AQA

Level 3 Certificate

MATHEMATICAL STUDIES

Paper 1

June 2021

Preliminary Material

**To be opened and issued to candidates on
Monday 1 March 2021 or as soon as possible after that date.**

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 9 June 2021. 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.

1350/1/PM

Income Tax and National Insurance 2020–2021

Income tax 2020–2021

Everyone in the UK has a personal allowance. This is their annual amount of tax-free income. The standard personal allowance for 2020–2021 is £12 500

However, if your annual income is more than £100 000 your personal allowance is reduced. Your personal allowance goes down by £1 for every £2 that your income is above £100 000

This means that your personal allowance is zero if your income is £125 000 or over.

The rates of income tax you pay depend on how much income you have **above** your personal allowance.

Income tax rates and taxable bands 2020–2021

Income after allowances	Income tax rate
up to £37 500	20%
over £37 500 and up to £150 000	40%
over £150 000	45%

To calculate your income tax

Find your taxable income by subtracting your personal allowance from your annual gross income.

You pay income tax at 20% on the first £37 500 of your taxable income.

You pay income tax at 40% on your taxable income over £37 500 and up to £150 000

You pay income tax at 45% on your taxable income over £150 000

National Insurance (NI) 2020–2021

Percentage NI due	Minimum monthly income	Maximum monthly income	Minimum yearly income	Maximum yearly income
0%		up to £792		£9500
12%	£792.01	£4167	£9500.01	£50000
2%	above £4167		above £50000	

Examples

A person who has a monthly income of £1800 pays 12% on the amount above £792

A person who has a yearly income of £62000 pays 12% on the amount between £9500 and £50000 plus 2% of the amount above £50000

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 at 1 September 2020
Before 1/9/2012	£19390
On or after 1/9/2012	£26575

Interest is added to your student loan.

The annual interest rate can be up to 3% above the Retail Price Index (RPI) that year.

The Retail Price Index (RPI) on 1 September 2020 was 2.4%

Turn over ▶

Building Plot

Here is an example of part of a housing estate.

The size of a rectangular plot of land for a 4-bedroom house usually ranges from

10 m × 20 m to 11.5 m × 29 m

10 000 m^2 = 1 hectare

Road widths

The minimum width of a road is 5.5 m

When the road serves as an access to 5 properties or fewer, and has a maximum length of 40 m, no pavement is required.

When the road serves as an access to between 6 and 50 properties there must be a pavement each side with a minimum width of 1.35 m

When the road serves as an access to more than 50 properties there must be a pavement each side with a minimum width of 2 m

END OF PRELIMINARY MATERIAL