

### **Consumer Mathematics**

Workbook





### **Table of Contents**

Unit 1: Dollars and Sense	
Activity 1  More or Less	
Activity 2 Money Matching2	
Activity 3 The Right Form	
Activity 4 More Money?	
Activity 5 Counting Cash	
Activity 6 Found Money	
Activity 7 Adding It Up	
Activity 8  Dollar Store	
Activity 9 Coin Combinations	
Activity 10  Money in My Wallet10	
Activity 11 What's the Problem?	
<b>Activity 12</b> Take It Away	
Activity 13  X-act Change	
Activity 14 Plus Tax	
Activity 15 Multiply Your Money	
Activity 16 How Much?	
<b>Activity 17</b> Penny Division	
Activity 18 Comparing Coins	

Activity 19
Change for a Dollar
Activity 20
Getting Back Change
Activity 21
Money, Money
Activity 22
Writing Money22
Activity 23
Coupon Cutting
Activity 24
Play Ball24
Activity 25
Money Problems
Activity 26
Dollars for Donuts
Activity 27
It's a Bargain!27
Activity 28
Dividing Money
Activity 29
Figuring Change
Activity 30
The Same Only Different30
Activity 31
Match Money
Activity 32
Ready to Rebate
Activity 33
Estimating Sleep
Activity 34
Minus Money
Activity 35
Multiple Amounts35
Activity 36
How Much for One?
Activity 37
How Much?



# Table of Contents, continued

Activity 38  How Much Change?	Activity 56 Prices to Ship56
Unit 2: Spending Wisely	Activity 57  Corplined Budget 57
Activity 39 Nutrition Math	Carnival Budget
Activity 40 Estimates and Guarantees40	Activity 59  Deductions
Activity 41 Contracts41	Activity 60 Income Levels
Activity 42 Consumer Sites	Activity 61 Average Expenses
Activity 43 Generic Versus Brand-Name	Activity 62  Day-to-Day Expenses
Activity 44 Discounts and Sale Prices44	Activity 63  Complete the Budget
Activity 45 Discount Percentages45	Unit 3: Borrowing Wisely
Activity 46 Finding the Original Price46	Activity 64 Financing a Car64
Activity 47 Find the Discount47	Activity 65  Types of Loans
Activity 48 Comparing Discounts	Activity 66 Annual Interest Rates
Activity 49 Comparing Sale Prices49	Activity 67 Rolling for Rates
Activity 50 Finding a Better Price50	Activity 68 Find the Error68
Activity 51 Unit Pricing51	Activity 69 Paying for Education
Activity 52  Coffee Value	Activity 70 Installment Loans
Activity 53 Going the Distance	Activity 71  Make a Deal71
Activity 54 The Long and Short of It54	Activity 72  Credit Card Debt72
Activity 55 Finding the Unit Price55	Activity 73 Find the Payment



# Table of Contents, continued

Activity 74
Comparing Loans74
Activity 75
Down Payment Comparison75
Activity 76
Earning Points76
Activity 77 Debt Ratios77
Activity 78
Reducing Spending
Activity 79
Determining the Highest Rate79
Activity 80
Types of Bankruptcy80
Unit 4: Banking, Insurance, and Taxes
Activity 81
Writing Checks
Activity 82
Types of Checks
Activity 83
Fill in the Register
Activity 84
Know Your Checking Account 84

Activity 85
ATM Safety85
Activity 86
Compound Interest86
Activity 87 Another Balancing Act
_
Activity 88  Comparing Interest
Activity 89
Compounding Quarterly89
Activity 90
Compounding Daily90
Activity 91
Ways to Save91
<b>Activity 92</b> Tax Time
Activity 93
Using Tax Tables93
Activity 94
Filing a Tax Return94
Activity 95
Lifé Insurance95

# UNIT 2 • ACTIVITY 39 Nutrition Math

The Nutrition Facts label on products offers important information. It displays the serving size, the number of servings per container, the number of calories per serving, and the daily percentage value of fat, carbohydrates, sugar, salt, and vitamins and minerals. Consumers with special dietary needs, such as people with allergies, should read these labels often.

<b>Nutrition Fa</b>	cts
Serving Size 8 fl oz (2- Servings Per Container	,
Amount Per Serving Calories 100	
% Dai	ily Value*
Total Fat Og	0%
Sodium 10mg	0%
Total Carb 25g	9%
Sugars 23g	
Protein Og	
Vitamin C	25%
*Percent Daily Values are based or calorie diet.	n a 2,000

Read the questions below carefully. Use the nutrition label above from a bottle of juice to help you answer the questions. Write your answer on the line after each question.

1.	If you drink one serving of juice, what percentage of your daily value of Vitamin C have you
	taken in?
2.	If you drink this entire bottle of juice, how many calories will you have consumed?
3.	In grams, how many carbohydrates are in this bottle?
Bon	nus Question:
4.	What is another word for salt that is found in the Nutrition Facts part of the label?



#### UNIT 2 • ACTIVITY 40

#### **Estimates and Guarantees**

Read the three situations below. Then answer the questions that follow. Write your answer on the lines after each question.

- **A.** Luana bought a watch from a vendor on the streets of a big city who said that the watch was guaranteed to work. A week later, the watch broke. Luana gave it to a friend, who often bragged about his ability to fix things. The watch showed up in the mail in many more pieces than when she had last seen it.
- **B.** Marco hired a chiropractor to help stop the pain he felt in his lower back. After taking X rays, the chiropractor offered her opinion about Marco's problem. Then she gave him a written estimate of the cost to fix his back. However, she could not guarantee that the problem would not happen again, especially if Marco continued in his career as a construction worker.
- **C.** Benjamin wanted to hire a carpenter to fix the rotting window sills on his house. The carpenter said all his work was guaranteed for 5 years. He could give Benjamin a written estimate on the cost of the job after he was sure how much work each window needed.

1.	What two mistakes did Luana make regarding the watch?
2.	Marco was a little fearful of hiring the chiropractor. Why?
3.	Which scenario seems to offer both an estimate and a guarantee? Explain your answer.



# UNIT 2 • ACTIVITY 41 Contracts

A contract is typically a written agreement between people. A contract that is a work-for-hire agreement names the people involved in the agreement, their addresses, and the date the agreement begins. It also includes a description of what work is to be done and the date it is to be completed. It may also specify the consequences if the employee does not complete the work, or does not complete the work on time. This agreement guarantees that if the work is done, it will be paid for, and if it is paid for, it will be done.

Read the contract below between Flo's Flowers and Geena Adams. Answer the questions that follow. Write your answers on the lines after the questions.

Contract			
Work-For-Hire Agreement			
Flo's Flowers	Geena Adams		
12 Flower Lane	26 Saddle Street		
Tulipville, New Jersey	Amwell, New Jersey		
This agreement was made on the 3rd day of August 2004 by and between Flo's Flowers and Geena Adams for the completion and delivery of bridal flowers for a wedding on October 3rd, 2006. If Flo's Flowers does not fulfill any part of the agreement, a refund will be given to Ms. Adams.			
Ceremony flowers	\$ 300.00		
,	<u> </u>		
Bride's flowers	\$ 175.00		
Boutonnieres \$ 85.00			
Table flowers	\$ 550.00		
Total	\$ 1110.00		

1.	What is the guarantee in the contract?
2.	Do you know how much the refund will be for? How could this be stated better?
3.	What is the estimated total cost of services?

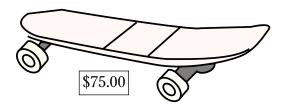




### UNIT 2 • ACTIVITY 48

### **Comparing Discounts**

Work with a partner to fill out this table. Both of you are to find the amount of discount and the sale price of the skateboard shown below. Show all your work and answers in the table. Then use a calculator to check your answers. Compare your answers and discuss how you arrived at the results.



Discount	Your Discount Amount	Your Sale Price	Partner's Discount Amount	Partner's Sale Price	Calculator's Discount Amount	Calculator's Sale Price
1. <u>1</u>						
<b>2.</b> $\frac{1}{3}$						
3. \(\frac{1}{4}\)						