

4	$20 + 20 \times r + 20 \times r^2 + \dots \text{ or } 20 \times \frac{1-r^n}{1-r}$ $20 \times \frac{1-0.95^n}{1-0.95} = 205$ $0.95^n = \frac{195}{400} \text{ or } \frac{39}{80} \text{ or } 0.4875$ $n = \frac{\ln 0.4875}{\ln 0.95} \text{ oe} \quad \text{or } n = \log_{0.95}\left(\frac{39}{80}\right) \text{ oe}$ <p>(Number of steps =) 14</p>	M1 A1 A1 M1 A1 [5]	3.1b Sum of a GP implied. Allow any r , eg $r = 0.05$ 1.1 Correct equation 1.1 Allow 0.487 or 0.488 2.1 or $0.95^{14} = 0.4875$ or 0.487 or 0.488 seen. Can be implied by their answer ft their equation of form $a^n = b$ (dep M1 gained and $b > 0$) cao. Allow $n = 14$. Allow 14.0. Allow ≈ 14
	Alternative method Sum of GP implied $20 + 20 \times r + 20 \times r^2 + \dots$ $20 + 20 \times 0.95 + 20 \times 0.95^2 + \dots + 20 \times 0.95^{13}$ $= 205 \text{ (3 sf)}$ <p>Number of steps = 14</p>	M1 M1 A1 A1 A1 [5]	Attempt add ≥ 10 terms. Allow any value of r for this mark Correct 14 terms added NB Unsupported correct answer: SC B3
	Alternative (incorrect) methods using r = 1.05, or $\frac{1}{0.95}$ or $\frac{20}{19}$ $20 + 20 \times r + 20 \times r^2 + \dots \text{ or } 20 \times \frac{1-r^n}{1-r}$ $20 \times \frac{1-\left(\frac{1}{0.95}\right)^n}{1-\frac{1}{0.95}} = 205 \text{ or } 20 \times \frac{1-\left(\frac{20}{19}\right)^n}{1-\frac{20}{19}} = 205$ $\left(\frac{20}{19}\right)^n = \frac{117}{76} \quad \text{or } 1.05^n = 1.51 \text{ or } 1.54$	M1 A1 A1	(For info' only: $r = \frac{1}{0.95}$ or $\frac{20}{19}$ comes from misinterpreting “lowest” to mean “shortest”) Allow any value of r for this mark oe using 1.05. Correct equation

Question	Answer	Mark	AO	Guidance
	$n = \frac{\ln \frac{117}{76}}{\ln \frac{20}{19}}$ or $\ln_{1.053} 1.539$ or $\ln_{1.05} 1.51$	M1		oe, eg $\frac{\ln 1.539}{\ln 1.053}$ or $\frac{\ln 1.51}{\ln 1.05}$ ft their “ $\frac{117}{76}$ ”, Can be implied by their answer
	Number of steps = 8 or 9	A0		