## OXFORD CAMBRIDGE AND RSA EXAMINATIONS

## Advanced Subsidiary GCE

## GENERAL STUDIES

## 2962

The Scientific Domain
Monday 15 MAY 2006 Afternoon 1 hour 15 minutes

Additional materials:
8 Page Answer Booklet

## 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

Answer all questions in this section.

1

| Bank $\mathbf{X}$ - 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
$I=\frac{P R T}{100}$
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 $£ 16000$ 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.
(ii) How many years would it take John to double his investment?

John decided to put the remaining $£ 12000$ in Bank Y.
(b) How much money did John have in Bank $Y$ after three years?

Give your answer to the nearest pound.
(c) Explain the difference between simple interest and compound interest.
(d) One year ago Megan invested her money in Bank $Y$ and now has £15 152.80

How much money, in pounds, was originally invested?
(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 $£ 30000$ investment who enjoys average luck would win 15 tax-free prizes a year - from £50 right up to our jackpot of $£ 1$ 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?
(ii) Each month the total number and value of prizes vary. Suggest two factors which may account for this variation.
(iii) Some people might see Premium Bonds as an attractive investment. Suggest three reasons why.
(f) Suggest three factors John might need to think about before transferring his inheritance from his savings accounts to Premium Bonds.

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.

## 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?

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.
(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?

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.
(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.
Total [50] marks

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