# Another Day, Another Dollar







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### **Economics 101**

To complete this workbook, it will help if you know a few key terms. Define each term using a dictionary or the Internet.

	economics	
	bank	MONTHIX
sales tax		A Constraint Subget
consumers		
producers		
services		
b	udget	
S S	supply	
debt		
demand		Debugger of the state of the st

Fill in the blanks using the terms from the previous page. No peeking!
1 are people who buy products.
2. People and companies who make and sell goods and services are
3. A keeps track of exactly how much money is coming in and exactly how much money is going out.
4 is added to the listed price of consumer goods.
5. When consumers want a lot of a particular product, increases.
6. Producers control the number of products they sell, also called the
7. A is a place where money changes hands. It is
supposed to be a secure place that will keep your money safe.
8 is the study of the transfer of money and the
production and consumption of products.
9. When someone owes money, the amount owed is called
10. When people get paid for helping others, those people are providing

#### HISTORY OF AMERICAN MONEY

Study this timeline of important events in the history of money in the United States.





#### Answer these questions about the history of American money.

1. Where was the first U.S. Mint?\_\_\_\_\_

2. What was Salmon P. Chase's position in the U.S. government when he appeared on the \$1 bill?

3. What was the major difference between the

original U.S. Mint and the BEP?\_\_\_\_\_

In 1792, coins were practically made by hand. It took coiners three years to produce the first million coins. Today, it takes 22.2 hours to produce the same number of coins.

4. What was the official name for "greenbacks" in 1861? \_\_\_\_\_

5. In what year did the U.S. Mint start making its "America the Beautiful

Quarters"?

Before paper money, Americans traded animal skins, such as those from deer and elk bucks. This is why dollars are sometimes called "bucks." 6. If you could create a new denomination in U.S. currency, what would be the amount? Whose picture would you put on your new currency, and why?

# How much does it REALLY cost?

The day is finally here! You have saved three months' worth of allowance, last month's birthday money, and the money you've earned mowing your neighbor's lawn every Saturday. It's now time to go shopping for the video camera you've been saving up to buy. The clerk at the counter says it only costs \$149... but, how much does it really cost?

Whenever you make a purchase in the United States, you pay sales tax in addition to the listed price of the item. Sales tax is calculated by multiplying the price by the tax rate. To calculate the true cost of your new camcorder, you need to calculate the sales tax.

The tax rate varies according to the type of item you are buying and which state you're in, but imagine the tax rate for electronics in your state is 8.2 percent. Your camcorder will cost you \$149 plus 8.2 percent of \$149.

To find the sales tax amount, multiply the price by the sales tax. Divide the answer by 100 to find the total sales tax, and round the answer up to the nearest cent. Add this amount to the price, and now you have total amount you will pay for the camcorder.

HID

Step 1: Multiply listed price by 8.2.
\$149 × 8.2 = \$1,221.8
Step 2: Divide by 100.
\$1,221.8 ÷ 100 = \$12.218
Step 3: Round to nearest cent.
\$12.218 ⇒ \$12.22
Step 4: Add the answer to the listed price.
\$12.22 + \$149 = \$161.22

# Calculate the actual costs for the following items at a tax rate of 8.2 percent. Show your work.



Board Game \_\_\_\_\_

Video Game \_\_\_\_\_

Cell Phone \_\_\_\_\_

Baseball Cap \_\_\_\_\_

Movie \_\_\_\_\_

# Now try calculating the total cost of items at different tax rates:



1. An art set has a price tag of \$14.99 at a tax rate of 6.25%. What is the total cost of the art set?



2. The price of a baseball bat is \$39.99. At a 7% tax rate, how much does the bat cost?



3. A necklace is priced at \$25.99. At a tax rate of 9.5%, what is the total cost of the necklace?



4. You are buying a pair of inline skates for \$135.50 and a helmet for \$55.00. If the store charges a tax rate of 8.25%, what will be the total cost of the skates and the helmet?

# Winter Sale

With some searching and patience, many consumers find discounted prices or "sales" when they shop. For example, a raincoat may cost \$30, but if there's a sale and all items are 50 percent off the original price, you can buy the raincoat for \$15!

To calculate the price of an item that is discounted, multiply the original price by the percentage off. Divide the product by 100, and subtract the quotient from the original price. Step 1: Multiply listed price by the percentage off.

\$30 x 50 = \$1,500

Step 2: Divide by 100.

\$1,500 ÷ 100 = \$15

Step 3: Subtract from the original price.

\$30 - \$15 = \$15

#### Find the sale price of these items. All items are 50 percent off!



On the previous page, you found the sale price of certain items when they were sold at 50 percent off, but you didn't have to add sales tax. If the tax rate is 7.25 percent, how much will each item cost?

\$30	Raincoat   Mittens   Ice Skates   Scarf
If you wanted to	buy all these items
together, how muc	h would it cost?

### Hungry for Math



Use what you know about calculating percentages to solve the following word problems. Be sure to show your work and include the \$ sign in your final answers. On this page, assume that the sales tax is already included in each price.

1. Max went to the local farmer's market to buy some fresh produce. He bought bananas for 30 percent off \$3.00. He also bought a half dozen apples for 40 percent off \$2.00. How much did he spend? \_\_\_\_\_

2. John went shopping for his mom's birthday. He purchased a pair of gloves for \$5.00, a scarf for \$4.00, and a knit hat for \$7.00. When he got to the register, he used a 20 percent off coupon. How much did he spend?

3. Michelle went to the corner deli. She bought her sister a hot dog for \$3.25, her brother a hamburger for \$4.20, and a vegetable stir fry for herself for \$5.50. She also bought three large sodas for \$1.50 each, but the sodas were 50 percent off. How much did she spend?\_\_\_\_\_

4. Shannon went to the bookstore. She bought a book for \$7.99, a magazine for \$4.25, and a bookmark for \$1.99. She also received 15 percent off of her entire purchase. She handed the cashier a \$20 bill. How much did she spend and how much change did she get back?



### Tax-Free



In the United States most foods are not taxed. Therefore, when you calculate the cost of foods, you don't need to worry about adding any sales tax. Find the total price of each of the foods below by multiplying the price per item by the number of items. 1. 5 boxes of graham crackers at \$3.49 per box: 2. 4 quarts of milk at \$1.49 per quart: 3. 8 cans of soup at \$3.11 per can: 4. 12 energy bars at \$2.29 per bar: \_\_\_\_\_ 5. 3 dozen eggs at \$3.79 per dozen:



Smart shoppers always look for the lowest price for the items they want to purchase. Most supermarkets have many different brands that sell similar products. You might like a certain brand, or you might think that it doesn't matter which one you buy; they're all the same! So, how do you know which one to buy, especially when they all come in packages with different amounts? Which one is the best deal for your money?

You can save a lot of money when you are able to accurately compare the price per item. To find the price per item, or "per count," divide the total amount by the number of items in the package. This will ultimately help you find the best price when you shop. The price per count is also called the item's "unit cost."

#### Example:



Crystal is going on a camping trip this weekend. She needs to buy at least two AA batteries for her flashlight. ExtremeBattery batteries come in packages of 4 batteries that cost \$4.99 each. BatteryBright sells its

batteries in a pack of 6 for \$5.79. Which is the better deal?

Step 1: Determine the cost of each ExtremeBattery battery by dividing the price by the total number of batteries per package. Remember to always round final answers up to the nearest cent!

 $4.99 \div 4 = 1.25$  per battery

Step 2: Determine the cost of each BatteryBright battery in the same way.

 $5.79 \div 6 = 0.97$  per battery

Step 3: Compare the price per battery. The BatteryBright battery has a lower price per battery.

Sometimes, even when you have to pay more up front, you get a better deal. You, the consumer, have to decide if paying more at the time of purchase is worth it to you in the end. With a product like batteries that last a long time, it might be better for you to purchase more of them at a lower price than spending less in the moment of purchase.

BatteryBright



Crystal wants to get the best price on the other items she needs for her camping trip. To help her make the best choices for her needs, determine the unit cost of each brand and decide which brand gives her the best value for her money. Round to the nearest cent.

One 96 oz. bag of Yummie	One 72 oz. bag of Puffy marshmallows
marshmallows for \$3.99	for \$3.50
A 6-pack of soda for \$4.59	A 12-pack of soda for \$8.00
A 4-pack of SpeedyLight boxes of	A 6-pack of MagicMatch boxes of
matches for \$2.99	matches for \$5.00
One dozen hot dogs for \$4.49	An 8-pack of hot dogs for \$3.35

If Crystal buys one of each of the four product types above, each at the best value for her money, what will be the total cost of all four items?



### **Buying in Bulk**

Another way that people save money is by "buying in bulk," or buying large quantities of the products they use the most. As seen on the previous page, you can often save money when you buy more of the same item.

Help the Maximizer family decide where to buy the items they most need for their family of eight. Find the cost of the same amount of products at each store. Compare the prices at each store when the Maximizers buy the product in bulk at LessCost Superstore vs. the price they would pay at a typical supermarket, SW Supermarket.

To decide which store has the better value, find the unit price for each of these items. Round up to the nearest cent.

		LessCost SuperStore	SW Supermarket	
	20 BARS	One 20-pack of soap at \$5.99	Four 5-packs of soap at \$1.09 each	Same Same
		Two 40-oz bottles of shampoo at \$8.99 per bottle	Four 20-oz bottles of shampoo at \$5.79 per bottle	
5.	00 195	One box of 500 sandwich bags for \$11.85	Five boxes of 100 sandwich bags for \$2.95 each	
		Three boxes of 20 fruit roll-ups for \$6.99 per box	Four boxes of 15 fruit roll-ups at \$3.25 each	

#### What do YOU think?

Do you think it's more important to pay the lowest price per item, or is it more important to get the brand you like? Explain your answer.



# It All Adds Up!

Let's put all your consumer math skills to the test!

Each month, Susie stocks up on pet supplies for her dog, Barksalot. See if you can calculate Susie's monthly expenses for June, July, August, and September. Keep your work organized in the space below each problem.



1. In June, Susie buys a dozen cans of Dog's Dinner dog food at \$1.89 per can. She also buys two bags of 'Dem Bones dental chews that each cost \$12.69, and a new toy for \$10.25. She pays sales tax at a rate of 7.25%. What is her total cost for the month of June?

2. In July, the weather is especially hot, so Susie buys a doggie sprinkler toy for \$39.95. Barksalot also needs a new collar. The collar costs \$8.00. She buys another dozen cans of Dog's Dinner dog food, as well as a new bottle of flea shampoo for \$9.99. No prices have changed since June, and the sales tax remains the same. What is the total amount of her expenses in July?



3. In August, Barksalot needs a haircut. A trip for Barksalot to go to Perfect Pet's doggie day spa costs Susie \$79.50. Susie also decides to treat her pooch to a big, tasty bone for \$10.50. She buys another dozen cans of Dog's Dinner dog food, only this month, the cans are on sale for 20 percent off the regular price of \$1.89 per can. Given that the sales tax rate has stayed the same, how much does Susie spend on pet expenses in August?

4. In September, it's time for Barksalot to get his annual checkup at the vet. Barksalot needs to get his teeth brushed for \$50, a rabies booster vaccination for \$49, and an anti-flea treatment for \$18. Susie has a coupon that gives her a discount of 15 percent off the vaccination. There's no sales tax. What will be the total bill for Barksalot's visit to the vet?

#### **Income and Expense**

Income is money that people earn and add to their bank accounts, and expense is money they take out of their accounts to spend. Help County Bank's budget advisor, Mrs. Trusty, give financial advice to her customers by calculating their incomes and expenses below.



1. Mr. Peabody earns \$1,500 each week and his wife earns \$750. Each week, they need to set aside \$200 for food, \$75 for gas, \$650 for the mortgage, and \$350 for savings. How much money will they have left each week?

Total income:

Total expense: \_\_\_\_\_

Remaining amount: \_\_\_\_\_

2. Dylan is going to school and working two parttime jobs. During the month, he works 20 hours for \$9.25 per hour at the grocery and 15 hours for \$11.50 per hour at Stellar Pizza Parlor. For all his hard work his mom gives him a monthly allowance of \$150. Dylan is responsible for his \$35 cell phone bill, \$50 gas bill, and \$200 car payment. Can he still save \$200 for college? If so, does he have \$50 to spend while hanging out with friends?

Total income: \_\_\_\_\_

Total expense: \_\_\_\_\_

Can he still save \$200 for college? \_\_\_\_\_

If so, does he have \$50 to hang out with friends?

### Can You Afford It?

Next summer, you are going to try to earn extra money each month to buy the things you want. Decide whether or not you can afford each of the things you want each month, depending on your income and expenses.

In June, you earn \$85 from babysitting, and get \$50 in birthday money. If you also get \$2 every time you walk your neighbor's dog, Barksalot, and you walk the dog 10 times in June, how much is your total income for the month of June? \_\_\_\_\_\_

Before you buy anything, your parents want you to put away 20 percent of your monthly income in a savings account for college. How much do you have to put in your savings account this month? \_\_\_\_\_How much do you have left? \_\_\_\_\_\_

If you spend \$35, including tax of 8 percent, on a new swimsuit at the beginning of June, how much income do you have left? \_\_\_\_\_

To go along with your new swimsuit, you'd like to buy a sunhat. The hat costs \$24 plus 8 percent tax. How much income do you have left? \_\_\_\_\_

At the end of the month, your friends invite you to a concert. The tickets cost \$39.50 plus a \$12 service charge. Can you afford it? \_\_\_\_\_



In July, you earn \$66 from babysitting, and you walk Barksalot 14 times. Your family has a garage sale where you make \$18 by selling your old snowboarding boots. What is your income in July? \_\_\_\_\_

How much money do you put into your college savings account?

How much do you have left? \_\_\_\_\_

You wore your new swimsuit and sun hat to an outing on the beach with your friends. You bought a sandwich for \$5.99 and a drink for \$1.99. There was no sales tax. How much money do you have left? \_\_\_\_\_

For your mom's birthday in August, you want to buy her a heart necklace. It costs \$59.99 plus 10% sales tax. Can you afford it? \_\_\_\_\_





#### Another Day, Another Dollar

Economics 101 History of American Money How much does it really cost? Winter Sale Hungry for Math Let's Go Shopping Tax-Free More Bang for Your Buck Buying in Bulk It All Adds Up Income and Expense Can You Afford It?

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#### Winter Sale

With some searching and patience, many consumers find discounted prices or "sales" when they shop. For example, a raincoat may cost \$30, but if there's a sale and all items are 50 percent off the original price, you can buy the raincoat for \$15!

To calculate the price of an item that is discounted, multiply the original price by the percentage off. Divide the product by 100, and subtract the quotient from the original price. Step 1: Multiply listed price by the percentage off.

\$30 x 50 = \$1,500

Step 2: Divide by 100.

\$1,500 ÷ 100 = \$15

Step 3: Subtract from the original price.

\$30 - \$15 = \$15

#### Find the sale price of these items. All items are 50 percent off!





#### **Hungry for Math**

Use what you know about calculating percentages to solve the following word problems. Be sure to show your work and include the \$ sign in your final answers. On this page, assume that the sales tax is already included in each price.

1. Max went to the local farmer's market to buy some fresh produce. He bought bananas for 30 percent off \$3.00. He also bought a half dozen apples for 40 percent off \$2.00. How much did he spend? \$3.30

2. John went shopping for his mom's birthday. He purchased a pair of gloves for \$5.00, a scarf for \$4.00, and a knit hat for \$7.00. When he got to the register, he used a 20 percent off coupon. How much did he spend? **\$12.80** 

3. Michelle went to the corner deli. She bought her sister a hot dog for \$3.25, her brother a hamburger for \$4.20, and a vegetable stir fry sub for herself for \$5.50. She also bought three large sodas for \$1.50 each, but the sodas were 50 percent off. How much did she spend? **\$15.20** 

4. Shannon went to the bookstore. She bought a book for \$7.99, a magazine for \$4.25, and a bookmark for \$1.99. Her purchase was 15 percent off. She handed the cashier a \$20 bill. How much did she spend and how much change did she get back?

#### She spent \$12.10. She got \$7.90 back.





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she needs for her ne choices for her ne and decide which money. Round to	camping trip. To help her make the best eeds, determine the unit cost of each brand a brand gives her the best value for her the nearest cent.
One 96 oz. bag of Yummie marshmallows for \$3.99	One 72 oz. bag of Puffy marshmallows for \$3.50
\$0.04 per ounce	\$0.05 per ounce
A 6-pack of soda for \$4.59	A 12-pack of soda for \$8.00
\$0.77 per can	\$0.67 per can A 6-pack of MagicMatch boxes of matches for \$5.00
A 4-pack of SpeedyLight boxes of matches for \$2.99	
\$0.75 per box of matches	\$0.83 per box of matches
One dozen hot dogs for \$4.49	An 8-pack of hot dogs for \$3.35
\$0.37 per hot dog	\$0.42 per hot dog
If Crystal buys one of each of the four p above, each at the best value for her mo will be the total cost of all four items?	product types oney, what

#### **Buying in Bulk**

Another way that people save money is by "buying in bulk," or buying large quantities of the products they use the most. As seen on the previous page, you can often save money when you buy more of the same item.

Help the Maximizer family decide where to buy the items they most need for their family of eight. Find the cost of the same amount of products at each store. Compare the prices at each store when the Maximizers buy the product in bulk at LessCost Superstore vs. the price they would pay at a typical supermarket, SW Supermarket.

To decide which store has the better value, find the unit price for each of these items. Round up to the nearest cent.

#### LessCost SuperStore

\$0.30 per bar of soap

Two 40-oz bottles of shampoo

One 20-pack of soap

at \$8.99 per bottle

bags for \$11.85

\$0.02 per bag

Three boxes of 20 fruit

roll-ups for \$6.99 per box

\$0.35 per fruit roll-up

\$0.22 per ounce

One box of 500 sandwich

at \$5.99

#### SW Supermarket

Four 5-packs of soap at \$1.09 each

#### \$0.22 per bar of soap

Four 20-oz bottles of shampoo at \$5.79 per bottle

#### \$0.29 per ounce

Five boxes of 100 sandwich bags for \$2.95 each

#### \$0.03 per bag

Four boxes of 15 fruit roll-ups at \$3.25 each



\$0.22 per fruit roll-up

#### What do YOU think?

Do you think it's more important to pay the lowest price per item, or is it more important to get the brand you like? Explain your answer.



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#### It All Adds Up!

Let's put all your consumer math skills to the test!

Each month, Susie stocks up on pet supplies for her dog, Barksalot. See if you can calculate Susie's monthly expenses for June, July, August, and September. Keep your work organized in the space below each problem.



1. In June, Susie buys a dozen cans of Dog's Dinner dog food at \$1.89 per can. She also buys two bags of 'Dem Bones dental chews that each cost \$12.69, and a new toy for \$10.25. She pays sales tax at a rate of 7.25%. What is her total cost for the month of June?

12 x \$1.89 = \$22.68 2 x \$12.69 = \$25.38 1 x \$10.25 = \$10.25

**\$22.68 + \$25.38 + \$10.25 = \$58.31** 

\$58.31 x 7.25 = \$422.75 \$422.75 ÷ 100 = \$4.23 \$4.23 + \$58.31 = \$62.54

2. In July, the weather is especially hot, so Susie buys a doggie sprinkler toy for \$39.95. Barksalot also needs a new collar. The collar costs \$8.00. She buys another dozen cans of Dog's Dinner dog food, as well as a new bottle of flea shampoo for \$9.99. No prices have changed since June, and the sales tax remains the same. What is the total amount of her expenses in July?

```
1 x $39.95 = $39.95
1 x $8.00 - $8.00
12 x $1.89 = $22.68
1 x $9.99 = $9.99
```

\$39.95 + \$8.00 + \$22.68 + \$9.99 = \$80.62

\$80.62 x 7.25 = \$584.50 \$584.50 ÷ 100 = \$5.85 \$5.85 + \$80.62 = \$86.47

3. In August, Barksalot needs a haircut. A trip for Barksalot to go to Perfect Pet's doggie day spa costs Susie \$79.50. Susie also decides to treat her pooch to a big, tasty bone for \$10.50. She buys another dozen cans of Dog's Dinner dog food, only this month, the cans are on sale for 20 percent off the regular price of \$1.89 per can. Given that the sales tax rate has stayed the same, how much does Susie spend on pet expenses in August?

First, calculate price of dog food: 12 x \$1.89 = \$22.68 \$22.68 x 20 = \$453.60 \$453.60 ÷ 100 = \$4.54 \$22.68 - \$4.54 = \$18.14 \$79.50 + \$10.50 + \$18.14 = \$108.14 \$108.14 x 7.25 = \$784.02 \$784.02 ÷ 100 = \$7.84 \$108.14 + \$7.84 = \$115.98

4. In September, it's time for Barksalot to get his annual checkup at the vet. Barksalot needs to get his teeth brushed for \$50, a rabies booster vaccination for \$49, and an anti-flea treatment for \$18. Susie has a coupon that gives her a discount of 15 percent off the vaccination. There's no sales tax. What will be the total bill for Barksalot's visit to the vet?

```
First, calculate the price of the vaccination:
$49 x 15 = $735
$735 ÷ 100 = $7.35
$49 - $7.35 = $41.65
$50 + $41.65 + $18 = $109.65
```

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#### **Income and Expense**

Income is money that people earn and add to their bank accounts, and expense is money they take out of their accounts to spend. Help County Bank's budget advisor, Mrs. Trusty, give financial advice to her customers by calculating their incomes and expenses below.



1. Mr. Peabody earns \$1,500 each week and his wife earns \$750. Each week, they need to set aside \$200 for food, \$75 for gas, \$650 for the mortgage, and \$350 for savings. How much money will they have left each week?





2. Dylan is going to school and working two parttime jobs. During the month, he works 20 hours for \$9.25 per hour at the grocery and 15 hours for \$11.50 per hour at Stellar Pizza Parlor. For all his hard work his mom gives him a monthly allowance of \$150. Dylan is responsible for his \$35 cell phone bill, \$50 gas bill, and \$200 car payment. Can he still save \$200 for college? If so, does he have \$50 to spend while hanging out with friends?

Total income: **\$507.50** 

Total expense: **\$285** 

Can he still save \$200 for college? Yes!

If so, does he have \$50 to hang out with friends? **NO** 



#### Can You Afford It?

Next summer, you are going to try to earn extra money each month to buy the things you want. Decide whether or not you can afford each of the things you want each month, depending on your income and expenses.

In June, you earn \$85 from babysitting, and get \$50 in birthday money. If you also get \$2 every time you walk your neighbor's dog, Barksalot, and you walk the dog 10 times in June, how much is your total income for the month of June? **\$155** 

Before you buy anything, your parents want you to put away 20 percent of your monthly income in a savings account for college. How much do you have to put in your savings account this month? <u>\$31</u> How much do you have left? <u>\$124</u>

If you spend \$35, including tax of 8 percent, on a new swimsuit at the beginning of June, how much income do you have left? **\$124 - \$37.80 = \$86.20** 

To go along with your new swimsuit, you'd like to buy a sunhat. The hat costs \$24 plus 8 percent tax. How much income do you have left? **\$86.20 - \$25.92 = \$60.28** 

At the end of the month, your friends invite you to a concert. The tickets cost \$39.50 plus a \$12 service charge. Can you afford it? <u>Yes!</u>



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In July, you earn \$66 from babysitting, and you walk Barksalot 14 times. Your family has a garage sale where you make \$18 by selling your old snowboarding boots. What is your income in July? **\$112**\_\_\_\_\_

How much money do you put into your college savings account? **\$22.40** 

How much do you have left? **\$89.60** 

You wore your new swimsuit and sun hat to an outing on the beach with your friends. You bought a sandwich for \$5.99 and a drink for \$1.99. There was no sales tax. How much money do you have left? **\$81.62** 

For your mom's birthday in August, you want to buy her a heart necklace. It costs \$59.99 plus 10% sales tax. Can you afford it? <u>Yes!</u>





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