

Name	Date started	Target end date

WJEC GCSE Mathematics and Numeracy (Double Award) – Question Pack

Bills, budgeting and reading bank statements. Sourced from legacy WJEC GCSE Mathematics-Numeracy Higher papers, organised for revision under the 2025

REVISE
.wales

1.04 – Bills, budgeting & bank statements

Spec 1.8.5 – Unit 1 (calculator allowed)

Bills, budgeting and reading bank statements. Sourced from legacy WJEC GCSE Mathematics-Numeracy Higher papers, organised for revision under the 2025 spec.

2025 SPECIFICATION

Estimated time for entire question pack: ~21 minutes

Derived from the GCSE Higher pace of ~1.5 min/mark (14 marks across 4 questions).

*You are advised to **not** attempt to complete all of this in one sitting.*

ABOUT THIS QUESTION PACK

This is a **focused single-topic practice pack**, not a single mock paper. Questions are organised against the 2025 specification. Questions are ordered chronologically by sitting, with custom-written and SAM questions at the end.

INSTRUCTIONS

Use black ink or black ball-point pen. Show all working – method marks are awarded for clear setup.

A calculator is allowed on every question in this pack (Unit 1 is the calculator-allowed paper).

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Bills, budgeting & bank statements – what the new spec asks

WJEC GCSE Mathematics (first teaching 2025) · Unit 1: calculator-allowed.

Utility bills 1.8.5

- Cost = units used × price per unit + standing charge.
- VAT is often added on top.
- Keep units consistent – don't mix pence and pounds.

Budgeting 1.8.5

- List income and expenditure on a monthly basis.
- Surplus = income – expenditure.
- Differentiate fixed (rent) from variable (food) costs.

Bank statements 1.8.5

- Credits add; debits subtract.
- Running balance = previous ± transaction.
- Negative balances trigger overdraft fees.

Tariff comparison 1.8.5

- Compute total cost for the SAME usage across all tariffs.
- Different standing-charge/unit-price trade-offs favour different usage levels.
- Cheapest total cost – not cheapest unit price – wins.

Bills, budgeting & bank statements in one page

Quick-reference notes – revisit before each question. Don't use during the questions.

Utility bills

Cost = units used \times price per unit + fixed charge.

Watch for VAT added on top.

Pence per unit vs £ per unit: keep consistent.

Tariff comparison

For each option, find the total cost for the same usage.

Lowest total wins.

Standing charges matter at low usage; unit price matters at high usage.

Budget statement

Income – expenditure = surplus (or deficit).

List fixed and variable costs separately.

Annual figures need converting to monthly/weekly.

Bank statements

Credits add to the balance; debits subtract.

Running balance = previous + credit – debit.

Look out for overdraft fees if the balance dips negative.

Cost per unit

Electricity per kWh, gas per cubic metre, water per m³.

kWh = power (kW) \times time (h).

A 2 kW heater on for 3 h uses 6 kWh.

Common traps

- Forgetting the standing charge or VAT.
- Mixing weekly and monthly figures in a budget.
- Not noticing a debit was actually a credit.

Examiner only

4. Megan Pugh's electricity bill is shown below. It covers the period May, June and July 2017.

Megan Pugh
203 Stryd Bryntor
Maesgwyn

Period	Previous meter reading	Present meter reading	Number of units of electricity used
May, June and July 2017	13450	13900	450

Charge for electricity: 450 units at 20p per unit	£90.00
Standing charge: 3 months at £7.60 per month	£22.80
Total charges:	£112.80

VAT at 5%: 5% of £112.80	£5.64
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Amount to pay: £112.80 + £5.64 = **£118.44**

- (a) On 1 August 2017, the charge per unit for electricity was increased by 5%. What is the increased cost per unit of electricity? Circle your answer.

[1]

20.5p 21p 21.5p 22p 22.5p

- (b) *In this part of the question you will be assessed on the quality of your organisation, communication and accuracy in writing.*

Megan wants to calculate her next 3-monthly electricity bill. She knows the following:

- Her meter reading on 31 October 2017 was 14400.
- The charge per unit for electricity has increased by 5% since her last bill.
- The standing charge has increased by 20p **per month** since her last bill.
- VAT remains at 5%.

On 31 October 2017, Megan had £470 in her bank account.

After paying her next 3-monthly electricity bill, will Megan be able to buy a new washing machine costing £330?

You must show all your working.

[9 + 2 OCW]



(b) Delyth invested £500 in a saver bank account 20 years ago. She did not withdraw money or make any other payments into this account. The bank paid 2.2% compound interest per annum during the first 5 years. Compound interest at 1.6% per annum was paid for the remaining 15 years.

Delyth closes the account after 20 years.
How much money should she receive?

[4]

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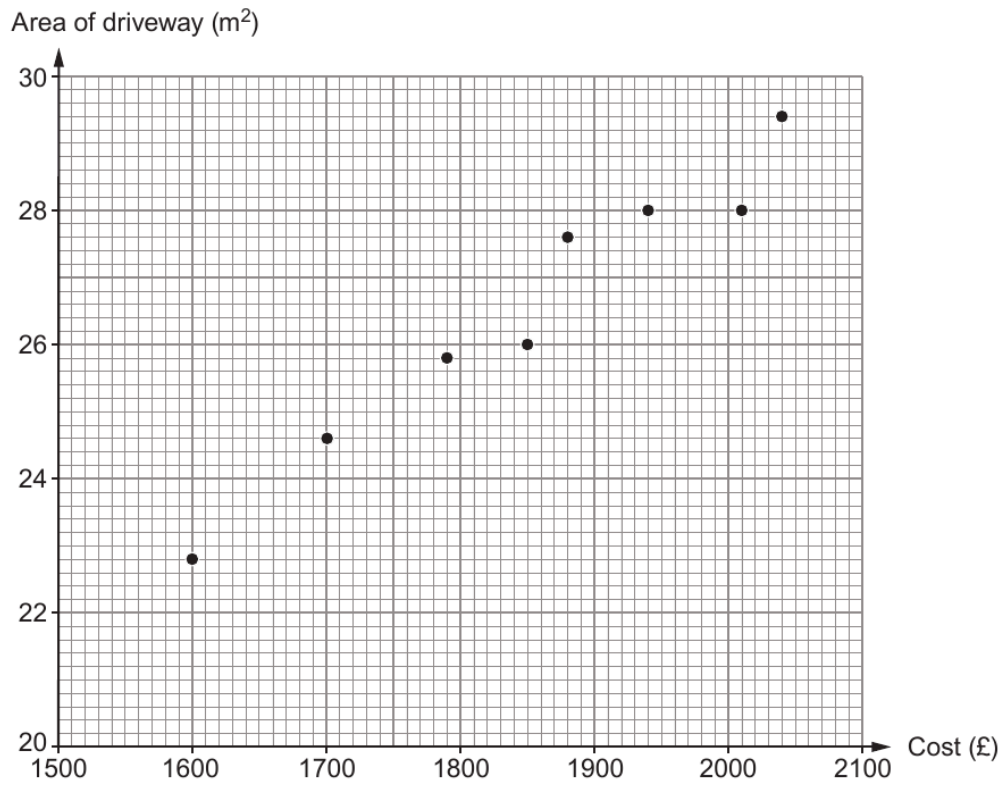
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Examiner
only

3310U601
07



2. Some houses in a village have new driveways laid by DriveDown. The scatter diagram shows the area and cost of each driveway.



- (a) The measurements of Gwenda's driveway are shown below.

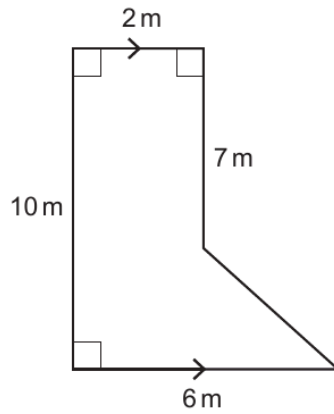


Diagram not drawn to scale



Examiner
only

Consider the exact area of Gwenda's driveway.
Calculate an estimate of how much it would cost Gwenda to have a new driveway laid by DriveDown.
You must show all your working. [4]

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(b) Tanya's driveway covers an area of 23m^2 .
She decides to have her driveway repaired instead of having a new driveway.

Tanya thinks the repair will cost her 40% of the estimated cost of having a new driveway laid by DriveDown.
She has budgeted £575 for the repair of her driveway.
Will Tanya's budget cover the cost of repairing her driveway?

Yes No

You must show all your working and give a reason for your answer. [2]

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3310U501
05



1. (a) Steffan always leaves his fridge-freezer turned on.
His fridge-freezer uses electricity costing £2.31 per week.
Electricity costs £0.30 per kWh.
Calculate the number of kWh of electricity Steffan's fridge-freezer uses **per day**.
You must show all your working.

Examiner
only

[3]

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Examiner only

(b) Steffan is thinking of buying the fridge-freezer shown below.

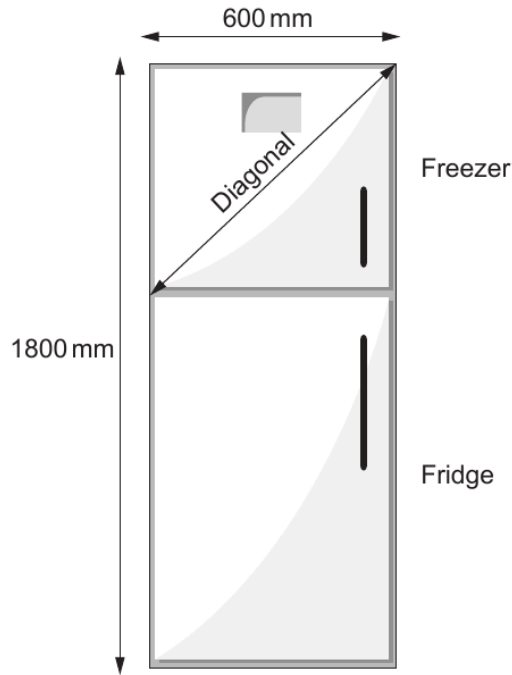


Diagram not drawn to scale

Steffan needs to check that the **freezer** compartment of this fridge-freezer has enough room.

The height of the freezer door is $\frac{2}{5}$ of the total height of the fridge-freezer.

Calculate the length of the **diagonal** of the freezer door.

Give your answer in millimetres.

You must show all your working.

[5]

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