Question		Answer	Mark	Mark scheme	Additional guidance
12	(a)	4775.38	M1	for a method to find the value after 1 year, eg $4500 \times 1.024 \ (= 4608)$ oe	
			M1	for a complete method to find the value after 3 years, eg "4608" $\times 1.018^2$ or "4608" $\times 1.018 \ (= 4690.944)$ **and** "4690.944" $\times 1.018$ oe	Award of this mark implies the first M1 May be seen in more than 1 calculation M2A0 is implied by 275.37 or 275.38 Correct answer not rounded to 2dp gains M2A0
			A1	accept 4775.37 SCB1 for 4770 or 4824 if M0 scored	
	(b)	26	P1	for a start to the process, eg $4107 \div 7500 \ (= 0.5476)$	0.74 implies P1
			P1	for a process to find percentage change eg $\sqrt{"0.5476"} \times 100 \ (= 74)$ or $\left(\sqrt{"0.5476"} - 1 \right) \times 100 \ (= -26)$ **or** $1 - \sqrt{"0.5476"} \ (= 0.26)$	
			A1	cao	