

OXFORD CAMBRIDGE AND RSA EXAMINATIONS Advanced Subsidiary GCE

# **GENERAL STUDIES**

The Scientific Domain

Monday **15 MAY 2006** Additional materials: 8 Page Answer Booklet Afternoon

1 hour 15 minutes

2962

**TIME** 1 hour 15 minutes

# INSTRUCTIONS TO CANDIDATES

- Write your name, Centre number and candidate number in the spaces provided on the answer booklet.
- Write your answers in the answer booklet.
- If you use additional sheets of paper, fasten the sheets to the answer booklet.
- Answer **all** the questions in Section A and **one** question in Section B.
- Read each question carefully and make sure you know what you have to do before starting your answer.

# INFORMATION FOR CANDIDATES

- The number of marks is given in brackets [] at the end of each question or part question.
- The total number of marks for this paper is 100.
- Where an answer requires a piece of extended writing, the quality of your written communication will be assessed, including clarity of expression, structure of arguments, presentation of ideas, grammar, punctuation and spelling.
- You may use an approved calculator.

## Section A

2

Answer all questions in this section.

1

## Bank X – Savings Account

Excellent Rates for Investors 5% p.a. (simple interest)

**Bank Y – Special Savers** 

Higher Interest Rates for Investors 4% p.a. (compound interest) The formula for simple interest is

$$I = \frac{PRT}{100}$$

I is the interest P is the amount of money invested R is the interest rate per annum T is the number of years

The formula for compound interest is

$$A = P\left(1 + \frac{R}{100}\right)^n$$

A is the total amount of money P is the amount of money invested R is the interest rate per annum n is the number of years

John inherited £16 000 from his aunt.

He decided to invest 1/4 of it in Bank X.

(a)	(i)	For this amount calculate how much interest John received after three years from Bank X. Give your answer in pounds.	[3]
	(ii)	How many years would it take John to double his investment?	[2]
John decided to put the remaining £12 000 in Bank Y.			
(b)	How much money did John have in Bank Y after three years?		
	Give	e your answer to the nearest pound.	[4]
(c)	Exp	lain the difference between simple interest and compound interest.	[4]
(d)	One year ago Megan invested her money in Bank Y and now has $\pounds15152.80$		
	Нои	v much money, in pounds, was originally invested?	[2]

(e) John could have chosen to invest in Premium Bonds.

Here is part of the NS&I (National Savings & Investments) publicity material:

"We're increasing your chances of winning ... someone with the maximum of  $\pounds$ 30000 investment who enjoys average luck would win 15 tax-free prizes a year – from  $\pounds$ 50 right up to our jackpot of  $\pounds$ 1 million.

Premium bonds are 100% secure. You can get your money back whenever you want."

- (i) According to the publicity material, how many prizes per year might someone with an investment of £16000 expect to win? [2]
- (ii) Each month the total number and value of prizes vary. Suggest **two** factors which may account for this variation. [2]
- (iii) Some people might see Premium Bonds as an attractive investment. Suggest three reasons why.
  [3]
- (f) Suggest three factors John might need to think about before transferring his inheritance from his savings accounts to Premium Bonds.
  [3]
- 2 Identify **one** example of each of the following. For each example, outline **one** advantage and **one** disadvantage.
  - (a) A renewable source of energy.
  - (b) A method of contraception.
  - (c) A mission to another planet.
  - (d) Genetic engineering.
  - (e) Organ transplantation.

[25]

#### Total [50] marks

## 4

#### Section B

Answer one question from this section. Answers must be in continuous prose.

3 (a) Identify a sporting activity that would be appropriate for each of the following.

Use a different sport for each and justify your choices.

- (i) an overweight person
- (ii) a teenage wheelchair user
- (iii) a pregnant woman
- (b) "More and more people of different ages are taking part in active sports eg. walking, running, cycling." Why? [40]
- 4 (a) Describe, with an example, how a different mathematical technique is used in each of the following employment areas:
  - (i) government;
  - (ii) manufacturing;
  - (iii) agriculture.

[10]

[10]

- (b) Why is it so important that pupils learn to understand and use a variety of mathematical techniques (eg. graphs, percentages, probability) while they are still at school? [40]
- 5 (a) "Whenever possible people in the UK today prefer to travel by motorway."

Using three examples, explain how this statement is valid in some cases but not in others.

- [10]
- (b) The increasing congestion on motorways is forcing politicians to consider different ways of improving travel. Examples include:
  - widening motorways and increasing the number of traffic lanes;
  - introducing a variety of toll charges;
  - improving railways.

Examine the disadvantages of these on the environment.

[40]

Total [50] marks

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