

# Level 3 Certificate MATHEMATICAL STUDIES

Paper 1
June 2019

# Preliminary Material

To be opened and issued to candidates on Friday 1 March 2019.

#### REMINDER TO CANDIDATES

YOU MUST **NOT** BRING THIS PRELIMINARY MATERIAL WITH YOU WHEN YOU SIT THE EXAMINATION.
A CLEAN COPY WILL BE MADE AVAILABLE.

# **INFORMATION**

This Preliminary Material is to be seen by teachers and candidates **only**, for use during preparation for the examination on Wednesday 15 May 2019. It **cannot** be used by anyone else for any other purpose, other than as stated in the instructions issued, until after the examination date has passed. It must **not** be provided to third parties.

# Income Tax and National Insurance 2018–2019

#### Income tax 2018-2019

Everyone in the UK has a personal allowance. This is their annual amount of tax-free income. The standard personal allowance for 2018–2019 is £11850

The rates of income tax you pay depend on how much taxable income you have after deducting your personal allowance and any other allowances.

# Income tax rates and taxable bands 2018-2019

If you earn up to £100000 per year the following table is used to calculate your rate of tax.

Rate	Taxable income after allowances
Basic: 20%	up to £34 500
Higher: 40%	over £34500

#### To calculate your income tax if your annual income is £100000 or less

Find your taxable income by subtracting your personal allowance and any other allowances from your annual gross income.

You pay income tax at 20% on the first £34500 of your taxable income.

You pay income tax at 40% on your taxable income over £34500

# National Insurance (NI) 2018–2019

Percentage NI due	Minimum monthly income	Maximum monthly income	Minimum yearly income	Maximum yearly income
0%		£702		£8424
12%	£702	£3863	£8424.01	£46350
2%	above £3863		above £46350	

# **Examples**

A person who had a monthly income of £1650 paid 12% on the amount above £702

A person who had a yearly income of £52000 paid 12% on the amount between £8424 and £46350 plus 2% of the amount above £46350

# Student loans

#### Student loan repayment

If you have a student loan you make repayments when your gross income is greater than the threshold.

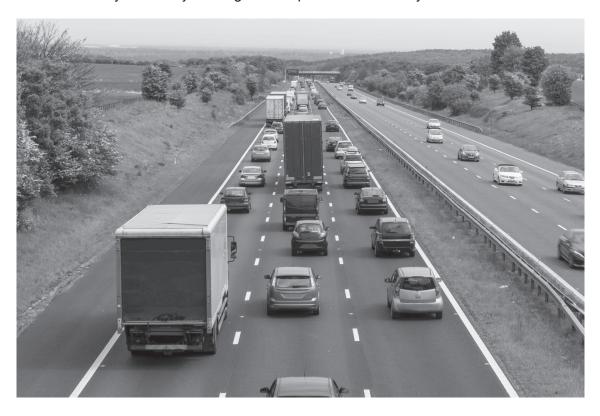
You pay 9% of the amount of your income which is above the threshold.

The threshold depends upon when you started university.

Started university	Threshold	
Before 1/9/2012	£17775	
On or after 1/9/2012	£21000	

# **Great Britain's motorways**

Great Britain has many motorways linking various parts of the country.



Motorways usually have at least three lanes in each direction and some have as many as six lanes in each direction.

The standard width of a lane on a motorway is 3.65 metres.

There is a spare strip of road on the left-hand side in each direction of the motorway.

This is called the hard shoulder and is usually for emergency use only.

The hard shoulder is usually 3.3 metres wide.

There is a constant programme of roadworks to improve, widen, resurface and build motorways in Great Britain.

The cost of maintaining and building motorways is very high.

#### **END OF PRELIMINARY MATERIAL**

#### Copyright information

For confidentiality purposes, from the November 2015 examination series, acknowledgements of third-party copyright material are published in a separate booklet rather than including them on the examination paper or support materials. This booklet is published after each examination series and is available for free download from www.aqa.org.uk after the live examination series.

Permission to reproduce all copyright material has been applied for. In some cases, efforts to contact copyright-holders may have been unsuccessful and AQA will be happy to rectify any omissions of acknowledgements. If you have any queries please contact the Copyright Team, AQA, Stag Hill House, Guildford, GU2 7XJ.

Copyright © 2019 AQA and its licensors. All rights reserved.

