10	$0.15 \times 32\,000$ (= 4800) oe **or** $(1 - 0.15) \times 32\,000$ (= 27 200) oe		4	M1	for a correct method to find 15% **or** 85% of 32 000 allow this mark for sight of 36 800 or 48 668 or 14 400 or 17 600	M2	for $0.85^3 \times 32\,000$ (=19 652) or $0.85^4 \times 32\,000$ (=16 704)
	eg $0.15 \times (32\,000 - \text{“}4800\text{”})$ (= 4080) **and** $0.15 \times (32\,000 - \text{“}4800\text{”} - \text{“}4080\text{”})$ (= 3468) **and** $32\,000 - (4800 + 4080 + 3468)$ (= 19 652) **OR** $(1 - 0.15) \times \text{“}27\,200\text{”}$ (= 23 120) oe **and** $(1 - 0.15) \times \text{“}23\,120\text{”}$ (= 19 652) oe **OR** $0.85^2 \times \text{“}27\,200\text{”}$ (= 19 652)			M1	for a complete method to find the value of the car after 3 years Do **not** accept (1 – 15%) in place of (1 – 0.15) unless correctly processed		
	$\frac{\text{“}19\,652\text{”} - 2516}{3 \times 12}$ or $17\,136 \div (3 \times 12)$ oe or $\frac{[\text{value of the car}] - 2516}{3 \times 12}$ oe			M1	dep on M1 for a method to find the monthly payment [value of the car] is what they believe to be the value of the car after 3 years. There must be some attempt to use **more than one year** of depreciation and the value must satisfy $2516 < [\text{value of the car}] < 32\,000$		
	Correct answer scores full marks (unless from obvious incorrect working)	476		A1	cao SCB3 for either of the following: • answer in the range [394, 395] (use of 4 years) • answer 1282 (use of 15% increase) SCB2 for: • answer 419 (simple depreciation)		
							Total 4 marks