

2006 INTERNAL EXAMINATION

## **Mathematics**

### General Instructions

- Reading time 5 minutes

- Working time 3 hours
  Write using black or blue pen
  Board-approved calculators may
- A table of standard integrals is
- provided at the back of this paper All necessary working should be shown in every question

### Total marks - 120

- Attempt Questions 1-10
   All questions are of equal value

Year 12 2 Unit Mathematics Internal Examination 2006

### Question One

(a)	Evaluate $\sqrt[3]{\frac{315.6}{15.7+21}}$ correct to two decimal places	2
(b)	Factorise $8x^3 + 1$	2.
(c)	Find the integral of $2\sin x + x$	2
(d)	Express $\frac{x-1}{3} - \frac{4x-1}{2}$ in simplest form.	2
(e)	If $x^2 \le 16$ , find values of x for which this will be true.	2
(f)	For the circle $x^2 + (y+1)^2 = 3$ , write down:	
	(i) the radius	1
	(ii) the centre	1

Question Two

Use a SEPARATE writing booklet.

- Marks
- (a) Solve  $\tan \theta = \frac{1}{\sqrt{3}}$   $0 \le \theta \le 2\pi$
- (b) Differentiate with respect to x:
  - (i)  $x^2 \cos x$

2

2

(ii)  $\frac{x^3}{x+1}$ 

2

2

2

2

- (c) (i) Find  $\int \frac{8x^3}{x^4 2} dx$ 
  - (ii) Evaluate  $\int_{0}^{\frac{\pi}{4}} \sin 2x \, dx$  (give your answer correct to 3 decimal places).
- (d) Find the equation of the tangent to  $y = e^x$  at the point (0,1).

Year 12 2 Unit Mathematics Internal Examination 2006

Question Three Use a SEPARATE writing booklet.

Marks

a) Evaluate 
$$\sum_{n=10}^{13} (n^2 + 1)$$

1

(b) The sides of a triangle are 10cm, 11cm and 12 cm.

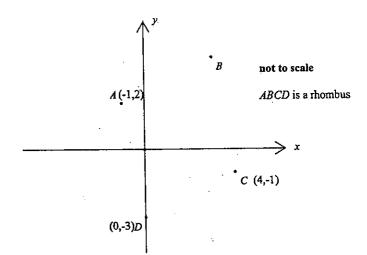
(i) Find the size of the smallest angle.

2

(ii) Find the area of the triangle

1

(c)

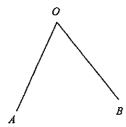


- (i) Show that the gradient of AD is -5
- (ii) Show that the equation of AD is 5x + y + 3 = 0
- (iii) Find the midpoint of AC
- (iv) Use your answer in (iii) to find the coordinates of B.
- (v) Given that AC has length  $\sqrt{34}$  find the area of ABCD

Use a SEPARATE writing booklet.

Marks

In the diagram OA = OB = 1.2m. The  $\angle BAO = 0.7$  radians. O is the centre of the circle. A and B are points on a circle, centred at O.



- Find the length of the arc AB. (i)
- Find the straight line distance AB. (ii)
- Find the area of the sector OAB.

- A function f(x) is defined by  $f(x) = (x-2)(x^2-4)$ 
  - Find all solutions of f(x) = 0
  - Find any turning points of y = f(x), and determine their nature (ii)

  - Sketch y = f(x) showing turning points and points where the curve cuts the axes. 2 (iii)
  - For what values of x is y = f(x) concave down?

2

1

2

3

1

Internal Examination 2006

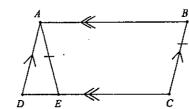
Year 12 2 Unit Mathematics

Use a SEPARATE writing booklet. Marks

Use the change of base law to evaluate  $\log_5 9$  correct to two decimal places.

2

(b)



ABCD is a parallelogram and  $\angle ABC = 60^{\circ}$ . AE is drawn to meet OD such that AE = BC.

- Copy the diagram into your answer booklet (i)
- (ii) Prove that  $\triangle AED$  is equilateral.

3

1

1

3

- If  $y = \ln(x+1)$ , find the gradient function. (c)
  - Find any points on the curve  $y = \ln(x+1)$  at which the tangent 2 is parallel to  $y = \frac{1}{2}x + 3$ .
  - Factorise  $2a^2 7a + 3$ .
    - Hence solve  $2(\log_2 x)^2 7\log_2 x + 3 = 0$

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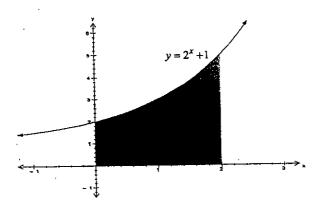
Question Six Use a SEPARATE writing booklet.

Marks

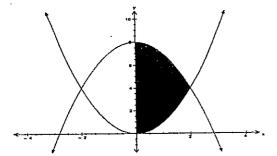
3

2

(a) Use Simpson's Rule with 3 function values to find the shaded area.



(b) The curves  $y = x^2$  and  $y = 8 - x^2$  are sketched below



- (i) Find the points of intersection of the two curves.
- (ii) The shaded area between the curves and the y axis is rotated about the y-axis. 4
  By splitting the shaded area into 2 parts, or otherwise, find the volume of the solid formed

(c) If 
$$y = \ln\left(\frac{\sqrt{x-1}}{x^3+5}\right)$$
, find  $\frac{dy}{dx}$ .

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Question Seven Use a SEPARATE writing booklet.

Marks

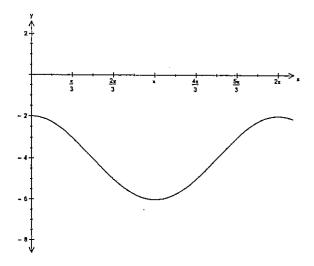
Find the common ratio.

(a)	(i)	Sketch the graph of $y = \sin x$ , for $0 \le x \le 2\pi$	1
	(ii)	Solve $\sin x = \frac{1}{2}$ , for $0 \le x \le 2\pi$	2
	(iii)	Hence find the values of x for which $\sin x < \frac{1}{2}$ , for $0 \le x \le 2\pi$	2
		•	
(b)	In an	arithmetic sequence $T_{10} = 35$ and $T_{16} = 59$	
•	(i)	find the value of $a$ .	1
	(ii)	find the value of $d$ .	. 1
	(iii)	find $T_{100}$	1
	(iv)	What will be the value of the first term that is greater than 750?	1
(c)	A ge	cometric series has a first term of 4 and a limiting sum of 12.	3

Question Eight Marks

Use a SEPARATE writing booklet.

- Find the value(s) of m for which the equation  $x^2 + 4mx + 8 4m = 0$  has equal roots.
- A graduate earns \$48000 per annum in her first year and then in each successive year her salary rises by \$2400.
  - What is her salary in the 10th year?
  - What are her total earnings over the ten years?
- The graph of  $A + B \cos Cx$  is given below.



- State the period of the curve.
- Hence or otherwise determine the values of A, B and C.
- Over what domain is the function  $y = \sqrt{x^2 9}$  defined?

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2

1

3

Question Nine Use a SEPARATE writing booklet. Marks

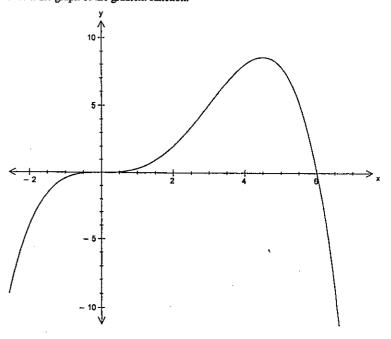
A cylindrical can of radius r centimetres and height h centimetres is to be made from a sheet of metal with area  $270\pi$  square centimetres.

(i) Show that 
$$h = \frac{135 - r^2}{r}$$

(ii) Show that the volume V is given by 
$$V = \pi r (135 - r^2)$$

(b) Given that 
$$y = xe^{-2x}$$
, prove that  $\frac{d^2y}{dx^2} + 4\frac{dy}{dx} + 4y = 0$ .

(c) Copy the graph of y = f(x) into your answers. Sketch the graph of the gradient function. 2



Question Ten Marks Use a SEPARATE writing booklet.

- (a) (i) Given that  $a^2 + b^2 = 23ab$ , express  $\left(\frac{a+b}{5}\right)^2$  in terms of ab.
  - (ii) Hence show that  $\log \left[ \frac{1}{5} (a+b) \right] = \frac{1}{2} (\log a + \log b)$ .
- (b) Susie borrows \$250 000 to be repaid over a period of 25 years at 6% per annum reducible interest. Each year there are k regular repayments of \$F.

  Interest is calculated and charged just before each repayment.
  - (i) Write down an expression for the amount owing after two repayments.
  - (ii) Show that the amount owing after *n* repayments is  $A_n = 250000\alpha^n \frac{kF(\alpha^n 1)}{0.06}, where \alpha = 1 + \frac{0.06}{k}$
  - (iii) Calculate the amount of each repayment if the repayments are made quarterly (ie. k = 4).
  - (iv) How much would Susie have saved over the term of the loan if she had chosen to make monthly rather than quarterly repayments?



2

2

2006 INTERNAL EXAMINATION

# **Mathematics SOLUTIONS**

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- A table of standard integrals is provided at the back of this paper
- All necessary working should be shown in every question

#### Total marks - 120

- Attempt Questions 1-10
- All questions are of equal value

#### **Ouestion One**

(a) Evaluate 
$$\sqrt[3]{\frac{315.6}{15.7+21}} = 2.05$$
 (2d.p.)

correct to two decimal places

(b) Factorise 
$$8x^3 + 1 = (2x+1)(4x^2 - 2x + 1)$$

(c) 
$$\int (2\sin x + x) dx = -2\cos x + \frac{x^2}{2} + C$$

(d) 
$$\frac{x-1}{3} - \frac{4x-1}{2} = \frac{2(x-1)-3(4x-1)}{6}$$

$$= \frac{-10x+1}{6}$$

(e) If 
$$x^2 \le 16$$
, then  $-4 \le x \le 4$ 

- (f) For the circle  $x^2 + (y+1)^2 = 3$ , write down:
  - (i) the radius =  $\sqrt{3}$
  - (ii) the centre = (0, -1)

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Question Two Marks

(a) 
$$\tan \theta = \frac{1}{\sqrt{3}} \qquad 0 \le \theta \le 2\pi$$

related angle = 
$$\frac{\pi}{6}$$
  $\boxed{\checkmark}$ 

$$\theta = \frac{\pi}{6}, \pi + \frac{\pi}{6}$$

$$\theta = \frac{\pi}{6}, \frac{7\pi}{6}$$
  $\boxed{\checkmark}$ 

(b) Differentiate with respect to x:

(i) 
$$y = x^2 \cos x$$
  $u = x^2 \rightarrow u' = 2x$   $v = \cos x \rightarrow v' = -\sin x$ 

$$\frac{dy}{dx} = vu' + uv'$$

$$= 2x \cos x - x^2 \sin x$$

(ii) 
$$y = \frac{x^3}{x+1} \qquad u = x^3 \rightarrow u' = 3x^2 \qquad v = x+1 \rightarrow v' = 1$$
$$\frac{dy}{dx} = \frac{vu' - uv'}{v^2}$$
$$= \frac{3x^2(x+1) - x^3}{(x+1)^2} \qquad \boxed{\checkmark}$$
$$= \frac{2x^3 + 3x^2}{(x+1)^2} \qquad \boxed{\checkmark}$$

Jse a SEPARATE writing booklet.

(c) (i) 
$$\int \frac{8x^3}{x^4 - 2} dx = 2 \int \frac{4x^3}{x^4 - 2} dx$$
$$= 2 \ln(x^4 - 2) + C \quad \boxed{\checkmark \checkmark}$$
(i) 
$$\int_0^{\frac{\pi}{3}} \sin 2x \, dx = -\left[\frac{\cos 2x}{2}\right]_0^{\frac{\pi}{3}} \quad \boxed{\checkmark}$$
$$= -\frac{1}{2} \left(\cos \frac{2\pi}{3} - \cos 0\right)$$
$$= 0.75 \quad \boxed{\checkmark}$$

(d) Find the equation of the tangent to  $y = e^x$  at the point (0,1).

$$y = e^{x} \rightarrow \frac{dy}{dx} = e^{x} \qquad (0,1)$$

$$m = e^{0} = 1 \qquad \boxed{\checkmark}$$

$$y - 1 = 1(x - 0)$$

$$y = x + 1 \qquad \boxed{\checkmark}$$

Use a SEPARATE writing booklet. Question Three

Marks

$$\sum_{n=10}^{13} (n^2 + 1) = 100 + 1 + 121 + 1 + 144 + 1 + 169 + 1 = 538$$

The sides of a triangle are 10cm, 11cm and 12 cm.

 $\cos\theta = \frac{10^2 + 11^2 - 12^2}{2 \times 10 \times 11}$ 

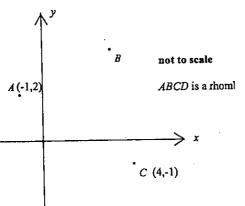
$$\checkmark$$

$$\cos\theta = \frac{77}{220}$$

 $\theta = 50^{\circ}5'$  (nearest minute)

 $\checkmark$ 

 $A = \frac{1}{2} \times 10 \times 11 \times \sin 50^{\circ}5' = 42.18 \text{ cm}^2 \text{ (2dp)}$ 



- m = -5,  $(0,-3) \rightarrow y+3 = -5(x-0) \rightarrow 5x+y+3=0$ (ii)
- Since this is rhombus the diagonals bisect, so the midpoints of BC and AD are the (iv) same point. Let B = (x,y)

(0,-3)D

$$\frac{x+0}{2} = \frac{3}{2} \to x = 3, \frac{y+-3}{2} = \frac{1}{2} \to y = 4 : B = (3,4)$$

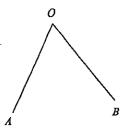
(v) BD = 
$$\sqrt{(3-0)^2 + (4-3)^2} = \sqrt{58}$$

Area =  $\frac{1}{2} \times \sqrt{58} \times \sqrt{34} = \sqrt{493} u^2$ 

Use a SEPARATE writing booklet.

Marks

In the diagram OA = OB = 1.2m. The  $\angle BOA = 0.7$  radians. O is the centre of the circle. A and B are points on a circle, centred at O.



- length of the arc  $AB = 1.2 \times 0.7 = 0.84$  cm
- Let the straight line distance AB = d $d^2 = 1.2^2 + 1.2^2 - 2 \times 1.2 \times 1.2 \times \cos 0.7$ 77  $d = 0.83 \,\mathrm{cm} \, (2 \,\mathrm{d.p.})$
- Area of the sector  $OAB = \frac{1}{2}1.2^2 \times 0.7 = 0.504 \, cm^2$
- A function f(x) is defined by
  - $f(x) = (x-2)(x^2-4) = (x-2)(x+2)(x-2) = 0$

$$x=2, x=-2$$

 $f(x) = (x-2)(x^2-4) = x^3-2x^2-4x+8$ 

$$f'(x) = 3x^2 - 4x - 4$$

$$f'(x) = (x-2)(3x+2) = 0$$
 for stationary points

$$x=2, x=-\frac{2}{3}$$

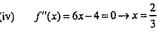
$$(2,0)$$
 and  $\left(-\frac{2}{3},\frac{256}{27}\right)$ 

$$f''(x) = 6x - 4 \rightarrow f''(2) = 6 \times 2 - 4 > 0$$
 concave up, minimum

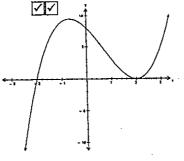
$$= 6x - 4 \rightarrow f''(2) = 6 \times 2 - 4 > 0 \text{ concave up, minimum}$$

$$f''(x) = 6x - 4 \rightarrow f''(-\frac{2}{3}) = 6 \times -\frac{2}{3} - 4 < 0$$
 concavedown, maximum

(iii)



concave down if  $x < \frac{2}{3}$ 

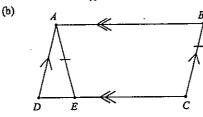


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#### Question Five se a SEPARATE writing booklet. **Marks**

(a)

(a) 
$$\log_5 9 = \frac{\log_{10} 9}{\log_{10} 5} = 1.37 \text{ (2d.p.).}$$



ABCD is a parallelogram and  $\angle ABC = 60^{\circ}$ . AE is drawn to meet OD such that AE = BC.

Prove that AAED is equilateral

 $\angle ADE = 60^{\circ}$  (opposite angles of a parallelogram are equal)  $\boxed{\checkmark}$ .

BC = AD (opposite sides of a parallelogram are equal)

BC = AE (given)

AD = AE so  $\triangle AED$  is isosceles and  $\therefore \angle ADE = \angle AED = 60^{\circ} \boxed{\checkmark}$ 

 $\angle DAE = 60^{\circ}$  (angle sum of triangle)

so all angles are equal and  $\triangle AED$  is equilateral  $\boxed{\checkmark}$ 

If  $y = \ln(x+1)$ , find the gradient function. (c)

$$\frac{dy}{dx} = \frac{1}{x+1} \qquad \boxed{\checkmark}$$

(ii) If  $y = \frac{1}{2}x + 3$ , then the gradient is  $\frac{1}{2}$  and if they are parallel then

$$\frac{1}{x+1} = \frac{1}{2} \rightarrow x = 1 \quad \boxed{\checkmark}$$

if x = 1 then  $y = \ln 2$ 

so the point is (1,ln 2)

(d) (i) Factorise  $2a^2 - 7a + 3 = (2a - 1)(a - 3)$ 

(ii) 
$$2(\log_2 x)^2 - 7\log_2 x + 3 = 0$$
 let  $a = \log_2 x$ 

$$2a^{2} - 7a + 3 = 0 \rightarrow (2a - 1)(a - 3) = 0$$

$$a = \frac{1}{2}, 3 \qquad \boxed{\checkmark}$$

$$\log_{2} x = \frac{1}{2}, \log_{2} x = 3$$

$$x=2^{\frac{1}{2}}, x=2^3$$

$$=\sqrt{2},8$$

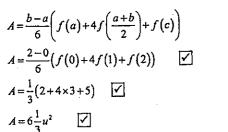
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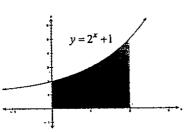
## Question Six Use a SEPARATE writing booklet.

Marks

3

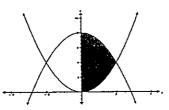
(a) Use Simpson's Rule with 3 function values to find the shaded area.





(b) The curves  $y = x^2$  and  $y = 8 - x^2$  are sketched below

(i) 
$$x^2 = 8 - x^2$$
  
 $2x^2 = 8$   
 $x^2 = 4$   
 $x = \pm 2$  (2,4) and (-2,4)



(ii) 
$$V_1 = \int_0^2 x^2 dy$$

$$= \int_0^2 y dy$$

$$= \left[ \frac{y^2}{2} \right]_0^2 = 2 - 0 = 2$$

$$V_1 = \int_0^2 x^2 dy$$

$$= \pi \int_0^2 y dy = \pi \left[ \frac{y^2}{2} \right]_0^2 = \pi (2 - 0) = 2\pi$$

$$V_2 = \pi \int_2^4 x^2 dy \rightarrow y = 8 - x^2 \rightarrow x^2 = 8 - y$$

$$= \pi \int_1^4 (8 - y) dy = \pi \left[ 8y - \frac{y^2}{2} \right]_0^4 = \pi (32 - 8 - (16 - 2)) = 10\pi$$

$$V = V_1 + V_2 = 2\pi + 10\pi = 12\pi u^3$$

$$V = V_1 + V_2 = 2\pi + 10\pi = 12\pi u^3$$

$$V = \ln\left(\frac{\sqrt{x-1}}{x^3 + 5}\right) \rightarrow y = \ln\left(x-1\right)^{\frac{1}{2}} - \ln\left(x^3 + 5\right) = \frac{1}{2}\ln\left(x-1\right) - \ln\left(x^3 + 5\right)$$

$$\frac{dy}{dx} = \frac{1}{2} \times \frac{1}{x-1} + \frac{3x^2}{x^3 + 5}$$

$$= \frac{1}{2(x-1)} + \frac{3x^2}{x^3 + 5}$$

$$V = V_1 + V_2 = 2\pi + 10\pi = 12\pi u^3$$

$$V = \frac{1}{2}\ln\left(x-1\right) - \ln\left(x^3 + 5\right)$$

$$V = \frac{1}{2}\ln\left(x-1\right) - \ln\left(x^3 + 5\right)$$

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Question Seven Use a SEPARATE writing booklet.

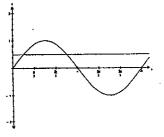
Marks
(a) (i) Sketch the graph of  $y = \sin x$ , for  $0 \le x \le 2\pi$ 

(ii) 
$$\sin x = \frac{1}{2}$$

related angle = 
$$\frac{\pi}{6}$$
  $\boxed{V}$ 

$$x = \frac{\pi}{6}, \pi - \frac{\pi}{6}$$

$$\pi = 5\pi$$



(iii)  $0 < x < \frac{\pi}{6} \boxed{ }$  and  $\frac{5\pi}{6} < x < 2\pi \boxed{ }$ ,

(b) In an arithmetic sequence  $T_{10} = 35$  and  $T_{16} = 59$ 

(i) and (ii) 
$$a+9d=35$$
 and  $a+15d=59$   
 $a+15d=59$   
 $a+9d=35$   
 $6d=24$ 

$$d = 4 \rightarrow a + 9(4) = 35 \rightarrow d = -1$$

(iii) 
$$T_{100} = a + 99d = -1 + 99 \times 4 = 395$$

(iv) 
$$T_n = -1 + (n-1)4 > 750$$
  
 $4n-4 > 751 \rightarrow 4n > 755 \rightarrow n > \frac{755}{4} \rightarrow n = 189$ 

(c) A geometric series has a first term of 4 and a limiting sum of 12. Find the common ratio.

$$S_{\infty} = \frac{a}{1-r}$$

$$12 = \frac{4}{1-r}$$

$$12(1-r) = 4$$

$$1-r = \frac{1}{3}$$

$$r = \frac{2}{3}$$

#### Use a SEPARATE writing booklet. **Ouestion Eight**

Marks

Find the value(s) of m for which the equation  $x^2 + 4mx + 8 - 4m = 0$  has equal roots.

Equal roots if 
$$b^2 - 4ac = 0$$

$$(4m)^2 - 4 \times 1 \times (8 - 4m) = 0$$

$$16m^2 - 32 + 16m = 0$$

$$m^2 + m - 2 = 0$$

$$(m+2)(m-1)=0$$

$$m = -2,1$$

- A graduate earns \$48000 per annum in her first year and then in each successive year her salary rises by \$2400.
  - What is her salary in the 10th year?  $a = 48000, d = 2400, T_n = a + (n-1)d$

$$a = 48000, d = 2400, T_{10} = 48000 + 9 \times 2400 = $69600$$

 $\square$ 

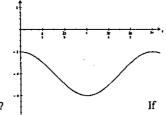
What are her total earnings over the ten years?

$$a = 48000, d = 2400, S_n = \frac{n}{2}(2a + (n-1)d)$$

$$S_{10} = 5(2 \times 48000 + 9 \times 2400) = $588000$$

7

- The graph of  $A + B \cos Cx$  is given below.
  - period =  $2\pi$
  - A = -4. B = 2 and C = 1



Over what domain is the function  $y = \sqrt{x^2 - 9}$  defined?

$$y = \sqrt{x^2 - 9}$$
 then  $x^2 - 9 \ge 0 \to x \le -3, x \ge 3$ 

MN 20/6/2006 **Ouestion Nine** Use a SEPARATE writing booklet Marks

A cylindrical can of radius r centimetres and height h centimetres is to be made from a sheet of metal with area  $270\pi$  square centimetres.

(i) Show that 
$$h = \frac{135 - r^2}{r}$$

$$2\pi r^2 + 2\pi rh = 270\pi \quad \boxed{\checkmark}$$

$$r^2 + rh = 135$$

$$rh = 135 - r^2$$

$$h = \frac{135 - r^2}{r}$$

(ii) Show that the volume V is given by 
$$V = \pi r (135 - r^2)$$

$$V = \pi r^2 h$$

$$=\pi r^2 \frac{135-r^2}{r}$$

$$=\pi r (135-r^2) \boxed{\checkmark}$$

Calculate the maximum volume, justifying your answer.

$$V = \pi r \left(135 - r^2\right) \qquad \frac{dV}{dr} = 0 \text{ for max vol} \qquad \frac{d^2V}{dr^2} = \pi \left(-6r\right) < 0$$

$$= \pi \left(135r - r^3\right) \qquad 135 - 3r^2 = 0 \qquad r = 3\sqrt{5} \text{ is a max}$$

$$\frac{dV}{dr} = \pi \left(135 - 3r^2\right) \qquad r^2 = 45 \rightarrow r = 3\sqrt{5}$$

 $\overline{\mathbf{V}}$ 

$$\frac{d^2V}{dr^2} = \pi \left(-6r\right) < 0$$

$$\frac{dV}{dt} = \pi \left( 135 - 3r^2 \right)$$

$$r^2 = 45 \rightarrow r = 3\sqrt{5}$$

b) Given that 
$$y = xe^{-2x}$$
, prove that  $\frac{d^2y}{dx^2} + 4\frac{dy}{dx} + 4y = 0$ .  
 $y = xe^{-2x} \rightarrow u = x, y = e^{-2x} \rightarrow u' = 1, y' = -2e^{-2x}$ 

$$\frac{dy}{dx} = e^{-2x} \times 1 + x \times -2e^{-2x}$$

$$= e^{-2x} + x \times -2e^{-2x}$$

$$= (e^{-2x} - 2xe^{-2x})$$

$$\frac{d^2y}{dx^2} = -2e^{-2x} - 2\left(e^{-2x} - 2xe^{-2x}\right)$$

$$= -4e^{-2x} + 4xe^{-2x}$$

$$\frac{d^{2}y}{dx^{2}} + 4\frac{dy}{dx} + 4y = -4e^{-2x} + 4xe^{-2x} + 4\left(e^{-2x} - 2xe^{-2x}\right) + 4xe^{-2x}$$

$$= -4e^{-2x} + 4xe^{-2x} + 4e^{-2x} - 8xe^{-2x} + 4xe^{-2x}$$

$$= 0$$

Question Ten Use a SEPARATE writing booklet.

Marks

(a) (i) Given that  $a^2 + b^2 = 23ab$ , express  $\left(\frac{a+b}{5}\right)^2$  in terms of ab.

$$\left(\frac{a+b}{5}\right)^2 = \frac{a^2 + b^2 + 2ab}{25}$$

$$= \frac{23ab + 2ab}{25} = ab$$

(ii) Hence show that  $\log \left[ \frac{1}{5} (a+b) \right] = \frac{1}{2} (\log a + \log b)$ .  $\frac{a+b}{5} = \sqrt{ab}$ 

$$\log\left(\frac{a+b}{5}\right) = \frac{1}{2}\log(ab)$$

$$\log\left(\frac{a+b}{5}\right) = \frac{1}{2}\left(\log a + \log b\right) \boxed{\checkmark}$$

- (b) Susie borrows \$250 000 to be repaid over a period of 25 years at 6% per annum reducible interest. Each year there are k regular repayments of \$F.

  Interest is calculated and charged just before each repayment.
  - (i) Write down an expression for the amount owing after two repayments.

$$A_{1} = 250000 \times \left(1 + \frac{0.06}{k}\right) - F$$

$$A_{2} = \left(250000 \times \left(1 + \frac{0.06}{k}\right) - F\right) \times \left(1 + \frac{0.06}{k}\right) - F$$

$$A_{2} = 250000 \times \left(1 + \frac{0.06}{k}\right)^{2} - F \times \left(1 + \frac{0.06}{k}\right) - F$$

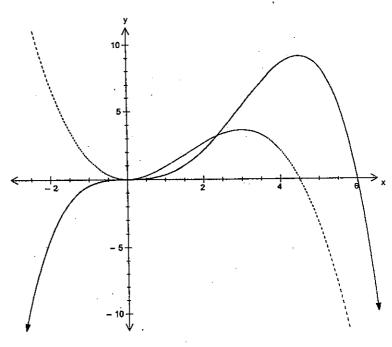
(ii) Show that the amount owing after n repayments is

$$A_{n} = 250000 \left( 1 + \frac{0.06}{k} \right)^{n} - F \left( 1 + \left( 1 + \frac{0.06}{k} \right) + \left( 1 + \frac{0.06}{k} \right)^{2} \dots \left( 1 + \frac{0.06}{k} \right)^{n-1} \right)$$

$$= 250000 \left( 1 + \frac{0.06}{k} \right)^{n} - F \left( \frac{\left( 1 + \frac{0.06}{k} \right)^{n} - 1}{1 + \frac{0.06}{k} - 1} \right)$$

$$= 250000 \alpha^{n} - F \left( \frac{\alpha^{n} - 1}{\frac{0.06}{k}} \right) = 250000 \alpha^{n} - kF \left( \frac{\alpha^{n} - 1}{0.06} \right)$$

MN 20/6/2006 (c) Copy the graph of y = f(x) into your answers. Sketch the graph of the gradient function.



(iii) Calculate the amount of each repayment if the repayments an . .ade quarterly 2 (ie. k = 4). k = 4 and n = 100

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$$A_{100} = 250000 \left(\frac{1+.06}{4}\right)^{100} - 4F \left(\frac{\left(\frac{1+.06}{4}\right)^{100} - 1}{0.06}\right) = 0$$

(iv) How much would Susie have saved over the term of the loan if she had chosen to make monthly rather than quarterly repayments?