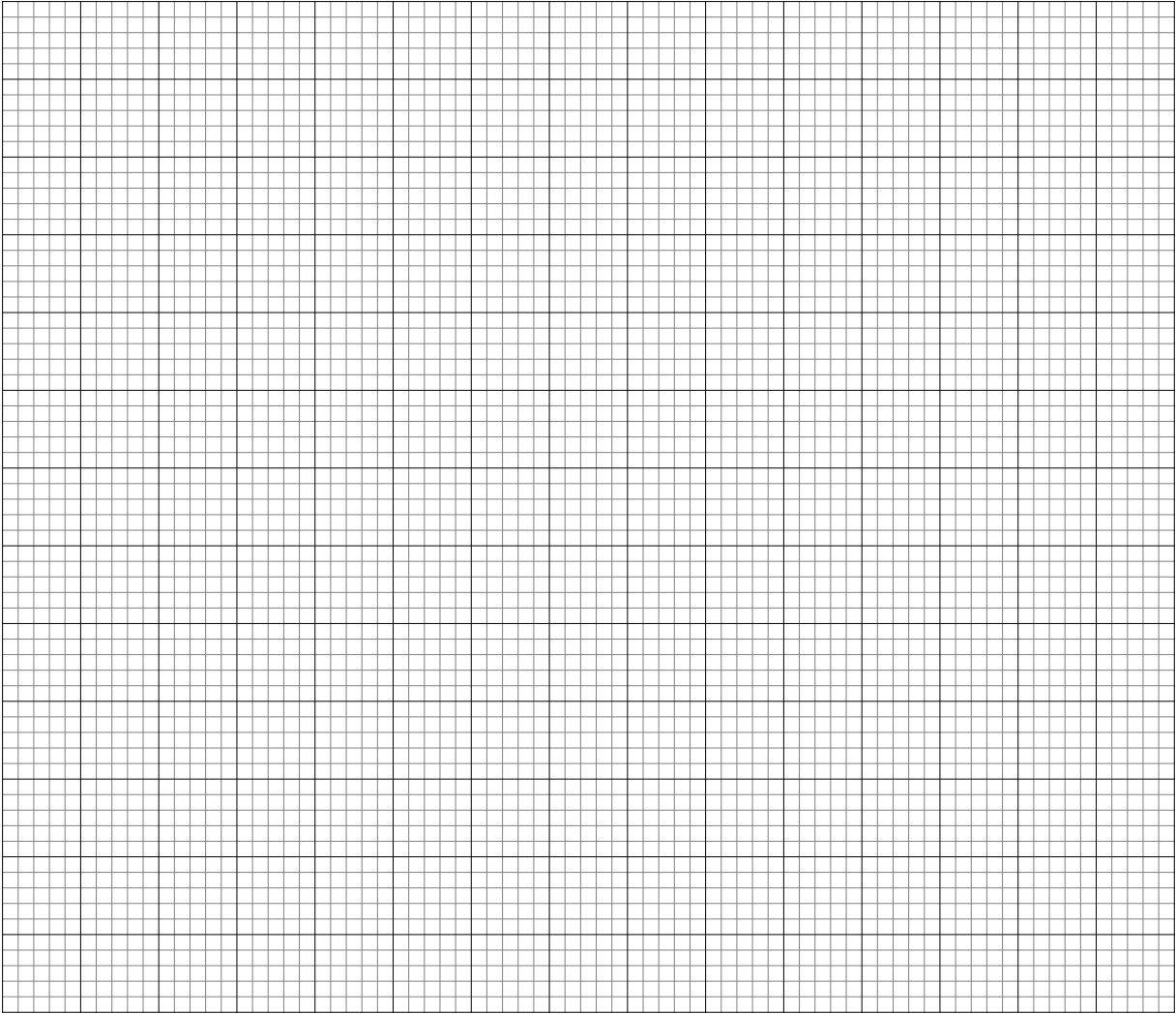
Length of time, $t$ minutes	Number of runners
$0 \leq t < 80$	0
$80 \leq t < 100$	9
$100 \leq t < 120$	35
$120 \leq t < 140$	30
$140 \leq t < 160$	18
$160 \leq t < 180$	10
$180 \leq t < 200$	8
$200 \leq t < 280$	10
$280 \leq t$	0

The times of the 'all-GNR' club runners were also recorded in 2005

The data for 2005 is shown as a box and whisker diagram below.







**Turn over for the next question**

**DO NOT WRITE ON THIS PAGE  
ANSWER IN THE SPACES PROVIDED**

- 7 (a) Each year the European Union asks each member country to provide data for the volume of landfill waste per person.

What type of data is collected by the European Union?

Tick **all** boxes that apply.

[2 marks]

continuous

discrete

primary

secondary

- 7 (b) You may use **Waste** on pages 4 and 5 of the Preliminary Material.

In recent years people have been encouraged to recycle where possible.

However, if waste cannot be recycled it is put into a landfill site.

- A new landfill site is to be built for a small town.
- The site will have a hole in the ground and the town's waste will be put into the hole.
- The site needs to be used for a minimum of 15 years.







**There are no questions printed on this page**

**DO NOT WRITE ON THIS PAGE  
ANSWER IN THE SPACES PROVIDED**