

Topic assessment

1. An arithmetic series has first term 3 and common difference 5. Find
 - (i) the 4th term [2]
 - (ii) the sum of the first 12 terms. [3]

2. The 5th term of an arithmetic series is 16 and the 10th term is 30.
 - (i) Find the first term and the common difference. [4]
 - (ii) How many terms of the series are needed for the sum of the series to exceed 1000? [4]

3. A geometric series has first term 2 and common ratio 0.2. Find
 - (i) the 3rd term [2]
 - (ii) the sum of the first 4 terms of the series [3]
 - (iii) the sum to infinity of the series. [2]

4. A geometric series has 1st term 3 and sum to infinity 8.
Find the common ratio. [4]

5. A geometric series has first term 54 and 4th term 2.
 - (i) What is the common ratio? [3]
 - (ii) Find the sum to infinity of the series. [2]
 - (iii) After how many terms is the sum of the series greater than 99% of the sum to infinity? [5]

6. When Mirka is 5 years old, her parents start to give her pocket money of 50p per week. On her birthday each year, her parents increase her pocket money by 50p.
 - (i) How much pocket money does Mirka get in the first year? [2]
 - (ii) How much more money in total does Mirka get in the second year than the first year? [3]
 - (iii) How much money has Mirka been given in total by her 11th birthday? [3]
 - (iv) After how many complete years is the total amount Mirka has been given more than £1000? [4]

7. At the beginning of each month, Mark puts £ N from his salary into a savings account. At the end of every month, interest is added to his savings at the rate of $r\%$ per month.
 - (i) Write down an expression for the amount of money in Mark's account at the end of (a) 1 month (b) 2 months (c) 3 months, and hence show that the amount of money in Mark's account at the end of n months is given by

$$N\left(1 + \frac{r}{100}\right) + N\left(1 + \frac{r}{100}\right)^2 + N\left(1 + \frac{r}{100}\right)^3 + \dots + N\left(1 + \frac{r}{100}\right)^n$$
 [8]
 - (ii) Use the formula for a geometric progression to simplify this expression. [3]
 - (iii) How much does Mark have after 5 years if he saves £100 a month at an interest rate of 0.5% per month? [3]

Total 60 marks

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Solutions to topic assessment

1. $a = 3, d = 5$

(i) $a_k = a + (k-1)d$

$$a_4 = 3 + 3(5)$$

$$= 3 + 15$$

$$= 18$$

[2]

(ii) $s_n = \frac{1}{2}n[2a + (n-1)d]$

$$s_{12} = \frac{1}{2} \times 12 [(2 \times 3) + (11 \times 5)]$$

$$= 6[6 + 55]$$

$$= 6 \times 61$$

$$= 366$$

[3]

2. $a_5 = 16, a_{10} = 30$

(i) $16 = a + 4d$ ①

$$30 = a + 9d$$
 ②

$$\text{②} - \text{①}: 14 = 5d$$

$$d = 2.8$$

$$16 = a + 4(2.8)$$

$$16 = a + 11.2$$

$$a = 4.8$$

[4]

(ii) $s_n = \frac{1}{2}n[2a + (n-1)d]$

$$1000 = \frac{1}{2}n[2(4.8) + (n-1)(2.8)]$$

$$1000 = \frac{1}{2}n[9.6 + 2.8n - 2.8]$$

$$1000 = \frac{1}{2}n[6.8 + 2.8n]$$

$$2000 = n[6.8 + 2.8n]$$

$$2000 = 6.8n + 2.8n^2$$

$$2.8n^2 + 6.8n - 2000 = 0$$

$$n = \frac{-6.8 \pm \sqrt{6.8^2 - (4 \times 2.8 \times -2000)}}{2 \times 2.8}$$

$$n = \frac{-6.8 \pm \sqrt{22446.24}}{5.6}$$

$$n = 25.53 \quad (n \text{ cannot be negative})$$

The number of terms needed is therefore be 26.

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$$\begin{aligned}\text{Check: } s_{25} &= \frac{1}{2} \times 25 [(2 \times 4.8) + (25 - 1)(2.8)] \\ &= 960 \\ s_{26} &= \frac{1}{2} \times 26 [(2 \times 4.8) + (26 - 1)(2.8)] \\ &= 1034.8\end{aligned}$$

[4]

3. $a = 2, r = 0.2$

(i) $a_k = ar^{k-1}$

$$a_3 = (2)(0.2^2)$$

$$a_3 = 0.08$$

[2]

(ii) $s_n = \frac{a(1-r^n)}{1-r}$

$$s_4 = \frac{2(1-(0.2)^4)}{1-0.2}$$

$$s_4 = 2.496$$

[3]

(iii) $s_\infty = \frac{a}{1-r}$

$$s_\infty = \frac{2}{1-0.2}$$

$$s_\infty = 2.5$$

[2]

4. $a = 3, s_\infty = 8$

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

$$8 = \frac{3}{1-r}$$

$$8(1-r) = 3$$

$$1-r = \frac{3}{8}$$

$$r = 1 - \frac{3}{8}$$

$$r = \frac{5}{8}$$

[4]

5. $a = 54, a_4 = 2$

(i) $a_k = ar^{k-1}$

$$2 = 54(r^3)$$

$$r^3 = \frac{1}{27}$$

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

[3]

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$$(ii) s_{\infty} = \frac{a}{1-r}$$

$$s_{\infty} = \frac{54}{1 - \frac{1}{3}}$$

$$s_{\infty} = 81$$

[2]

$$(iii) s_{\infty} = 81$$

$$\frac{99}{100} \times 81 = 80.19$$

$$s_n = \frac{a(1-r^n)}{1-r}$$

$$80.19 < \frac{54(1 - (\frac{1}{3})^n)}{1 - (\frac{1}{3})}$$

$$54(1 - (\frac{1}{3})^n) > 80.19 \left(\frac{2}{3}\right)$$

$$1 - (\frac{1}{3})^n > \frac{53.46}{54}$$

$$(\frac{1}{3})^n < 0.01$$

There are 2 methods that you can use to solve this.

Method 1: Trial and error

$$n = 10, (\frac{1}{3})^{10} = 0.0000169$$

$$n = 5, (\frac{1}{3})^5 = 0.00411$$

$$n = 4, (\frac{1}{3})^4 = 0.0123$$

Method 2: using logarithms

$$(\frac{1}{3})^n < 0.01$$

$$\log(\frac{1}{3})^n < \log 0.01$$

$$n \log(\frac{1}{3}) < \log 0.01$$

$$n > \frac{\log 0.01}{\log \frac{1}{3}}$$

$$n > 4.191...$$

The sum is more than 99% of the sum to infinity after the 5th term.

[5]

The logarithm of a number less than 1 is negative. Since you are dividing by a negative number, the inequality must be reversed.

6. (i) There are 52 weeks in a year, and so the total amount of pocket money in the first year is: $52 \times £0.5 = £26$

[2]

- (ii) In the second year, there are still 52 weeks of pocket money, but it has increased by 50p each week so the increase overall is: $52 \times £0.5 = £26$

[3]

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$$(iii) a = 26, d = 26$$

$$s_n = \frac{1}{2}n[2a + (n-1)d]$$

$$s_6 = \frac{1}{2} \times 6 [(2 \times 26) + (6-1)(26)]$$

$$= 3[52 + 130]$$

$$= 3 \times 182$$

$$= 546$$

Mirka has been given £546 in total by her 11th birthday.

[3]

$$(iv) s_n = \frac{1}{2}n[2a + (n-1)d]$$

$$1000 = \frac{1}{2}n[(2 \times 26) + (n-1)(26)]$$

$$2000 = n[52 + 26n - 26]$$

$$2000 = n[26n + 26]$$

$$2000 = 26n^2 + 26n$$

$$1000 = 13n^2 + 13$$

$$13n^2 + 13n - 1000 = 0$$

$$n = \frac{-13 \pm \sqrt{13^2 - (4 \times 13 \times -1000)}}{2 \times 13}$$

$$n = \frac{-13 \pm \sqrt{169 + 52000}}{26}$$

$$n = -9.28 \quad \text{or} \quad n = 8.284$$

n cannot be a negative number, and so in complete years, n must equal 9.

$$\text{Check: } s_8 = \frac{1}{2} \times 8 [(2 \times 26) + (7 \times 26)]$$

$$= 936$$

$$s_9 = \frac{1}{2} \times 9 [(2 \times 26) + (8 \times 26)]$$

$$= 1170$$

Mirka has been given more than £1000 after 9 complete years.

[4]

7. As r is a percentage, adding interest of $r\%$ is equivalent to multiplying the

total amount by $1 + \frac{r}{100}$, so:

$$(i) (a) \quad 1^{\text{st}} \text{ month: Money} = N \left(1 + \frac{r}{100} \right)$$

$$(b) \quad 2^{\text{nd}} \text{ month: Money} = \left(N + N \left(1 + \frac{r}{100} \right) \right) \times \left(1 + \frac{r}{100} \right)$$

$$= N \left(1 + \frac{r}{100} \right) + N \left(1 + \frac{r}{100} \right)^2$$

Another N is added to last month's total, and the whole amount is multiplied by $1 + \frac{r}{100}$ for the interest.

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$$(c) \quad 3^{\text{rd}} \text{ month: Money} = \left(N + N\left(1 + \frac{r}{100}\right) + N\left(1 + \frac{r}{100}\right)^2 \right) \times \left(1 + \frac{r}{100}\right)$$

$$= N\left(1 + \frac{r}{100}\right) + N\left(1 + \frac{r}{100}\right)^2 + N\left(1 + \frac{r}{100}\right)^3$$

As before, add another N
and multiply the whole

amount by $1 + \frac{r}{100}$.

Looking at these results, you can see that the general result for the total after n month is:

$$N\left(1 + \frac{r}{100}\right) + N\left(1 + \frac{r}{100}\right)^1 + N\left(1 + \frac{r}{100}\right)^2 + N\left(1 + \frac{r}{100}\right)^3 + \dots + N\left(1 + \frac{r}{100}\right)^n$$

[8]

(ii) This is a geometric progression with $a = N\left(1 + \frac{r}{100}\right)$ and $r = \left(1 + \frac{r}{100}\right)$

$$s_n = \frac{a(r^n - 1)}{r - 1}$$

$$s_n = \frac{N\left(1 + \frac{r}{100}\right)\left(\left(1 + \frac{r}{100}\right)^n - 1\right)}{1 + \frac{r}{100} - 1}$$

$$s_n = \frac{100N\left(1 + \frac{r}{100}\right)\left(\left(1 + \frac{r}{100}\right)^n - 1\right)}{r}$$

[3]

(iii) After 5 years, a total of 60 months have passed so $n = 60$. If the interest rate is 0.5%, then $r = 0.5$. If Mark puts in £100 a month, then $N = 100$.

$$s_{60} = \frac{(100 \times 100)\left(1 + \frac{0.5}{100}\right)\left(\left(1 + \frac{0.5}{100}\right)^{60} - 1\right)}{0.5}$$

$$s_{60} = \frac{(10000)(1.005)\left((1.005)^{60} - 1\right)}{0.5}$$

$$s_{60} = 7011.888\dots$$

$$s_{60} = \text{£}7011.89$$

[3]