9	20 000 × 1.035 (= 20 700) oe or 20 000 × 0.035 (= 700) oe (NB: accept $\left(1+\frac{3.5}{100}\right)$ for 1.035 but not (1 + 3.5%))		3	M1	For finding 103.5% or 3.5% of 20 000	M2 for 20 000 × 1.035^3 [NB: $1.035^3 = 1.108717...$] **or** 20 000 × 1.035^4 (= 22 950…)
	"20 700" × 1.035 (= 21 424.5) "21 424.5"× 1.035 oe eg $20700 \times 0.035 = 724.5$ & $20700 + 724.5 = 21424.5$ $21424.5 \times 0.035 = 749.85...$ & $21424.5 + 749.85...$			M1	dep for a complete method	
	Correct answer scores full marks (unless from obvious incorrect working)	22 174		A1	Allow 22 174 - 22175 (if you see the correct answer and then 20 000 is subtracted to give 2174 - 2175 then award full marks 2174 – 2175 with no working gains 2 marks) SCB2 for $\left(2000 \times 1.035^3\right) = 2217...$ **[misread]** SCB2 for 22160 (20 000 × 1.108) SCB2 for 22180 (20 000 × 1.109) SCB1 if no marks awarded for any of these are seen (not necessarily the answer) (20 000 × 1.035^n) 20 000 × 0.965^3 (= 17 972..…..) 20 000 × 0.105 (= 2100) 20 000 × 1.105 ((= 22 100) 20 000 × 1.105^2 (= 21 424.5)	
						Total 3 marks