KURIKULUM STANDARD SEKOLAH MENENGAH

MATHEMATICS FORM 3

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Introduction		v
Symbols and For	mulae	vii
CHAPTER	Indices	1
	1.1 Index Notation	2
	1.2 Law of Indices	6
CHAPTER	Standard Form	30
(2)	2.1 Significant Figures	32
	2.2 Standard Form	37
CHAPTER	Consumer Mathematics: Savings and Investments, Credit and Debt	50
	3.1 Savings and Investments	52
	3.2 Credit and Debt Management	73
CHAPTER	Scale Drawings	86
4	4.1 Scale Drawings	88
CHAPTER	Trigonometric Ratios	106
5	5.1 Sine, Cosine and Tangent of Acute Angles in Right-angled Triangles	108





CHAPTER	Angles and Tangents of Circles	128
6	6.1 Angle at the Circumference and Central Angle Subtended by an Arc	130
	6.2 Cyclic Quadrilaterals	144
	6.3 Tangents to Circles	150
	6.4 Angles and Tangents of Circles	160
CHAPTER	Plans and Elevations	168
	7.1 Orthogonal Projections	170
	7.2 Plans and Elevations	182
CHAPTER	Loci in Two Dimensions	198
	8.1 Loci	200
	8.2 Loci in Two Dimensions	204
CHAPTER	Straight Lines	224
9	9.1 Straight Lines	226
Answers		252
Glossary		262
References		263
Index		264



Introduction

This Form 3 Mathematics Textbook is prepared based on *Kurikulum Standard Sekolah Menengah (KSSM)*. This book contains 9 chapters arranged systematically based on Form 3 Mathematics *Dokumen Standard Kurikulum dan Pentaksiran (DSKP)*.

At the beginning of each chapter, students are introduced to stimulating materials related to daily life to stimulate their thinking about the topic. In addition, Learning Standard and word list also give a visual summary about the chapter's content.

This book contains the following special features:

	Description
What will you learn?	Contains learning standard that students will learn in each chapter.
Why do you learn this chapter?	Applications of knowledge in this chapter in related career fields.
🛞 Exploring Era	History of ancient academy or original exploration of the chapter in Mathematics.
WORD B A N K	Word list contained in each chapter.
Individual In pairs In groups	Helps students to understand the basic mathematical concept via individual, pair or group activities.
BULLETIN	Gives additional information about the chapter learned.
	Questions that test students' capability to understand certain technique in each chapter.
	Grabs students' attention to additional facts that need to be reminded of, mistakes that students commonly make, and carelessness to be avoided.
TIPS	Exposes students to additional knowledge that they need to know.
🗱 SMART MIND	Presents mind-stimulating questions for enhancement of students' critical and creative thinking.



	Description
	Exposes students to the use of technological tools in the learning of mathematics.
	Develops communication skills mathematically.
FLASHBACK	Helps students to remember what they have learnt.
SMART FINGER	Shows the use of scientific calculators in calculations.
000000	Enables students to carry out assignments and then present their completed work in class.
	Test students' understanding on the concepts they have learnt.
4	Indicates HOTS questions to help in developing students' higher order thinking skills.
Dynamic Challenge 🙀	Prepares more diversified exercises which incorporate the elements of LOTS, HOTS, TIMSS and PISA assessment.
	Enables students to scan QR Code using mobile device.
	Covers applicable concepts of digital tool calculators, hands on activities and games that aim to provides additional activities to effectively enhance students' understanding.
CONCEPT MAP	Overall chapter summary that students learnt.
(SELF-REFLECT)	Looks back whether students have achieved the learning standard.
Checking Answers	Checks answers with alternative methods.
STEMA	Activities with elements of Science, Technology, Engineering and Mathematics.



Symbols and Formulae

SYMBOLS

	root	≥	is more than or equal to
π	pi	<	is less than
a:b	ratio of <i>a</i> to <i>b</i>	≤	is less than or equal to
$A \times 10^{n}$	standard form where	Δ	triangle
	$1 \le A < 10$ and <i>n</i> is an integer		angle
=	is equal to	0	degree
\approx	is approximately equal to	'	minute
¥	is not equal to	"	second
>	is more than		
		1	

FORMULAE





http://bukutekskssm. my/Mathematics/F3/ Index.html Download the free *QR Code* scanner to your mobile devices. Scan *QR Code* or visit the website http://bukutekskssm.my/Mathematics/F3/Index.html to download files for brainstorming. Then, save the downloaded file for offline use.

Note: Students can download free *GeoGebra and Geometer's Sketchpad* (*GSP*) software to open related files.



Answers 🚄

CHAPTER 1 Indices

MIND TEST 1.1a

l.	Base	Index
	5	3
	-4	7
	$\frac{1}{2}$	10
	т	6
	п	0
	0.2	9
	$-\frac{3}{7}$	4
	x	20
	$2\frac{1}{3}$	2
	8	1

2.	(a)	66
	(b)	(0.5) ⁷
	(c)	$\left(\frac{1}{2}\right)^4$
	(d)	$(-m)^{5}$
	(e)	$\left(1\frac{2}{3}\right)^3$
	(f)	$\left(-\frac{1}{n}\right)^6$

- **3.** (a) $(-3) \times (-3) \times (-3)$ (b) $2.5 \times 2.5 \times 2.5 \times 2.5$ (c) $\frac{2}{3} \times \frac{2}{3} \times \frac{2}{3} \times \frac{2}{3} \times \frac{2}{3} \times \frac{2}{3}$
 - (d) $(-2\frac{1}{4}) \times (-2\frac{1}{4}) \times (-2\frac{1}{4})$
 - (e) $k \times k \times k \times k \times k \times k$
 - (f) $(-p) \times (-p) \times (-p) \times (-p) \times (-p) \times (-p) \times (-p)$ (g) $\frac{1}{m} \times \frac{1}{m} \times \frac{1}{m}$
 - (h) $(3n) \times (3n) \times (3n) \times (3n) \times (3n)$

MIND TEST 1.1b

(b) 5^6 (c) $\left(\frac{4}{5}\right)^3$ **1.** (a) 3⁴ (e) $(-4)^7$ (f) $\left(-\frac{1}{4}\right)^2$ (d) $(0.2)^5$

MIND TEST 1.1c

1. (a) 6561 (b) -1024 (c) 15.625(d) -32.768 (e) $\frac{243}{32.768}$ (f) $\frac{1}{1.296}$ (g) $2\frac{7}{9}$ (h) $-12\frac{19}{27}$

MIND TEST 1.2a

- 1. (a) 3^7 (b) $(-0.4)^8$ (c) $\left(\frac{4}{7}\right)^9$ (d) $\left(-1\frac{2}{5}\right)^{10}$ (e) $-6m^9$ (f) $\frac{n^{12}}{5}$ (g) $-15x^7$ (h) y^{12}
- MIND TEST 1.2b 1. (a) $5^5 \times 9^5$ (b) $(0.4)^3 \times (1.2)^9$ (d) $-\frac{3}{2}k^6p^{11}$ (c) $4x^6y^7$

MIND TEST 1.2c (b) 7² **1.** (a) 4 (d) $3xy^3$ (e) *m* **2.** (a) $8^{\textcircled{8}} \div 8^4 \div 8^3 = 8$

- (b) $m^4 n^{6} \div m^{2} n^5 = m^2 n$ (c) $\frac{m^{10}n^4 \times m^{[2]}n^2}{m^7n} = m^5 n^{[5]}$ (d) $\frac{27x^3y^6 \times xy^{[2]}}{[9]x^2y^3} = 3x^{[2]}y^5$

MIND TEST 1.2d

1.	(a) 12 ¹⁰	(b) 3 ²⁰	(c) 7 ⁶	(d) $(-4)^2$
	(e) k^{24}	(f) g^{26}	(g) $(-m)^{12}$	(h) $(-c)^{21}$
2.	(a) True	(b) False	(c) False	(d) False

(c) $m^4 n^5$

(f) -5h

3. 8

MIND TEST 1.2e

1.	(a) $2^2 \times 3^8$	(b) $11^9 \times 9^{15}$	(c) $13^6 \div 7^{12}$
	(d) $5^{15} \times 3^{20}$	(e) $m^{15}n^{20}p^{10}$	(f) $16w^8x^{12}$
	(g) $\frac{729a^{30}}{b^{24}}$	(h) $\frac{8a^{15}}{27b^{12}}$	
2.	(a) $11^2 \times 4^4$	(b) $3^3 \times 6^2$	(c) $\frac{4^4}{6^6}$
	(d) $(-4)^6 \times (-3)^6$	5) ⁴	(e) x^4y^4
	(f) $h^{10}k^6$	(g) $m^{11}n^{15}$	(h) $b^2 d^6$
3.	(a) 6 <i>mn</i> ⁸	(b) $10x^8v^3$	(c) <i>de</i>

MIND TEST 1.2f

1.	(a) $\frac{1}{5^3}$	(b) $\frac{1}{8^4}$	(c) $\frac{1}{x^8}$	(d) $\frac{1}{y^{16}}$
	(e) <i>a</i> ⁴	(f) 20 ²	(g) $\frac{3}{n^4}$	(h) $-\frac{5}{n^6}$
	(i) $\frac{2}{7m^5}$	(j) $-\frac{3}{8m^4}$	(k) $\left(\frac{5}{2}\right)^{12}$	(1) $\left(-\frac{7}{3}\right)^{14}$
	$(m)\left(\frac{y}{x}\right)^{10}$	(n) $\left(\frac{3y}{2x}\right)^4$	(o) $(2x)^5$	
2.	(a) 5 ⁻⁴	(b) 8 ⁻³	(c) m^{-7}	(d) n^{-9}
	(e) $\frac{1}{10^{-2}}$	(f) $\frac{1}{(-4)^{-3}}$	(g) $\frac{1}{m^{-12}}$	(h) $\frac{1}{n^{-16}}$
	(i) $\left(\frac{7}{4}\right)^{-9}$	(j) $\left(\frac{y}{x}\right)^{-10}$		
3.	(a) $\frac{1}{4}$	(b) $\frac{2^4}{3^{14}}$	(c)	$2^6 imes 5^2$
	(d) $\frac{1}{3m^3n^7}$	(e) $\frac{1}{8m^8}$	(f)	$\frac{m^6n}{18}$

MIND TEST 1.2g 1. (a) $125^{\frac{1}{3}}$ (b) $2 \ 187^{\frac{1}{7}}$ (c) $(-1 \ 024)^{\frac{1}{5}}$ (d) $n^{\frac{1}{10}}$ **2.** (a) $\sqrt{4}$ (b) $\sqrt[5]{32}$ (c) $\sqrt[3]{-729}$ (d) $^{15}\sqrt{n}$ **3.** (a) 7 (b) -6 (c) 8 (d) -8

$\frac{a^{n}}{(a^{m})^{\frac{1}{2}}} (729^{\frac{5}{2}} 121^{\frac{1}{2}} w^{\frac{3}{2}} x^{\frac{3}{2}} (\frac{16}{81})^{\frac{3}{2}} (\frac{\mu}{k})^{\frac{3}{2}}}{(\frac{16}{81})^{\frac{3}{2}}} (\frac{\mu}{k})^{\frac{3}{2}}} (\frac{\mu}{k})^{\frac{3}{2}} (\frac{\mu}{k})^{\frac{3}{2}}}{(\frac{16}{81})^{\frac{3}{2}}} (\frac{\mu}{k})^{\frac{3}{2}}} (\frac{\mu}{k})^{\frac{3}{2}}} (\frac{\mu}{k})^{\frac{3}{2}} (\frac{\mu}{k})^{\frac{3}{2}}} (\frac{\mu}{k$				
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$\begin{array}{c c c c c c c c c c c c c c c c c c c $				
$\frac{n\sqrt{a^{m}}}{\sqrt{a^{m}}} \frac{6\sqrt{729^{5}}}{\sqrt{121^{3}}} \sqrt{121^{3}} \frac{7\sqrt{w^{3}}}{\sqrt{w^{3}}} \frac{5\sqrt{x^{2}}}{\sqrt{x^{2}}} \frac{4\sqrt{160^{3}}}{\sqrt{181}} \frac{3\sqrt{h}}{\sqrt{k}}^{2}}{(\frac{n\sqrt{a}}{\sqrt{a}})^{m}} \frac{6\sqrt{7295}}{(\sqrt{7295})^{5}} \frac{(\sqrt{121})^{3}}{(\sqrt{w})^{3}} \frac{(5\sqrt{x})^{2}}{(\sqrt{\sqrt{81}})^{2}} \frac{(4\sqrt{160})^{3}}{(\sqrt{\sqrt{k}})^{2}} \frac{(\sqrt{\sqrt{160}})^{3}}{(\sqrt{\sqrt{k}})^{2}} \frac{(\sqrt{\sqrt{160}})^{3}}{(\sqrt{\sqrt{2}})^{3}} \frac{(\sqrt{\sqrt{160}})^{3}}{(\sqrt{\sqrt{160}})^{3}} \frac{(\sqrt{\sqrt{160}})^{3}}{(\sqrt{\sqrt{160}})^{3}} \frac{(\sqrt{\sqrt{160}})^{3}}{(\sqrt{\sqrt{160}})^{3}} \frac{(\sqrt{\sqrt{160}})^{3}}{(\sqrt{\sqrt{160}})^{3}} \frac{(\sqrt{\sqrt{160}})^{3}}{(\sqrt{160})^{3}} \frac{(\sqrt{160})^{3}}{(\sqrt{160})^{3}} \frac{(\sqrt{160})^{3}}{(\sqrt{160})^{3}} \frac{(\sqrt{160})^{3}}{(\sqrt{160})^{3}} \frac{(\sqrt{160})^{3}}{(\sqrt{160})^{3}} \frac{(\sqrt{160})^{3}}{(\sqrt{160})^{3}} \frac{(\sqrt{160})^{3}}{(\sqrt{160})^{3}} \frac{(\sqrt{160})^{3}}{(\sqrt{160})^{3}} \frac{(\sqrt{160})^{3}}{(\sqrt{160})^{3}} \frac{(\sqrt{160})^{3}}{(\sqrt{160})$				
$\begin{array}{c} (n\sqrt{a})^{m} (\sqrt[6]{729})^{5} (\sqrt{121})^{3} (\sqrt[7]{w})^{3} (\sqrt[5]{x})^{2} (\sqrt[4]{16})^{3} (\sqrt[3]{h})^{2}} \\ \hline (n\sqrt{a})^{m} (\sqrt[6]{729})^{5} (\sqrt{121})^{3} (\sqrt[7]{w})^{3} (\sqrt[5]{x})^{2} (\sqrt[4]{16})^{3} (\sqrt[3]{h})^{2}} \\ \hline (n\sqrt{a})^{m} (\sqrt[6]{729})^{5} (\sqrt{121})^{3} (\sqrt[7]{w})^{3} (\sqrt[5]{x})^{2} (\sqrt[4]{16})^{3} (\sqrt[3]{h})^{2}} \\ \hline (n\sqrt{a})^{m} (\sqrt[6]{729})^{5} (\sqrt{121})^{3} (\sqrt[7]{w})^{3} (\sqrt[5]{x})^{2} (\sqrt[4]{16})^{3} (\sqrt[3]{h})^{2}} \\ \hline (n\sqrt{a})^{m} (\sqrt[6]{x})^{3} (\sqrt[6]{x})^{2} (\sqrt[4]{h})^{3} (\sqrt[3]{h})^{2}} (\sqrt[4]{h})^{3} (\sqrt[3]{h})^{2}} \\ \hline (n\sqrt{a})^{m} (\sqrt[6]{x})^{3} (\sqrt[6]{x})^{3} (\sqrt[5]{x})^{2} (\sqrt[4]{h})^{3} (\sqrt[3]{h})^{2}} (\sqrt[4]{h})^{3} (\sqrt[3]{h})^{2}} \\ \hline (n\sqrt{a})^{m} (\sqrt[6]{x})^{3} (\sqrt[6]{x})^{2} (\sqrt[6]{x})^{3} (\sqrt[5]{x})^{2} (\sqrt[6]{x})^{3} (\sqrt[6]{x})^{2}} (\sqrt[6]{x})^{3} (\sqrt[6]{x})^{3} (\sqrt[6]{x})^{2}} (\sqrt[6]{x})^{3} (\sqrt[6]{x})^{3} (\sqrt[6]{x})^{3} (\sqrt[6]{x})^{3} (\sqrt[6]{x})^{3}} (\sqrt[6]{x})^{3} (\sqrt[6]{x})^{3} (\sqrt[6]{x})^{3}} (\sqrt[6]{x})^{3} (\sqrt[6]{x})^{3} (\sqrt[6]{x})^{3} (\sqrt[6]{x})^{3}} (\sqrt[6]{x})^{3} (\sqrt[6]{x})^{3} (\sqrt[6]{x})^{3} (\sqrt[6]{x})^{3} (\sqrt[6]{x})^{3} (\sqrt[6]{x})^{3} (\sqrt[6]{x})^{3} (\sqrt[6]{x})^{3}} (\sqrt[6]{x})^{3} (\sqrt[6]$				
MIND TEST 1.2i 1. (a) 9 (b) 4 (c) 4 (d) 8 (e) 256 (f) 16 (g) 216 (h) 343 (i) 7 (j) 1 331 (k) 169 (l) 1 1000 2. (a) $\Box \sqrt{6561}$, $3\Box 9\Box, 81\Box, 243^{\frac{4}{3}}, 27^{\frac{3}{3}}$ (b) $25^{\frac{3}{3}}$, $125\Box, 625^{\frac{13}{4}}$, $\Box \sqrt{15} 625\Box, 3 125^{\frac{3}{3}}$, $5\Box$ (mind Test) 2.1b 1. (a) $\frac{c^{7}}{de}$ (b) mn^{6} (c) $\frac{10x}{3z^{2}}$ (c) 366 310 300 1. (a) $\frac{1}{2401}$ (b) 648 (c) 86400 (c) $\frac{125}{3}$ (c) $\frac{125}{3}$ (c) $\frac{125}{3}$ (c) $\frac{125}{3}$				
1. (a) 9 (b) 4 (c) 4 (d) 8 (e) 256 (f) 16 (g) 216 (h) 343 (i) 7 (j) $1 \ 331$ (k) 169 (l) $1 \ 1000$ 2. (a) $\boxed{2}\sqrt{6}\ 561^{\square}\ 3^{\square}\ 9^{\square}\ 81^{\square}\ 243^{\square}\ 243^{\square}\ 27^{\square}\ (b) \ 25^{\square}\ 125^{\square}\ 625^{\square}\ 3125^{\square}\ 51^{\square}\ 51^{\square}\ 51^{\square}\ 5260$ 1. (a) $47\ 000$ 50 000 (b) $25^{\square}\ 125^{\square}\ 625^{\square}\ 3125^{\square}\ 51^{\square}\ 51^{\square}\ 5260$ 1. (a) $47\ 000$ 50 000 (b) $5\ 260$ 5300 5000 (c) 306 310 300 (d) $20.7\ 21\ 20$ (e) $8.60\ 8.6\ 9$ (f) $5.90\ 5.9\ 6$ (g) $0.694\ 0.69\ 0.7$ (h) $0.0918\ 0.092\ 0.099$ (i) $0.00571\ 0.006$				
(i) 7 (j) 1 331 (k) 169 (l) 1 000 2. (a) $\boxed{2}\sqrt{6} 561 \boxed{1}, 3 \boxed{4}, 9 \boxed{2}, 81 \boxed{1}, 243 \boxed{5}, 27^{\frac{13}{3}}$ (b) $25 \boxed{2}, 125 \boxed{1}, 625^{\frac{13}{4}}, \boxed{2}\sqrt{15} 625 \boxed{1}, 3125 \boxed{5}, 5 \boxed{3}$ MIND TEST 1.2j 1. (a) $\frac{c^{7}}{de}$ (b) mn^{6} (c) $\frac{10x}{3z^{2}}$ (c) 86400 (c) 8660 2. (a) $\frac{1}{2401}$ (b) 648 (c) 86400 (c) 86400 (c) 1002 (c) 860 (c) 860 (c) 8.60 (c) 1002 (c) 8.60 (c) 8.60 (c) 8.60 (c) 1002				
MIND TEST 1.2j (c) 306 310 300 1. (a) $\frac{c^7}{de}$ (b) mn^6 (c) $\frac{10x}{3z^2}$ (e) 8.60 8.6 9 2. (a) $\frac{1}{2401}$ (b) 648 (c) 86400 (h) 0.0918 0.092 0.09 (b) 7 (c) 125 (c) 125 (c) 102 (c) 122 (c) 122				
2. (a) $\frac{1}{2401}$ (b) 648 (c) 86 400 (b) 0.0918 (c) 0.092 (c) 0.09 (c) 7 (c) 01 (c) $\frac{125}{2}$ 2. (c) 12 02 (c) 282 (c) 111				
(d) $\frac{1}{54}$ (e) 81 (f) $\frac{1}{8}$ 2. (d) 12.02 (b) 2.85 (c) 11.1				
3. 3456 4. 48 (a) 24 (b) 6.01 (c) 15 3. 3456 4. 48 (g) 20 (h) 36.0 Dynamic Challenge (a) (b) 15572232				
Test Yourself I. (a) True (b) False (25) (c) False (1) (d) False (32x ¹⁵) (e) True (f) False $\left(\frac{2}{a^4}\right)$ I. (a) 3.5×10^1 (b) 4.81×10^2 (c) 5.075×10^3 (d) 9.725×10^1 (e) 3.1243×10^3 (f) 9.0×10^{-1} (g) 2.3×10^{-1} (h) 3.75×10^{-2}				
(g) False $[({}^{5}\sqrt{32})^{2}]$ (h) True (i) False $(\frac{1}{625 \text{ m}})$ 2. $5^{\frac{14}{5}} \times 5^{5}$ $5^{3(\frac{1}{3})}$ (d) $5 070$ (e) $91\ 000$ (f) 0.62 (g) 0.0729 (h) 0.001034 (i) 0.0008504 (a) 1.05×10^{6} metres (b) 2.16×10^{11} bytes				
$\frac{5^{12} \div 5^{[3]}}{(\sqrt{25})^{[9]}}$ (a) 1.65×10^{-11} metres (b) 2.16×10^{-5} system (c) 7.5×10^{11} litres (d) 9.5×10^{-5} metres (e) 1.23×10^{-7} metres (f) 8.9×10^{-17} metres				
$\left(\frac{1}{5}\right)^{\underline{\square}}$ $\left(\frac{\square}{\sqrt{125}}\right)^{\underline{\square}}$ MIND TEST 2.2b				
$(5^{6})^{\frac{3}{2}} \qquad \frac{5^{6} \times 5^{15}}{5^{2}} \qquad 1. (a) 5.97 \times 10^{4} \qquad (b) 3.93 \times 10^{6} \\ (c) 1.021 \times 10^{8} \qquad (d) 1.574 \times 10^{5} \\ (e) 5.46 \times 10^{8} \qquad (f) 8.59 \times 10^{4} \end{cases}$				
$\begin{array}{c c c c c c c c c c c c c c c c c c c $				
5. 2^{0} as $\frac{1}{3^{-4}}$ $(\frac{5}{5})$ as $7^{2} \times 5^{-3}$ as $(5^{-1} \times \sqrt{25})^{3}$ (k) 7.08 × 10 (1) 8.083 × 10 (
Skills Enhancement 1. (a) 1.48×10^8 (b) 3.75×10^{-8} μ^7 $\chi^4 \chi^7$ 2				
1. (a) $\frac{n}{m}$ (b) $\frac{x \cdot y}{2}$ (c) xy^2 (e) 4.5×10^{-3} (f) 6.4×10^3 2. (a) $\frac{4}{125}$ (b) $\frac{25}{7}$ (c) 1 (d) 2 (e) 7 (f) 1 2. 3.126×10^3 (f) 6.4×10^3 3. 63 4. 10^3 micrometres				



MIND TEST 2.2d

- 1. $2.02 \times 10^5 \,\mathrm{m}^3$
- 2. (a) 9.17×10^7 km (b) 4.44×10^9 km (c) 4.35×10^9 km Dynamic Challenge

Test Yourself

- (a)
 24 000
 (b)
 54 300
 (c)
 9 000
 (d)
 300 000

 (e)
 5 000
 (f)
 5.00
 (g)
 0.28
 (h)
 40

 (i)
 420
 (j)
 10
 (k)
 1.04
 (l)
 502
- 2. (a) 3.48×10^8 (b) 5.75×10^4 (c) 5.11×10^4 (d) 2.96×10^9 (e) 8.84×10^{-2} (f) 3.31×10^{-4} (g) 9.77×10^{-8} (h) 5.43×10^4
- **3.** (a) -2, 0.025, 0.025, 1.35, 1.375 (b) -3, 0.0034, 5.74, 0.0034, 5.7434 (c) -3, 0.0042, 1.75, 0.0042, 1.7458 (d) -3, 0.0043, 3.7, 0.0043, 3.657
- **4.** (a) 1.2×10^4 (b) RM214 **5.** 97 people

Skills Enhancement

- **1.** (a) $5.57 \times 10^2 \text{ m}^2$ (b) RM10 824
- **2.** (a) (i) 70.9 kmh^{-1} (ii) 47.1 kmh^{-1} (iii) 68.4 kmh^{-1}

Self Mastery

- 1. (a) Mercury = $7.48 \times 10^7 \text{ km}^2$ Neptune = $7.62 \times 10^9 \text{ km}^2$ Jupiter = $6.14 \times 10^{10} \text{ km}^2$ (b) $6.133 \times 10^{10} \text{ km}^2$
- **2.** (a) 4.37 g (b) 4.99 g

CHAPTER 3 Consumer Mathematics: Savings and Investments, Credit and Debt

MIND TEST 3.1a

2.

- 1. For a well-planned life in the future
 - As an additional income
 - For emergency use
 - Open a Fixed Deposit Account
 This is because the money will not be used for a given period
 - Higher interest rates are also offered
- **3.** Cheques are commonly used by businessmen/ businesswomen for payments in large amounts while most people only make daily payments in small amounts.

MIND TEST 3.1b

1. RM610.10 **2.** RM1 159.70 **3.** RM106.17

MIND TEST 3.1c

- 1. Return on investment is the value of return of the investment.
- **2.** (a) RM2 000 (b) RM24 000 + RM230 000 = RM254 000
- 3. RM320

MIND TEST 3.1d

- **1.** The higher the risk, the higher the return.
- 2. Bank Negara Malaysia guarantees on deposits in the bank.
- 3. It can be cashed immediately.
- 4. Real estate's price usually increases but rarely falls.

- 5. (a) Real estate
 - (b) Risk potential = Low Return = High Liquidity = Low
 - (c) Mr Osman's action is wise because our country focuses on the tourism sector. Therefore, it is appropriate to set up the homestay. Besides, the investment in the homestay has low risk.

MIND TEST 3.1e

- 1. Purchase of shares every month or periodically but not at a lump sum.
- 2. (a) Investor 2. This is because the purchase of 2 shares on a regular basis allows him to purchase many units of shares and the average cost per unit can be reduced.
 - (b) RM1.80. 13 268 units of shares
 - (c) The average cost per unit share can be reduced• Reduce the risk of loss

MIND TEST 3.1f

- 1. (a) Mr Rasamanie Real estates (Low Risk) Mr Nik Izwan – Savings (Low Risk) Real estates (Low Risk) Shares (High Risk)
 - (b) Mr Nik Izwan. This is because if there is a loss in one of the investments, it can be covered by other investments.
 - (c) Economic factor and political factor of the location of the real estate.
- **2.** 23.16%

MIND TEST 3.2a

- 1. Personal loans are short term loans for consumer use.
- **2.** Prepare your budget
- Plan your expenses
- **3.** Credit card He is not require to pay interest if his debts are settled in interest-free period as compared to loan.

Dynamic Challenge 🉀

Test Yourself

- 1. Savings is the balance after making mandatory expenditure from salary.
- **2.** High interest rate.
 - Savings period is subject to a specified time.

3. RM8 640

- Skills Enhancement1. Increase the number of shares purchased and the
- average cost per unit will be lower than if purchased all at once.
- 2. Purchase of land lots, houses, factories and so on.
- 3. (a) Dividend (b) Capital gain (c) Bonus share
- **4.** (a) Lee Chong needs to have the knowledge to assess and select shares while Mokhtar's investment is assisted by a professional company.
 - (b) Lee Chong's risk is higher compared to Mokhtar's.
- 5. RM300 6. (a) RM360 (b) 3 000 units (c) 9 000 units
- 7. RM1 000, 3%, 3 years 8. RM634.12



Self Mastery

- RM3 750 8.85% 1. 2. 3.
 - RM7 000 4. RM400 6. RM52.87
- 5. RM233.33
- 7. (a) Masnah Rasam's view is not recommended because she has to pay interest.
 - (b) RM320, 8%
 - (c) Cash, because no interest needs to be paid.
- 8. RM15 000
- 9. 4%
- 10. RM900

CHAPTER 4 Scale Drawings

MIND TEST 4.1a

1. Diagram 1, Diagram 2, Diagram 4



- 4. 6 cm
- MIND TEST 4.1c
- **2.** (b) (i) $1:\frac{1}{2}$
- MIND TEST 4.1d
- 1 944 cm² 1. 2. 34.8 cm 560 m^2 **4.** 20 cm 3. (b) 2 hours 24 minutes 5. (a) $7\ 200\ m^2$

(ii) 1:2

Dynamic Challenge

- Test Yourself
- 1 1: 1. 5
- 2. (a) I and III
 - $III = 1 : \frac{1}{2}$

(b) I = 1 : 2

- (c) (i) $I = 1.5 \text{ cm}^2$ (ii) I = 1 : 4 $III = 1 : \frac{1}{4}$ $III = 24 \text{ cm}^2$
 - The ratio of area is not proportional to the scale of the scale drawings.
- (a) 17.0 cm (b) 203.5 m^2 3.

Skills Enhancement

- 540 kmh⁻¹ 1.
- 2. $50 \text{ cm} \times 50 \text{ cm}$ tile. RM633.20 can be saved. 3.
 - (a) 2 829 m² (b) 4:13 (c) $1 971 \text{ m}^2$ (d) RM3 960
- Self Mastery
- 1. (a) 48 m^2 (b) 8:1 (c) $1 440 \text{ m}^3$ (a) $8 400 \text{ m}^2$ 2. (b) 1 : 500. The most relevant value for scale.
 - (c) (i) 60 pieces (ii) RM31 500

CHAPTER 5 Trigonometric Ratios

MIND TEST 5.1a

Angle	Hypotenuse	Opposite side	Adjacent side
$\angle QPR$	PR	QR	PQ
$\angle PRQ$	PR	PQ	QR
$\angle MNK$	KN	KM	MN
$\angle MKN$	KN	MN	KM
$\angle FEG$	EG	FG	EF
$\angle EGF$	EG	EF	FG
$\angle BAE$	AE	BE	AB
$\angle AEB$	AE	AB	BE
$\angle BCD$	CD	BD	BC
$\angle BDC$	CD	BC	BD

MIND TEST 5.1b

ΔDEF		
$\sin x = \frac{EF}{DF}$	$\cos x = \frac{DE}{DF}$	$\tan x = \frac{EF}{DE}$
$\sin y = \frac{DE}{DF}$	$\cos y = \frac{EF}{DF}$	$\tan y = \frac{DE}{EF}$
ΔKLM		
$\sin x = \frac{KL}{KM}$	$\cos x = \frac{LM}{KM}$	$\tan x = \frac{KL}{LM}$
$\sin y = \frac{LM}{KM}$	$\cos y = \frac{KL}{KM}$	$\tan y = \frac{LM}{KL}$
ΔPQR		
$\sin x = \frac{QS}{PQ}$	$\cos x = \frac{PS}{PQ}$	$\tan x = \frac{QS}{PS}$
$\sin y = \frac{Q\tilde{S}}{QR}$	$\cos y = \frac{R\tilde{S}}{QR}$	$\tan y = \frac{QS}{RS}$
	ΔDEF $\sin x = \frac{EF}{DF}$ $\sin y = \frac{DE}{DF}$ ΔKLM $\sin x = \frac{KL}{KM}$ $\sin y = \frac{LM}{KM}$ ΔPQR $\sin x = \frac{QS}{PQ}$ $\sin y = \frac{QS}{QR}$	ΔDEF $\sin x = \frac{EF}{DF} \qquad \cos x = \frac{DE}{DF}$ $\sin y = \frac{DE}{DF} \qquad \cos y = \frac{EF}{DF}$ ΔKLM $\sin x = \frac{KL}{KM} \qquad \cos x = \frac{LM}{KM}$ $\sin y = \frac{LM}{KM} \qquad \cos y = \frac{KL}{KM}$ ΔPQR $\sin x = \frac{QS}{PQ} \qquad \cos x = \frac{PS}{PQ}$ $\sin y = \frac{QS}{QR} \qquad \cos y = \frac{RS}{QR}$

MIND TEST 5.1c

1. Trigonometric ratios of angle x and angle y are the same. This is because all side lengths are reduced by the same rate.

2.	(a)	(i) $\frac{38}{145}$	(ii) $\frac{28}{29}$	(iii) $\frac{19}{70}$
		(iv) $\frac{1}{2}$	(v) $\frac{7}{8}$	(vi) $\frac{4}{7}$
	(b)	No		

M	IND 1	EST 5.1d		
۱.	(a)	$\sin\theta = \frac{15}{39}$	$\cos \theta = \frac{12}{13}$	$\tan \theta = \frac{15}{36}$
	(b)	$\sin\theta = \frac{24}{25}$	$\cos \theta = \frac{7}{25}$	$\tan \theta = \frac{24}{7}$
	(c)	$\sin\theta = \frac{15}{17}$	$\cos \theta = \frac{8}{17}$	$\tan \theta = \frac{15}{8}$
	(d)	$\sin\theta = \frac{5}{13}$	$\cos\theta = \frac{12}{13}$	$\tan \theta = \frac{5}{12}$
	(e)	$\sin\theta = \frac{15}{17}$	$\cos \theta = \frac{8}{17}$	$\tan \theta = \frac{15}{8}$
	(f)	$\sin \theta = 0.6$	$\cos \theta = 0.8$	$\tan \theta = 0.75$

