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Name Date Period

Workbook Activity 1

Chapter 1, Lesson 1

Computing Wages

EXAMPLE Hours Rate *Solution:*

13 $5.49

The answer is $71.37.

$$\begin{array}{r} \$5.49 \\ \times\ \ 13 \\ \hline 1647 \\ +\ 549\ \ \\ \hline \$71.37 \end{array}$$

Directions Compute the wages for each example below.

Hours Worked	Rate	Wages	Hours Worked	Rate	Wages
1. 15	$4.15	________	**20.** 15	$4.03	________
2. 40	$3.85	________	**21.** 39	$4.48	________
3. 36	$5.68	________	**22.** 15	$3.41	________
4. 40	$6.82	________	**23.** 32	$4.45	________
5. 10	$5.76	________	**24.** 19	$6.04	________
6. 30	$6.32	________	**25.** 33	$4.12	________
7. 13	$5.19	________	**26.** 33	$6.97	________
8. 24	$4.04	________	**27.** 16	$4.00	________
9. 26	$68.20	________	**28.** 28	$6.31	________
10. 35	$4.32	________	**29.** 18	$56.70	________
11. 33	$4.42	________	**30.** 35	$6.34	________
12. 33	$5.54	________	**31.** 27	$4.12	________
13. 33	$5.70	________	**32.** 16	$4.78	________
14. 12	$4.00	________	**33.** 9	$7.08	________
15. 23	$4.26	________	**34.** 26	$5.07	________
16. 39	$6.11	________	**35.** 29	$4.06	________
17. 19	$6.68	________	**36.** 21	$3.69	________
18. 20	$5.87	________	**37.** 13	$3.97	________
19. 16	$57.50	________	**38.** 18	$3.74	________

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Workbook Activity **2**

Chapter 1, Lesson 2

Estimating Annual Wages

EXAMPLE

Hourly rate	Estimated hours worked in a year
$13.48	2,000

Solution:

$$\begin{array}{r} \$13.48 \\ \times\ 2{,}000 \\ \hline \$26{,}960.00 \end{array}$$

The answer is $26,960.

Directions Compute the annual wages for each example below.

Job Title	Hourly Rate	Annual Wages
1. Cook, fast food	$6.54	
2. Cook, institution	$8.38	
3. Cook, restaurant	$8.52	
4. Cook, short order	$7.14	
5. Food attendant	$6.70	
6. Dishwasher	$6.78	
7. Home health aide	$9.04	
8. Nursing aide	$8.59	
9. Pharmacy aide	$9.14	
10. Veterinary assistant	$8.03	
11. Medical assistant	$10.48	
12. Dental assistant	$11.60	
13. Massage therapist	$13.82	
14. Physical therapy assistant	$16.20	
15. Physical therapy aide	$9.69	
16. Construction supervisor	$21.98	
17. Boilermaker	$18.51	
18. Carpenter	$16.55	
19. Carpet installer	$15.26	
20. Stonemason	$16.46	
21. Pile driver operator	$20.00	
22. Construction laborer	$12.75	
23. Paving operator	$13.99	
24. Floor layer	$15.04	
25. Carpenter's helper	$10.20	
26. Electrician's helper	$10.41	
27. Painter's helper	$9.73	
28. Roofer	$14.36	
29. Telephone operator	$12.88	
30. Payroll clerk	$12.89	
31. Teller	$8.81	
32. Receptionist	$9.55	
33. Hotel desk clerk	$7.79	
34. Executive secretary	$14.84	
35. Medical secretary	$11.51	
36. Legal secretary	$15.48	
37. Computer operator	$13.54	
38. Word processor	$11.67	
39. Desktop publisher	$14.98	
40. Proofreader	$10.46	

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Workbook Activity **3**

Chapter 1, Lesson 3

Working with Time Cards

EXAMPLE Joline is produce manager at a market. Yesterday she reported for work at 7:53 A.M. She went to lunch at 12:57 P.M. Joline returned to the market at 1:59 P.M. and left for home at 4:32 P.M. How long did Joline work?

Morning		Afternoon	
In	Out	In	Out
7:53	12:57	1:59	4:32

This is Joline's time card.

Solution:

$$\begin{array}{r} 12:57 \\ -\ 7:53 \\ \hline 5:04 \end{array} + \begin{array}{r} 4:32 \\ -1:59 \\ \hline \\ \end{array} = \begin{array}{r} 3:92 \\ -1:59 \\ \hline 2:33 \end{array} = 7:37$$

(Rename 1 hour to 60 minutes. 32 + 60 = 92 minutes.)

Joline worked 7 hours and 37 minutes.

Directions Compute the total time worked each day.

	Morning		Afternoon		**Time Worked**
	In	Out	In	Out	
1.	7:15	11:16	12:05	6:10	________
2.	6:27	11:41	1:27	6:49	________
3.	7:12	12:51	1:24	3:41	________
4.	7:47	11:14	12:19	3:14	________
5.	8:51	12:30	2:43	7:11	________
6.	7:55	12:57	1:26	4:34	________
7.	8:55	1:44	3:55	5:23	________
8.	8:14	12:24	2:25	5:47	________
9.	7:02	12:31	1:34	4:53	________
10.	8:15	1:02	3:16	7:13	________
11.	6:07	11:06	1:47	5:15	________
12.	7:14	11:22	1:15	4:51	________
13.	6:58	11:44	1:06	3:36	________
14.	8:29	1:12	3:24	7:20	________

	Morning		Afternoon		**Time Worked**
	In	Out	In	Out	
15.	6:34	11:41	1:29	5:45	________
16.	7:22	12:05	2:46	4:48	________
17.	6:19	10:29	11:16	4:22	________
18.	8:21	1:48	2:15	7:17	________
19.	6:58	10:20	12:58	4:10	________
20.	6:02	10:44	12:26	3:20	________
21.	7:46	11:18	1:48	5:16	________
22.	6:04	11:28	1:20	3:46	________
23.	8:29	1:35	2:35	5:43	________
24.	7:04	12:44	2:51	5:39	________
25.	7:19	11:10	12:11	3:12	________
26.	7:11	12:27	2:34	5:01	________
27.	7:48	12:00	1:00	6:35	________
28.	7:54	12:46	2:16	5:30	________

Name Date Period

Workbook Activity **4**

Chapter 1, Lesson 4

Overtime Rates

EXAMPLE Jamal earns $6.65 per hour. What are his overtime rates?

Time and a half	Double time
$ 6.65	$ 6.65
× 1.5	× 2
3 325	$ 13.30
+ 6 65	
$ 9.975	

Jamal's time and a half rate is $9.975 and his double time rate is $13.30.

Directions Find the time and a half and the double time rates for each hourly rate. Do not round answers.

		Overtime Rates				Overtime Rates	
	Hourly Rate	**Time and a Half**	**Double Time**		**Hourly Rate**	**Time and a Half**	**Double Time**
1.	$7.17			**11.**	$24.88		
2.	$8.70			**12.**	$17.90		
3.	$7.35			**13.**	$26.96		
4.	$12.70			**14.**	$29.88		
5.	$10.50			**15.**	$11.52		
6.	$8.22			**16.**	$20.02		
7.	$11.08			**17.**	$13.45		
8.	$13.66			**18.**	$19.45		
9.	$11.93			**19.**	$19.21		
10.	$6.75			**20.**	$18.63		

Name ____________________ Date __________ Period __________

Workbook Activity **5**

Chapter 1, Lesson 5

Working Overtime

EXAMPLE George, a clerk, earns $6.32 per hour for a 40-hour week. After 40 hours he earns time and a half. Last week he worked 53 hours. He computed his pay:

Step 1:

$ 6.32	Hourly Rate
× 40	Hours
$252.80	Regular Wages

Step 2:

$ 6.3 2	Hourly Rate
× 1.5	(Time and a half)
3 1 6 0	
+6 3 2	
$ 9.4 8 0	Overtime Rate

Step 3:

$ 9.48	Overtime Rate
× 13	Overtime Hours
28 44	
+ 94 8	
$123.24	Overtime Wages

Step 4:

$252.80	Regular Wages
+123.24	Overtime Wages
$376.04	Total Wages

George earned $376.04.

Directions Compute the total wages. Use time and a half for any time over 40 hours. Do not round any answers.

	Hours Worked	**Rate**	**Total Wages**		**Hours Worked**	**Rate**	**Total Wages**
1.	42	$8.00	____________	**14.**	62	$6.22	____________
2.	41	$6.65	____________	**15.**	44	$18.41	____________
3.	69	$5.82	____________	**16.**	80	$6.76	____________
4.	77	$5.78	____________	**17.**	94	$5.25	____________
5.	76	$6.57	____________	**18.**	72	$5.96	____________
6.	94	$6.81	____________	**19.**	76	$7.46	____________
7.	51	$5.29	____________	**20.**	68	$14.31	____________
8.	101	$5.50	____________	**21.**	64	$7.54	____________
9.	96	$6.38	____________	**22.**	64	$5.54	____________
10.	80	$5.36	____________	**23.**	77	$7.73	____________
11.	96	$13.70	____________	**24.**	70	$7.62	____________
12.	56	$4.90	____________	**25.**	86	$6.98	____________
13.	66	$4.20	____________	**26.**	44	$5.70	____________

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Compute Earnings that Include Tips

EXAMPLE Shasta delivers flowers. She earns $5.15 an hour plus tips. In one 40-hour workweek she earned $153.00 in tips. Find her total income for the week.

Step 1: Find weekly wages

$5.15	Hourly wage
× 40	Hours worked
$206.00	Weekly wages

Step 2: Add tips to weekly wages

$206.00	Weekly wages
+ 153.00	Tips
$359.00	Total income

Shasta's total income is $359.00

Directions Compute the answers to these problems. Write your answer on the line.

1. Sharmaine works 30 hours at an exclusive restaurant. She earns $3.50 per hour plus tips. In one week, she earned $1,250.00 in tips. What was Sharmaine's total income? ____________________

2. Eldon helps people load their groceries into their cars at the grocery store. The grocery store pays him $5.15 per hour. In one week he worked 38 hours and earned $425.00 in tips. What was his total income? ____________________

3. Cybil delivers food for an Asian carryout. She works 28 hours per week for $3.50 per hour. In a particular week she earned $240.00 in tips. What was her total income that week? ____________________

4. Arquette is a caddy at the country club. He has no hourly wage. His only income is from tips. In a given week he was tipped by 12 golfers: $20, $15, $10, $15, $25, $10, $15, $22, $18, $15, $20, $20. What did he earn that week? ____________________

5. Lucinda is a baby sitter. Her hourly rate is $5.00. In one week she baby sat 13 hours and received tips of $14.50. How much did she earn? ____________________

6. Martin is a hair stylist. He averages a weekly wage of $240 and usually gets another $356 in tips. What is his average total income? ____________________

7. Ansel is a maid at the hotel. He receives tips from the guests at the ends of their stay. One week he earned $452.67 in tips and $5.23 per hour for 40 hours. What did he earn? ____________________

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Weekly Wages for Piecework

EXAMPLE Carol makes jewelry. She earns $0.78 for each piece that she makes. How much will she earn this week?

Daily Production				
M	*T*	*W*	*Th*	*F*
49	57	63	42	54

Piece Rate
$0.78

Solution:

$$\begin{array}{rl} 49 & \\ 57 & \\ 63 & \\ 42 & \\ +\ 54 & \\ \hline 265 & \text{Weekly production} \end{array} \qquad \begin{array}{rl} 2\,65 & \text{Weekly production} \\ \times\ \$.78 & \text{Piece rate} \\ \hline 21\,20 & \\ +\ 188\,5\ \ & \\ \hline \$206.70 & \text{Wages} \end{array}$$

Carol will earn $206.70.

Directions Compute the wages for each example below.

	Daily Production						
	M	**T**	**W**	**Th**	**F**	**Piece Rate**	**Wages**
1.	37	38	34	38	35	$1.00	________
2.	10	11	11	9	12	$3.12	________
3.	16	14	15	14	14	$3.01	________
4.	31	32	33	32	34	$1.05	________
5.	9	10	10	9	8	$2.91	________
6.	8	6	7	6	9	$4.25	________
7.	19	18	18	18	15	$2.50	________
8.	13	14	11	13	11	$2.72	________
9.	14	13	13	12	14	$3.68	________
10.	17	20	21	19	20	$1.88	________
11.	12	16	17	16	15	$2.76	________
12.	6	7	6	7	7	$3.66	________
13.	22	20	19	21	17	$2.44	________
14.	15	16	14	17	17	$1.76	________

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Rounding Money

EXAMPLE Sally wants to leave a tip for the good service. Her bill is $23.78. A customary 15% tip is $3.567. Round to the nearest cent, dime and dollar.

	Key Digit	Add 1?	Drop remaining digits.
Cent:	$3.567	$3.577	$3.57
Dime:	$3.567	$3.667	$3.60 Hold cents place with zeros.
Dollar:	$3.567	$4.567	$4.00

Sally may leave a tip of $3.57, $3.60 or $4.00

Directions Round each amount to the nearest cent, dime and dollar.

			Key Digit					**Key Digit**	
		Cent	**Dime**	**Dollar**			**Cent**	**Dime**	**Dollar**
1.	$12.3456	$12.35	$12.30	$12	**11.**	$4.28532	______	______	______
2.	$32.518	______	______	______	**12.**	$34.5561	______	______	______
3.	$10.334	______	______	______	**13.**	$504.729	______	______	______
4.	$28.5361	______	______	______	**14.**	$11.4981	______	______	______
5.	$67.0081	______	______	______	**15.**	$125.873	______	______	______
6.	$123.991	______	______	______	**16.**	$39.0206	______	______	______
7.	$83.996	______	______	______	**17.**	$62.5820	______	______	______
8.	$0.789	______	______	______	**18.**	$0.5432	______	______	______
9.	$0.899	______	______	______	**19.**	$0.4532	______	______	______
10.	$44.4444	______	______	______	**20.**	$831.38576	______	______	______

Directions: Round each amount to the next cent, dime and dollar.

			Key Digit					**Key Digit**	
		Cent	**Dime**	**Dollar**			**Cent**	**Dime**	**Dollar**
21.	$12.3456	______	______	______	**25.**	$67.0081	______	______	______
22.	$32.518	______	______	______	**26.**	$4.28532	______	______	______
23.	$10.334	______	______	______	**27.**	$34.5561	______	______	______
24.	$28.5361	______	______	______	**28.**	$504.729	______	______	______

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Salary

EXAMPLE Wynell is quoted an annual salary of $52,000.00. He has the option of several pay periods. Find the amount he would receive in each pay period.

Pay Period	Weekly	Biweekly	Semimonthly	Monthly	Quarterly	Semiannually
Number of pays	52	26	24	12	4	2
	$1,000.00	$2,000.00	$2,166.67	$4,333.33	$13,000.00	$26,000.00
	52) $52,000.00	26) $52,000.00	24) $52,000.00	12) $52,000.00	4) $52,000.00	2) $52,000.00

Wynell is paid either $1,000.00 weekly, $2,000.00 biweekly, $2,166.67 semimonthly, $4,333.33 monthly, $13,000.00 quarterly or $26,000.00 semiannually.

Directions Complete the following chart. Find the amount earned during each pay period. Round answers to the nearest cent.

	Worker	Annual Salary	Weekly 52 pay periods	Biweekly 26 pay periods	Semi-monthly 24 pay periods	Monthly 12 pay periods	Quarterly 4 pay periods	Semi-annually 2 pay periods
1.	Jacob	$15,600						
2.	Matthew	$31,200						
3.	Joshua	$78,000						
4.	Madison	$10,920						
5.	Hannah	$140,400						
6.	Samantha	$93,600						
7.	Andrew	$35,000						
8.	Ashley	$90,000						
9.	Michael	$27,430						
10.	Emily	$44,358						

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Workbook Activity **10**

Chapter 1, Lesson 10

Renaming Percents as Decimals

Method: Remove the percent symbol and move the decimal point two places to the left.

EXAMPLE Rename 45% as a decimal.

45% = 0.45

EXAMPLE Rename 2.4% as a decimal.

2.4% = 0.024

Write a zero to make two places.

EXAMPLE Rename $13\frac{1}{7}$% as a decimal.

$13\frac{1}{7}\% = 0.13\frac{1}{7}$

Directions Rename these percents as decimals.

1. 35% =

2. 28% =

3. 5% =

4. 2.6% =

5. 4% =

6. 1.2% =

7. 0.1% =

8. 4.01% =

9. $26\frac{5}{8}\%$ =

10. 8.2% =

11. 9% =

12. 0.33% =

13. 2% =

14. 93% =

15. 38% =

16. 0.08% =

17. 6.01% =

18. 77.1% =

19. 5.3% =

20. $3.01\frac{2}{3}\%$ =

21. 48% =

22. 6% =

23. 7.001% =

24. 0.05% =

25. 453% =

26. $35\frac{1}{2}\%$ =

27. 1% =

28. 60% =

29. 77% =

30. 5.09% =

31. 8.11% =

32. 129% =

33. 20% =

34. 400% =

35. 0.03% =

36. $40\frac{3}{4}\%$ =

37. 7.11% =

38. 34.4% =

39. 0.79% =

40. 12% =

41. 5.055% =

42. 2.21% =

43. 681% =

44. 0.01% =

45. 3% =

46. 100% =

47. 2000% =

48. 0.004% =

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Earning Commission

EXAMPLE Santiago sells furniture. He earns a 10% commission on his sales up to his quota of $2,500. Santiago earns a 14% commission on all sales beyond $2,500. Last week his sales were $4,966. How much did Santiago earn?

Quota	*Rate*	*Sales*	*Bonus Rate*
$2,500	10%	$4,966	14%

Step 1:

$\$\,2{,}5\,00 \times .10 = \$250.00$ Regular Commission

Step 2:

$\$\,4{,}966 - 2{,}500 = \$\,2{,}466$

Step 3:

$\$\,2{,}4\,66 \times .14$

98 64

+246 6

$345.24 Bonus Commission

Step 4:

$250.00 Regular Commission

+345.24 Bonus Commission

$595.24 Total Commission

Santiago earned $595.24.

Directions Compute the total commission for each example below. Add the bonus commission to the regular commission.

	Quota	**Rate**	**Sales**	**Bonus Rate**	**Total Commission**
1.	$5,300	11%	$5,783	21%	________________
2.	$8,700	6%	$14,536	17%	________________
3.	$1,600	11%	$1,889	13%	________________
4.	$5,600	8%	$9,490	15%	________________
5.	$9,400	10%	$11,447	14%	________________
6.	$4,500	5%	$7,730	13%	________________
7.	$8,800	4%	$10,317	7%	________________
8.	$4,600	2%	$7,377	4%	________________
9.	$2,500	8%	$3,795	10%	________________
10.	$1,900	8%	$2,021	10%	________________
11.	$4,600	9%	$8,365	15%	________________
12.	$8,800	3%	$3,848	10%	________________
13.	$4,400	5%	$8,161	11%	________________
14.	$7,000	9%	$9,471	13%	________________

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Salary Plus Commission

EXAMPLE Armand sells automobiles. He earns a weekly salary of $156 plus a commission of 0.4% on all his sales. Last week his sales were $153,782. What did he earn?

Step 1

$153,782 Sales
× .004 Rate of commission
$615.128 Commission

Step 2

$156.00 Salary
+ 615.13 Commission
$771.13 Total earnings

Armand's total earnings were $771.13.

Directions Find the commission and total earnings for the sales listed below.

	Total Sales	Rate of Commission	Salary Earned	Commission	Total Earnings
1.	$50,000	2%	$200		
2.	$31,000	3%	$100		
3.	$45,000	2.4%	$150		
4.	$450,000	1.5%	$125		
5.	$61,129	2.8%	$250		
6.	$64,732	3.2%	$100		
7.	$63,794	1.9%	$150		
8.	$19,376	2.45%	$100		
9.	$90,276	3.27%	$260		
10.	$37,385	2.87%	$170		
11.	$17,396	1.67%	$350		
12.	$3,945	2.34%	$160		
13.	$323,386	1.91%	$140		
14.	$32,784	4.03%	$200		
15.	$1,357,369	0.42%	$100		
16.	$29,864	2.73%	$200		
17.	$98,773	1.42%	$250		
18.	$76,764	3.12%	$100		
19.	$18,363	1.44%	$230		
20.	$94,735	2.61%	$170		

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Addition of Decimals

EXAMPLE 3 + 2.4 + 0.06 =

Write this:

```
3               3.00
2.4      OR     2.40
+ .06          +0.06
5.46            5.46
```

EXAMPLE 4 + 0.35 + 1.082 =

Write this:

```
 4.000
 0.350
+1.082
 5.432
```

Helpful Hints

a) Remember that the number 3 can be expressed as a decimal, that is, 3 5 3.0 5 3.00.

b) Remember that the decimal points must be lined up before you begin to add.

c) Remember to place the decimal point in the sum as shown in the examples.

d) Remember to place zeros in the addends to help with the addition.

Directions Add. Place zeros in the addends.

1.
3.00
2.93
+0.78

2.
4.00
5.103
23.049
+02.9012

3.
5.09
2.036
+90.345

4.
1.026
4.56
63.0071
+101.0000

5.
34.03
5.602
3.8401
+23.1000

6.
6.7
.347
9.62
+2.200

7.
.506
41.0033
9.1
+61.0000

8.
6.3
.037
7.0322
+82.9000

9.
39.041
6.7
5.06
+74.000

10.
923.1
73.12
7.00002
+000.64000

11.
3.3
.0093
73.00381
+2,920.08000

12.
402.1005
61.03
4.6
+022.3700

Directions Write these in the vertical form and add.

13. 2.3 + 0.46 + 91.308 = ________________

14. 8 + 3.9 + 0.73 = ________________

15. 7.5 + 4.4 + 5 = ________________

16. 0.76 + 1.3 + 6 = ________________

17. 5.8 + 1 + 0.406 = ________________

18. 66.02 + 8.1 + 5 = ________________

19. 8 + .702 + 32.1 = ________________

20. 63 + 4.56 + 5.8 = ________________

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Expressing Prices

EXAMPLE Newspaper ads for food stores often report prices in both dollars and cents. To compare prices we must be able to express prices in both cents and dollars.

Express $0.45 in cents.
$0.45 = 45¢

Express 89¢ in dollars.
89¢ = $0.89

EXAMPLE Some prices are quoted in fractions of a cent, such as $1.026. To express this amount in cents, move the decimal point two places to the right.

$1.026 = 102.6¢

Directions Express these prices in dollars and cents. It is important to use the correct symbol in the price.

	Cents	**Dollars**		**Cents**	**Dollars**
1.	47¢	________	**11.**	1.9¢	________
2.	________	$0.52	**12.**	________	$0.005
3.	32¢	________	**13.**	77.4¢	________
4.	________	$1.79	**14.**	________	$0.0021
5.	________	$2.55	**15.**	9¢	________
6.	59¢	________	**16.**	________	$0.066
7.	________	$1.05	**17.**	.05¢	________
8.	36¢	________	**18.**	________	1^{43}
9.	________	$0.04	**19.**	.78¢	________
10.	5¢	________	**20.**	________	1^{56}

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Reading Prices

EXAMPLE It is not unusual to see food prices written without the dollar sign, $, or the cents sign, ¢. Most of the time it is easy to understand what the price is.

A) 56¢ B) $0.56 C) .56 All three prices mean fifty-six cents.

However, every so often a mistake is made and a price is listed incorrectly. In the following list, which price is not the same value as the other three?

A) 149¢ B) $1.49 C) $149 D) 1^{49} E) 1.49

Price C is not the same. Price C represents one hundred and forty-nine dollars. Prices A, B, D and E all represent one hundred forty-nine cents.

Directions Write the letter of the price that is not equal to the other three.

	A	B	C	D	
1.	47¢	$0.47	.47¢	.47	________
2.	$1.05	1.05¢	105¢	1^{05}	________
3.	$0.32	32¢	.32	$32	________
4.	.05¢	$0.05	.05	5¢	________
5.	.78	78¢	7.8¢	$0.78	________
6.	59¢	5.9¢	.59	$.59	________
7.	$35	.35	$0.35	35¢	________
8.	86¢	8.6¢	.86	$0.86	________
9.	$96	.96	$0.96	96¢	________
10.	5¢	.5¢	$0.05	.05	________
11.	$1.07	$107	1.07	1^{07}	________
12.	5^{79}	$5.79	$0.579	5.79	________
13.	5.99	$\$5^{99}$	$599	$5.99	________
14.	$\$2^{49}$	2.49	$2.49	$249	________
15.	9¢	.09	$0.09	.09¢	________
16.	$\$3^{88}$	388	$388	$3.88	________

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Workbook Activity **16**

Chapter 2, Lesson 3

Adding Prices

EXAMPLE The fresh produce bin at the roadside stand posted these prices.

Broccoli	Cucumbers	Bananas	Cantaloupes	Lettuce	Apples
97¢ per lb	3 for 2^{99}	$1 for 3 lb	2 for $5	99¢ each	88¢ lb

Tarika purchased 2 lb broccoli, 3 lb bananas and 2 heads of lettuce.
How much do these items cost together?

Step 1 Write the decimal point in each price.

broccoli, 97¢ –> $0.97
bananas, $1 –> $1.00
lettuce, 99¢ –> $0.99

Step 2 Find the multiples of each price

2 lb broccoli 2 × .97 = $1.94
3 lb bananas 1 × 1.00 = $1.00
2 heads lettuce 2 × .99 = $1.98

Step 3 Add the prices

$$\begin{array}{r} \$1.94 \\ 1.00 \\ +\ 1.98 \\ \hline \$4.92 \end{array}$$

Tarika spent $4.92 on this produce.

Directions From the chart find the price for each food item listed below.
The find the total cost of each group of items.

1. 3 lb broccoli
2 cantaloupes
1 lb apples ____________

2. 3 cucumbers
2 heads lettuce ____________

3. 6 lb bananas
1 head lettuce
3 cucumbers ____________

4. 1 lb broccoli
3 cucumbers
3 lb bananas
2 cantaloupes
1 head lettuce ____________

5. 6 lb apples
2 lb broccoli ____________

6. 9 lb bananas
4 heads lettuce
2 cantaloupes ____________

7. 4 lb apples
1 head lettuce
3 cucumbers ____________

8. 2 lb broccoli
3 lb apples
3 heads lettuce
6 cucumbers ____________

9. 3 lb bananas
10 cantaloupes
1 lb broccoli ____________

10. 4 cantaloupes
3 cucumbers ____________

11. 3 lb bananas
1 head lettuce
6 cucumbers ____________

12. 6 lb broccoli
3 cucumbers
3 lb bananas
2 cantaloupes
1 head lettuce ____________

13. 6 lb broccoli
3 lb bananas ____________

14. 4 lb broccoli
2 heads lettuce
4 lb apples ____________

15. 6 lb bananas
3 heads lettuce
12 cucumbers ____________

16. 2 lb apples
3 lb bananas
5 heads lettuce
15 cucumbers ____________

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Computing Change

EXAMPLE Shaunna paid for purchases of $16.95 with a $20.00 bill. Compute her change.

Shaunna's change was 1 nickel and 3 one-dollar bills.

Do not give more than
1 nickel,
2 dimes,
3 quarters,
4 pennies,
4 $1-bills, or
1 $5-bill.

Directions Compute the change for each of these purchases. The answer to Number 1 is 1 dime.

	Purchase Price	Cash	Change
1.	$9.90	$10	
2.	$7.69	$8	
3.	$12.67	$13	
4.	$2.02	$5	
5.	$7.32	$20	
6.	$11.12	$20	
7.	$13.92	$14	
8.	$13.03	$14	
9.	$5.53	$6	
10.	$9.10	$10	
11.	$7.94	$8	
12.	$8.52	$20	
13.	$5.96	$20	
14.	$6.90	$20	
15.	$5.38	$10	
16.	$12.21	$20	
17.	$4.49	$20	
18.	$7.81	$8	
19.	$0.11	$10	

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Workbook Activity **18**

Chapter 2, Lesson 5

Subtraction of Decimals

EXAMPLE 3.63 − 0.734 =

Write this: $\begin{array}{r} \mathbf{3.630} \\ -\ .734 \\ \hline 2.896 \end{array}$ ← Insert a zero here.

EXAMPLE 8 − 0.631 =

Write this: $\begin{array}{r} \mathbf{8.000} \\ -\ .631 \\ \hline 7.369 \end{array}$ ← Insert zeros here.

Helpful Hints

a) Remember to fill places in the minuend and subtrahend with zeros when necessary.

b) Remember to keep the decimal points lined up.

Directions Insert zeros and subtract.

1. $\begin{array}{r} 34.3 \\ -\ 5.64 \\ \hline \end{array}$

2. $\begin{array}{r} 4 \\ -\ .349 \\ \hline \end{array}$

3. $\begin{array}{r} 7.302 \\ -\ .83 \\ \hline \end{array}$

4. $\begin{array}{r} 5.1 \\ -\ 1.204 \\ \hline \end{array}$

5. $\begin{array}{r} 48.22 \\ -\ 3.489 \\ \hline \end{array}$

6. $\begin{array}{r} 39.4 \\ -\ .0371 \\ \hline \end{array}$

7. $\begin{array}{r} 10 \\ -\ 3.4005 \\ \hline \end{array}$

8. $\begin{array}{r} 356.748 \\ -\ 7.8 \\ \hline \end{array}$

9. $\begin{array}{r} 5.602 \\ -\ 4.0498 \\ \hline \end{array}$

10. $\begin{array}{r} 81.923 \\ -\ 23.9047 \\ \hline \end{array}$

11. $\begin{array}{r} 38 \\ -\ .0273 \\ \hline \end{array}$

12. $\begin{array}{r} 9 \\ -\ .9 \\ \hline \end{array}$

13. $\begin{array}{r} 3 \\ -\ .0234 \\ \hline \end{array}$

14. $\begin{array}{r} 74.73 \\ -\ 5.332 \\ \hline \end{array}$

15. $\begin{array}{r} 7465.2 \\ -\ .9098 \\ \hline \end{array}$

16. $\begin{array}{r} 37 \\ -\ 8.394 \\ \hline \end{array}$

Directions Write these in the vertical form and subtract.

17. 23.4 − 4.56 = ____________________

18. 4 − 0.48 = ____________________

19. 63.2 − 4.509 = ____________________

20. 16 − 1.34 = ____________________

21. 82 − 2.302 = ____________________

22. 38.809 − 7.7081 = ____________________

23. 9 − 3.4051 = ____________________

24. 0.983 − 0.01023 = ____________________

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Coupons for More than One

EXAMPLE Karen has a coupon that offers a savings of $1.25 on any two cartons of orange juice. Each carton is marked $4.99. How much will the two cartons cost with the coupon?

Step 1 Multiply

$$\begin{array}{r} \$4.99 \\ \times \quad 2 \\ \hline \$9.98 \end{array}$$

Step 2 Subtract

$$\begin{array}{r} \$9.98 \\ -\ 1.25 \\ \hline \$8.73 \end{array}$$

Directions For each set of items, find the cost when a coupon is used.

	Item	Price for 1 Item	Coupon Value	Cost
1.	Peanuts	$0.99	25¢ on 2 bags	______
2.	Crackers	$2.50	35¢ on 2 boxes	______
3.	Potato chips	$1.79	30¢ on 2 bags	______
4.	Sliced American cheese	$3.49	95¢ on 3 packs	______
5.	Gelatin	$2.09	75¢ on 4 boxes	______
6.	Batteries	$2.89	85¢ on 3 packs	______
7.	Italian bread	$0.88	20¢ on 2 loaves	______
8.	Pasta	$1.89	50¢ on 4 boxes	______
9.	Coffee	$6.09	$1.75 on 4 cans	______
10.	Paper towels	$0.99	$1.00 on 6 rolls	______
11.	Taco sauce	$1.09	45¢ on 3 jars	______
12.	Mustard	$1.59	70¢ on 4 jars	______
13.	Popcorn	$2.59	$1.00 on 5 boxes	______
14.	Zip-close bags	$3.29	85¢ on 3 boxes	______
15.	Pasta sauce	$1.29	75¢ on 5 jars	______
16.	Salad bar	$2.79 per pound	55¢ on 2 lbs.	______
17.	Pancake mix	$2.39	$1.25 on 6 boxes	______
18.	Aluminum foil	$3.19	80¢ on 3 rolls	______
19.	Oatmeal	$1.89	25¢ on 2 packages	______
20.	Frozen dinners	$3.49	$1.10 on 4 dinners	______

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Pounds and Ounces

EXAMPLE Luis is buying a can of tomatoes. There are many different sized cans in the store. Luis sees one containing 29 oz, another with 1 lb 12 oz. He wants to figure out which one is bigger.

Step 1 Write both weights in ounces

Recall 1 lb = 16 oz
1 lb 12 oz = 16 oz + 12 oz = 28 oz

Step 2 Compare the weights.

The weights are 29 oz and 28 oz
The can weighing 29 oz is bigger.

Directions Circle the largest weight in each problem. Circle them both if they are equal.

1. 48 oz 2 lb 10 oz

2. 32 oz 2 lb

3. 1 lb 6 oz 24 oz

4. 29 oz 2 lb

5. 5 oz 5 lb

6. 13 oz 1 lb

7. 2 lb 36 oz

8. 3 lb 5 oz 50 oz

9. 10 lb 10 oz 160 oz

10. 65 oz 4 lb 15 oz

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Expiration Dates

EXAMPLE Marty cut from the newspaper a coupon for diapers that expires at the end of October. If today's date is May 3, how much longer may he use the coupon? Since May has just begun, count it as one month. Count one month each for June, July, August, September and October. Marty has six months to use the coupon: May – October.

JANUARY

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

FEBRUARY

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28

MARCH

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

APRIL

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

MAY

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

JUNE

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

JULY

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

AUGUST

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

SEPTEMBER

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

OCTOBER

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

NOVEMBER

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

DECEMBER

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

Directions How much longer may each coupon be used?

	Current Date	**Expiration Date on Coupon**	
1.	April 15, 2002	December 15, 2002	____________
2.	June 30, 2004	December 1, 2004	____________
3.	April 5, 2003	November 20, 2003	____________
4.	August 14, 2005	September 15, 2005	____________
5.	July 4, 2003	August 31, 2003	____________
6.	December 15, 2003	February 28, 2004	____________
7.	May 5, 2003	September 7, 2003	____________
8.	July 10, 2004	December 24, 2004	____________
9.	January 17, 2005	January 31, 2005	____________
10.	March 3, 2003	March 31, 2003	____________
11.	February 15, 2004	May 31, 2004	____________
12.	September 15, 2003	July 31, 2004	____________
13.	January 10, 2003	April 30, 2003	____________
14.	June 15, 2005	June 30, 2006	____________
15.	October 13, 2004	October 31, 2004	____________

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Division of Whole Numbers with Remainders

EXAMPLE 3,259 ÷ 9 =

Write this:

$$
\begin{array}{r}
362\,\frac{1}{9}\\
9\,\overline{)\,3{,}259}\\
\underline{-2\,7}\\
55\\
\underline{-54}\\
19\\
\underline{-18}\\
1
\end{array}
$$

EXAMPLE 7,006 ÷ 17 =

Write this:

$$
\begin{array}{r}
412\,\frac{2}{17}\\
17\,\overline{)\,7{,}006}\\
\underline{-6\,8}\\
20\\
\underline{-17}\\
36\\
\underline{-34}\\
2
\end{array}
$$

EXAMPLE 7,543 ÷ 26 =

Write this:

$$
\begin{array}{r}
290\,\frac{3}{26}\\
26\,\overline{)\,7{,}543}\\
\underline{-5\,2}\\
2\,34\\
\underline{-2\,34}\\
3
\end{array}
$$

Remember to write the remainder over the divisor.

Directions Divide.

1. $8\,\overline{)\,2{,}345}$

4. $9\,\overline{)\,5{,}999}$

7. $11\,\overline{)\,3{,}735}$

10. $42\,\overline{)\,4{,}499}$

2. $7\,\overline{)\,3{,}559}$

5. $18\,\overline{)\,5{,}565}$

8. $20\,\overline{)\,110{,}019}$

11. $61\,\overline{)\,25{,}499}$

3. $11\,\overline{)\,3{,}855}$

6. $31\,\overline{)\,11{,}254}$

9. $41\,\overline{)\,4{,}800}$

12. $40\,\overline{)\,14{,}415}$

Directions Write these in the standard form and divide.

13. 14,472 ÷ 91= __________

14. 53,408 ÷ 51 = __________

15. 72,420 ÷ 65 = __________

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Workbook Activity **23**

Chapter 2, Lesson 10

The Key to Using *Per*

EXAMPLE Arsenio wanted to find the number of items to put into 4 even stacks. He has 56 items. What will be the number of items per stack?

Step 1
Write word problem.
$\text{Stack}\overline{)\text{Items}}$

Step 2
Replace words with numbers.
$$\begin{array}{r} 14 \\ 4\overline{)56} \end{array}$$

Arsenio will have 14 items per stack.

Directions Use the word "per" to solve these problems. Round answers to the nearest whole number or to the nearest cent.

1.	36 feet of wire, 9 rolls	Feet per roll	______________
2.	60,000 watts, 15 hours	Watts per hour	______________
3.	46 miles, 2 gallons	Miles per gallon	______________
4.	46 miles, 2 gallons	Gallons per mile	______________
5.	320 people, 8 buses	People per bus	______________
6.	1,240 students, 46 classes	Students per class	______________
7.	$634.56 tips, 31 tables	Tips per table	______________
8.	816 apples, 12 bushels	Apples per bushel	______________
9.	1,897 cars, 6 lots	Cars per lot	______________
10.	736 hours, 17 tasks	Hours per task	______________
11.	857 students, 10 teachers	Students per teacher	______________
12.	37 children, 14 adults	Children per adult	______________
13.	$3.56, 26 ounces	Cost per ounce	______________
14.	$15.72, 3 pounds	Cost per pound	______________
15.	16,554 miles, 21 trips	Miles per trip	______________
16.	$21,580, 2,000 hours	Salary per hour	______________
17.	4,156 pieces, 40 hours	Pieces per hour	______________
18.	4,365 miles, 107 hours	Miles per hour	______________
19.	379 push-ups, 7 days	Push-ups per day	______________
20.	4,998 miles, 32 days	Miles per day	______________

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Workbook Activity **24**

Chapter 2, Lesson 11

Division of Decimals

Example 18.4 ÷ 8 =

Write this:

$$\begin{array}{rl} 2.3 & \leftarrow \text{Quotient} \\ \text{Divisor} \rightarrow 8\overline{)18.4} & \leftarrow \text{Dividend} \\ -16 & \\ \hline 2\,4 & \\ -2\,4 & \\ \hline \end{array}$$

0.768 ÷ 1.6 =

Write this:

$$\begin{array}{r} .48 \\ 1.6\overline{)0.768} \\ -\ \ 64 \\ \hline 128 \\ -\ \ 128 \\ \hline \end{array}$$

Steps to Remember

a) Move the decimal point in the divisor to the right.

b) Move the decimal point in the dividend the same number of places.

c) Then place a decimal point straight above it in the quotient.

Directions Divide.

1. $9\overline{)41.4}$

2. $5\overline{)3.65}$

3. $8\overline{)41.6}$

4. $15\overline{)40.5}$

5. $1.9\overline{)8.74}$

6. $1.1\overline{)84.7}$

7. $.72\overline{)1.224}$

8. $4.3\overline{)8.213}$

9. $.026\overline{)1.352}$

10. $.57\overline{).9234}$

11. $.33\overline{)6.27}$

12. $.056\overline{).6328}$

13. $.26\overline{).10946}$

14. $.09\overline{).1107}$

15. $.36\overline{)32.76}$

16. $.04\overline{).844}$

Directions Write these in standard form and divide.

17. 0.06734 ÷ 0.037 = ____________________

18. 6.592 ÷ 0.16 = ________________________

19. 0.08357 ÷ 0.61 = _____________________

20. 0.4212 ÷ 0.36 = ______________________

21. 0.0405 ÷ 0.015 = _____________________

22. 0.04592 ÷ 0.41 = _____________________

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Rounding the Quotient

EXAMPLE Round to the nearest tenth.

$8 \div 0.9 =$

Write this:

$$\begin{array}{r} 8.88 \approx 8.9 \\ 0.9\overline{)8.0\,00} \\ \underline{-7\,2} \\ 8\,0 \\ \underline{-7\,2} \\ 80 \\ \underline{-72} \\ 8 \end{array}$$

Zeros may be inserted one at a time until the desired number of places is reached for rounding.

EXAMPLE Round to the nearest hundredth.

$0.89 \div 2.3 =$

Write this:

$$\begin{array}{r} .386 \approx .39 \\ 2.3\overline{)0.8\,900} \\ \underline{-6\,9} \\ 2\,00 \\ \underline{-1\,84} \\ 160 \\ \underline{-138} \\ 22 \end{array}$$

Reminder: It may be necessary to write zeros in the dividend.

Directions Divide. Round to the place indicated.

1. Tenth

$.6\overline{)5}$

2. Hundredth

$.06\overline{)7.1}$

3. Hundredth

$23\overline{)1}$

4. Thousandth

$5.8\overline{)5.9}$

5. Hundredth

$1.9\overline{)2.5}$

6. Tenth

$.9\overline{).87}$

7. Hundredth

$1.3\overline{).14}$

8. Hundredth

$.62\overline{)5.3}$

9. Thousandth

$.03\overline{)2}$

10. Hundredth

$6.3\overline{).64}$

11. Hundredth

$5.1\overline{)7.2}$

12. One

$.024\overline{)1.04}$

13. Hundredth

$7.1\overline{)6.3}$

14. Tenth

$9\overline{)10}$

15. Thousandth

$6\overline{)2}$

16. Hundredth

$12\overline{)1.45}$

Directions Write these in the standard form and divide. Round the quotients to the nearest hundredth.

17. $5.1 \div 7.6 =$ ____________________

18. $1.7 \div 0.16 =$ ____________________

19. $0.215 \div 0.34 =$ ____________________

20. $5 \div 0.32 =$ ____________________

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Shopping for the Best Buy

EXAMPLE Vernon could buy a 7-oz box of chocolates for $2.50, or he could buy an 11-oz box of chocolates for $2.75. Which is the better buy? Round answers down to the next lower cent.

$2.50 ÷ 7 = $.357

$2.75 ÷ 11 = $.25

Since $0.25 is less than $0.35, the 11-oz box of chocolates is the better buy.

Directions Compute the unit prices and choose the better buy for each example below. Round answers down to the next lower cent.

	Offer 1	Unit Price	Offer 2	Unit Price	Better Buy
1.	$24.00 for 20 ft	________	$12.00 for 8 ft	________	______
2.	$17.61 for 21 ft	________	$11.41 for 10 ft	________	______
3.	$14.96 for 25 lb	________	$21.11 for 24 lb	________	______
4.	$17.00 for 21 lb	________	$15.78 for 16 lb	________	______
5.	$16.72 for 19 in	________	$20.39 for 14 in	________	______
6.	$17.39 for 25 oz	________	$17.56 for 22 oz	________	______
7.	$2.58 for 11 ft	________	$2.33 for 13 ft	________	______
8.	$7.17 for 10 ft	________	$7.58 for 14 ft	________	______
9.	$8.73 for 17 yd	________	$11.03 for 8 yd	________	______
10.	$12.89 for 21 sq ft	________	$15.37 for 11 sq ft	________	______
11.	$4.05 for 16 ft	________	$4.14 for 19 ft	________	______
12.	$12.71 for 13 oz	________	$11.19 for 13 oz	________	______
13.	$1.47 for 7 lb	________	$0.96 for 5 lb	________	______
14.	$3.29 for 6 ft	________	$4.33 for 6 ft	________	______
15.	$14.78 for 19 gal	________	$17.65 for 18 gal	________	______
16.	$7.75 for 16 ft	________	$4.93 for 18 ft	________	______
17.	$0.91 for 17 in	________	$1.06 for 23 in	________	______
18.	$0.59 for 6 lb	________	$0.35 for 3 lb	________	______

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Tipping in a Restaurant

EXAMPLE Aaron, Rebecca, Caleb, Madeline, Connor, and Sophia all have dinner at the neighborhood restaurant. The bill comes to $125, which they decide to split 6 ways. They also decide to give a 15% tip to the server. Find the amount due from each diner.

Step 1 Calculate the tip and add it to the bill. Do this in one step by mentally adding the percent of the tip to 100%.

Notice 100% + 15% = 115%
$125 × 115% = 125 × 1.15 = $143.75

Step 2 Divide by the number of diners. Round to the nearest 10 cents.

$$6\overline{)\$143.75} = \$23.95 \approx \$24.00$$

Each person will pay $24.

Directions Find the amount due from each diner. Round to the nearest 10 cents, if necessary.

	Amount of the Bill	Number of Diners	Percent for Tip	Total Bill Plus Tip	Each Person's Share
1.	$124.00	4	15%	______	______
2.	$148.00	5	20%	______	______
3.	$80.00	3	15%	______	______
4.	$56.00	2	15%	______	______
5.	$259.75	6	20%	______	______
6.	$163.82	4	15%	______	______
7.	$374.60	8	18%	______	______
8.	$44.81	2	15%	______	______
9.	$94.71	3	15%	______	______
10.	$203.86	5	20%	______	______
11.	$66.90	3	15%	______	______
12.	$317.04	7	20%	______	______
13.	$478.45	10	18%	______	______
14.	$207.14	6	15%	______	______
15.	$571.08	10	18%	______	______

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Ready-to-Wear

EXAMPLE Jordan is going on his first winter camping trip. He needs to buy warm camping clothes. In the newspaper, he finds an ad for a camping supply sale. Jordan bought 2 pairs of wool socks for $6.99 each, a waterproof jacket for $55.00, and 2 pairs of thermal underwear for $12.50 each. The state sales tax is 5.25%. What is his total cost?

Step 1 Multiply, then add to find the total cost.

2 pairs wool socks @ $6.99 = $13.98
Jacket @ $55.00 = 55.00
2 pairs underwear @ $12.50 = + 25.00
$93.98

Step 2 Multiply the cost by the sales tax rate. Round to the next higher cent. (Note: some states use rounding to nearest cent, others raise to the next cent.)

$93.98 Cost of clothes
× .0525 Tax rate
$4.93395 Sales Tax = $4.94 Sales tax

Step 3 Add the sales tax to the cost to find the total amount Jordan will pay.

$93.98 Cost of clothes
+ 4.94 Sales Tax
$98.92 Total Amount

Jordan paid $98.92 for his purchases.

Directions Find the cost of each set of purchases. Find the sales tax, rounding to the next higher cent. Then add the sales tax to the cost to find the total amount paid.

	Shopper	**Purchases**	**Cost of Purchases**	**Tax Rate**	**Sales Tax**	**Total Amount Paid**
1.	Serena	2 bathing suits @ $29.00 flippers, $18.79		5%		
2.	Boris	hiking boots, $104.59 4 pair socks @ $12.99		6%		
3.	Jane	poncho, $49.99 boots @ $29.99		7%		
4.	Liu	backpack, $\$149^{00}$ 2 kercheifs, @ $\$5^{00}$		4%		
5.	Raven	pocket pants, $29.99 5 pairs sweats, $39.99		4%		
6.	Bob	ski gloves, $24.97 3 scarves @ $5.85		5%		
7.	Myan	sun hat, $\$7^{99}$ shorts, $14.97		3.5%		

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Finding Amount Saved on Sale Prices

EXAMPLE J J works hard and plays hard. He wants to be able to afford fun things so he looks for bargains. He has found a skateboard that regularly sells for $125.00. It is on sale for 30% off. He decides to buy it. How much will he save? What will he pay?

Step 1 Multiply to find the amount saved.

$125 × 30% =
$125 × .30 = $37.50

Step 2 Subtract to find the Sale Price

$125.00	Regular price
− 37.50	Amount Saved
$87.50	Sale Price

J J saved $37.50 on the sale price. He will pay $87.50.

Directions Find the amount saved on the sale price.

	Item	Regular Price	Discount	Amount Saved	Sale Price
1.	Airline ticket	$399.00	12%		
2.	Music CD	$14.99	10%		
3.	Inline skates	$240.00	20%		
4.	Boom box	$79.50	15%		
5.	Best-selling book	$29.95	20%		
6.	Mountain bike	$749.50	5%		
7.	Hockey stick	$10.00	10%		
8.	Camcorder	$699.95	30%		
9.	Hair dryer	$35.00	10%		
10.	DVD player	$149.49	15%		
11.	Video game	$39.95	10%		
12.	Concert tickets	$42.00	5%		
13.	Cell phone	$159.00	20%		
14.	Movie ticket	$7.50	50%		
15.	Telephone card	$25.00	20%		
16.	Handheld pc	$249.00	15%		
17.	Digital camera	$399.00	10%		
18.	Karaoke machine	$99.99	30%		
19.	53″ HDTV monitor	$3,010.00	17%		
20.	DVD home theater system	$600.00	17%		

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Renaming Decimals as Percents

Method: Move the decimal point two places to the right and write a percent symbol.

EXAMPLE Rename 0.45 as a percent.

0.45 = 45%

EXAMPLE Rename 1.2 as a percent.

1.2 = 120%

Write a zero to make two places.

EXAMPLE Rename 3 as a percent.

3 = 300%

Directions Rename these decimals as percents.

1. 0.24 =

2. 0.05 =

3. 0.234 =

4. 0.016 =

5. 1.29 =

6. 2.33 =

7. 0.002 =

8. 14.5 =

9. 28.1 =

10. 5.2 =

11. 0.06 =

12. 4.05 =

13. 56.2 =

14. 0.9 =

15. 5.5 =

16. 3.44 =

17. 0.1 =

18. 0.91 =

19. 31.6 =

20. 0.0035 =

21. 0.001 =

22. 4 =

23. 71 =

24. 8.9 =

25. 3.7 =

26. 0.4 =

27. 6.01 =

28. 0.318 =

29. 4.051 =

30. 1.8 =

31. 74.9 =

32. 82 =

33. 8.0 =

34. 6.05 =

35. 0.6 =

36. 0.11 =

37. 0.003 =

38. 0.106 =

39. 1.29 =

40. 2 =

41. 0.0452 =

42. 0.444 =

43. 4.881 =

44. 0.0201 =

45. 0.0001 =

46. 3.3 =

47. 56 =

48. 1.011 =

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Computing the Sale Price

EXAMPLE Claudia buys $10 earrings with a 32% discount. How much does she pay?

Think: 100% − 32% = 68%

$$\begin{array}{r} \$\ \ 10.00 \\ \times\ \ \ \ .68 \\ \hline 80\ 00 \\ +\ 600\ 0\ \ \\ \hline \$6.80\ 00 \end{array}$$

Claudia pays $6.80.

Directions Use the shortcut method to compute the sale price in just one written step. Round to the next higher cent.

	Regular Price	Discount	Sale Price		Regular Price	Discount	Sale Price
1.	$26.00	10%		**18.**	$23.30	36%	
2.	$17.43	12%		**19.**	$46.90	24%	
3.	$38.46	26%		**20.**	$46.84	36%	
4.	$36.32	11%		**21.**	$5.13	8%	
5.	$46.61	8%		**22.**	$9.45	39%	
6.	$30.17	38%		**23.**	$34.60	21%	
7.	$20.70	28%		**24.**	$8.73	3%	
8.	$35.66	31%		**25.**	$411.84	37.1%	
9.	$17.01	16%		**26.**	$43.97	16%	
10.	$362.01	31.2%		**27.**	$39.03	18%	
11.	$40.87	43%		**28.**	$17.80	12%	
12.	$26.60	31%		**29.**	$32.70	17%	
13.	$19.89	44%		**30.**	$18.65	26%	
14.	$42.20	39%		**31.**	$32.99	17%	
15.	$26.67	44%		**32.**	$30.13	15%	
16.	$6.98	2%		**33.**	$47.02	45%	
17.	$28.45	25%		**34.**	$45.44	41%	

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Buying from a Catalog

EXAMPLE Ron and Jane plan to travel to Europe in July. They are looking for T-shirts that will keep them cool. Ron wants 1 of each style in the short-sleeve T-shirt, 1 in blue and 1 in grey, size L. Jane wants 1 each of 3 colors, size M, in the long-sleeve style. They order from this CoolGuy catalog.

CoolGuyT-shirts are great for traveling. Wash them and they dry instantly! Men's sizes S, M, L, XL, XXL. Women's sizes XS, S, M, L, XL.

Men's CoolGuy T-shirts in Grey, White, Blue, Black or Mineral

Short-sleeve pocket	#7264	$26.50
Short-sleeve	#2286	$24.50
Long-sleeve	#2285	$29.50

Women's CoolGuy T-shirts in Lapis, White, or Cherry

Short-sleeve	#5968	$24.00
Long-sleeve	#5969	$30.00

Directions Complete the order forms for Ron and Jane.

Ron

	Item #	How Many	Color	Size	Description	Amount
1.						
2.						
3.						
4.						
5.					Total of Merchandise	
6.					Add 8% sales tax	
					Shipping & Handling	5.95
7.					Total Amount	

Jane

	Item #	How Many	Color	Size	Description	Amount
1.						
2.						
3.						
4.						
5.					Total of Merchandise	
6.					Add 8% sales tax	
					Shipping & Handling	5.95
7.					Total Amount	

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Workbook Activity **33**

Chapter 3, Lesson 6

Renaming to the Simplest Form

EXAMPLE $\frac{9}{7}$

Think:

$$7\overline{)9}\quad 1$$

$$\begin{array}{r} 9 \\ -7 \\ \hline 2 \end{array}$$

Answer: $\frac{9}{7} = 1\frac{2}{7}$

EXAMPLE $16\frac{15}{4}$

$16\frac{15}{4} = 16 + \frac{15}{4}$

$= 16 + 3\frac{3}{4}$

$= 19\frac{3}{4}$

Think:

$$\begin{array}{r} 3 \\ 4\overline{)15} \\ -12 \\ \hline 3 \end{array}$$

equals $3\frac{3}{4}$

Directions Rename each to the simplest form.

1. $\frac{18}{5} =$

2. $16\frac{4}{3} =$

3. $\frac{19}{2} =$

4. $\frac{22}{7} =$

5. $\frac{25}{3} =$

6. $\frac{28}{5} =$

7. $\frac{23}{5} =$

8. $\frac{22}{4} =$

9. $23\frac{16}{9} =$

10. $\frac{19}{6} =$

11. $\frac{42}{5} =$

12. $\frac{35}{8} =$

13. $\frac{26}{13} =$

14. $\frac{32}{7} =$

15. $25\frac{5}{4} =$

16. $\frac{33}{10} =$

17. $13\frac{5}{2} =$

18. $\frac{29}{7} =$

19. $\frac{57}{6} =$

20. $\frac{64}{7} =$

21. $\frac{108}{9} =$

22. $\frac{123}{11} =$

23. $\frac{45}{7} =$

24. $33\frac{16}{3} =$

25. $5\frac{18}{9} =$

26. $1\frac{32}{7} =$

27. $\frac{16}{3} =$

28. $\frac{47}{8} =$

29. $\frac{53}{13} =$

30. $2\frac{3}{2} =$

31. $\frac{53}{10} =$

32. $\frac{75}{8} =$

33. $6\frac{5}{4} =$

34. $7\frac{4}{3} =$

35. $9\frac{21}{4} =$

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Workbook Activity **34**

Chapter 3, Lesson 7

Expressing Fractions in Higher Terms

EXAMPLE Express $\frac{5}{6}$ as a fraction with a denominator of 24.

Step 1: $\frac{5}{6} = \frac{\quad}{24}$

Step 2: $\frac{5 \times 4}{6 \times 4} = \frac{\quad}{24}$

Step 3: $\frac{5 \times 4}{6 \times 4} = \frac{20}{24}$

Step 4: $\frac{5}{6} = \frac{20}{24}$

Because 24 ÷ 6 = 4, multiply 5 by 4.

New fraction.

Directions Express each fraction in higher terms as indicated.

1. $\frac{7}{8} = \frac{\quad}{40}$

2. $\frac{4}{9} = \frac{\quad}{36}$

3. $\frac{2}{3} = \frac{\quad}{12}$

4. $\frac{5}{11} = \frac{\quad}{55}$

5. $\frac{5}{12} = \frac{\quad}{36}$

6. $\frac{2}{7} = \frac{\quad}{35}$

7. $\frac{6}{9} = \frac{\quad}{54}$

8. $\frac{1}{2} = \frac{\quad}{10}$

9. $\frac{5}{13} = \frac{\quad}{39}$

10. $\frac{4}{15} = \frac{\quad}{75}$

11. $\frac{3}{11} = \frac{\quad}{66}$

12. $\frac{2}{17} = \frac{\quad}{34}$

13. $\frac{12}{20} = \frac{\quad}{60}$

14. $\frac{11}{12} = \frac{\quad}{60}$

15. $\frac{4}{21} = \frac{\quad}{84}$

16. $\frac{1}{16} = \frac{\quad}{48}$

17. $\frac{3}{13} = \frac{\quad}{65}$

18. $\frac{4}{22} = \frac{\quad}{110}$

19. $\frac{5}{7} = \frac{\quad}{56}$

20. $\frac{3}{5} = \frac{\quad}{95}$

21. $\frac{3}{9} = \frac{\quad}{54}$

22. $\frac{1}{7} = \frac{\quad}{63}$

23. $\frac{2}{3} = \frac{\quad}{108}$

24. $\frac{3}{4} = \frac{\quad}{52}$

25. $\frac{12}{21} = \frac{\quad}{126}$

26. $\frac{2}{11} = \frac{\quad}{121}$

27. $\frac{3}{16} = \frac{\quad}{80}$

28. $\frac{4}{5} = \frac{\quad}{80}$

29. $\frac{2}{12} = \frac{\quad}{84}$

30. $\frac{5}{7} = \frac{\quad}{70}$

31. $\frac{2}{12} = \frac{\quad}{72}$

32. $\frac{3}{18} = \frac{\quad}{54}$

33. $\frac{5}{16} = \frac{\quad}{112}$

34. $\frac{2}{19} = \frac{\quad}{76}$

35. $\frac{5}{13} = \frac{\quad}{91}$

36. $\frac{6}{15} = \frac{\quad}{105}$

37. $\frac{4}{13} = \frac{\quad}{117}$

38. $\frac{11}{23} = \frac{\quad}{161}$

39. $\frac{35}{50} = \frac{\quad}{250}$

40. $\frac{5}{40} = \frac{\quad}{200}$

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Workbook Activity 35

Chapter 3, Lesson 8

Addition of Fractions

EXAMPLE $12\frac{1}{5} + 4\frac{3}{5} =$

Write this:

$$\begin{array}{r} 12\frac{1}{5} \\ +\ 4\frac{3}{5} \\ \hline 16\frac{4}{5} \end{array}$$

If the denominators are the same, then add the numerators.

EXAMPLE $13\frac{2}{7} + 3\frac{3}{14} =$

Write this:

$$\begin{array}{rcr} 13\frac{2}{7} & = & 13\frac{4}{14} \\ +\ 3\frac{3}{14} & = & 3\frac{3}{14} \\ \hline & & 16\frac{7}{14} = 16\frac{1}{2} \end{array}$$

Find the least common denominator. Then add.

Simplify to the lowest terms.

Directions Add. Simplify your answers to the lowest terms.

1. $\begin{array}{r} 13\frac{3}{8} \\ +\ 2\frac{2}{8} \\ \hline \end{array}$

2. $\begin{array}{r} 23\frac{5}{17} \\ +\ 5\frac{2}{17} \\ \hline \end{array}$

3. $\begin{array}{r} 18\frac{1}{2} \\ +\ 9\frac{1}{5} \\ \hline \end{array}$

4. $\begin{array}{r} 5\frac{2}{13} \\ +\ 6\frac{3}{26} \\ \hline \end{array}$

5. $\begin{array}{r} 3\frac{1}{7} \\ +\ 2\frac{1}{8} \\ \hline \end{array}$

6. $\begin{array}{r} 8\frac{5}{12} \\ +\ \frac{1}{6} \\ \hline \end{array}$

7. $\begin{array}{r} 9\frac{2}{3} \\ +\ 5 \\ \hline \end{array}$

8. $\begin{array}{r} \frac{5}{6} \\ +\ \frac{1}{5} \\ \hline \end{array}$

9. $\begin{array}{r} \frac{8}{22} \\ +\ \frac{5}{22} \\ \hline \end{array}$

10. $\begin{array}{r} 2\frac{3}{10} \\ +\ 1\frac{5}{20} \\ \hline \end{array}$

11. $\begin{array}{r} 35\frac{6}{7} \\ +\ 4\frac{1}{8} \\ \hline \end{array}$

12. $\begin{array}{r} 14\frac{2}{10} \\ +\ 3\frac{1}{5} \\ \hline \end{array}$

13. $\begin{array}{r} 33\frac{5}{8} \\ +\ \frac{1}{6} \\ \hline \end{array}$

14. $\begin{array}{r} \frac{3}{15} \\ +\ \frac{2}{30} \\ \hline \end{array}$

15. $\begin{array}{r} \frac{6}{7} \\ +\ \frac{4}{8} \\ \hline \end{array}$

16. $\begin{array}{r} 3\frac{3}{8} \\ +\ 2\frac{1}{6} \\ \hline \end{array}$

17. $\begin{array}{r} 5\frac{1}{3} \\ +\ 2\frac{3}{5} \\ \hline \end{array}$

18. $\begin{array}{r} 9\frac{1}{6} \\ +\ 2\frac{1}{9} \\ \hline \end{array}$

19. $\begin{array}{r} 8\frac{2}{11} \\ +\ 5\frac{5}{66} \\ \hline \end{array}$

20. $\begin{array}{r} 2\frac{1}{5} \\ +\ \frac{8}{45} \\ \hline \end{array}$

21. $\begin{array}{r} 8\frac{6}{19} \\ +\ 2\frac{3}{38} \\ \hline \end{array}$

22. $\begin{array}{r} 32\frac{3}{16} \\ +\ 1\frac{2}{64} \\ \hline \end{array}$

23. $\begin{array}{r} 2\frac{5}{13} \\ +\ 5 \\ \hline \end{array}$

24. $\begin{array}{r} 21\frac{5}{7} \\ +\ 4\frac{6}{8} \\ \hline \end{array}$

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Subtraction of Fractions

EXAMPLE $13\frac{11}{12} - 2\frac{2}{12} =$

Write this:

$$\begin{array}{r} 13\frac{11}{12} \\ -\ 2\frac{2}{12} \\ \hline 11\frac{9}{12} = 11\frac{3}{4} \end{array}$$

If the denominators are the same, then subtract the numerators.

Simplify to the lowest terms.

EXAMPLE $6\frac{5}{7} - 2\frac{3}{21} =$

Write this:

$$\begin{array}{r} 6\frac{5}{7} = 6\frac{15}{21} \\ -\ 2\frac{3}{21} = 2\frac{3}{21} \\ \hline 4\frac{12}{21} = 4\frac{4}{7} \end{array}$$

Find the least common denominator. Then subtract.

Directions Subtract. Simplify your answers to the lowest terms.

1. $\begin{array}{r} \frac{6}{7} \\ -\ \frac{4}{7} \\ \hline \end{array}$

2. $\begin{array}{r} 14\frac{11}{15} \\ -\ 2\frac{1}{15} \\ \hline \end{array}$

3. $\begin{array}{r} 8\frac{2}{3} \\ -\ 6\frac{1}{6} \\ \hline \end{array}$

4. $\begin{array}{r} 7\frac{4}{5} \\ -\ 2\frac{6}{10} \\ \hline \end{array}$

5. $\begin{array}{r} 6\frac{19}{20} \\ -\ 4\frac{1}{5} \\ \hline \end{array}$

6. $\begin{array}{r} 25\frac{5}{7} \\ -\ 2\frac{3}{8} \\ \hline \end{array}$

7. $\begin{array}{r} 2\frac{2}{3} \\ -\ 1\frac{1}{7} \\ \hline \end{array}$

8. $\begin{array}{r} 10\frac{3}{16} \\ -\ 1\frac{1}{32} \\ \hline \end{array}$

9. $\begin{array}{r} 3\frac{7}{12} \\ -\ \frac{2}{8} \\ \hline \end{array}$

10. $\begin{array}{r} 12\frac{4}{5} \\ -\ 3 \\ \hline \end{array}$

11. $\begin{array}{r} 26\frac{3}{8} \\ -\ 4\frac{2}{6} \\ \hline \end{array}$

12. $\begin{array}{r} 2\frac{7}{11} \\ -\ 1\frac{6}{66} \\ \hline \end{array}$

13. $\begin{array}{r} 3\frac{5}{8} \\ -\ 2\frac{3}{16} \\ \hline \end{array}$

14. $\begin{array}{r} 8\frac{5}{12} \\ -\ 2\frac{2}{18} \\ \hline \end{array}$

15. $\begin{array}{r} 18\frac{2}{5} \\ -\ 3\frac{1}{15} \\ \hline \end{array}$

16. $\begin{array}{r} 7\frac{8}{9} \\ -\ 2\frac{3}{18} \\ \hline \end{array}$

17. $\begin{array}{r} 26\frac{7}{8} \\ -\ 2\frac{1}{6} \\ \hline \end{array}$

18. $\begin{array}{r} 9\frac{5}{12} \\ -\ 4\frac{2}{9} \\ \hline \end{array}$

19. $\begin{array}{r} 1\frac{27}{28} \\ -\ \frac{3}{7} \\ \hline \end{array}$

20. $\begin{array}{r} 14\frac{1}{5} \\ -\ 5\frac{1}{8} \\ \hline \end{array}$

21. $\begin{array}{r} 30\frac{3}{13} \\ -\ 4\frac{4}{39} \\ \hline \end{array}$

22. $\begin{array}{r} 15\frac{1}{2} \\ -\ 2\frac{3}{7} \\ \hline \end{array}$

23. $\begin{array}{r} 81\frac{2}{11} \\ -\ 3\frac{2}{22} \\ \hline \end{array}$

24. $\begin{array}{r} 12\frac{6}{10} \\ -\ 3\frac{2}{25} \\ \hline \end{array}$

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Subtraction with Renaming

EXAMPLE $10\frac{4}{11} - 4\frac{5}{11} =$

Write this:

$$\begin{array}{rcl} 10\frac{4}{11} & = & 9\frac{15}{11} \\ -\ 4\frac{5}{11} & = & 4\frac{5}{11} \\ \hline & & 5\frac{10}{11} \end{array}$$

Remember $1 = \frac{11}{11}$, so $\frac{15}{11} = \frac{4}{11} + \frac{11}{11}$.

EXAMPLE $9\frac{2}{5} - 6\frac{11}{15} =$

Write this:

$$\begin{array}{rcrcr} 9\frac{2}{5} & = & 9\frac{6}{15} & = & 8\frac{21}{15} \\ -6\frac{11}{15} & = & 6\frac{11}{15} & = & 6\frac{11}{15} \\ \hline & & 2\frac{10}{15} & = & 2\frac{2}{3} \end{array}$$

Directions Subtract. Rename when necessary. Simplify your answers.

1. $\begin{array}{r} 12\frac{5}{13} \\ -\ 3\frac{6}{13} \\ \hline \end{array}$

2. $\begin{array}{r} 5\frac{2}{7} \\ -\ 3\frac{4}{7} \\ \hline \end{array}$

3. $\begin{array}{r} 16\frac{2}{3} \\ -\ 5\frac{3}{4} \\ \hline \end{array}$

4. $\begin{array}{r} 18\frac{1}{5} \\ -\ 2\frac{6}{7} \\ \hline \end{array}$

5. $\begin{array}{r} 33\frac{15}{18} \\ -\ \frac{8}{9} \\ \hline \end{array}$

6. $\begin{array}{r} 41\frac{7}{10} \\ -\ 3\frac{4}{5} \\ \hline \end{array}$

7. $\begin{array}{r} 36\frac{3}{14} \\ -\ 4\frac{6}{7} \\ \hline \end{array}$

8. $\begin{array}{r} 45\frac{1}{9} \\ -\ 2\frac{3}{10} \\ \hline \end{array}$

9. $\begin{array}{r} 4\frac{2}{15} \\ -\ 2\frac{1}{5} \\ \hline \end{array}$

10. $\begin{array}{r} 29\frac{3}{16} \\ -\ 4\frac{5}{8} \\ \hline \end{array}$

11. $\begin{array}{r} 11\frac{2}{11} \\ -\ 3\frac{8}{22} \\ \hline \end{array}$

12. $\begin{array}{r} 29\frac{6}{31} \\ -\ 4\frac{21}{62} \\ \hline \end{array}$

13. $\begin{array}{r} 25\frac{1}{6} \\ -\ 2\frac{1}{4} \\ \hline \end{array}$

14. $\begin{array}{r} 4\frac{1}{6} \\ -\ 2\frac{3}{8} \\ \hline \end{array}$

15. $\begin{array}{r} 3\frac{1}{3} \\ -\ 2\frac{4}{5} \\ \hline \end{array}$

16. $\begin{array}{r} 1\frac{7}{8} \\ -\ \frac{8}{9} \\ \hline \end{array}$

17. $\begin{array}{r} 27\frac{5}{16} \\ -\ 2\frac{7}{8} \\ \hline \end{array}$

18. $\begin{array}{r} 4\frac{1}{3} \\ -\ 2\frac{1}{2} \\ \hline \end{array}$

19. $\begin{array}{r} 18 \\ -\ 2\frac{1}{5} \\ \hline \end{array}$

20. $\begin{array}{r} 17\frac{2}{9} \\ -\ 3\frac{4}{8} \\ \hline \end{array}$

21. $\begin{array}{r} 8 \\ -\ 2\frac{1}{4} \\ \hline \end{array}$

22. $\begin{array}{r} 15\frac{3}{4} \\ -\ 5\frac{9}{10} \\ \hline \end{array}$

23. $\begin{array}{r} 3\frac{2}{9} \\ -\ 2\frac{1}{3} \\ \hline \end{array}$

24. $\begin{array}{r} 4\frac{6}{7} \\ -\ 3 \\ \hline \end{array}$

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Multiplication of Decimals

EXAMPLE 31.2 × 0.34 =

Write this:

$$\begin{array}{r} 31.2 \\ \times\quad .34 \\ \hline 1248 \\ +936 \\ \hline 10.\mathbf{608} \end{array} \qquad \begin{array}{r} 1 \\ +\ 2 \\ \hline 3 \end{array}$$

1 Decimal place
+ 2 Decimal places
3 Decimal places to be marked off in the product counting from right to left.

EXAMPLE 0.33 × 0.005 =

Write this:

$$\begin{array}{r} .33 \\ \times\quad .005 \\ \hline \mathbf{0.00}165 \end{array}$$

Sometimes it becomes necessary to insert zeros at the left.

Directions Multiply.

1. $\begin{array}{r} 3.4 \\ \times 2.6 \\ \hline \end{array}$

2. $\begin{array}{r} 71.8 \\ \times\ .29 \\ \hline \end{array}$

3. $\begin{array}{r} 3.02 \\ \times\ .12 \\ \hline \end{array}$

4. $\begin{array}{r} 4.21 \\ \times\quad 3.8 \\ \hline \end{array}$

5. $\begin{array}{r} 10.8 \\ \times 1.71 \\ \hline \end{array}$

6. $\begin{array}{r} 4.501 \\ \times\quad 2.3 \\ \hline \end{array}$

7. $\begin{array}{r} 20.34 \\ \times\ 10.3 \\ \hline \end{array}$

8. $\begin{array}{r} .234 \\ \times .008 \\ \hline \end{array}$

9. $\begin{array}{r} 1.03 \\ \times .009 \\ \hline \end{array}$

10. $\begin{array}{r} .0037 \\ \times\ .019 \\ \hline \end{array}$

11. $\begin{array}{r} .00319 \\ \times\ .0084 \\ \hline \end{array}$

12. $\begin{array}{r} .0028 \\ \times\ .072 \\ \hline \end{array}$

Directions Write these in vertical form and multiply.

13. 2.034 × 4.5 = ______________

14. 4.9 × 0.009 = ______________

15. 0.004 × 0.24 = ______________

16. 49.5 × 3.4 = ______________

17. 3.405 × 0.003 = ______________

18. 0.00391 × 0.019 = ______________

19. 0.934 × 23.1 = ______________

20. 0.0201 × 0.039 = ______________

21. 0.0031 × 0.009 = ______________

22. 10.07 × 0.35 = ______________

23. 129 × 4.03 = ______________

24. 0.506 × 0.0001 = ______________

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Using a Charge Account

EXAMPLE Ryan has bought supplies for her floral shop on her credit card. She owes $330.00. The minimum payment due is $40.00. Ryan decides to pay $80.00. That is more than her minimum so that she can pay it off faster. Ryan's interest charge per month is 0.9% of the unpaid balance. How much will she owe next month if she makes no new purchases?

Step 1 Subtract the payment from the balance to find unpaid balance.

$330 Balance
− 80 Payment
$250 New Balance

Step 2 Find the interest on the unpaid balance.

$250
× .009
$2.25

Step 3 Add the interest to the unpaid balance to the new balance.

$250.00
+ 2.25
$252.25

Ryan now owes $252.25 on her charge account.

Directions Find the interest and new balance on these charge accounts.

	Balance	**Payment**	**Unpaid Balance**	**Interest Rate per Month**	**Interest**	**New Balance**
1.	$100.00	$20		1.2%		
2.	$1,020.00	$100		1.5%		
3.	$450.00	$45		1.6%		
4.	$825.00	$85		0.9%		
5.	$56.00	$2.80		1.4%		
6.	$143.00	$7.15		1.5%		
7.	$253.00	$12.65		1.6%		
8.	$167.00	$8.35		2.0%		
9.	$52.70	$2.64		1.8%		
10.	$152.89	$7.64		1.5%		
11.	$376.14	$18.81		1.3%		
12.	$985.09	$49.25		1.5%		
13.	$552.17	$27.61		1.6%		
14.	$682.34	$34.12		1.8%		
15.	$710.02	$35.50		0.9%		

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Workbook Activity 40

Chapter 3, Lesson 11

Using a Layaway Plan

EXAMPLE Mikkel and his brother Jay bought a house together. They want to invest in an energy saving refrigerator that costs $899.99. They decide to use a five-month layaway. They made a 15% deposit. How much do they owe each month?

Step 1 Find the deposit. It is customary to round the amount to the nearest cent.

$$\begin{array}{r} \$900 \\ \times\ .15 \\ \hline \$135 \end{array}$$

Step 2 Find the remaining amount to be paid.

$$\begin{array}{r} \$900 \\ -\ 135 \\ \hline \$765 \end{array}$$

Step 3 Find the amount of each layaway payment.

$$\begin{array}{r} \$153 \\ 5\overline{)\,\$765} \end{array}$$

Mikkel and Jay will make a $135 deposit and pay 5 layaway payments of $153. Then they will take their refrigerator home.

Directions Find the deposit and monthly payment for each layaway plan.

	Item	Price	Percent Deposit	Deposit Amount	Remainder Due	Number of Payments	Payment Amount
1.	Air Filter	$249.99	20%			5	
2.	Water Heater	$269.99	33%			10	
3.	Sewing Machine	$175.00	30%			5	
4.	Down Comforter	$159.00	10%			6	
5.	Clothes Dryer	$499.99	15%			10	
6.	Winter Coat	$174.99	15%			5	
7.	Set of Luggage	$249.99	10%			5	
8.	Cooking Pan Set	$179.99	12%			10	
9.	Mountain Bike	$359.99	25%			5	
10.	DVD Player	$229.99	50%			5	

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Renting a Home

EXAMPLE **Renter's Rule** You should spend no more than one week's income for a month's rent. Xavier earns $2,080 per month. What is the maximum amount that he should pay for rent?

There are about 4.3 weeks in each month. To estimate Xavier 's weekly income, divide his monthly income by 4.3

$$\begin{array}{r} \$483.72 \\ 4.3\overline{)\,\$2,080.00} \end{array}$$

Xavier can afford to spend about $484 dollars per month for rent.

Directions Use the renter's rule to find the maximum amount that should be spent for rent with each of these incomes. Remember that 1 year equals 12 months or 52 weeks. Round answers to the nearest dollar.

	Renter	**Income**	**Maximum Amount for Rent**
1.	Makayla	$8,146 per month	__________
2.	Jared	$1,256 every two weeks	__________
3.	Brooke	$18,450 annually	__________
4.	Marissa	$3,549 monthly	__________
5.	Ian	$2,894 biweekly	__________
6.	Marcus	$6,268 per month	__________
7.	Devin	$44,000 annually	__________
8.	Eduardo	$2,025 every two weeks	__________
9.	Vanessa	$1,563 monthly	__________
10.	Miguel	$28,800 annually	__________
11.	Wyatt	$3,095 monthly	__________
12.	Isabelle	$42,970 annually	__________
13.	Lucas	$940 every two weeks	__________
14.	Alexandria	$3,564 monthly	__________
15.	Shelby	$40,600 annually	__________
16.	Trinity	$2,335 every two weeks	__________
17.	Kimberly	$4,040 monthly	__________
18.	Blake	$800 twice a month	__________
19.	Antonio	$955 twice a month	__________
20.	Fernando	$32,684 annually	__________

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Workbook Activity **42**

Chapter 4, Lesson 2

Buying a Home

EXAMPLE **Banker's Rule** You may borrow up to 2.5 times your annual income. Arianna is buying a home. Her weekly income is $900. What is the maximum amount that she may borrow?

Step 1: Find annual income

$900	weekly income
× 52	weeks in a year
$46,800	annual income

Step 2: Apply the Banker's Rule

$$\begin{array}{r} \$46{,}800 \\ \times \quad 2.5 \\ \hline \$117{,}000 \end{array}$$

Arianna may borrow up to $117,000.

Directions Use the Banker's Rule to find the maximum amount that may be borrowed with each of these incomes. Remember that 1 year equals 12 months or 52 weeks. Round answers to the nearest dollar.

	Renter	Income	Annual Income	Maximum Able to Borrow
1.	Makayla	$8,146 per month		
2.	Jared	$1,256 every two weeks		
3.	Brooke	$18,450 annually		
4.	Marissa	$3,549 monthly		
5.	Ian	$2,894 biweekly		
6.	Marcus	$6,268 per month		
7.	Devin	$44,000 annually		
8.	Eduardo	$2,025 every two weeks		
9.	Vanessa	$1,563 monthly		
10.	Miguel	$28,800 annually		
11.	Wyatt	$3,095 monthly		
12.	Isabelle	$42,970 annually		
13.	Lucas	$940 every two weeks		
14.	Alexandria	$3,564 monthly		
15.	Shelby	$40,600 annually		
16.	Trinity	$2,335 every two weeks		
17.	Kimberly	$4,040 monthly		
18.	Blake	$800 twice a month		
19.	Antonio	$955 twice a month		
20.	Fernando	$32,684 annually		

Name Date Period

Workbook Activity **43**

Chapter 4, Lesson 3

Computing the Down Payment

EXAMPLE Jesus Morales decided to purchase a townhouse. The price is $83,500. What is his 18% down payment? How much is left to mortgage?

Step 1 Find the down payment

$$\begin{array}{r} \$83{,}500 \\ \times\ .18 \\ \hline \$15{,}030.00 \end{array}$$

Step 2 Find amount to mortgage

$$\begin{array}{r} \$83{,}500 \\ -\ 15{,}030 \\ \hline \$68{,}470 \end{array}$$

Jesus will make a $15,030 down payment and mortgage the rest, $68,470.

Directions Find the amount of the down payment and the amount of the mortgage for each townhouse.

	Cost of House	Rate of Down Payment	Down Payment	Mortgage
1.	$53,000	10%		
2.	$65,000	15%		
3.	$67,500	20%		
4.	$69,900	30%		
5.	$74,500	10%		
6.	$86,000	5%		
7.	$99,900	20%		
8.	$101,000	18%		
9.	$105,995	22%		
10.	$109,900	19%		
11.	$115,000	10%		
12.	$116,900	20%		
13.	$118,000	30%		
14.	$119,000	25%		
15.	$120,000	14%		
16.	$123,500	17%		
17.	$125,999	21%		
18.	$159,000	14%		
19.	$179,900	30%		
20.	$180,000	75%		

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Paying Mortgages

EXAMPLE James obtained an $84,000, 30-year balloon mortgage at 10.5% for 5 years. How much does James still owe after 5 years?

Mortgage	*Rate*	*Term in Years*
$84,000	10.5%	30

Step 1: Look in the table. Find the percentage at 10.5% for 30 years. The percentage is 96.9%.

Step 2: Multiply $84,000 by 96.9%

$$\begin{array}{r} \$\quad 84{,}000 \\ \times \quad .969 \\ \hline 756\,000 \\ 5\,040\,00 \\ 75\,600\,0 \\ \hline \$81{,}396.00\cancel{0} \end{array}$$

The principal remaining at the end of his 5-year balloon mortgage is $81,396.

Percentage of Mortgage Principal Left After 5 Years

	Term	
Rate	20 Yrs.	30 Yrs.
10%	89.8%	96.6%
10.5%	90.3%	96.9%
11%	90.8%	97.2%
11.5%	91.3%	97.4%
12%	91.7%	97.7%
12.5%	92.2%	97.9%
13%	92.6%	98.1%
13.5%	93.1%	98.3%
14%	93.4%	98.4%
14.5%	93.7%	98.6%
15%	94.1%	98.7%
15.5%	94.4%	98.8%
16%	94.7%	99%

Directions Compute the principal remaining at the end of each 5-year balloon mortgage.

	Mortgage	**Rate**	**Term in Years**	**Remaining Principal**		**Mortgage**	**Rate**	**Term in Years**	**Remaining Principal**
1.	$79,000	14.5%	30		**14.**	$106,000	12%	30	
2.	$89,000	11.5%	30		**15.**	$69,000	13%	20	
3.	$42,000	10%	30		**16.**	$59,000	12%	30	
4.	$64,000	14%	30		**17.**	$84,000	15.5%	30	
5.	$67,000	12.5%	20		**18.**	$1,056,000	11%	20	
6.	$68,000	14%	30		**19.**	$48,000	15.5%	30	
7.	$42,000	15%	30		**20.**	$66,000	14%	20	
8.	$55,000	14%	30		**21.**	$67,000	14.5%	30	
9.	$104,000	12.5%	20		**22.**	$85,000	11.5%	30	
10.	$781,000	16%	30		**23.**	$67,000	10.5%	20	
11.	$98,000	13.5%	20		**24.**	$86,000	10.5%	30	
12.	$104,000	10.5%	30		**25.**	$78,000	12%	20	
13.	$73,000	15%	30		**26.**	$104,000	15.5%	30	

Name Date Period

Fixed-Rate Mortgage Payments

EXAMPLE

Mortgage	*Rate*	*Term in Years*
$65,000	12.75%	25

Step 1: Look at the table. The payment at 12.75% for 25 years is $11.10.

Step 2:

	$ 11.10	Payment for $1,000
×	65	(Loan is $65,000)
	$ 721.50	Payment for $65,000

Step 3:

	12	Months in 1 year
×	25	Years
	300	Months in 25 years

Step 4:

	$ 721.50	Payment for 1 month
×	300	Months
	$216,450	Total payment

Monthly Payment to Amortize (Repay) a Loan of $1,000

Rate	Term 20 Years	 25 Years	 30 Years
12.50%	$11.37	$10.91	$10.68
12.75%	11.54	11.10	10.87
13.00%	11.72	11.28	11.07
13.25%	11.90	11.47	11.26
13.50%	12.08	11.66	11.46
13.75%	12.26	11.85	11.66
14.00%	12.44	12.04	11.85
14.25%	12.62	12.23	12.05
14.50%	12.80	12.43	12.25
14.75%	12.99	12.62	12.45

Directions Compute the total payment for each of these mortgage loans.

	Mortgage	**Rate**	**Term in Years**	**Total Payment**		**Mortgage**	**Rate**	**Term in Years**	**Total Payment**
1.	$55,000	13.75%	30	______	**14.**	$46,000	13.5%	25	______
2.	$55,000	14%	30	______	**15.**	$46,000	13.5%	20	______
3.	$34,000	13.5%	30	______	**16.**	$36,000	14.25%	25	______
4.	$34,000	13.75%	30	______	**17.**	$36,000	14.25%	30	______
5.	$50,000	14.5%	25	______	**18.**	$65,000	13.25%	25	______
6.	$50,000	14.75%	25	______	**19.**	$65,000	13.25%	30	______
7.	$102,000	14.25%	25	______	**20.**	$105,000	13.75%	25	______
8.	$102,000	14.5%	25	______	**21.**	$105,000	13.75%	20	______
9.	$726,000	14.5%	25	______	**22.**	$1,100,000	13.25%	25	______
10.	$726,000	14.75%	25	______	**23.**	$1,100,000	13.25%	30	______
11.	$108,000	13.5%	30	______	**24.**	$42,000	12.75%	25	______
12.	$108,000	13.75%	30	______	**25.**	$42,000	12.75%	30	______
13.	$57,000	12.75%	30	______	**26.**	$55,000	13.75%	25	______

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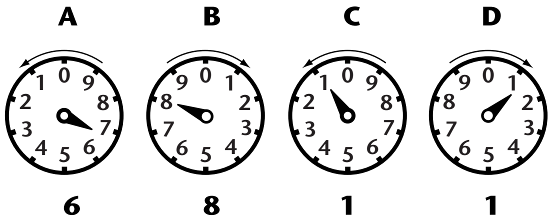
Workbook Activity **46**

Chapter 4, Lesson 6

Reading Utility Meters

EXAMPLE



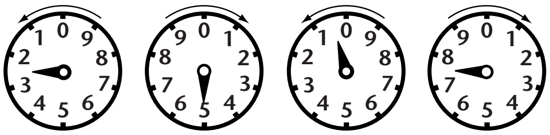
Begin with dial A. Read the number that the pointer has just passed.

Then read dial B. If the pointer is between numbers take the lower number. Even though the number appears to be exactly on a number, read the next lower number–unless the pointer to its right has passed zero. Dials C and D are read in the same way as dial B.

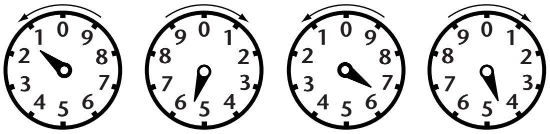
The dials here read 6811.

Directions Record the readings on these sample utility meters.

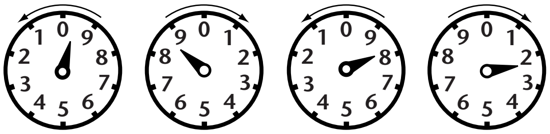
1.



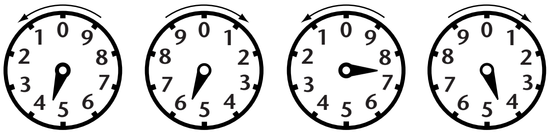
2.



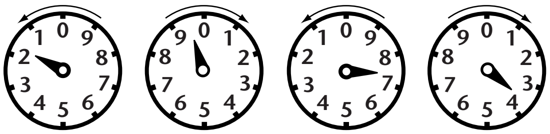
3.



4.



5.



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Workbook Activity **47**

Chapter 4, Lesson 7

Subtraction of Whole Numbers

EXAMPLE 30,045 − 4,857 =

Write this:

$$\begin{array}{r} 30{,}045 \\ -\ 4{,}857 \\ \hline 25{,}188 \end{array}$$

30,045 ← Minuend

− 4,857 ← Subtrahend

25,188 ← Difference or Remainder

Directions Subtract.

1. 372 − 45 = ______

2. 754 − 586 = ______

3. 3,841 − 548 = ______

4. 9,004 − 486 = ______

5. 3,945 − 459 = ______

6. 5,108 − 4,960 = ______

7. 4,056 − 3,506 = ______

8. 50,400 − 38,404 = ______

9. 30,451 − 5,968 = ______

10. 84,452 − 9,574 = ______

11. 95,068 − 49,052 = ______

12. 89,502 − 9,495 = ______

13. 490,683 − 39,475 = ______

14. 10,237 − 9,340 = ______

15. 102,873 − 30,475 = ______

16. 340,900 − 12,009 = ______

17. 340,581 − 93,364 = ______

18. 200,319 − 92,338 = ______

19. 300,471 − 49,284 = ______

20. 100,000 − 20,594 = ______

21. 101,039 − 39,900 = ______

22. 944,032 − 94,475 = ______

23. 200,341 − 90,943 = ______

24. 837,529 − 84,750 = ______

25. 838,470 − 84,757 = ______

26. 580,334 − 84,758 = ______

27. 405,562 − 393,400 = ______

28. 344,163 − 12,419 = ______

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Telephone Bills

EXAMPLE Telephone bills are a total of charges for various services plus taxes. Find the total monthly bill for the following charges: flat rate: $19.68; caller ID: $8.73; long distance $3.78; and taxes: $0.87.

$$\begin{array}{r} \$19.68 \\ 8.73 \\ 3.78 \\ +\quad .87 \\ \hline \$33.06 \end{array}$$

The total monthly telephone bill is $33.06.

Directions Find the total telephone bill for the services listed below.

	Flat Rate	**Optional Services**	**Long Distance**	**Taxes**	**Monthly Bill**
1.	$14.78	$14.88	$1.43	$0.67	
2.	$18.34	$3.77	$6.09	$1.44	
3.	$24.77	$7.39	$11.53	$3.27	
4.	$19.34	$6.13	$27.84	$7.33	
5.	$14.55	$5.99	$88.92	$1.63	
6.	$18.90	$5.08	$127.55	$2.79	
7.	$22.02	$4.07	none	$3.34	
8.	$24.11	$11.52	$37.67	$5.19	
9.	$13.05	$38.41	$44.80	$4.78	
10.	$18.79	$9.62	$2.36	$0.98	
11.	$33.71	$11.74	$4.87	$3.65	
12.	$19.33	$21.94	$9.78	$2.87	
13.	$13.38	$12.87	$41.64	$3.21	
14.	$9.22	$33.62	$209.76	$10.56	
15.	$7.29	$5.81	$123.65	$5.76	
16.	$9.12	none	$77.99	$4.32	
17.	$18.73	$4.50	$12.09	$0.78	
18.	$14.88	$8.37	$2.78	$0.56	
19.	$28.69	$9.99	$32.64	$1.32	
20.	$33.68	$10.68	$1.11	$1.45	

Name Date Period

Mortgage Insurance

EXAMPLE Franklin had a $75,900 mortgage for a term of 30 years. He died in the 25th year. Use the chart below to find the benefit of his mortgage insurance.

Percent of Mortgage Covered

Policy Year in which Death Occurs	30 Year Term	25 Year Term	20 Year Term	15 Year Term	10 Year Term
1	100%	100%	100%	100%	100%
5	94%	92%	88%	80%	66%
10	84%	77%	67%	49%	12%
15	71%	59%	41%	9%	
20	55%	36%	8%		
25	34%	7%			
30	7%				

Step 1 Read Chart
For a 30 year term mortgage,
the benefit in the 25th year is 34%

Step 2 Multiply the mortgage by 34%

$$\begin{array}{r} \$75,900 \\ \times \quad .34 \\ \hline \$25,806 \end{array}$$

The insurance company paid a benefit of $25,806.

Directions Find the amount paid by the insurance company in each of these situations.

	Policy Year in Which Death Occurs	**Term of Mortgage**	**Amount of Mortgage**	**Benefit Paid**
1.	15	20	$50,000	
2.	5	25	$45,000	
3.	5	20	$85,000	
4.	25	30	$132,600	
5.	5	10	$10,500	
6.	15	25	$101,900	
7.	1	20	$32,700	
8.	10	25	$87,900	
9.	30	30	$145,800	
10.	5	15	$52,900	
11.	20	25	$98,900	
12.	15	30	$123,500	

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Name Date Period

Workbook Activity **50**

Chapter 4, Lesson 10

Solving for the Percentage

rate ↓ base ↓ percentage ↓

EXAMPLE 23% of 35 is what number?

$0.23 \times 35 = N$

$8.05 = N$

Step 1: Write the rate as a decimal.

Step 2: Multiply the rate times the base.

EXAMPLE 2% of 5.8 is what number?

$0.02 \times 5.8 = N$

$0.116 = N$

Directions Solve for the percentage.

1. 4% of 37 is what number? ____________

2. 34% of 5.7 is what number? ____________

3. 5% of 6 is what number? ____________

4. 7.4% of 200 is what number? ____________

5. 25% of 0.57 is what number? ____________

6. 5.6% of 283 is what number? ____________

7. 55% of 104 is what number? ____________

8. 48% of 2003 is what number? ____________

9. 90% of 203 is what number? ____________

10. 0.38% of 74 is what number? ____________

11. 50% of 300 is what number? ____________

12. 6.01% of 0.01 is what number? ____________

13. 110% of 90 is what number? ____________

14. 85% of 3000 is what number? ____________

15. 40% of 0.92 is what number? ____________

16. 57.5% of 70.5 is what number? ____________

17. 75% of 10 is what number? ____________

18. 60% of 9 is what number? ____________

19. 7.2% of 44 is what number? ____________

20. 5% of 6.9 is what number? ____________

21. 41% of 54.18 is what number? ____________

22. 36% of 0.102 is what number? ____________

23. 70% of 384 is what number? ____________

24. 6.3% of 7.02 is what number? ____________

25. 0.9% of 7 is what number? ____________

26. 38% of 4.7 is what number? ____________

27. 0.5% of 100 is what number? ____________

28. 8% of 16 is what number? ____________

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Name ____________________ Date __________ Period __________

Addition of Whole Numbers

EXAMPLE 234 + 349 + 1,603 =

Write this:

$$\left.\begin{array}{r} 234 \\ 349 \\ +\ 1{,}603 \end{array}\right\} \leftarrow \text{Addends}$$

$$\begin{array}{r} \hline 2{,}186 \end{array} \leftarrow \text{Sum}$$

Directions Add.

1. 23 + 48 + 506 = ____________________

2. 5 + 94 + 80 + 3 = ____________________

3. 5 + 74 + 102 + 49 = ____________________

4. 203 + 448 + 509 = ____________________

5. 429 + 747 + 67 = ____________________

6. 690 + 38 + 441 + 8 = ____________________

7. 3,594 + 37 + 380 = ____________________

8. 405 + 393 + 4,488 = ____________________

9. 48,204 + 74,503 + 302 = ____________________

10. 7,834 + 6,539 + 92,389 = ____________________

11. 283 + 7,485 + 3,774 = ____________________

12. 560 + 374 + 6,005 = ____________________

13. 4,759 + 5,768 + 30,481 = ____________________

14. 49,036 + 87,630 + 390,476 = ____________________

15. 30,457 + 58,604 + 80,512 = ____________________

16. 38,405 + 50,067 + 40,584 = ____________________

17. 203,753 + 859,302 + 702,641 = ____________________

18. 5,037,583 + 7,458,324 + 37,495,621 =

____

Name Date Period

Purchasing a Used Car

Directions Compute the answers to these problems. Write your answer on the line.

1. Derek buys a $2,230 car with a $580 trade-in. How much extra money does he pay? ________________

2. Lisa agrees to pay $157.28 per month for her car. How much will she pay in nine months? ________________

3. Marti's car has a sale price of $6,630. How much money does she pay after a $1,090 rebate? ________________

4. Tashia's car is guaranteed for 30 days or 4,000 miles (whichever comes first). She bought the car on April 10 with 48,397 miles on it. On May 8, the odometer reads 52,405. Is the guarantee still in effect? ________________

5. The ad reads, "$725 or best offer." If your offer of $580 is accepted, how much money will you save? ________________

6. Calvin's car is guaranteed for 30 days or 4,500 miles (whichever comes first). He bought the car on July 7 with 38,472 miles. On August 7, the odometer reads 42,950. Is the guarantee still in effect? ________________

7. The car Andres wants to buy has a list price of $7,614.11. The dealer will sell it at 5% off. How much must he pay? ________________

8. Your car invoice reads: "Price $1,492.50, dealer preparation $45.00, transportation $54.50, undercoat $148.80, 60-day guarantee $95.00, tape deck $238.73." What is the final cost? ________________

9. When Viviana purchases her car, she agrees to pay $126.00 down and $108.83 per month for one year. How much will she pay for the car? ________________

10. Tam paid the dealer $1,410.00 cash for his car. He also paid $40.00 for license plates, $154.30 for insurance, and 6% sales tax. How much did Tam pay for all these charges? ________________

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Financing a Car

EXAMPLE Antigone purchased a car for $26,500.00 and financed the payments. After paying a $6,500.00 down payment, she financed the rest for 72 months at $456.49 per month. What was the deferred price of Antigone's car and the total interest she paid?

Step 1 Multiply to find total monthly payments

$$\begin{array}{rl} \$456.49 & \text{Monthly Payment} \\ \underline{\times\ 72} & \text{Months} \\ \$32{,}867.28 & \text{Total Monthly Payments} \end{array}$$

Step 2 Add to find deferred price

$$\begin{array}{rl} \$32{,}867.28 & \text{Total Monthly Payments} \\ \underline{+\ 6{,}500.00} & \text{Down Payment} \\ \$39{,}367.28 & \text{Deferred Price} \end{array}$$

Step 3 Subtract to find Interest Paid

$$\begin{array}{rl} \$39{,}367.28 & \text{Deferred Price} \\ \underline{-\ 26{,}500.00} & \text{Cash Price} \\ \$12{,}867.28 & \text{Interest Paid} \end{array}$$

The deferred price of Antigone's car is $39,367.28 and the total interest paid is $12,867.28.

Directions Find the total monthly payment, the deferred price and the interest paid.

	Cash Price	Down Payment	Monthly Payment	Months to Pay	Total Monthly Payments	Deferred Price	Interest Paid
1.	$26,000	$6,000	$456.49	72	______	______	______
2.	$14,000	$4,000	$252.13	60	______	______	______
3.	$9,250	$1,250	$215.67	48	______	______	______
4.	$33,500	$3,500	$613.35	72	______	______	______
5.	$17,999	$2,999	$345.04	60	______	______	______
6.	$23,700	$3,700	$432.05	72	______	______	______
7.	$22,899	$2,899	$366.21	72	______	______	______
8.	$15,500	$5,500	$219.70	60	______	______	______
9.	$21,769	$3,169	$390.29	60	______	______	______
10.	$44,600	$4,600	$912.98	72	______	______	______
11.	$25,800	$5,800	$481.66	60	______	______	______
12.	$17,895	$2,895	$378.20	60	______	______	______
13.	$31,700	$3,700	$621.75	72	______	______	______
14.	$29,999	$2,999	$567.43	72	______	______	______
15.	$15,630	$10,000	$163.34	48	______	______	______
16.	$22,999	$3,999	$457.58	60	______	______	______

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Automobile Liability Insurance

EXAMPLE Jerod had $100,000/$150,000 liability coverage. He injured three people in an accident: $30,000; $50,000; and $110,000. Find the insurance payment. Find Jerod's payment.

Coverage:
$100,000/$150,000

Amounts Due Victims:
$30,000; $50,000;
$110,000

Insurance Company's Payment

Person 1:	$ 30,000	
Person 2:	50,000	
Person 3:	+100,000	Policy limit*
Total:	$ 180,000	
	−150,000	Policy limit*
	$ 30,000	

Driver's Payment

Person 3:	$ 10,000*
	+30,000
	$ 40,000

*Remember, the insurance company only pays up to the policy limit. In this case, Jerod would have to pay the $10,000 that goes over the limit for injury to any one person ($110,000 – $100,000 limit), as well as the $30,000 that goes over the policy limit.

Directions For each case below, compute the insurance company's payment and the driver's payment, if any.

	Coverage	Amounts Due Victims	Insurance Company's Payment	Driver's Payment
1.	$50,000/$150,000	$20,000; $12,500; $12,500; $60,000		
2.	$100,000/$150,000	$110,000; $60,000; $103,000		
3.	$75,000/$125,000	$79,000; $52,500		
4.	$150,000/$300,000	$120,000; $155,000		
5.	$75,000/$125,000	$75,000; $81,000; $3,500; $105,000		
6.	$125,000/$225,000	$112,500		
7.	$150,000/$250,000	$4,500; $165,000; $90,000		
8.	$100,000/$150,000	$130,000; $109,000; $5,000		
9.	$150,000/$200,000	$160,000		
10.	$150,000/$225,000	$180,000; $6,000; $180,000		
11.	$50,000/$200,000	$7,000; $60,000; $7,000		
12.	$75,000/$125,000	$82,500; $52,500; $97,500		
13.	$100,000/$225,000	$116,000; $50,000		

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Reading an Odometer

EXAMPLE

0	2	8	1	4	4	3

Shanoma's odometer reads 28144.3. Write the reading in words.

Step 1 Place the decimal point and a comma in the number. 28,144.3

Step 2 Write the number in words.

The reading is twenty-eight thousand one hundred forty-four and three tenths miles.

Directions Write the odometer reading in words.

1.	0	2	4	6	7	9	1
2.	1	3	6	8	1	2	3
3.	0	1	3	0	6	5	9
4.	1	7	7	3	0	1	7
5.	0	9	0	1	5	7	2

Directions Round to the nearest thousand miles. Write the number in words.

6.	0	5	7	1	9	2	8
7.	0	8	8	7	6	8	0
8.	1	3	4	2	8	7	4
9.	0	0	2	6	5	0	6
10.	1	2	9	4	4	3	1

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Average Miles Driven per Year

EXAMPLE Dakota's odometer reads 14,579.2 miles. His car is 3 years old. Find the average number of miles he drove per year. Round to the nearest hundred miles.

0	1	4	5	7	9	2

Step 1 Divide to the 10 miles place.

4,859.
3) 14,579.2
12
2 5
2 4
17
15

Step 2 Round off to the 100 miles place.
4,900 miles

Dakota drove an average of 4,900 miles per year.

Directions Find the average number of miles driven per year for each car. Round your answer to the nearest hundred miles.

	Odometer Reading	Age of Car in Years	Average Number of Miles
1.	0 0 2 7 5 8 0	2	______
2.	0 0 8 5 7 3 7	4	______
3.	0 8 7 5 6 2 3	9	______
4.	0 2 6 7 3 0 3	2	______
5.	1 3 2 5 7 3 8	9	______
6.	0 0 9 5 3 1 5	5	______
7.	0 4 6 2 0 4 7	3	______
8.	0 9 3 4 5 6 2	6	______
9.	0 3 4 5 7 3 1	4	______
10.	1 2 3 4 5 8 0	12	______
11.	1 0 0 3 5 2 6	10	______
12.	0 5 3 5 1 1 7	8	______
13.	0 9 8 7 6 2 4	8	______
14.	0 1 9 6 2 7 0	3	______
15.	0 4 6 2 8 7 1	5	______
16.	0 0 0 7 2 6 0	1	______

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Name Date Period

Workbook Activity **57**

Chapter 5, Lesson 7

Number of Miles Traveled

EXAMPLE Samuel's odometer reads 456187.5 at the beginning of a trip. At the end, it reads 459733.2. How far did Samuel travel to the nearest mile?

To find the distance, subtract the beginning reading from the ending reading.

$$\begin{array}{r} 459{,}733.2 \\ -\ 456{,}187.5 \\ \hline 3{,}545.7 \end{array}$$

Samuel traveled 3,546 miles.

Directions Find the number of miles traveled. Round to the nearest mile.

	Beginning	End	Miles Traveled
1.	004561.9	004783.9	
2.	194766.2	195351.6	
3.	022945.5	023010.3	
4.	010304.0	010728.2	
5.	115678.5	116283.4	
6.	109357.7	109499.6	
7.	034811.9	035168.8	
8.	044122.6	046587.3	
9.	000347.2	001173.8	
10.	045821.5	045911.6	
11.	100682.6	101773.2	
12.	029613.7	030010.5	
13.	075329.4	075987.7	
14.	004729.6	013844.4	
15.	039559.8	040688.0	
16.	107603.4	108933.2	
17.	110110.0	120095.7	
18.	003526.5	003822.8	
19.	035583.2	039533.5	
20.	118395.3	120554.7	

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Name Date Period

Workbook Activity **58**

Chapter 5, Lesson 8

Division of Whole Numbers Without Remainders

EXAMPLE 1,404 ÷ 6 =

Write this:

$$\begin{array}{rrl}
 & 234 & \longleftarrow \text{Quotient}\\
\text{Divisor} \longrightarrow 6 & \overline{)\,1{,}404} & \longleftarrow \text{Dividend}\\
 & \underline{-1\,2} & \\
 & 20 & \\
 & \underline{-18} & \\
 & 24 & \\
 & \underline{-24} &
\end{array}$$

EXAMPLE 3,120 ÷ 12 =

Write this:

$$\begin{array}{rr}
 & 260\\
12 & \overline{)\,3{,}120}\\
 & \underline{-2\,4}\\
 & 72\\
 & \underline{-72}
\end{array}$$

EXAMPLE 11,707 ÷ 23 =

Write this:

$$\begin{array}{rr}
 & 509\\
23 & \overline{)\,11{,}707}\\
 & \underline{-11\,5}\\
 & 207\\
 & \underline{-207}
\end{array}$$

Directions Divide.

1. $9\,\overline{)\,2{,}439}$

2. $7\,\overline{)\,3{,}164}$

3. $8\,\overline{)\,1{,}648}$

4. $7\,\overline{)\,2{,}737}$

5. $8\,\overline{)\,4{,}984}$

6. $13\,\overline{)\,6{,}799}$

7. $13\,\overline{)\,3{,}965}$

8. $17\,\overline{)\,1{,}802}$

9. $29\,\overline{)\,17{,}835}$

10. $23\,\overline{)\,16{,}330}$

11. $31\,\overline{)\,17{,}484}$

12. $28\,\overline{)\,61{,}880}$

Directions Write these in the standard form and divide.

13. 4,173 ÷ 39 =

14. 8,316 ÷ 18 =

15. 5,136 ÷ 48 =

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Multiplication of Whole Numbers

EXAMPLE 273 × 49 =

Write this:

$$\begin{array}{rl} 273 & \leftarrow \text{Factors} \\ \times\quad 49 & \\ \hline 2\,457 & \leftarrow \text{Partial Products} \\ +10\,92 & \leftarrow \text{Product} \\ \hline 13{,}377 & \end{array}$$

Directions Multiply.

1. $\begin{array}{r} 239 \\ \times\quad 8 \\ \hline \end{array}$

2. $\begin{array}{r} 203 \\ \times\ 12 \\ \hline \end{array}$

3. $\begin{array}{r} 485 \\ \times\ 31 \\ \hline \end{array}$

4. $\begin{array}{r} 349 \\ \times\ 11 \\ \hline \end{array}$

5. $\begin{array}{r} 803 \\ \times\ 72 \\ \hline \end{array}$

6. $\begin{array}{r} 402 \\ \times\quad 84 \\ \hline \end{array}$

7. $\begin{array}{r} 847 \\ \times\quad 94 \\ \hline \end{array}$

8. $\begin{array}{r} 475 \\ \times\quad 47 \\ \hline \end{array}$

9. $\begin{array}{r} 485 \\ \times\quad 51 \\ \hline \end{array}$

10. $\begin{array}{r} 3{,}102 \\ \times\quad 18 \\ \hline \end{array}$

11. $\begin{array}{r} 4{,}852 \\ \times\quad 27 \\ \hline \end{array}$

12. $\begin{array}{r} 9{,}050 \\ \times\quad 91 \\ \hline \end{array}$

13. $\begin{array}{r} 2{,}961 \\ \times\ 102 \\ \hline \end{array}$

14. $\begin{array}{r} 5{,}706 \\ \times\ 313 \\ \hline \end{array}$

15. $\begin{array}{r} 4{,}066 \\ \times\ 116 \\ \hline \end{array}$

Directions Write these in the vertical form and multiply.

16. 3,041 × 325 =

17. 4,712 × 482 =

18. 3,012 × 384 =

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Computing the Fuel Needed

EXAMPLE Twanda is planning a 320 mile trip. Her car's EPA rating is 41 mpg on the highway. How many gallons of gas will she require for this trip? Round to the nearest gallon.

$$41\overline{)320.0}\quad = 7.8$$

7.8 ~ 8 gallons needed for the trip

41) 320.0 Miles

Twanda will need about 8 gallons of gas for this trip.

Directions Find the amount of fuel needed for each trip. Round your answer to the nearest gallon.

	Distance	**Mileage Rating**	**Amount of Fuel**
1.	253 miles	22 mpg	______________
2.	119 miles	25 mpg	______________
3.	610 miles	18 mpg	______________
4.	784 miles	32 mpg	______________
5.	223 miles	18 mpg	______________
6.	483 miles	25 mpg	______________
7.	2,194 miles	35 mpg	______________
8.	244 miles	33 mpg	______________
9.	632 miles	29 mpg	______________
10.	2,048 miles	38 mpg	______________
11.	653 miles	28 mpg	______________
12.	2,639 miles	26 mpg	______________
13.	877 miles	39 mpg	______________
14.	902 miles	44 mpg	______________
15.	1,763 miles	42 mpg	______________
16.	3,779 miles	31 mpg	______________
17.	3,992 miles	25 mpg	______________
18.	14,329 miles	41 mpg	______________
19.	296 miles	34 mpg	______________
20.	118 miles	14 mpg	______________

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Computing Average Speed

EXAMPLE Arthur drives 157 miles in 4 hours and 16 minutes. Find his average rate of speed.

Step 1 Convert minutes to a decimal part of an hour by dividing by 60. Round to the nearest tenth of an hour

$$60\overline{)16.0} = .26 \text{ Hour} \sim 0.3 \text{ Hour}$$

Minutes

Step 2 Write the hours as a decimal number.

4 hours and 16 minutes =
4 hours + 0.3 hours = 4.3 hours

Step 3 Divide the miles by the hours

$$4.3\overline{)157.0} = 36.5 \sim 37 \text{ miles per hour}$$

Arthur's average rate of speed is 37 miles per hour.

Directions Find the average speed for these trips. Round your answer to the nearest mile per hour.

	Distance	**Time**	**Average Speed**
1.	92 miles	1 hours, 55 minutes	____________
2.	437 miles	10 hours, 15 minutes	____________
3.	906 miles	30 hours, 30 minutes	____________
4.	83 miles	1 hours, 47 minutes	____________
5.	143 miles	3 hours, 10 minutes	____________
6.	892 miles	25 hours, 15 minutes	____________
7.	3,445 miles	86 hours, 14 minutes	____________
8.	572 miles	14 hours, 35 minutes	____________
9.	998 miles	30 hours, 30 minutes	____________
10.	1,653 miles	34 hours, 55 minutes	____________
11.	285 miles	5 hours, 16 minutes	____________
12.	188 miles	4 hours, 12 minutes	____________
13.	621 miles	15 hours, 14 minutes	____________
14.	490 miles	9 hours, 30 minutes	____________
15.	1,477 miles	29 hours, 30 minutes	____________

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Computing Travel Time

EXAMPLE Clifford plans a trip of 304 miles. He expects to be able to average 50 miles per hour. How much time should Clifford expect the trip to take?

Step 1 Divide the miles by the average speed. Round to the nearest hundredth of an hour.

$$\begin{array}{r l} 6.08 & \text{Hours} \\ 50\overline{)\,304.00} & \text{Miles} \end{array}$$

Step 2 Convert the decimal part of the quotient to minutes by multiplying it by 60.

$$\begin{array}{r l} .08 & \text{Hour} \\ \underline{\times\ 60} & \text{Minutes per hour} \\ 4.80 & \sim 5 \text{ minutes} \end{array}$$

Clifford's trip should take about 6 hours and 5 minutes.

Directions Find the travel time for each of these trips. Round your answer to the nearest minute.

	Distance	Average Speed	Estimated Time for Trip
1.	450 miles	30 mph	______
2.	450 miles	35 mph	______
3.	450 miles	40 mph	______
4.	450 miles	45 mph	______
5.	450 miles	55 mph	______
6.	100 miles	55 mph	______
7.	200 miles	55 mph	______
8.	300 miles	55 mph	______
9.	400 miles	55 mph	______
10.	500 miles	55 mph	______
11.	700 miles	37 mph	______
12.	700 miles	42 mph	______
13.	700 miles	47 mph	______
14.	700 miles	52 mph	______
15.	700 miles	57 mph	______
16.	1,000 miles	55 mph	______

Name Date Period

Buying Gasoline

EXAMPLE Barry has $15.00. He wants to buy gas at $\$0.99^{9}$. How many gallons can he buy?

Step 1 Write the price of the gas as a decimal. $\$0.99^{9} = \$0.999$

Step 2 Divide the amount of money by the price of one gallon of gas.

$$\begin{array}{r} 15.01 \sim 15.0 \text{ gallons} \\ .999\overline{)15.000\,00} \end{array}$$

Barry is able to purchase 15.0 gallons.

Directions Find the amount of gas you can buy with each amount of money. Round your answer to the nearest tenth of a gallon.

	Amount of Money	Cost per Gallon of Gasoline	Gallons of Gas
1.	$5	$1.029	________
2.	$25	$1.159	________
3.	$35	$1.199	________
4.	$10	$1.059	________
5.	$15	$1.079	________
6.	$25	$1.189	________
7.	$13	$.889	________
8.	$22	$1.219	________
9.	$12	$1.049	________
10.	$16	$1.129	________
11.	$21	$1.149	________
12.	$20	$1.129	________
13.	$30	$1.319	________
14.	$24	$1.279	________
15.	$18	$1.089	________
16.	$8	$1.219	________
17.	$16	$1.139	________
18.	$29	$1.199	________
19.	$33	$1.209	________
20.	$22	$1.099	________

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Repairing Cars

EXAMPLE Erika Jones had the PCV valve and rear wheel bearings replaced on her car. To find her total bill, you must:

Step 1: Fill in the parts and work done.

Step 2: Find the price of parts and hours worked from the flat rate chart.

Step 3: Multiply hours of labor times $60, and compute the sales tax of 6% on the parts only.

Step 4: Add to find the total bill

NAME Erika Jones DATE Oct. 23

ADDRESS 3309 Mace St., Baltimore ZIP CODE 21206

PARTS	$ PRICE		HOURS	DESCRIPTION	LABOR	
PCV valve	$7	50	.4	Replace PCV valve	$24	00
Rear wheel				Replace rear		
bearings	45	62	1.1	wheel bearings	66	00
FRIENDLY MOTORS *"SALES, SERVICE, & PARTS"* *AUTHORIZED DEALER*				MECHANICAL LABOR	$90	00
				PARTS	53	12
				SALES TAX	3	19
				TOTAL	$146	31

Flat Rate Chart

Time (in hours)	*Repairs*	*Parts*	*Time (in hours)*	*Repairs*	*Parts*
.4	Replace PCV valve	$ 7.50	5.2	Replace clutch	180.80
2.1	Complete tune-up	127.80	1.5	Replace front brake pads	32.95
.5	Align headlights	0	2.5	Install roof rack	126.85
1.7	Fix gas tank leak (sealant)	15.00	.7	Align the front end	0
1.5	Tighten steering wheel	0	.7	Replace muffler, tail pipe	160.00
.7	Recharge air conditioner and		3.1	Carburetor overhaul	0
	check for leaks (refrigerant)	30.00	1.1	Replace rear wheel bearings	45.62

Directions Fill out a car repair order form for this repair. Charge $60 per hour for labor and 6% sales tax. Do not charge sales tax on labor. Make up address and date.

1. Frank Davis
Replace PCV valve
Replace clutch
Replace front brake pads
Complete tuneup

NAME ______________________ DATE __________

ADDRESS ______________________ ZIP CODE ______

PARTS	**$ PRICE**		**HOURS**	**DESCRIPTION**	**LABOR**	
FRIENDLY MOTORS *"SALES, SERVICE, & PARTS"* *AUTHORIZED DEALER*				MECHANICAL LABOR		
				PARTS		
				SALES TAX		
				TOTAL		

Name Date Period

Average Calories per Day

EXAMPLE On seven consecutive days Reynaldo consumed the following number of calories:

Sunday	2,300	Thursday	3,290
Monday	3,500	Friday	2,095
Tuesday	2,135	Saturday	2,487
Wednesday	1,960		

What his average caloric intake per day?

Step 1 Find the total number of calories.

$$\begin{array}{r} 2{,}300 \\ 3{,}500 \\ 2{,}135 \\ 1{,}960 \\ 3{,}290 \\ 2{,}095 \\ +\ 2{,}487 \\ \hline 17{,}767 \end{array}$$

Step 2 Divide by 7 days

2,538 Calories per day
7) 17,767 Calories in a week

On average, Reynaldo consumed 2,538 calories per day.

Directions Find the average number of calories consumed per day in each case. Round your answer to the nearest calorie.

Days	Calories per Day	Total Number of Calories in a Week	Average Number of Calories per Day
1. Sunday	3,200		
Monday	1,975		
Tuesday	2,010		
Wednesday	2,234		
Thursday	3,610		
Friday	1,800		
Saturday	2,550		
2. Sunday	2,478		
Monday	3,167		
Tuesday	2,068		
Wednesday	2,173		
Thursday	1,994		
Friday	2,055		
Saturday	3,605		
3. Sunday	2,678		
Monday	2,057		
Tuesday	2,145		
Wednesday	2,301		
Thursday	3,200		
Friday	2,804		
Saturday	3,503		

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Renaming to Lowest Terms

EXAMPLE $\frac{12}{16} = \frac{12 \div 4}{16 \div 4} = \frac{3}{4}$

Divide the numerator and the denominator by 4 because 4 is a common factor of 12 and 16.

EXAMPLE $3\frac{12}{16} = 3 + \frac{12}{16} = 3 + \frac{3}{4} = 3\frac{3}{4}$

Rename $\frac{12}{16}$ as shown in the first example.

Directions Rename each fraction to the lowest terms.

1. $\frac{8}{10} =$

2. $10\frac{10}{12} =$

3. $\frac{12}{36} =$

4. $\frac{16}{18} =$

5. $\frac{22}{44} =$

6. $\frac{10}{16} =$

7. $3\frac{5}{25} =$

8. $8\frac{14}{22} =$

9. $\frac{28}{38} =$

10. $\frac{26}{36} =$

11. $\frac{52}{64} =$

12. $\frac{13}{65} =$

13. $\frac{9}{21} =$

14. $2\frac{20}{42} =$

15. $\frac{16}{24} =$

16. $\frac{15}{21} =$

17. $\frac{42}{57} =$

18. $6\frac{14}{35} =$

19. $17\frac{30}{54} =$

20. $11\frac{2}{10} =$

21. $\frac{18}{81} =$

22. $\frac{27}{81} =$

23. $\frac{40}{56} =$

24. $\frac{24}{56} =$

25. $\frac{14}{18} =$

26. $\frac{28}{35} =$

27. $\frac{84}{108} =$

28. $9\frac{12}{20} =$

29. $\frac{32}{48} =$

30. $\frac{56}{63} =$

31. $\frac{15}{51} =$

32. $\frac{45}{57} =$

33. $\frac{18}{63} =$

34. $\frac{48}{72} =$

35. $\frac{54}{68} =$

36. $\frac{72}{104} =$

37. $\frac{60}{84} =$

38. $\frac{39}{91} =$

39. $7\frac{28}{42} =$

40. $23\frac{76}{84} =$

Name Date Period

The Key to Proportion

EXAMPLE You can use cross products to find an unknown term in a proportion.

$\frac{2}{5} = \frac{\blacksquare}{20}$

Step 1 Find one cross product.

$$\frac{\boxed{2}}{5} = \frac{\blacksquare}{\boxed{20}} \longrightarrow 2 \times 20 = 40$$

Step 2 To find the missing term, divide the cross product by the other term.

$$\frac{\boxed{2}}{5} = \frac{\blacksquare}{\boxed{20}} \qquad \begin{array}{rl} 8 & \text{Missing term} \\ 5\overline{)40} & \text{Cross product} \end{array}$$

Step 3 Write the complete proportion.

$\frac{2}{5} = \frac{8}{20}$

Step 4 Check by comparing cross products.

$$\frac{\boxed{2}}{\boxed{5}} = \frac{\boxed{8}}{\boxed{20}}$$

5×8 $\qquad$ 2×20

40 $\qquad$ 40

Directions Find the unknown term in each proportion.

1. $\frac{1}{3} = \frac{\blacksquare}{9}$

2. $\frac{2}{7} = \frac{12}{\blacksquare}$

3. $\frac{3}{4} = \frac{6}{\blacksquare}$

4. $\frac{1}{\blacksquare} = \frac{2}{6}$

5. $\frac{2}{4} = \frac{6}{\blacksquare}$

6. $\frac{4}{\blacksquare} = \frac{16}{32}$

7. $\frac{3}{\blacksquare} = \frac{9}{45}$

8. $\frac{18}{\blacksquare} = \frac{9}{7}$

9. $\frac{4}{\blacksquare} = \frac{2}{5}$

10. $\frac{5}{20} = \frac{20}{\blacksquare}$

11. $\frac{3}{7} = \frac{24}{\blacksquare}$

12. $\frac{2}{5} = \frac{\blacksquare}{25}$

13. $\frac{5}{16} = \frac{20}{\blacksquare}$

14. $\frac{3}{5} = \frac{\blacksquare}{30}$

15. $\frac{18}{\blacksquare} = \frac{9}{7}$

16. $\frac{4}{9} = \frac{8}{\blacksquare}$

17. $\frac{6}{18} = \frac{\blacksquare}{9}$

18. $\frac{\blacksquare}{12} = \frac{18}{24}$

19. $\frac{48}{90} = \frac{16}{\blacksquare}$

20. $\frac{108}{18} = \frac{\blacksquare}{3}$

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Division of Fractions

EXAMPLE

Divisor

$\frac{5}{6} \div \frac{7}{10} =$

Rule: Invert the divisor $\frac{7}{10}$ to $\frac{10}{7}$ and multiply.

Write this: $\frac{5}{\underset{3}{\cancel{6}}} \times \frac{\overset{5}{\cancel{10}}}{7} = \frac{25}{21} = 1\frac{4}{21}$

EXAMPLE $2\frac{1}{2} \div 3\frac{1}{4} =$

Write this: $\frac{5}{2} \div \frac{13}{4} =$

Express mixed numbers as improper fractions.

$\frac{5}{\underset{1}{\cancel{2}}} \times \frac{\overset{2}{\cancel{4}}}{13} = \frac{10}{13}$

Invert the divisor. Then multiply. Simplify if possible.

Directions Divide. Simplify your answers.

1. $\frac{5}{7} \div \frac{5}{6} =$

2. $\frac{3}{5} \div \frac{1}{5} =$

3. $\frac{2}{7} \div \frac{4}{14} =$

4. $\frac{5}{8} \div \frac{6}{8} =$

5. $\frac{7}{18} \div \frac{4}{9} =$

6. $\frac{3}{13} \div \frac{2}{5} =$

7. $\frac{8}{9} \div \frac{5}{6} =$

8. $\frac{7}{10} \div \frac{14}{25} =$

9. $\frac{6}{9} \div \frac{12}{18} =$

10. $\frac{2}{3} \div \frac{1}{5} =$

11. $1\frac{8}{9} \div \frac{5}{6} =$

12. $\frac{10}{11} \div \frac{5}{6} =$

13. $2\frac{3}{4} \div \frac{3}{8} =$

14. $1\frac{5}{6} \div \frac{13}{12} =$

15. $2\frac{1}{5} \div \frac{22}{10} =$

16. $3\frac{2}{5} \div \frac{34}{15} =$

17. $1\frac{2}{7} \div 1\frac{1}{5} =$

18. $3\frac{2}{7} \div 1\frac{2}{8} =$

19. $\frac{5}{8} \div 2\frac{3}{7} =$

20. $8\frac{2}{3} \div \frac{13}{18} =$

21. $5\frac{1}{3} \div 1\frac{1}{3} =$

22. $7\frac{1}{3} \div \frac{2}{4} =$

23. $5\frac{3}{5} \div \frac{14}{30} =$

24. $9\frac{2}{6} \div \frac{2}{8} =$

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Renaming Fractions as Percents

EXAMPLE Rename $\frac{6}{7}$ as a percent.

Step 1 Divide the numerator by the denominator and round to the nearest thousandths.

$$\begin{array}{r} 0.8571 \approx 0.857 \\ 7\,\overline{)\,6.0000} \\ -\,5\,6 \\ \hline 40 \\ -\,35 \\ \hline 50 \\ -\,49 \\ \hline 10 \\ -\,7 \\ \hline \end{array}$$

Step 2 Move the decimal point two places to the right and write a percent symbol.

$0.\underset{\curvearrowright}{85}7$ 85.7%

Move two places.

Write the % symbol.

Directions Rename these fractions as percents.

1. $\frac{7}{8} =$

2. $\frac{2}{3} =$

3. $\frac{4}{5} =$

4. $\frac{6}{9} =$

5. $\frac{1}{3} =$

6. $\frac{5}{12} =$

7. $\frac{6}{13} =$

8. $\frac{4}{7} =$

9. $\frac{2}{7} =$

10. $\frac{5}{8} =$

11. $\frac{3}{5} =$

12. $\frac{2}{9} =$

13. $\frac{5}{16} =$

14. $\frac{2}{11} =$

15. $\frac{7}{13} =$

16. $\frac{11}{13} =$

17. $\frac{10}{11} =$

18. $\frac{1}{9} =$

19. $\frac{7}{9} =$

20. $\frac{4}{9} =$

21. $\frac{5}{11} =$

22. $\frac{4}{13} =$

23. $\frac{1}{6} =$

24. $\frac{2}{13} =$

25. $\frac{5}{14} =$

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Fat Grams and Calories

EXAMPLE Dontee eats some pepperoni pizza. In a slice of pizza, there are 306 calories and 18 grams of fat. Each gram of fat supplies 9 calories. What percent of the calories in the pizza are from fat?

Step 1 Find the number of calories from fat.

18g x 9 = 162 calories from fat

Step 2 Write the fat proportion.

$$\frac{\text{Fat calories}}{\text{Total calories}} = \frac{\text{percent fat}}{100}$$

$$\frac{162}{306} = \frac{\text{percent fat}}{100}$$

Step 3 Simplfy the ratios

$$\frac{162}{306} = \frac{\text{percent fat}}{100}$$

$$\frac{9}{17} = \frac{\text{percent fat}}{100}$$

Step 4 Solve the proportion

$9 \times 100 \div 17 = 53\%$

The fat calories are 53% of the pizza.

Directions Find what percent the fat calories are of the total calories in each food. Round to the nearest whole percent.

	Food	Total calories per serving	Grams of fat per serving	Percent of Fat per Serving
1.	Bagel, 1-3" diameter	163	1.4 g	
2.	Pita bread, 1 oz	77	0.3	
3.	Hamburger roll	123	2.2 g	
4.	Croissant, 1 oz	115	6.1 g	
5.	Pancakes, 2 plain	166	5.8 g	
6.	Waffle, 1 frozen	103	3.5 g	
7.	Muffin, 1 blueberry	110	4.0 g	
8.	English muffin	133	1.0 g	
9.	Green beans, 1 c cooked	35	0.2 g	
10.	Broccoli, 1 c raw	25	0.3 g	
11.	Cauliflower, 4 oz Raw	27	0.2 g	
12.	Celery, $\frac{1}{2}$ c raw	17	0.1 g	
13.	Spinach, 1 c cooked	57	0.4 g	
14.	Peach, 1	37	0.1 g	
15.	Pear, 1 Bartlett	98	0.7 g	

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Exercise and Calories

EXAMPLE According to the National Institutes of Health, the average number of calories spent per hour by a 150-pound person who rides a bicycle 6 miles per hour is 240 calories. The calories spent in a particular activity vary in proportion to one's body weight. For example, a 100-pound person burns $\frac{1}{3}$ fewer calories, and a 200-pound person burns $\frac{1}{3}$ more calories.

Find the average number of calories burned by a 100-pound person and a 200-pound person who ride bikes at 6 mph for one hour. Round your answer to the nearest calorie.

100-pound person
Think: $\frac{1}{3}$ fewer is about 33% fewer. Multiply by 100% minus 33%, or 67%
240 calories per hour $\times$ 67% $=$ 240 $\times$ 0.67 $=$ 160.8 $\approx$ 161 cals./hr

200-pound person
Think: $\frac{1}{3}$ more is about 33% more. Multiply by 100% plus 33%, or 133%
240 calories per hour $\times$ 133% $=$ 240 $\times$ 1.33 $=$ 319.2 $\approx$ 319 cals./hr

A 100-pound person burns an average of 161 calories per hour bicycling at 6 mph.
A 200-pound person burns an average of 319 calories per hour bicycling at 6 mph.

Directions Find the average number of calories a 100 lb person and a 200 lb person burn while engaged in the following activities. Round your answer to the nearest calorie.

	Activity (1 hour)	**Calories burned by 150-lb person**	**Calories burned by 100-lb person**	**Calories burned by 200-lb person**
1.	Running in place	650 cals./hr		
2.	Running 10 mph	1,280 cals./hr		
3.	Swimming 25 yds/min.	275 cals./hr		
4.	Swimming 50 yds/min.	500 cals./hr		
5.	Tennis-singles	400 cals./hr		
6.	Walking 2 mph	240 cals./hr		
7.	Walking 3 mph	320 cals./hr		
8.	Walking 4 1/2 mph	440 cals./hr		

Name Date Period

Excercising to Lose Weight

EXAMPLE Each extra pound in a person's body contains about 3,500 calories. One way to lose a pound is to exercise enough to burn 3,500 calories. Ricardo swims for 2 hours. How much weight does he lose? Use the chart to find the number of calories used in 1 hour.

Step 1

500 Calories
× 2 Hours
1,000 Total calories used

Step 2

$$\frac{1,000}{3,500} = \frac{10}{35} = \frac{2}{7}$$

Ricardo loses $\frac{2}{7}$ pound.

Calories Used in One Hour

Activity	Calories
Tennis	500
Bicycling	500
Golf	350
Swimming	500
Walking	300
Running	700
Heavy exercise	1,200

Directions Use the chart to compute how much weight each person loses. Simplify your answers.

Daily Exercise **Weight Loss**

1. Abdul plays golf for 4 hours. ____________________

2. Maria swims for 3 hours. ____________________

3. Millard plays tennis for 6 hours. ____________________

4. Racquel walks for 6 hours. ____________________

5. Rudy bikes for 3 hours. ____________________

6. Nikki runs for 2 hours. ____________________

Directions Change each answer to a mixed number in lowest terms.

Monthly Exercise **Weight Loss**

1. Brandon runs for 11 hours. ____________________

2. Suki plays tennis for 31 hours. ____________________

3. Robert walks for 77 hours. ____________________

4. LaToya does 21 hours of heavy exercise. ____________________

5. Christen bikes for 18 hours. ____________________

6. Shiro swims for 42 hours. ____________________

Name Date Period

Multiplication of Fractions

EXAMPLE $\frac{2}{5} \times \frac{10}{13} = \frac{20}{65} = \frac{4}{13}$ $\frac{\text{numerator times numerator}}{\text{denominator times denominator}}$

OR $\frac{2}{\underset{1}{\cancel{5}}} \times \frac{\overset{2}{\cancel{10}}}{13} = \frac{4}{13}$ Because $\frac{10}{5} = \frac{2}{1}$

EXAMPLE $2\frac{1}{2} \times 2\frac{2}{3} =$

$\frac{5}{\underset{1}{\cancel{2}}} \times \frac{\overset{4}{\cancel{8}}}{3} = \frac{20}{3} = 6\frac{2}{3}$ Because $\frac{8}{2} = \frac{4}{1}$

Directions Multiply. Simplify your answers.

1. $\frac{5}{6} \times \frac{2}{3} =$

2. $\frac{4}{5} \times \frac{3}{4} =$

3. $\frac{7}{8} \times \frac{5}{14} =$

4. $\frac{3}{8} \times \frac{10}{12} =$

5. $\frac{7}{13} \times \frac{2}{7} =$

6. $\frac{3}{11} \times \frac{22}{24} =$

7. $\frac{6}{13} \times \frac{5}{12} =$

8. $\frac{9}{10} \times \frac{5}{18} =$

9. $2\frac{1}{2} \times \frac{4}{5} =$

10. $3\frac{2}{3} \times \frac{3}{5} =$

11. $\frac{2}{7} \times 3\frac{1}{4} =$

12. $\frac{4}{8} \times 1\frac{1}{9} =$

13. $1\frac{1}{5} \times 2\frac{2}{3} =$

14. $1\frac{1}{6} \times 2\frac{1}{3} =$

15. $2\frac{3}{5} \times 1\frac{2}{7} =$

16. $3\frac{2}{5} \times \frac{15}{17} =$

17. $4\frac{3}{4} \times \frac{4}{5} =$

18. $2\frac{3}{7} \times \frac{2}{17} =$

19. $5\frac{2}{7} \times \frac{1}{7} =$

20. $10\frac{2}{3} \times \frac{15}{16} =$

21. $3\frac{1}{7} \times 1\frac{7}{11} =$

22. $\frac{2}{3} \times \frac{5}{1} =$

23. $3\frac{1}{2} \times \frac{6}{1} =$

24. $4\frac{3}{5} \times 5 =$

25. $7\frac{1}{2} \times 3\frac{1}{2} =$

26. $4\frac{2}{5} \times 1\frac{2}{3} =$

27. $4\frac{1}{5} \times \frac{1}{2} =$

28. $30\frac{1}{2} \times \frac{2}{3} =$

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Workbook Activity **74**

Chapter 6, Lesson 10

Meal Preparation Time

EXAMPLE Elijah wants to make a turkey. He plans 35 minutes to prepare the stuffing and to stuff the bird. It must cook 25 minutes per pound and it weighs 13 lb 14 oz. After it roasts, the turkey must stand 25 minutes before carving. Carving should take about 15 minutes. How much time should Elijah allow to prepare the turkey?

Step 1 Find the weight of the bird in lb
Convert oz to lb

$$\begin{aligned} 14 \text{ oz} &= \tfrac{14}{16} \text{ lb} \\ &= \tfrac{7}{8} \text{ lb} \\ &= .875 \text{ lb} \end{aligned}$$

Add .875 lb to 13 lb

The turkey weighs 13.875 lb

Step 2 Find the roasting time required. Multiply the weight by cooking time per pound.

$$\begin{array}{rl} 13.875 & \text{weight} \\ \times \quad 25 & \text{minutes per pound} \\ \hline 346.875 & \approx 347 \text{ minutes} \end{array}$$

Divide by 60 minutes per hour

$$\begin{array}{rl} 5 & \text{hours} \\ 60\overline{)\,347} & \\ \underline{300} & \\ 47 & \text{minutes left over} \end{array}$$

Step 3 Find the total minutes required.

35 minutes for stuffing
5 hours 47 minutes roasting
25 minutes standing
+ 15 minutes carving
5 hours 122 minutes

Rename 122 minutes to 2 hours 2 minutes

5 hours + 2 hours 2 minutes = 7 hours 2 minutes.

Elijah should allow about 7 hours to prepare the turkey.

Directions Find the cooking times below.

	Weight of Roast	**Roasting Time**	**Preparation and Standing Time**	**Total Time Required**
1.	4 lb	25 minutes per lb	35 minutes	
2.	4 lb 8 oz	15 minutes per lb	1 hour 10 minutes	
3.	3 lb 5 oz	20 minutes per lb	25 minutes	
4.	2.41 lb	18 minutes per lb	15 minutes	
5.	1.43 lb	25 minutes per lb	28 minutes	
6.	12 lb 9 oz	15 minutes per lb	1 hour 45 minutes	
7.	6 lb 4 oz	35 minutes per lb	35 minutes	
8.	3.78 lb	20 minutes per lb	45 minute	

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Solving for the Base

EXAMPLE

rate ↓ base ↓ percentage ↓

24% of what number is 12.96?

$0.24 \times N = 12.96$

$N = 12.96 \div 0.24$

$N = 54$

Step 1 Write the rate as a decimal.
Step 2 Divide the percentage by the rate.
Step 3 Round the quotient if required.

EXAMPLE

2.7% of what number is 102?
(Round to the nearest whole number.)

$0.027 \times N = 102$

$N = 102 \div 0.027$

$N = 3{,}778$

$$\begin{array}{r} 3777.7 \\ \underset{\curvearrowright}{0.027}\overline{)\,102.\underset{\curvearrowright}{000}0} \end{array}$$

Directions Solve for the base. Rounding is not needed.

1. 12% of what number is 18? ____________
2. 6% of what number is 7.2? ____________
3. 10% of what number is 17.5? ____________
4. 2.8% of what number is 2.8? ____________
5. 8.3% of what number is 0.747? ____________
6. 7% of what number is 1.4? ____________
7. 4% of what number is 3.68? ____________
8. 88% of what number is 95.04? ____________
9. 6.2% of what number is 0.434? ____________
10. 1.4% of what number is 1.022? ____________

Directions Solve for the base. Round the base to the nearest whole number.

1. 7% of what number is 67? ____________
2. 39% of what number is 20? ____________
3. 9.6% of what number is 80? ____________
4. 48% of what number is 53.2? ____________
5. 2% of what number is 60? ____________
6. 86% of what number is 9? ____________
7. 0.69% of what number is 2? ____________
8. 7% of what number is 28? ____________
9. 5% of what number is 5? ____________
10. 4.2% of what number is 0.6? ____________

Name Date Period

Workbook Activity 76

Chapter 7, Lesson 1

Refunds for Repossessions

EXAMPLE Rebecca made total payments of $832 on a TV before it was repossessed. The resale price was $419. The original price was $1,200. The repossession and resale costs were $13 and $10. What was Rebecca's refund?

Total Payment	*Resale Price*	*Original Price*	*Repossession and Resale Costs*
$832	$419	$1,200	$13, $10

Step 1
$$\begin{array}{r} \$832 \\ +\ 419 \\ \hline \$1{,}251 \end{array}$$

Step 2
$$\begin{array}{r} \$1{,}200 \\ 13 \\ +\ 10 \\ \hline \$1{,}223 \end{array}$$

Step 3
$$\begin{array}{r} \$1{,}251 \\ -1{,}223 \\ \hline \$\ \ \ 28 \end{array}$$ Refund

Rebecca's refund was $28.00.

Directions Compute the refund for each of the following examples.

	Total Payment	**Resale Price**	**Original Price**	**Repossession and Resale Costs**	**Refund**
1.	$1,086	$619	$2,112	$11, $6	____________
2.	$1,507	$718	$1,772	$22, $9	____________
3.	$712	$256	$815	$18, $5	____________
4.	$814	$320	$945	$18, $9	____________
5.	$1,281	$418	$1,644	$13, $13	____________
6.	$763	$251	$965	$26, $7	____________
7.	$1,183	$542	$1,794	$17, $13	____________
8.	$466	$763	$943	$27, $5	____________
9.	$532	$203	$982	$10, $7	____________
10.	$948	$544	$1,850	$15, $11	____________
11.	$464	$246	$757	$20, $12	____________
12.	$1,803	$501	$2,298	$17, $12	____________

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Total Payments for Purchases

EXAMPLE Larry financed $3,400 worth of furniture at 18% interest for 30 months. Find Larry's total payment.

Amount	*Rate*	*Months*
$3,400	18%	30

Step 1 Look in the table. The payment at 18% for 30 months is $4.17.

Step 2 Divide to find how many $100s are in $3,400.
$3,400 ÷ $100 = 34

Step 3

$4.17	Payment for $100
× 34	$100s in $3,400
$ 141.78	Payment for $3,400
$ 141.78	Monthly payment
× 30	Months
$4,253.40	Total payment

Larry's total payment is $4,253.40.

Monthly Payments for Each $100 Financed

Rate	12 Mo.	18 Mo.	24 Mo.	30 Mo.	36 Mo.	42 Mo.
4%	$8.52	$5.74	$4.35	$3.51	$2.96	$2.56
5%	$8.57	$5.78	$4.39	$3.56	$3.00	$2.61
6%	$8.61	$5.83	$4.44	$3.60	$3.05	$2.65
7%	$8.66	$5.87	$4.48	$3.65	$3.09	$2.70
8%	$8.70	$5.92	$4.53	$3.69	$3.14	$2.74
9%	$8.75	$5.96	$4.57	$3.74	$3.18	$2.79
10%	$8.80	$6.01	$4.62	$3.79	$3.23	$2.84
11%	$8.84	$6.06	$4.67	$3.83	$3.28	$2.88
12%	$8.89	$6.10	$4.71	$3.88	$3.33	$2.93
13%	$8.94	$6.15	$4.76	$3.93	$3.37	$2.98
14%	$8.98	$6.20	$4.81	$3.97	$3.42	$3.03
15%	$9.03	$6.24	$4.85	$4.02	$3.47	$3.08
16%	$9.08	$6.29	$4.90	$4.07	$3.52	$3.13
17%	$9.13	$6.34	$4.95	$4.12	$3.57	$3.18
18%	$9.17	$6.39	$5.00	$4.17	$3.62	$3.23
19%	$9.22	$6.43	$5.05	$4.22	$3.67	$3.28
20%	$9.27	$6.48	$5.09	$4.27	$3.72	$3.33
21%	$9.32	$6.53	$5.14	$4.32	$3.77	$3.39
22%	$9.36	$6.58	$5.19	$4.37	$3.82	$3.44
23%	$9.41	$6.63	$5.24	$4.42	$3.88	$3.49
24%	$9.46	$6.68	$5.29	$4.47	$3.93	$3.55
25%	$9.51	$6.72	$5.34	$4.52	$3.98	$3.60

Directions Find the total payment for each of the purchases below. Follow the example and use the amortization table.

	Amount	**Rate**	**Months**	**Total Payment**		**Amount**	**Rate**	**Months**	**Total Payment**
1.	$3,600	23%	36	______	**11.**	$1,500	8%	36	______
2.	$3,300	24%	30	______	**12.**	$1,300	18%	12	______
3.	$8,400	21%	42	______	**13.**	$1,700	18%	18	______
4.	$6,300	22%	24	______	**14.**	$4,900	25%	24	______
5.	$3,000	16%	24	______	**15.**	$1,900	9%	12	______
6.	$1,300	9%	42	______	**16.**	$7,400	19%	30	______
7.	$5,600	25%	36	______	**17.**	$8,300	11%	42	______
8.	$9,300	21%	18	______	**18.**	$1,200	8%	42	______
9.	$5,500	23%	18	______	**19.**	$5,600	7%	30	______
10.	$4,400	5%	42	______	**20.**	$1,300	15%	42	______

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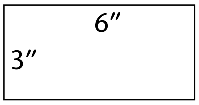
The Key to Area

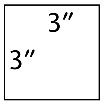
EXAMPLE

Rectangle
Rule To find the area of a rectangle, multiply the length and width.



A = l × w = 6″ × 3″ = 18 square inches

Square
Rule To find the area of a square, square the side.



A = $s^2 = 3^2$ = 3″ × 3″ = 9 square inches

Directions Draw the figures in the area provided or on grid paper. Then find the areas of the figures.

	Dimensions	Draw Figures	Area of Figures
1.	l = 5" w = 4"		
2.	l = 6" w = 1"		
3.	l = 3' w = 2'		
4.	l = 29" w = 12"		
5.	l = 53' w = 41'		
6.	s = 2"		
7.	s = 7"		
8.	s = 11"		
9.	s = 9"		
10.	s = 38'		
11.	l = 3" w = 5"		
12.	l = 1" w = 4"		
13.	l = 7' w = 3'		
14.	l = 27" w = 11"		
15.	l = 36' w = 40'		
16.	s = 6"		

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Name ______ Date ______ Period ______

Review of Basic Operations with Whole Numbers

1. 25 + 341 = ______

2. 304 × 23 = ______

3. 1,002 − 384 = ______

4. 26,261 ÷ 25 = ______

5. 3,020 × 105 = ______

6. 80,345 − 2,934 = ______

7. 7,022 ÷ 68 = ______

8. 8,054 × 112 = ______

9. 55,067 + 399 + 944 = ______

10. 49,322 ÷ 33 = ______

11. 49,338 − 9,442 = ______

12. 38 + 12 − 19 = ______

13. 9,122 ÷ 8 = ______

14. 30,091 − 28,949 = ______

15. 7,456 − 234 + 283 = ______

16. 801 × 20 ÷ 10 = ______

17. 288 + 942 + 9,511 = ______

18. 40,013 − 23,471 = ______

19. 674 + 85 − 495 = ______

20. 98,003 − 83,741 = ______

21. 40,591 ÷ 3 = ______

22. 5,900 × 400 = ______

23. 10,384 × 200 = ______

24. 40,513 ÷ 39 = ______

25. 8,371 − 578 = ______

26. 56,571 ÷ 65 = ______

27. 4 + 23 + 405 + 933 = ______

28. 37 × 14 × 35 = ______

29. 9,832 + 293 + 39,441 = ______

30. 5,761 + 384 − 481 = ______

31. 304 + 35 − 27 + 83 = ______

32. 144,144 ÷ 36 = ______

33. 80,028 − 29,388 = ______

34. 60,021 × 847 = ______

35. 102,283 − 23,384 = ______

36. 302 × 21 ÷ 9 = ______

37. 11,028 − 983 = ______

38. 42 + 6 + 81 + 923 = ______

39. 90,000 ÷ 100 = ______

40. 499 + 76 + 22 − 274 = ______

41. 30,022 ÷ 29 = ______

42. 5,058 × 501 = ______

43. 58,007 ÷ 12 = ______

44. 40,596 + 293 + 948 = ______

45. 40,591 − 2,935 + 47,501 = ______

46. 846,102 ÷ 14 = ______

47. 875 + 4,059 + 2,374 = ______

48. 60,900 ÷ 5,002 = ______

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Buying Paint

EXAMPLE April is at the hardware store and must decide whether to buy paint in 11 individual quart cans or to buy it in both gallon and quart cans. Here are the facts:

4 quarts = 1 gallon
1 quart costs $4.39
1 gallon costs $13.99

What should April do?

Step 1 Find the cost of 4 quarts.

$$\begin{array}{r} \$4.39 \\ \times \quad 11 \\ \hline \$48.29 \end{array}$$

Step 2 Find out how many gallons to buy.

$$\begin{array}{r} 2 \text{ Gallons} \\ 4\overline{)11} \phantom{\text{ Gallons}} \\ -\ 8 \phantom{\text{ Gallons}} \\ \hline 3 \text{ Quarts} \end{array}$$

Two gallons and 3 quarts are equal to 11 quarts.

Step 3 Find the cost.

$$\begin{array}{rl} \$13.99 & \text{Cost per gallon} \\ \times \quad 2 & \\ \hline \$27.98 & \text{Cost of 2 gallons} \end{array}$$

$$\begin{array}{rl} \$4.39 & \text{Cost per quart} \\ \times \quad 3 & \\ \hline \$13.17 & \text{Cost of 3 quarts} \end{array}$$

$$\begin{array}{rl} \$27.98 & \text{Cost of 2 gallons} \\ +\ 13.17 & \text{Cost of 3 quarts} \\ \hline \$41.15 & \text{Total cost} \end{array}$$

April should buy 2 gallons and 3 quarts.

Directions Complete this chart.
Remember: 1 gallon costs $13.99 and 1 quart costs $4.39.

	Quarts Required	Amount to Buy		Cost		Total
		Gallons	Quarts	Gallons	Quarts	
1.	9					
2.	20					
3.	26					
4.	17					
5.	7					
6.	50					
7.	33					
8.	47					
9.	38					
10.	3					

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Buying Wallpaper

EXAMPLE Peter plans to paper his bedroom, which measures 10′ x 12′ by 10′. How much wallpaper should he buy? Each double roll of wallpaper covers 144 square feet.

Step 1 Find the perimeter of a floor 10′ x 12′.

$$\begin{aligned} P &= 2(10' + 12') \\ &= 2(22') \\ &= 44' \end{aligned}$$

Step 2 Find the area of the 4 walls.
Multiply the perimeter by the height.

44′	Perimeter
× 10′	Height
440 sq ft	Area of 4 walls

Step 3 Divide the area by 144 square feet to find the number of rolls needed.

$$\begin{array}{rrl} & 3 & \text{rolls of wallpaper} \\ 144 & \overline{)\,440} & \text{Area of room} \\ & -\,432 & \\ \hline & 8 & \text{Square feet remaining} \end{array}$$

Because of the remainder, Peter needs to buy 4 rolls.

Directions Calculate the number of double rolls of wallpaper needed to paper each of these rooms. The third measurement for each room is the height.

	Room Dimensions	**Number of Double Rolls of Wallpaper Required**
1.	17′ × 9′ × 8′	
2.	11′ × 13′ × 8′	
3.	16′ × 12′ × 8′	
4.	6.5′ × 9′ × 8′	
5.	12.4′ × 14.6′ × 10′	
6.	7.7′ × 10.6′ × 10′	
7.	26′ × 15.2′ × 8′	
8.	35′ × 10.5′ × 10′	

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Covering the Floor

EXAMPLE Soo Lee decides to buy square tiles to cover her kitchen floor. Each square measures 12″ × 12″ and costs $1.49. How much will it cost to cover her 9′ × 8′ floor?

Step 1 Find the area that each tile covers.

12 inches = 1 foot
1′ × 1′ = 1 square foot

Step 2 Find the number of square feet of floor that needs to be covered.

Area = l × w
= 9′ × 8′
= 72 square feet

Since each tile covers 1 square foot, Soo Lee needs 72 tiles.

Step 3 Multiply the number of tiles by the cost per tile.

$1.49 Cost per tile
× 72 Number of tiles
$107.28 Total cost

Soo Lee will pay $107.28 to cover her floor.

Directions Find the cost of covering these floors with 12″ × 12″ tiles.

	Cost per Tile	Floor Dimensions (in feet)			Cost of Flooring
1.	$0.79	10	×	7	
2.	$1.59	9	×	12	
3.	$2.89	10	×	17	
4.	$1.95	10	×	14	
5.	$1.69	13	×	19	
6.	$0.75	10	×	18	
7.	$2.99	14	×	17	
8.	$4.59	12	×	16	
9.	$3.19	8	×	16	
10.	$1.19	11	×	13	
11.	$5.29	7	×	15	
12.	$3.09	17	×	9	
13.	$0.89	15	×	8	
14.	$1.49	13	×	12	
15.	$2.49	10	×	11	
16.	$4.99	7	×	10	

Name Date Period

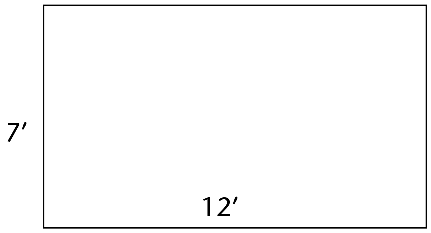
Computing Length of Molding

EXAMPLE Mary Lou wants to finish her kitchen by installing molding around the room. How much quarter-round molding should she buy for the 12′ × 7′ room?

Find the perimeter of the room.

$$\begin{aligned} P &= 2(l' + w') \\ &= 2(12' + 7') \\ &= 2(19') \\ &= 38' \end{aligned}$$

Mary Lou needs 38 feet of molding.



Directions Calculate the amount of molding needed for each of these rooms.

	Dimensions of Room	**Diagram of Room**	**Molding Needed**
1.	11′ × 7′		
2.	17′ × 7′		
3.	10′ × 14′		
4.	9′ × 15′		
5.	12′ × 20′		
6.	8′ × 12′		
7.	13′ × 16′		
8.	17′ × 17′		
9.	8′ × 11′		
10.	13′ × 13′		

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Wall-to-Wall Carpeting

EXAMPLE Yoku wants wall-to-wall carpeting in his room, which measures 8′ x 11′. Carpeting is on sale for $11.99 per square yard. Estimate the cost. Round answers where possible.

Step 1 Find the area of the floor in square feet.

Area = l × w
= 11′ × 8′
= 88 square feet

Step 2 Find the area in square yards. One square yard = 9 square feet. Divide by 9 to find the number of square yards. Round 9 sq yd and 7 sq ft to 10 sq yd

$$\begin{array}{r} 9 \text{ sq yd} = 10 \text{ sq yd} \\ 9\overline{)88} \\ -\ 81 \\ \hline 7 \text{ sq ft} \end{array}$$

Step 3 Round the cost per square yard to the next whole number. Multiply the number of square yards by the cost per square yard.

$11.99 = $12.00
10 × $12.00 = $120.00

Yoku's estimated cost is $120.00.

Directions Estimate the cost of carpeting these floors.

	Floor Dimensions			**Cost per Square Yard**	**Estimated Cost**
1.	8′	×	10′	$13.99	
2.	24′	×	17′	$9.97	
3.	14′	×	15′	$11.95	
4.	11′3″	×	15′8″	$12.98	
5.	14′7″	×	17′5″	$14.99	
6.	18′	×	15’	$6.90	
7.	9′4″	×	16′10″	$8.95	
8.	8′6″	×	11′	$18.99	
9.	11′5″	×	15′9″	$10.99	
10.	12′9″	×	14′10″	$16.97	
11.	15′6″	×	16′	$10.89	
12.	10′	×	18′	$14.95	
13.	17′	×	9′6″	$9.90	

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Find the Selling Price

EXAMPLE When stores set a selling price for an item, managers must consider how much they have to pay for it (cost), how much it costs to pay employees, store rent, and other expenses (overhead), and how much profit they want.

Cost	*Overhead*	*Profit*
$25.04	18%	10%

Step 1 Add the percentages for overhead and for profit.

18% Overhead
+10% Profit
28% Markup percent

Step 2 Multiply the cost by the percentage.

$ 25.04
× .28
$7.0112 = 7.02 Markup

Step 3 Add the cost and the markup.

$25.04 Cost
+ 7.02 Markup
$32.06 Selling price

Directions Compute the selling price for each of these materials. Round fractions of a cent to the next higher cent.

	Cost	**Overhead**	**Profit**	**Selling Price**
1.	$5.87	31%	19%	____________
2.	$4.80	10%	12%	____________
3.	$17.81	8%	12%	____________
4.	$11.83	36%	10%	____________
5.	$6.88	19%	19%	____________
6.	$17.69	27%	18%	____________
7.	$18.11	20%	26%	____________
8.	$16.65	12%	33%	____________
9.	$4.24	23%	14%	____________
10.	$220.00	16.6%	16%	____________
11.	$2.63	8%	35%	____________
12.	$3.55	34%	19%	____________
13.	$13.12	22%	22%	____________
14.	$15.90	27%	16%	____________
15.	$9.79	10%	14%	____________

Name Date Period

Insulation

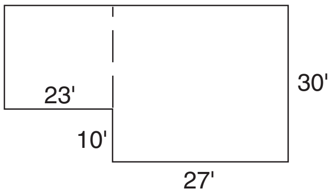
EXAMPLE

Prices for Rolls of Insulation

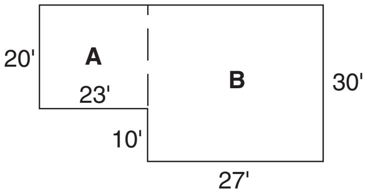
BRAND	**Brand A**	**Brand B**	**Brand C**	**Brand D**
Size of Rolls	99 sq. ft.	110 sq. ft.	59 sq. ft.	48 sq. ft.
Cost of Rolls	$\$19^{95}$	$\$26^{79}$	$\$15^{95}$	$\$16^{79}$

Petera plans to put Brand A insulation in her attic. How much will it cost? The dimensions are as shown.

Step 1 Divide the irregular figure into rectangles



Step 2 Find the missing dimensions.



Step 3 Find the areas.

Area A = l × w
= 23′ × 20′
= 460 sq ft

Area B = l × w
= 30′ × 27′
= 810 sq ft

Step 4 Add these areas to find the total area.

$$\begin{array}{r} 460 \text{ sq ft} \\ +\ 810 \text{ sq ft} \\ \hline 1{,}270 \text{ sq ft} \end{array}$$

Step 5 Divide the total area by the number of square feet per roll of insulation.

$$\begin{array}{r} 12.8 \\ 99\overline{)\,1{,}270} \end{array} \rightarrow 13 \text{ rolls}$$

Round up for any remainder.

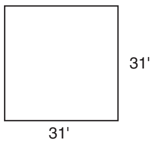
Step 6 Multiply the cost per roll times the number of rolls of insulation needed.

\$19.95	Cost per roll
× 13	Number of rolls
\$259.35	Total cost to insulate attic

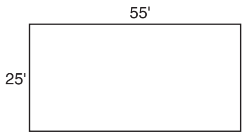
It will cost Petera \$253.25 to insulate her attic.

Directions Find the cost of insulating each of these attics. Round your answers to the nearest cent.

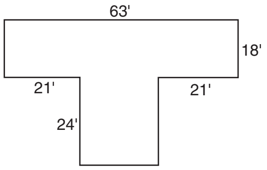
1. Brand A



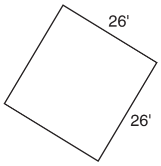
2. Brand C



3. Brand A



4. Brand B



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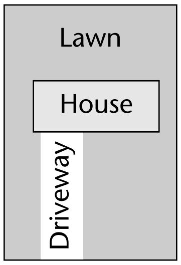
Seeding Lawns

EXAMPLE Amalie wants to reseed her lawn. She selects variety E, Generic Seed. The total area of her property is 600 m^2. Her house and driveway cover 150 m^2. What does the seed cost?



Step 1 Find the area to be seeded. Subtract the area of the house and driveway from the total area.

$$\begin{array}{rl} 600 & m^2 \\ -\ 150 & m^2 \\ \hline 450 & m^2 \text{ Area to be seeded.} \end{array}$$

Step 2 Find the number of bags of seed needed. Divide the area to be seeded by the coverage per bag. Round your answer to the next bag.

$$400\overline{)450.00} = 1.125 \approx 2$$

Step 3 Multiply the cost per bag by the number of bags needed.

$$\begin{array}{rl} \$5.69 & \text{Cost per bag} \\ \times\ 2 & \text{Number of bags} \\ \hline \$11.38 & \text{Total Cost} \end{array}$$

The cost of seed for Amalie's lawn is $11.38.

Directions Find the cost of seed for each of these lots.

	Area of Lot	Area of House and Driveway	Variety of Seed
1.	1,000 m^2	100 m^2	A
2.	975 m^2	75 m^2	B
3.	827 m^2	129 m^2	C
4.	2,010 m^2	68 m^2	D
5.	1,575 m^2	103 m^2	E
6.	1,500 m^2	500 m^2	B
7.	870 m^2	70 m^2	D
8.	1,250 m^2	200 m^2	A
9.	2,100 m^2	90 m^2	E
10.	1,025 m^2	95 m^2	D

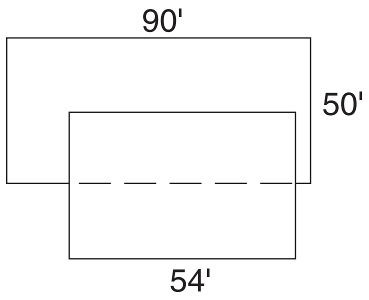
Coverage Rates

Variety	Coverage per Bag	Cost per Bag
A. Shady Seed	275 m^2	$11.79
B. Show Seed	200 m^2	$7.59
C. Hardy Seed	450 m^2	$9.99
D. Kentucky Bluegrass Seed	400 m^2	$10.49
E. Generic Seed	400 m^2	$5.69

Name Date Period

Fencing an Irregular Area

EXAMPLE Janet and Ken want to fence in their back yard. Find the length of fencing needed for their back yard.



Step 1 Find the perimeter of the yard.

P = 2(l + w)
= 2(90 ft + 50 ft)
= 2 (140 ft)
= 280 feet

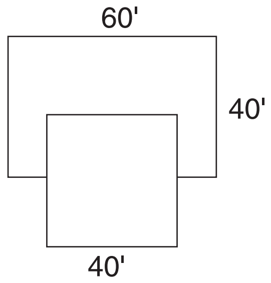
Step 2 Subtract the width of the house.

280 ft Perimeter of yard
− 54 ft Width of house
226 ft Amount of fencing needed

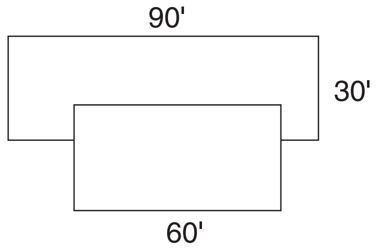
Janet and Ken need 226 feet of fencing.

Directions Find the length of fencing needed for each of these yards.

1.



2.



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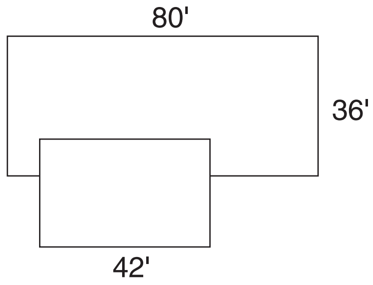
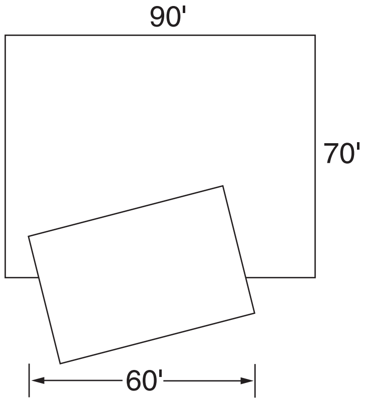
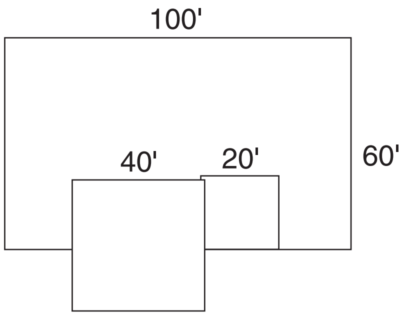


4.



5.



Name Date Period

Using Map Scales

EXAMPLE Mercedes is planning a road trip from Baltimore to Chicago. On the map the two cities are 4 1/16 inches apart. The map is drawn to scale so that 11/16 inch equals 100 miles. Estimate the distance between these two cities.

Step 1 Write the map scale proportion.

$$\frac{\frac{11}{16}''}{100} = \frac{4\frac{1}{16}''}{\text{Baltimore to Chicago}}$$

Step 2 Solve the proportion.

$$\frac{\frac{11}{16}''}{100} = \frac{4\frac{1}{16}''}{\text{Baltimore to Chicago}}$$

$$100 \times 4\frac{1}{16} \div \frac{11}{16} =$$

$$100 \times \frac{65}{16} \div \frac{11}{16} =$$

$$100 \times \frac{65}{16} \times \frac{16}{11} =$$

$$100 \times 65 \div 11 = 591 \text{ miles}$$

Mercedes estimates that her trip will be about 591 miles.

Directions Find the estimated distance between the following cities using the map scale of $\frac{11}{16}$ inch = 100 miles.

	Departure City	**Destination City**	**Distance On Map**	**Estimated Distance**
1.	Portland, ME	Portland, OR	$16\frac{5}{8}''$	
2.	Columbia, MI	Columbia, SC	$2\frac{15}{16}''$	
3.	Springfield, MO	Springfield, MA	$7\frac{11}{16}''$	
4.	Springfield, MA	Springfield, IL	6″	
5.	Springfield, IL	Springfield, MO	$1\frac{13}{16}''$	
6.	Springfield, MA	Springfield, OH	$4\frac{1}{8}''$	
7.	Augusta, GA	Augusta, ME	$6\frac{11}{16}''$	
8.	Marietta, OH	Marietta, GA	$2\frac{13}{16}''$	

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Reading a Mileage Chart

EXAMPLE

Mileage Chart

	Albany, NY	**Albuquerque, NM**	**Atlanta, GA**	**Birmingham, AL**	**Calgary, AB**
Albany, NY		2,050	1,000	1,070	2,450
Albuquerque, NM	2,050		1,400	1,250	1,500
Atlanta, GA	1,000	1,400		150	2,370
Birmingham, AL	1,070	1,250	150		2,300
Calgary, Alberta	2,450	1,500	2,370	2,300	

Gianni plans a road trip from Atlanta, GA, to Albany, NY, to Birmingham, AL, and back to Atlanta. Find the total distance Gianni will dirve.

Step 1: Find the individual trips distances on the Mileage Chart.

Atlanta to Albany 1,000
Albany to Birmingham 1,070
Birmingham to Atlanta 150

Step 2: Add the distances to find the total for the trip.

1,000
1,070
+ 150
2,220 miles

Gianni will drive 2,220 miles on this round trip.

How many kilometers will Gianni travel?
To change miles to kilometers, multiply by 1.6093.
2,220 x 1.6093 = 3,573

Gianni will travel 3,573 kilometers on this round trip.

Directions Find the total number of miles and kilometers traveled on each trip.

	City of Origin	**Stop-Over City**	**Destination**	**Total Miles**	**Total Kilometers**
1.	Albany, NY	Atlanta, GA	Albany, NY		
2.	Albuquerque, NM	Birmingham, AL	Atlanta, GA		
3.	Atlanta, GA	Birmingham, AL	Calgary, AB		
4.	Birmingham, AL	Albany, NY	Calgary, AB		

Name Date Period

Elapsed Time

EXAMPLE Find the elapsed time from 7:35 A.M. to 1:15 P.M.

Step 1 Rename 1:15 P.M. to 24 hour clock by adding 12 hours.
1:15 P.M. = 13 hours 15 minutes

Step 2 Subtract earlier time from later time. Rename 1 hour = 60 minutes, if necessary.

$$\begin{array}{rcr} 13 \text{ hours } 15 \text{ minutes} & = & 12 \text{ hours } 75 \text{ minutes} \\ \underline{-\ 7 \text{ hours } 35 \text{ minutes}} & = & \underline{-\ 7 \text{ hours } 35 \text{ minutes}} \\ & & 5 \text{ hours } \ 40 \text{ minutes} \end{array}$$

The elapsed time from 7:35 A.M. to 1:15 P.M. is 5 hours and 40 minutes.

Directions Solve the following problems. Rename afternoon hours to 24 hour clock, if necessary. Rename one hour to 60 minutes when necessary.

1. 1:05 P.M.
− 4:40 A.M.

2. 2:10 P.M.
− 9:15 A.M.

3. 10:04 P.M.
− 2:18 A.M.

4. 1:15 P.M.
− 8:45 A.M.

5. 1:35 P.M.
− 9:50 A.M.

6. 8:55 P.M.
− 1:51 P.M.

7. 6:10 P.M.
− 8:06 A.M.

8. 4:17 P.M.
− 9:43 A.M.

9. From 10:34 A.M. to 1:19 P.M.

10. From 6:51 A.M. to 2:54 P.M.

11. From 12:22 P.M. to 7:31 P.M.

12. From 8:15 P.M. to 10:19 P.M.

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Bus Travel Times

EXAMPLE

Rules:

1. To find departure time, subtract the duration hours and minutes from the arrival time.
2. To find arrival time, add duration to the departure time.
3. To find the duration time, subtract the departure time from the arrival time.

Find the arrival time if the duration of the trip is 3 hours and 45 minutes and the departure time is 9:15 P.M. Use rule 2.

$$\begin{array}{l} \ 9{:}15 \text{ P.M.} \\ \underline{+\ 3{:}45 \text{ duration}} \\ \ 12{:}60 \Rightarrow 13{:}00 \Rightarrow 1{:}00 \text{ A.M., the next morning} \end{array}$$

Directions This table represents times for a bus trip between New York and Baltimore. Fill in the table below with the correct missing times. On the back of this paper, write what you think might cause the differences in the duration times for this trip.

	Departure Time	**Arrival Time**	**Duration of Trip**
1.	02:00 A.M.		3 hours, 40 minutes
2.	05:05 A.M.		4 hours, 55 minutes
3.	06:40 A.M.		4 hours, 5 minutes
4.	11:45 A.M.		4 hours, 10 minutes
5.	01:20 P.M.		3 hours, 45 minutes
6.	04:00 P.M.		3 hours, 59 minutes
7.	01:30 P.M.	05:30 P.M.	
8.	03:35 P.M.	07:50 P.M.	
9.	04:00 P.M.	08:20 P.M.	
10.	09:30 P.M.		3 hours, 55 minutes

Name Date Period

Hotel Rates

EXAMPLE Lizette and her husband stay in a hotel with their 3 children.
The room rate is $224 per night. There is a 12% room tax.
What is their charge for a 3-night stay?

Step 1 Find the total room charge.

$$\begin{array}{rl} \$224 & \text{per night} \\ \times\ 3 & \text{nights} \\ \hline \$672 & \text{room charge} \end{array}$$

Step 2 Add the tax.

100% for the room plus 12% for the tax = 112%

$672 × 112% = $752.64

The total cost for Lizette's family to stay in the hotel room for 3 nights is $752.64

Directions Find the room charge and total cost for these problems.

	Room Rate	Nights	Room Charge	Percent Tax	Total Cost
1.	$205	2		10%	
2.	$102	15		25%	
3.	$305	3		11%	
4.	$156	1		14%	
5.	$187	6		12%	
6.	$192	7		13%	
7.	$155	3		12%	
8.	$193	1		15%	
9.	$372	3		21%	
10.	$1,547	4		17%	
11.	$208	2		15%	
12.	$166	4		12%	
13.	$109	5		18%	
14.	$325	3		15%	
15.	$199	2		12%	
16.	$904	4		20%	

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Division Practice

EXAMPLE Often division results in a zero in the quotient. Be certain to notice each division and place a zero correctly.

$$\begin{array}{r} 109 \\ 17\overline{)\,1{,}853} \\ \underline{1\,7} \\ 15 \\ \underline{0} \\ 153 \\ \underline{153} \end{array}$$

← Remember to place this 0 in the problem and in the answer.

Directions Divide

1. $6\overline{)\,612}$

2. $10\overline{)\,10{,}900}$

3. $8\overline{)\,10{,}432}$

4. $5\overline{)\,5{,}100}$

5. $6\overline{)\,13{,}254}$

6. $4\overline{)\,6{,}420}$

7. $12\overline{)\,7{,}224}$

8. $15\overline{)\,37{,}500}$

9. $21\overline{)\,8{,}484}$

10. $26\overline{)\,7{,}826}$

11. $43\overline{)\,43{,}129}$

12. $18\overline{)\,14{,}040}$

13. $24\overline{)\,5{,}040}$

14. $61\overline{)\,18{,}483}$

15. $19\overline{)\,38{,}133}$

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Exchange Currency

EXAMPLE

Table of Currency Exchange Rates

Country	**Currency Name**	**Number of Units That Equal One U.S. Dollar**	**Country**	**Currency Name**	**Number of Units That Equal One U.S. Dollar**
Australia	dollar	1.87 dollars	Japan	yen	131.55 yen
Brazil	real	2.32 reals	Mexico	peso	9.19 pesos
Britain	pound	0.69 pounds	South Africa	rand	11.9 rands
Canada	dollars	1.60 dollars	Sweden	krona	10.61 kronor
China	yuan	8.28 yuan	Switzerland	franc	1.68 francs
Denmark	krone	8.43 kroner	Thailand	baht	44.18 baht

William exchanges 75 U.S. dollars for Danish kroner. How many kroner will he receive?

Multiply the exchange rate for one U.S. dollar times the U.S. dollar amount.

8.43 kroner × $75 = 632.25 kroner = 632

William will receive 632 kroner in exchange for 75 U.S. dollars.

Directions Find the amount of native currency that will be exchanged for $75 U.S. Use the chart above.

	Country	**Number of Units That Equal 75 U.S. Dollars**
1.	Australia	
2.	Brazil	
3.	Britain	
4.	Canada	
5.	China	
6.	Denmark	632 kroner

	Country	**Number of Units That Equal 75 U.S. Dollars**
7.	Japan	
8.	Mexico	
9.	South Africa	
10.	Sweden	
11.	Switzerland	
12.	Thailand	

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Computing Rental Charges

EXAMPLE Sweet Tooth Bakery rented a van for $30 per day and $0.32 per mile. Find the rental charge for six days and 602 miles.

$ 30 Per day
× 6 Days
$180 Day charge

$ 602 Miles
× .32 Per mile
12 04
+180 6
$192.64 Mile charge

$ 180.00 Day charge
+192.64 Mile charge
$ 372.64 Total

Sweet Tooth Bakery's rental charge was $372.64.

Directions Compute the rental charge for each item below. The answer to Number 1 is $236.20.

	Cost Days	Cost per Day	Cost per Mile	Rental Driven	Charge
1.	4	$30	$0.28	415	
2.	2	$29	$0.27	156	
3.	4	$21	$0.30	150	
4.	6	$21	$0.19	719	
5.	4	$26	$0.14	361	
6.	2	$32	$0.12	109	
7.	6	$22	$0.15	339	
8.	3	$34	$0.19	349	
9.	5	$26	$0.25	252	
10.	21	$19	$0.26	146	
11.	1	$30	$0.18	119	
12.	2	$23	$0.28	150	
13.	6	$22	$0.20	778	
14.	2	$21	$0.19	171	
15.	2	$18	$0.14	130	
16.	1	$22	$0.24	78	
17.	1	$15	$0.26	99	
18.	6	$28	$0.25	714	
19.	1	$23	$0.21	133	

Name Date Period

Workbook Activity 97

Chapter 8, Lesson 9

Parking Expenses

EXAMPLE The sign at the right lists the rates at the Airport Parking Lot. Neecie parks her car on Friday at 10:30 P.M. and leaves the lot on Monday at 6:30 A.M. How much does she pay in parking rates for the time her car was at the Airport Parking Lot?

Airport Park Lot Rates

$2 for the first hour

$1.50 for each additional hour (or part of an hour)

$12 maximum per day.

Step 1 Find the parking time on Friday
12:00 midnight
− 10:30
1 hour 30 minutes

Step 2 Find the cost for Friday
$2.00 First hour
1.50 Last 30 minutes
$3.50

Step 3 Find the cost for Saturday and Sunday.
$12 Saturday
12 Sunday
$24

Step 4 Find the cost for Monday
$2.00 First hour
$1.50 × 6 remaining hours = $9
Cost for Monday is $11

Step 5 Total the daily costs
$ 3.50 Friday
24.00 Saturday & Sunday
11.00 Monday
$38.50 Total

Neecie must pay $38.50 for the Airport Parking Lot parking.

Directions Find the cost for parking at the Airport Parking Lot for the following times.

1. Monday, 6:45 A.M. to Friday, 5:55 P.M. ____________________

2. Sunday, 10:15 P.M. to Wednesday, 6:00 A.M. ____________________

3. Wednesday, 5:42 P.M. to Sunday, 9:10 A.M. ____________________

4. Wednesday 9:30 P.M. to Friday, 1:25 A.M. ____________________

5. Saturday, 8:30 P.M. to Thursday, 12:05 A.M. ____________________

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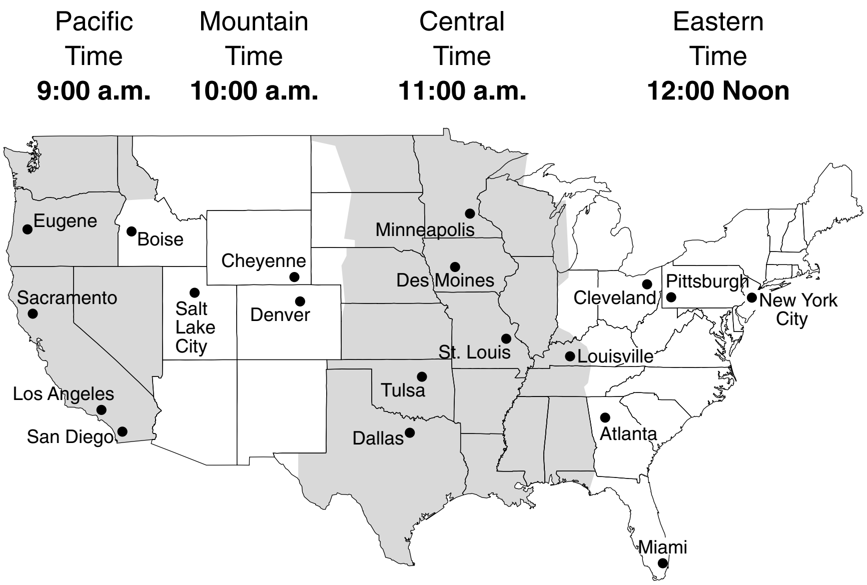
What Time Is It?

The map shows the United States divided into four time zones.

EXAMPLE If it is 10:20 A.M. in Cleveland, what time is it in Tulsa?

Solution: Tulsa is one time zone west of Cleveland. Therefore, the time in Tulsa is one hour earlier: 9:20 A.M.


Pacific Time 9:00 a.m.
Mountain Time 10:00 a.m.
Central Time 11:00 a.m.
Eastern Time 12:00 Noon
Eugene
Boise
Minneapolis
Cheyenne
Des Moines
Sacramento
Salt Lake City
Denver
Pittsburgh
Cleveland
New York City
St. Louis
Louisville
Los Angeles
Tulsa
San Diego
Dallas
Atlanta
Miami

Directions Use the map to compute the time for each of the following problems.

	If the time in...	Is...	The time in...	Is?
1.	Salt Lake City	3:51 P.M.	San Diego	______
2.	Miami	10:09 P.M.	Salt Lake City	______
3.	Cleveland	5:03 P.M.	Denver	______
4.	Minneapolis	3:38 A.M.	Louisville	______
5.	Cheyenne	9:47 A.M.	Pittsburgh	______
6.	Los Angeles	8:32 P.M.	St. Louis	______
7.	Boise	9:32 A.M.	Eugene	______
8.	Atlanta	4:53 P.M.	Sacramento	______
9.	Cleveland	10:09 P.M.	Miami	______
10.	Dallas	4:24 P.M.	Atlanta	______
11.	Salt Lake City	4:19 A.M.	Minneapolis	______
12.	Boise	8:41 A.M.	San Diego	______
13.	Miami	7:12 P.M.	Tulsa	______
14.	Pittsburgh	6:41 P.M.	Denver	______
15.	Eugene	11:36 P.M.	St. Louis	______

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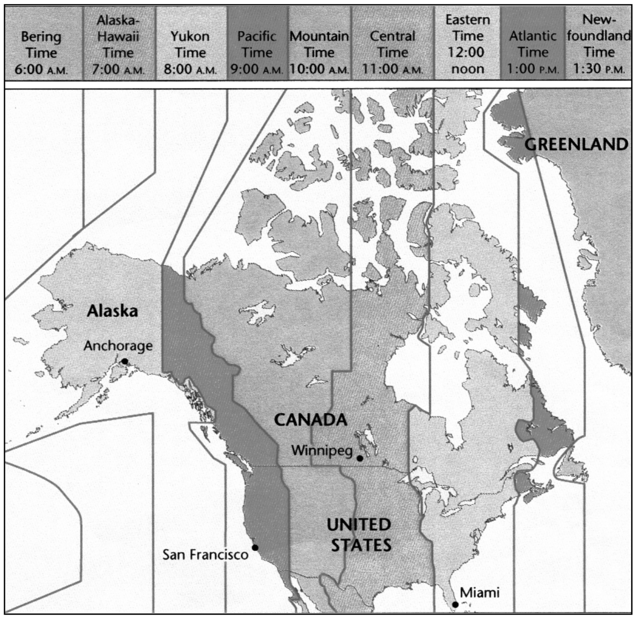
Time Zones

EXAMPLE The map shows the nine time zones that North America falls into. If it is 9:15 A.M. in Tulsa, what time is it in Atlanta?

Solution: Atlanta is one time zone east of Tulsa. Therefore, the time in Atlanta is one hour later: 10:15 A.M.


Bering Time 6:00 A.M.
Alaska-Hawaii Time 7:00 A.M.
Yukon Time 8:00 A.M.
Pacific Time 9:00 A.M.
Mountain Time 10:00 A.M.
Central Time 11:00 A.M.
Eastern Time 12:00 noon
Atlantic Time 1:00 P.M.
New-foundland Time 1:30 P.M.
GREENLAND
Alaska
Anchorage
CANADA
Winnipeg
UNITED STATES
San Francisco
Miami

Directions Find the time in the various North American time zones for the given time.

	Bering Time	Alaska-Hawaiian Time	Yukon Time	Pacific Standard Time	Mountain Standard Time	Central Standard Time	Eastern Standard Time
Sample	*7:00 P.M.*	*8:00 P.M.*	*9:00 P.M.*	*10:00P.M.*	*11:00 P.M.*	*12:00 midnight*	*1:00 A.M.*
1.	1:00 A.M.						
2.	4:35 P.M.						
3.	9:50 P.M.						
4.	11:15 A.M.						
5.	5:44 A.M.						
6.	8:08 P.M.						
7.	12:23 P.M.						
8.	7:25 A.M.						
9.	5:38 A.M.						
10.	2:05 P.M.						

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Zeros in the Quotient

EXAMPLE 0.01449 ÷ 0.23 =

Write this:

$$\begin{array}{r} .063 \\ .23\overline{).01449} \\ -138 \\ \hline 69 \\ -69 \\ \hline \end{array}$$

EXAMPLE 2.9484 ÷ 4.2 =

Write this:

$$\begin{array}{r} .702 \\ 4.2\overline{)2.9484} \\ -294 \\ \hline 84 \\ -84 \\ \hline \end{array}$$

Directions Divide.

1. $7.3\overline{)29.273}$

2. $5.2\overline{).3224}$

3. $1.5\overline{).0345}$

4. $.07\overline{).1442}$

5. $6.3\overline{)6.741}$

6. $.19\overline{).00247}$

7. $.013\overline{).06513}$

8. $1.1\overline{).0308}$

9. $.31\overline{)34.131}$

10. $.022\overline{).26422}$

11. $16\overline{).624}$

12. $.65\overline{)3.939}$

13. $.41\overline{)13.1241}$

14. $35\overline{).3185}$

15. $5.7\overline{)6.042}$

16. $.44\overline{)5.2844}$

17. $7.7\overline{)7.7077}$

18. $.83\overline{)1.6683}$

19. $.063\overline{)5.0463}$

20. $.006\overline{).06618}$

Directions Write these in standard form and divide.

21. 0.57252 ÷ 0.52 = ____________________

22. 0.06307 ÷ 0.007 = ____________________

23. 0.00748 ÷ 0.68 = ____________________

24. 0.26664 ÷ 1.32 = ____________________

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Name Date Period

Workbook Activity **101**

Chapter 9, Lesson 2

Preparing a Budget

EXAMPLE Marilee and Evan planned this budget for their average weekly take home pay of $1,276.50: Housing 30%; Food 18%; Transportation 10%; Gifts 10%; Savings 10%; Clothes 7%; Entertainment 6%; Insurance 5%; Miscellaneous 4%.

How much do they budget for each category?

Multiply the weekly income by each of the budgeted percents.

Housing	$1,276.50 × 30% = $382.95	Clothes	$1,276.50 × 7% = $89.36
Food	$1,276.50 × 18% = $229.77	Entertainment	$1,276.50 × 6% = $76.59
Transportation	$1,276.50 × 10% = $127.65	Insurance	$1,276.50 × 5% = $63.83
Gifts	$1,276.50 × 10% = $127.65	Miscellaneous	$1,276.50 × 4% = $51.06
Savings	$1,276.50 × 10% = $127.65		

Directions Find the amount budgeted for each category. Use the percents shown in the example for each weekly income shown.

Weekly Income	**1)** $416.50	**2)** $1,246.59	**3)** $661.40	**4)** $1,413.56
Housing				
Food				
Transportation				
Gifts				
Savings				
Clothing				
Entertainment				
Insurance				
Misc				

Weekly Income	**5)** $1,156.89	**6)** $874.54	**7)** $958.33	**8)** $1,857.13
Housing				
Food				
Transportation				
Gifts				
Savings				
Clothing				
Entertainment				
Insurance				
Misc				

Name Date Period

Individual Budgets

EXAMPLE This year, Jolene spent $2,550.00 on food. Aproximately what percent of her $32,458.00 net income is this?

Step 1 Write the ratio. $\frac{\text{expenses}}{\text{income}} = \frac{\$2{,}550.00}{\$32{,}458.00}$

Step 2 Divide. $2{,}550.00 \div 32{,}458.00 = 0.78563 \approx 0.08$ or 8%

Answer: Jolene spent $2,550.00 for food, which was 8% of her income this year.

Step 3 Next year, Jolene will again spend 8% of her income for food, but her salary will increase to $36,200.00. How much of next year's income will jolene spend for food?

Step 4 Multiply. $\$36{,}200 \times 0.08 = \$2{,}896.00$

Next year, Jolene will spend $2,896.00 for food, which is 8% of her income.

Directions The budgets for two people are shown below. For each person, first add the expenses for this year to find the net income. Then write the ratio and divide to find out what percent of the yearly income is spent for each category.

Then, using the same percents, multiply to find the amount of next year's income that will be spent in each category. Next year's income is provided, and the total amounts in the *Next Year* column should equal that amount.

1. Patrick Marks

	This Year	*Percent*	*Next Year*
Housing	$4,800	______	______
Food	1,900	______	______
Clothing	570	______	______
Utilities	400	______	______
Transportation	3,430	______	______
Health	1,520	______	______
Education	0	______	______
Insurance	600	______	______
Savings	200	______	______
Charity	50	______	______
Recreation	620	______	______
Miscellaneous	1,760	______	______
Net Income	______		$18,000

2. Victor Tobias

	This Year	*Percent*	*Next Year*
Housing	$7,200	______	______
Food	3,350	______	______
Clothing	1,280	______	______
Utilities	580	______	______
Transportation	3,200	______	______
Health	1,620	______	______
Education	400	______	______
Insurance	1,360	______	______
Savings	2,200	______	______
Charity	1,750	______	______
Recreation	1,340	______	______
Miscellaneous	1,720	______	______
Net Income	______		$30,000

Name ____________________ Date __________ Period __________

Workbook Activity **103**

Chapter 9, Lesson 3

Solving for the Rate

EXAMPLE What $\overset{\substack{\text{rate}\\ \downarrow}}{\text{percent}}$ of $\overset{\substack{\text{base}\\ \downarrow}}{53}$ is $\overset{\substack{\text{percentage}\\ \downarrow}}{10.6}$?

$$\begin{aligned} N \times 53 &= 10.6 \\ N &= 10.6 \div 53 \\ N &= 0.2 \\ N &= 20\% \end{aligned}$$

Step 1 Divide the percentage by the base to the thousandths place.

Step 2 Write the quotient as a percent. Round if needed.

The number of decimal places in the quotient will be determined by the degree of accuracy needed.

EXAMPLE What percent of 1.8 is 0.0959? Round the answer to the nearest tenth of a percent.

$$\begin{aligned} N \times 1.8 &= 0.0959 \\ N &= 0.0959 \div 1.8 \\ N &= 0.0532 \longleftarrow \text{less than five} \\ N &= 5.3\% \end{aligned}$$

$$\begin{array}{r} .0532 \\ 1.8\overline{)0.09590} \end{array}$$

Write a zero for one additional place.

Directions Solve for the rate. Do not round the answers.

1. What percent of 85 is 13.6? ____________

2. What percent of 35 is 13.65? ____________

3. What percent of 17 is 0.493? ____________

4. What percent of 35 is 52.5? ____________

5. What percent of 9.6 is 0.48? ____________

6. What percent of 4.2 is 0.1596? ____________

7. What percent of 20 is 0.03? ____________

8. What percent of 0.73 is 0.0438? ____________

9. What percent of 26 is 2.08? ____________

10. What percent of 295 is 2.36? ____________

Directions Solve for the rate. Round to the nearest tenth of a percent.

1. What percent of 43 is 16.7? ____________

2. What percent of 300 is 12? ____________

3. What percent of 63 is 26.4? ____________

4. What percent of 72 is 53? ____________

5. What percent of 13 is 26.4? ____________

6. What percent of 37 is 3? ____________

7. What percent of 9 is 0.46? ____________

8. What percent of 18 is 36? ____________

9. What percent of 248 is 50? ____________

10. What percent of 9.3 is 37? ____________

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Workbook Activity **104**

Chapter 9, Lesson 4

Using Circle Graphs

EXAMPLE Nancy's investment budget provides for a $500 savings, $300 in stocks, and $100 in bonds. Draw a circle graph to show the percent budgeted in each category.

Step 1 Find the total amount of his budget.

$$\begin{array}{r} \$500 \\ 300 \\ +\ 100 \\ \hline \$900 \end{array}$$

Step 2 Find the percent in each category

$500 \div 900 = 56\%$

$300 \div 900 = 33\%$

$100 \div 900 = 11\%$

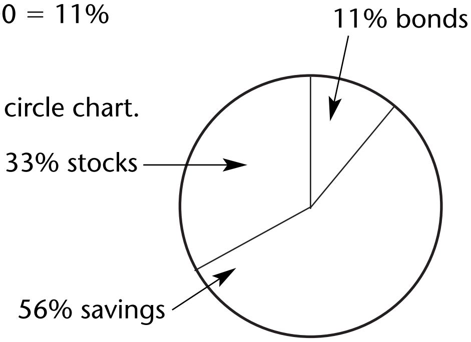
Step 3 Find the degrees for each category

$56\% \times 360 = 202°$

$33\% \times 360 = 119°$

$11\% \times 360 = 40°$

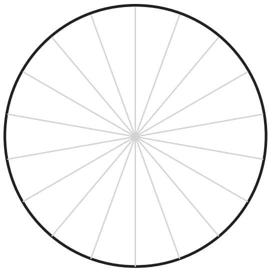
Step 4 Draw the circle chart.



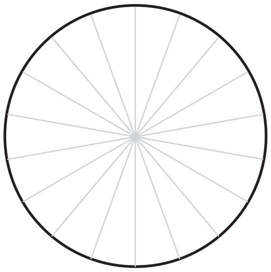
Check that the degrees total 360. Some error may occur due to rounding.

Directions Draw a circle graph for each problem. Each chart is marked in 20 degree sections. Draw in your own lines to show your answers.

1. Billy Joe's monthly housing budget covers 75% rent, 10% new furnishings, 5% decorating and 10% repairs. Draw a circle graph to show the percent budgeted in each category.



2. Pilantana's clothing budget includes $135 for new clothes, $45 for dry cleaning, $90 for accessories. Draw a circle graph to show how much is budgeted for each category.



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Name ________________________ Date ____________ Period ____________

Review of Basic Operations with Decimals

1. 2.3 + 5 + 0.941 = ________________

2. 4.5 − 0.931 = ________________

3. 4.5 × 0.31 = ________________

4. 24.24 ÷ 4.8 = ________________

5. 7 − 0.8012 = ________________

6. 0.0387 × 0.64 = ________________

7. 3,001 × 3.4 = ________________

8. 3.04 − 0.95 = ________________

9. 6.9 × 0.34 = ________________

10. 5.6 + 91 + 0.76 = ________________

11. 9.01 − 3.9 = ________________

12. 234 ÷ 45 = ________________

13. 3.4 × 0.023 = ________________

14. 44.4 − 7.816 = ________________

15. 39.648 ÷ 5.6 = ________________

16. 801.11 − 34.551 = ________________

17. 18.29 ÷ 3.1 = ________________

18. 0.027 × 0.006 = ________________

19. 0.603 × 0.101 = ________________

20. 91 + 2.7 + 0.003 = ________________

21. 0.029 − 0.02001 = ________________

22. 74.358 ÷ 27 = ________________

23. 0.0303 × 4.1 = ________________

24. 384.04 + 0.927 + 0.1 = ________________

25. 21.25 ÷ 2.5 = ________________

26. 3 + 4.5 + 2.21 = ________________

27. 3.5 − 1.29 = ________________

28. 83 + 2.3 + 0.939 = ________________

29. 1.7064 ÷ 0.24 = ________________

30. 85 + 3.53 + 2 + 0.75 = ________________

31. 0.1632 ÷ 0.08 = ________________

32. 9 − 0.99 = ________________

33. 3.096 ÷ 1.2 = ________________

34. 6.22 × 0.002 = ________________

35. 2 − 1.402 = ________________

36. 401.1 + 29.53 + 1.2 = ________________

37. 61 − 0.28 = ________________

38. 0.4387 − 0.41 = ________________

39. 7 + 2.8 + 1 + 34.99 = ________________

40. 49.01 + 3 + 2.31 + 8 = ________________

41. 58.3 × 2.4 = ________________

42. 4.1 − 3.009 = ________________

43. 0.00528 ÷ 0.66 = ________________

44. 0.08917 − 0.00991 = ________________

45. 73.94 + 5.6 + 2 + 0.916 = ________________

46. 1 − 0.1028 = ________________

47. 804.04 − 290.192 = ________________

48. 5.20251 ÷ 5.1 = ________________

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Name Date Period

Simple Interest

EXAMPLE Francie lends \$1,000 to her cousin, Sean, for 9 months. Sean agrees to pays Francie $3\frac{5}{8}\%$ simple interest each year. How much interest will Sean pay to Francie? Round the answer to the nearest cent.

Step 1 Write the time as a fraction of a year

9 months $= \frac{9}{12}$ year

Step 2 Write interest rate as a decimal

$\frac{5}{8} = .625$

$3\frac{5}{8}\% = 3.625\%$

Step 3 Find the Interest

Recall I = P x R x T

$I = \$1{,}000 \times .03625 \times 9 \div 12$

$I = \$27.19$

Sean will pay \$27.19 in interest to Francie.

Directions Complete the chart. Round amounts to the nearest cent.

	Principal	Rate	Months	Interest
1.	\$1,000	$3\frac{1}{8}\%$	6	
2.	\$1,000	$3\frac{1}{8}\%$	9	
3.	\$1,000	$3\frac{1}{8}\%$	12	
4.	\$1,000	$3\frac{5}{8}\%$	6	
5.	\$1,000	$3\frac{5}{8}\%$	9	
6.	\$1,000	$3\frac{7}{8}\%$	6	
7.	\$1,000	$3\frac{7}{8}\%$	12	
8.	\$1,000	$3\frac{7}{8}\%$	18	
9.	\$1,000	$3\frac{7}{8}\%$	24	
10.	\$1,000	$3\frac{7}{8}\%$	30	
11.	\$5,000	7%	48	
12.	\$7,500	7%	48	
13.	\$10,000	7%	48	
14.	\$12,500	7%	48	
15.	\$15,000	7%	48	
16.	\$23,000	5%	60	
17.	\$23,000	6%	60	

Name Date Period

Compound Interest over Two Years

EXAMPLE

Principal	*Annual Rate*	*Time in Years*
$600	8%	2

Compute the balance and the total interest.

Step 1
$ 600 Principal
× .08 Annual rate
$48.00 1st year's interest

Step 2
$600 Principal
+ 48 1st year's interest
$648 Balance after 1st year

Step 3
$ 648 Balance after 1st year
× .08 Annual rate
$51.84 2nd year's interest

Step 4
$648.00 Balance after 1st year
+ 51.84 2nd year's interest
$699.84 Balance after 2nd year

Step 5
$48.00 1st year's interest
+51.84 2nd year's interest
$99.84 Total interest

After 2 years the balance is $699.84 and the total interest is $99.84

Directions Compute the balance and the total interest for each of these 2-year loans. Round to the nearest cent, if necessary.

	Principal	**Annual Rate**	**Balance**	**Interest**		**Principal**	**Annual Rate**	**Balance**	**Interest**
1.	$800	8%	________	________	**16.**	$600	7%	________	________
2.	$500	10%	________	________	**17.**	$200	10%	________	________
3.	$500	6%	________	________	**18.**	$800	14%	________	________
4.	$100	9%	________	________	**19.**	$4,000	7%	________	________
5.	$900	6%	________	________	**20.**	$900	11%	________	________
6.	$200	13%	________	________	**21.**	$100	6%	________	________
7.	$300	7%	________	________	**22.**	$400	12%	________	________
8.	$400	8%	________	________	**23.**	$600	10%	________	________
9.	$9,000	13%	________	________	**24.**	$100	5%	________	________
10.	$200	11%	________	________	**25.**	$900	12%	________	________
11.	$700	10%	________	________	**26.**	$800	10%	________	________
12.	$900	14%	________	________	**27.**	$700	9%	________	________
13.	$800	7%	________	________	**28.**	$800	4%	________	________
14.	$200	11%	________	________	**29.**	$4,000	5%	________	________
15.	$900	10%	________	________	**30.**	$900	7%	________	________

Name Date Period

Doubling Your Money

EXAMPLE Jean withdraws his 9% simple interest at the end of each year. He leaves the principal in savings so that it will continue to earn interest. How long will it take for him to earn as much interest as the amount he invested?

Recall: To double your money with simple interest, divide 100 by the rate of interest.

$$\begin{array}{r} 11 \text{ years} \\ 9\overline{)100} \end{array}$$

Jeanette does not withdraw her interest. That way it becomes compound interest. How long will it take for her investment to double?

Recall: To double your money at compound interest, divide 72 by the rate of interest.

$$\begin{array}{r} 8 \text{ years} \\ 9\overline{)72} \end{array}$$

Jean's money will double in 11 years. Jeanette's will double in 8.

Directions Find how many years it will take to double these investments.

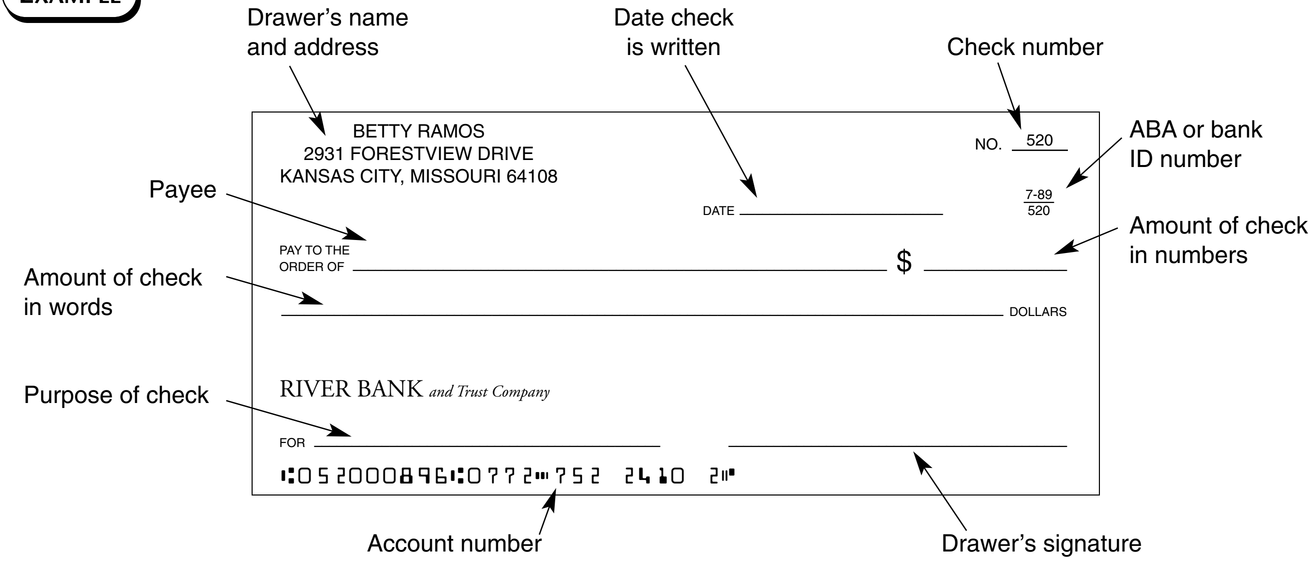
	Investor	**Interest Rate**	**Compounding**	**Years to Double**		**Investor**	**Interest Rate**	**Compounding**	**Years to Double**
1.	Joseph	4%	Simple		**11.**	Kai	9%	Simple	
2.	Guisseppi	4%	Annual		**12.**	Mary	9.25%	Simple	
3.	Jose	8%	Simple		**13.**	Susan	9.5%	Simple	
4.	Giovanni	8%	Annual		**14.**	Marta	9.75%	Simple	
5.	Jeanne	3.2%	Simple		**15.**	Shu Lin	10%	Simple	
6.	John	3.2%	Annual		**16.**	Joan	9%	Annual	
7.	Sean	5.4%	Annual		**17.**	Juanita	9.2%	Annual	
8.	Ivan	5.4%	Simple		**18.**	Jeanika	9.5%	Annual	
9.	Johan	7.6%	Annual		**19.**	Larue	9.75%	Annual	
10.	Juan	7.6%	Simple		**20.**	Marsha	10%	Annual	

Name Date Period

Writing Checks

EXAMPLE

Sample Check


Drawer's name and address
Date check is written
Check number
BETTY RAMOS
2931 FORESTVIEW DRIVE
KANSAS CITY, MISSOURI 64108
NO. 520
ABA or bank ID number
7-89
520
Payee
DATE
Amount of check in numbers
PAY TO THE ORDER OF
$
Amount of check in words
DOLLARS
Purpose of check
RIVER BANK and Trust Company
FOR
052000896 0772 752 2410 21
Account number
Drawer's signature

Directions Write a check to each of these persons. Use the blank checks on Workbook Activity 110.

	Payee	**Amount**	**Date**
1.	Tiffany Williams	$ 26.94	October 16, 2003
2.	Clyde Hastings	$137.11	October 23, 2003
3.	Charles Goff	$269.84	November 7, 2003
4.	Cassandra Doty	$337.49	May 3, 2004
5.	Stephen Cheng	$496.50	October 16, 2004
6.	Sumi Maeda	$397.00	February 28, 2004
7.	Thomas Soto	$403.64	December 23, 2005
8.	Edwina Saunders	$910.88	February 24, 2005
9.	Carol Ostman	$875.29	October 25, 2005

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Name ____________ Date ______ Period ______

Blank Checks

Directions Make copies of these checks to use with Workbook Activity 109. Write in your name, address, and the check sequence number.

Your Name ____________________
Your Address ____________________
Your City, State, and ZIP Code ____________________
NO. ______
DATE ____________________ $\frac{7\text{-}89}{520}$
PAY TO THE ORDER OF ______________________________ $ ________
______________________________ DOLLARS
RIVER BANK *and Trust Company*
FOR ____________________ ____________________
⑆052000896⑆0772⑈752 2410 2⑈

Your Name ____________________
Your Address ____________________
Your City, State, and ZIP Code ____________________
NO. ______
DATE ____________________ $\frac{7\text{-}89}{520}$
PAY TO THE ORDER OF ______________________________ $ ________
______________________________ DOLLARS
RIVER BANK *and Trust Company*
FOR ____________________ ____________________
⑆052000896⑆0772⑈752 2410 2⑈

Your Name ____________________
Your Address ____________________
Your City, State, and ZIP Code ____________________
NO. ______
DATE ____________________ $\frac{7\text{-}89}{520}$
PAY TO THE ORDER OF ______________________________ $ ________
______________________________ DOLLARS
RIVER BANK *and Trust Company*
FOR ____________________ ____________________
⑆052000896⑆0772⑈752 2410 2⑈

Name Date Period

Check Register

EXAMPLE **Double-Line Method**

The balance is recorded after each entry in the gray area of the balance column.

CHECK = CK DEPOSIT = D ELECTRONIC FUNDS TRANSFER = EFT AUTOMATED TELLER MACHINE = ATM PHONE = PH

DATE	TRANS. NO.	TYPE OF TRANS.	DESCRIPTION	AMOUNT OF TRANS. (−)	AMOUNT OF DEPOSIT (+)	FEE (−)	TAX ITEM	BAL. FWD.	
								600	*00*
3/19	*101*	*PH*	*Auto Insurance*	*100.00*				*−100*	*00*
								500	*00*
3/19	*102*	*CK*	*S.H. Kirk*	*55.00*				*−55*	*80*
			Mary's gift					*444*	*20*
3/22	*103*	*ATM*	*Cash*	*60.00*				*−60*	*00*
								384	*20*
3/23		*D*	*Deposit*		*150.00*			*+150*	*00*
			from paycheck					*534*	*20*

Directions This record form can be reproduced to keep a record of all check and non-check transactions.

CHECK = CK DEPOSIT = D ELECTRONIC FUNDS TRANSFER = EFT AUTOMATED TELLER MACHINE = ATM PHONE = PH

DATE	TRANS. NO.	TYPE OF TRANS.	DESCRIPTION	AMOUNT OF TRANS. (−)	AMOUNT OF DEPOSIT (+)	FEE (−)	TAX ITEM	BAL. FWD.	

Name ______ Date ______ Period ______

Workbook Activity **112**

Chapter 10, Lesson 6

Review of Basic Operations with Fractions

1. $\frac{3}{7} \times \frac{5}{6} =$ ______

2. $2\frac{2}{5} + 3\frac{4}{9} =$ ______

3. $13 + \frac{13}{24} =$ ______

4. $\frac{7}{8} + 5\frac{1}{6} =$ ______

5. $\frac{23}{24} \times \frac{48}{46} =$ ______

6. $12\frac{2}{9} - 2\frac{3}{27} =$ ______

7. $\frac{6}{7} \times 6\frac{1}{6} =$ ______

8. $\frac{12}{25} \div \frac{16}{18} =$ ______

9. $65 - \frac{24}{25} =$ ______

10. $\frac{11}{25} \div 2\frac{1}{5} =$ ______

11. $8\frac{2}{5} - 5\frac{4}{5} =$ ______

12. $5 - 2\frac{7}{15} =$ ______

13. $6\frac{2}{11} \times 1\frac{1}{34} =$ ______

14. $8\frac{10}{17} - 3\frac{15}{17} =$ ______

15. $46\frac{27}{28} - 32\frac{5}{7} =$ ______

16. $23 \div 1\frac{2}{13} =$ ______

17. $\frac{4}{7} + \frac{3}{8} =$ ______

18. $1\frac{1}{7} \times 2 =$ ______

19. $2\frac{1}{13} \times \frac{5}{9} =$ ______

20. $1\frac{6}{7} \div \frac{13}{14} =$ ______

21. $\frac{4}{9} \div \frac{16}{72} =$ ______

22. $\frac{5}{12} + \frac{8}{60} =$ ______

23. $19 - 9\frac{1}{7} =$ ______

24. $5\frac{2}{3} + 12\frac{6}{10} =$ ______

25. $18 - 2\frac{1}{24} =$ ______

26. $12\frac{10}{11} - 10\frac{21}{22} =$ ______

27. $6\frac{8}{18} + 9\frac{1}{6} =$ ______

28. $30\frac{24}{26} + 4\frac{2}{78} =$ ______

29. $1\frac{2}{15} \div 17 =$ ______

30. $14\frac{2}{15} + 2\frac{3}{45} =$ ______

31. $8\frac{3}{14} \times 1\frac{1}{2} =$ ______

32. $4\frac{26}{30} \div 146 =$ ______

33. $1\frac{2}{3} - \frac{7}{8} =$ ______

34. $18 - 9\frac{11}{23} =$ ______

35. $43\frac{2}{9} - 12\frac{1}{8} =$ ______

36. $1\frac{3}{10} + 9\frac{16}{25} =$ ______

37. $3\frac{6}{7} + 9\frac{1}{6} =$ ______

38. $1\frac{1}{2} \div 2\frac{3}{7} =$ ______

39. $28\frac{7}{81} - \frac{5}{9} =$ ______

40. $12 + 9\frac{12}{13} =$ ______

41. $\frac{2}{11} \times 1\frac{1}{10} =$ ______

42. $\frac{3}{19} \times \frac{38}{39} =$ ______

43. $\frac{2}{13} + \frac{4}{10} =$ ______

44. $8\frac{2}{7} \div \frac{2}{21} =$ ______

45. $\frac{33}{44} \times \frac{66}{77} =$ ______

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Changes in Stock Prices

EXAMPLE Karl bought some stock at 107.75. Today he sold the stock at 118.50. What is Karl's profit per share?

$118.50	Selling price
−107.75	Buying price
$ 10.75	Karl's profit

Karl's profit per share is $10.75.

Directions Compute the price changes for these stocks.
Subtract the smaller price from the larger price.
The answer to Number 1 is 138.63.

	New Price	Old Price	Change		New Price	Old Price	Change
1.	149.50	10.875	______	**16.**	79.50	107.25	______
2.	202.625	28.875	______	**17.**	195.00	183.875	______
3.	38.625	101.25	______	**18.**	162.50	69.75	______
4.	107.625	188.25	______	**19.**	164.50	58.625	______
5.	203.625	104.875	______	**20.**	68.875	133.25	______
6.	52.50	197.25	______	**21.**	10.875	162.25	______
7.	166.00	108.625	______	**22.**	94.875	113.125	______
8.	145.00	35.75	______	**23.**	206.625	21.75	______
9.	157.50	82.625	______	**24.**	67.625	69.125	______
10.	202.00	195.875	______	**25.**	119.625	192.125	______
11.	117.625	17.875	______	**26.**	98.625	135.125	______
12.	160.75	169.375	______	**27.**	126.625	1,791.375	______
13.	26.50	175.375	______	**28.**	18.625	89.125	______
14.	23.50	68.25	______	**29.**	136.625	116.875	______
15.	91.50	40.75	______	**30.**	161.625	169.375	______

Name Date Period

The Break-Even Point

EXAMPLE The break-even point is the total amount paid per share, including purchase price, commissions, and fees.

Total Purchase Price	*Number of Shares*	*Buying Commission*	*Selling Commission*	*Fees*
$8,100	150	$106.50	$97.35	$2.10

Step 1:
$8,100.00
106.50
97.35
+ 2.10
$8,305.95

Step 2:
$8,305.95 ÷ 150 = $55.373

The break-even point is $55.38. (Rounded to the next cent.)

Directions Compute the break-even point for these stocks. Round up to the next cent.

	Total Purchase Price	**Number of Shares**	**Buying Commission**	**Selling Commission**	**Fees**	**Break-Even Point**
1.	$8,841	100	$145.49	$145.92	$2.25	________
2.	$9,811	700	$157.93	$158.24	$1.24	________
3.	$6,540	500	$114.10	$114.55	$1.33	________
4.	$10,203	700	$159.18	$158.54	$1.17	________
5.	$7,758	100	$124.48	$124.23	$1.93	________
6.	$6,463	700	$112.05	$110.93	$2.91	________
7.	$8,926	500	$148.19	$149.38	$2.63	________
8.	$4,483	400	$93.49	$93.30	$2.20	________
9.	$6,506	500	$120.92	$121.28	$2.23	________
10.	$15,467	300	$206.22	$204.57	$1.63	________
11.	$5,192	400	$106.08	$106.29	$1.81	________
12.	$6,519	400	$111.28	$110.62	$2.52	________
13.	$2,704	200	$75.42	$75.12	$2.18	________
14.	$10,028	600	$154.30	$153.68	$2.25	________

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Earning Dividends

EXAMPLE Marcus will use his dividend to purchase more shares of stock. He owns 1,525 shares priced at $7.15. How many shares can he afford if he earns a dividend of $0.0375 per share? Round to the next lower share.

Step 1 Find dividend.

$$\begin{array}{rl} 1{,}525 & \text{shares} \\ \times\ \$0.0375 & \text{dividend per share} \\ \hline \$57.19 & \end{array}$$

Step 2 Find number of additional shares he can buy.

$$\begin{array}{r} 7.998 \\ 7.15\overline{)\,57.1900} \end{array}$$

Marcus can buy 7 additional shares of stock.

Directions Compute the number of shares that can be purchased in each case.

1. Darnell wants to use his dividends to purchase more stock. He owns 2,516 shares. The dividend is $0.865 per share. How many shares of stock priced at $56.15 can he purchase? ____________________

2. Denzel wants to use his dividends to purchase more stock. He owns 675 shares. The dividend is $1.182 per share. How many shares of stock priced at $4.539 can he purchase? ____________________

3. Mary Suzette wants to use her dividends to purchase more stock. She owns 1200 shares. The dividend is $0.594 per share. How many shares of stock priced at $16.597 can she purchase? ____________________

4. Arnell wants to use his dividends to purchase more stock. He owns 153 shares. The dividend is $0.80 per share. How many shares of stock priced at $14.75 can he purchase? ____________________

5. Cliff wants to use his dividends to purchase more stock. He owns 398 shares. The dividend is $1.36 per share. How many shares of stock priced at $15.875 can he purchase? ____________________

6. Lola wants to use her dividends to purchase more stock. She owns 1376 shares. The dividend is $1.72 per share. How many shares of stock priced at $71.00 can she purchase? ____________________

7. Yvonne wants to use her dividends to purchase more stock. She owns 1,600 shares. The dividend is $0.45 per share. How many shares of stock priced at $9.00 can she purchase? ____________________

8. Shi Yin wants to use her dividends to purchase more stock. She owns 425 shares. The dividend is $0.046 per share. How many shares of stock priced at $9.795 can she purchase? ____________________

Name Date Period

Reading a Credit Card Statement

EXAMPLE

River Bank

Mail to
PO Box 191
Myo, AG 00000

May 2004 Statement

Account Number	**Name**	**Statement Date**	**Payment Due Date**
1234-5678-90	Jane Doe	5/22/04	6/20/04

Credit Line	**Credit Available**	**New Balance**	**Minimum Payment**
$1,500.00	$1,067.84	$432.16	$25.00

Reference	**Sold**	**Posted**	**Description**	**Amount**
101010101	4/30/04	5/01/04	NOISY MUSIC STORE	45.17
110110110		5/16/04	PAYMENT THANK YOU	− 156.35
143415651	5/20/04	5/21/04	MAJOR APPLIANCE	386.99

Previous Balance	156.35	**Current Amount Due**	432.16
Purchases	432.16	**Amount Past Due**	
Cash Advance		**Amount over Credit Limit**	
Payments	156.35	**Minimum Payment Due**	25.00
Credits			
FINANCE CHARGES			
Late Charges			
New Balance	432.16		

FINANCE CHARGE SUMMARY	**Purchases**	**Advances**	**For Customer Service**
Periodic Rate	1.50%	0.56%	1-800-RIVERBANK
Annual Percentage Rate	18.00%	6.49%	**For Lost or Stolen Card**
			1-800-LOSTCARD

Make check payable to River Bank. Include account number on check.

Directions Answer the following questions about the sample credit card statement.

1. Who is the account holder? ______________

2. What amount is due for this statement? ______________

3. Why is there a minus sign in front of the number 156.35? ______________

4. What amount should Jane pay by 6/20/04? ______________

5. What amount must she pay by 6/20/04? ______________

6. Suppose she only paid the minimum payment due. What would be her unpaid balance? ___________

7. Suppose she only paid the minimum payment due. What interest would be assessed for the next month? ______________

8. How long is it between the Statement Date and the Payment Due Date? ______________

9. How many transactions did Jane have in the last statement period? ______________

10. How is the Credit Available amount calculated? ______________

Name Date Period

The Key to Large Numbers

EXAMPLE The U.S. budget provided $1,347,563,115.98 for a project. Round this to two digits and write in words.

$1,347,563,115.98 ~ 1,300,000,000 = 1.3 billion

Recall

1,000 = one thousand
1,000,000 = one million
1,000,000,000 = one billion
1,000,000,000,000 = one trillion

Directions Complete the chart.

		Numbers in Digits	**Numbers in Words** Round answer to two digits.
1.	Distance from Earth to Sun (average)	93,000,000 miles	
2.	U.S. Personal Spending in Restaurants	$334,700,000,000	
3.	Days in a Year for Pluto	90,465	
4.	Number of Earths to equal volume of the sun	1,304,000	
5.	Distance Earth to Moon (average)	238,855 miles	
6.	Total Federal Income	$2,025,038,000,000	
7.	Total Government Spending by all 50 States	$1,135,758,000,000	
8.	Total Personal Taxes	$1,152,000,000,000	
9.	Commerce Department Budget	$7,931,000,000	
10.	Justice Department Budget	$19,000,000,000	
11.	Social Insurance Contributions	$652,851,000,000	
12.	Interest Due on Public Debt	$362,100,000,000	
13.	Stars in the Milky Way		200 billion
14.	Maximum distance Sun to Pluto		4,538.7 million miles
15.	Individual Income Tax Revenues		$1 trillion
16.	U.S. Personal Spending on Food		$509.4 billion

Name __________ Date __________ Period __________

Review of Basic Operations with Percents

1. 0.56 = __________%

2. 47.8 is 10% of __________

3. $\frac{3}{8}$ = __________%

4. What % of 16 is 2? __________

5. 147.5% = __________ (decimal)

6. $\frac{5}{8}$ = __________%

7. 14% of 605 = __________

8. 3492 is 36% of __________

9. What percent of 60 is 36? __________

10. 38.2% = __________ (decimal)

11. 6 is 25% of __________

12. __________ of 500 is 50?

13. 3.15 = __________%

14. 0.095 = __________%

15. $\frac{7}{8}$ = __________%

16. 9.5% = __________ (decimal)

17. 8% = __________ (decimal)

18. 48 is __________% of 96

19. 2.3% = __________ (decimal)

20. 13 is __________% of 52

21. 36% of 85 = __________

22. 94 is 20% of __________

23. 0.07 = __________%

24. 81 is 18% of __________

25. What percent of 80 is 10? __________

26. __________ is 20% of 85

27. $\frac{2}{5}$ = __________%

28. __________ is 12.5% of 75.4

29. 57% of 80 = __________

30. $\frac{45}{75}$ = __________%

31. 15% of 90 = __________

32. __________% = $\frac{4}{5}$

33. 0.005 = __________%

34. __________% = 0.316

35. 0.25 = __________%

36. What percent of 50 is 30? __________

37. What percent of 36 is 18? __________

38. 17 is what percent of 68? __________

39. $\frac{1}{4}$ = __________%

40. 75 is 25% of __________

Name Date Period

Paying Taxes

EXAMPLE Lijanne earned a total of $37,892 in one year. She had deductions for a student loan of $3,247, moving expenses of $358.91, and health insurance of $376.80. Find her total deductions and taxable income.

Step 1 Find total deductions

$$\begin{array}{r} \$3{,}247.00 \\ 358.91 \\ +\ 376.80 \\ \hline \$3{,}982.71 \end{array}$$

Step 2 Subtract to find taxable income.

$$\begin{array}{rl} \$37{,}892.00 & \text{total income} \\ -\ 3{,}982.71 & \text{deductions} \\ \hline \$33{,}909.29 & \text{taxable income} \end{array}$$

Lijanne had total deductions of $3,982.71 and taxable income of $33,909.29.

Directions Find the total deductions and taxable income in each case.

	Item	Exemptions and Deductions	Total Exemptions and Deductions	Total Income	Taxable Income
1.	Exemptions for dependents Moving expenses Business loss	$8,700 $3,541 $357		$46,781	
2.	Exemptions for dependents Standard deduction	$11,600 $7,600		$76,902	
3.	Exemptions for dependents Student loan Medical expenses	$5,800 $3,500 $15,790		$125,630	
4.	Exemptions for dependents Other taxes Health insurance Medical expenses	$17,400 $352 $6,600 $561		$250,714	
5.	Exemptions for dependents Standard deduction	$14,500 $6,650		$67,099	
6.	Exemptions for dependents Self-employment tax Health insurance Business expenses	$11,600 $4,500 $3,721 $11,708		$145,809	
7.	Exemptions for dependents Standard deduction	$20,300 $7,600		$90,742	
8.	Exemptions for dependents Standard deduction	$2,900 $4,550		$35,826	
9.	Exemptions for dependents Standard deduction	$5,800 $3,800		$44,500	

Reading Tax Tables

EXAMPLE Jerry and Lisa Reese are married and filing jointly. Their adjusted gross income is $26,900. Use the chart to find their tax.

Solution: The tax will be $4,039.

Tax Table **Based on Taxable Income**

If 1040A, line 19, OR 1040EZ, line 7 is—		And you are—				If 1040A, line 19, OR 1040EZ, line 7 is—		And you are—			
At least	But less than	Single (and 1040EZ filers	Married filing jointly	Married filing sepa-rately	Head of a house-hold	At least	But less than	Single (and 1040EZ filers	Married filing jointly	Married filing sepa-rately	Head of a house-hold
		Your tax is—						Your tax is—			
25,000						**26,000**					
25,000	**25,050**	3,972	3,754	4,472	3,754	**26,000**	**26,050**	4,252	3,904	4,752	3,904
25,050	**25,100**	3,986	3,761	4,486	3,761	**26,050**	**26,100**	4,266	3,911	4,766	3,911
25,100	**25,150**	4,000	3,769	4,500	3,769	**26,100**	**26,150**	4,280	3,919	4,780	3,919
25,150	**25,200**	4,014	3,776	4,514	3,776	**26,150**	**26,200**	4,294	3,926	4,794	3,926
25,200	**25,250**	4,028	3,784	4,528	3,784	**26,200**	**26,250**	4,308	3,934	4,808	3,934
25,250	**25,300**	4,042	3,791	4,542	3,791	**26,250**	**26,300**	4,322	3,941	4,822	3,941
25,300	**25,350**	4,056	3,799	4,556	3,799	**26,300**	**26,350**	4,336	3,949	4,836	3,949
25,350	**25,400**	4,070	3,806	4,570	3,806	**26,350**	**26,400**	4,350	3,956	4,850	3,956
25,400	**25,450**	4,084	3,814	4,584	3,814	**26,400**	**26,450**	4,364	3,964	4,864	3,964
25,450	**25,500**	4,098	3,821	4,598	3,821	**26,450**	**26,500**	4,378	3,971	4,878	3,971
25,500	**25,550**	4,112	3,829	4,612	3,829	**26,500**	**26,550**	4,392	3,979	4,892	3,979
25,550	**25,600**	4,126	3,836	4,626	3,836	**26,550**	**26,600**	4,406	3,986	4,906	3,986
25,600	**25,650**	4,140	3,844	4,640	3,844	**26,600**	**26,650**	4,420	3,994	4,920	3,994
25,650	**25,700**	4,154	3,851	4,654	3,851	**26,650**	**26,700**	4,434	4,001	4,934	4,001
25,700	**25,750**	4,168	3,859	4,668	3,859	**26,700**	**26,750**	4,448	4,009	4,948	4,009
25,750	**25,800**	4,182	3,866	4,682	3,866	**26,750**	**26,800**	4,462	4,016	4,962	4,016
25,800	**25,850**	4,196	3,874	4,696	3,874	**26,800**	**26,850**	4,476	4,024	4,976	4,024
25,850	**25,900**	4,210	3,881	4,710	3,881	**26,850**	**26,900**	4,490	4,031	4,990	4,031
25,900	**25,950**	4,224	3,889	4,724	3,889	**26,900**	**26,950**	4,504	4,039	5,004	4,039
25,950	**26,000**	4,238	3,896	4,738	3,896	**26,950**	**27,000**	4,518	4,046	5,018	4,046

Directions Use the tax chart above to determine the tax due in each case. Write your answer on the line.

	Filing Status	**Adjusted Gross Income**	**Tax Due**
1.	Married filing separately	$25,262	
2.	Married filing separately	$25,329	
3.	Married filing jointly	$25,967	
4.	Married filing jointly	$25,754	
5.	Head of a household	$26,443	
6.	Single	$26,086	
7.	Married filing separately	$26,820	
8.	Single	$25,295	
9.	Head of a household	$26,192	
10.	Single	$25,900	
11.	Married filing separately	$26,871	
12.	Married filing jointly	$26,563	
13.	Married filing separately	$26,607	

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Name Date Period

Computing Taxes Owed

EXAMPLE Nina Tran is filing a single return. Her adjusted gross income is $128,840. Nina uses Schedule X to help her figure the tax she owes because her income is $100,000 or more.

Solution:

$128,840	Adjusted gross income	$10,890.00	$31,832.50	Tax for $117,950
− 117,950	Nearest amount on Schedule X	× .36	+ 3,920.40	36% of $10,890.00
$ 10,890	Amount over $117,950	$ 3,920.40	$35,752.90	

Round $35,752.90 to the nearest dollar.

Nina owes $35,753.00 in taxes.

Schedule X — Use this if your filing status is **Single**

If the amount on Form 1040, line 37 is: *Over —*	But not *over —*	Enter on Form 1040, line 38		of the amount over
$0	$23,350	--------	**15%**	**$0**
23,350	56,550	**$3,502.50 +**	**28%**	**23,350**
56,550	117,950	**12,798.50 +**	**31%**	**56,550**
117,950	256,500	**31,832.50 +**	**36%**	**117,950**
256,500	-------	**81,710.50 +**	**39.6%**	**256,500**

Directions Use Schedule X to compute the income tax on these adjusted gross incomes. Round each answer to the nearest dollar.

	Adjusted Gross Income	Taxes Owed		Adjusted Gross Income	Taxes Owed
1.	$116,197	________	**7.**	$226,314	________
2.	$159,195	________	**8.**	$257,419	________
3.	$117,375	________	**9.**	$172,218	________
4.	$140,630	________	**10.**	$101,046	________
5.	$118,629	________	**11.**	$264,779	________
6.	$130,952	________	**12.**	$128,362	________

Name Date Period

Refund or Balance Due

EXAMPLE Peg is filing a head of household return. Her taxable income on line 39 of Form 1040 is $41,375. She has already paid $8,432.56 in withholding tax. Compute the amount to be refunded or the balance due.

Step 1 Find the tax bracket for total income.
$41,375 is between $41,350 and $41,400.

Step 2 Find the column for filing status.
Locate Head of Household column.

Step 3 Find the tax owed.
The amount shown where the tax bracket and filing status column meet is $6,847.

Step 4 Subtract to find difference.

$8,432.56	Amount withheld
− 6,847.00	Amount of tax owed
$1,585.56	Amount of refund

Peg is owed a refund of $1,585.56.

If line 39 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly	Married filing sepa-rately	Head of a house-hold
		Your tax is—			
41,000					
41,000	**41,050**	7,901	6,154	8,457	6,751
41,050	**41,100**	7,914	6,161	8,471	6,764
41,100	**41,150**	7,928	6,169	8,484	6,778
41,150	**41,200**	7,942	6,176	8,498	6,792
41,200	**41,250**	7,956	6,184	8,512	6,806
41,250	**41,300**	7,969	6,191	8,526	6,819
41,300	**41,350**	7,983	6,199	8,539	6,833
41,350	**41,400**	7,997	6,206	8,553	6,847
41,400	**41,450**	8,011	6,214	8,567	6,861
41,450	**41,500**	8,024	6,221	8,581	6,874
41,500	**41,550**	8,038	6,229	8,594	6,888
41,550	**41,600**	8,052	6,236	8,608	6,902
41,600	**41,650**	8,066	6,244	8,622	6,916
41,650	**41,700**	8,079	6,251	8,636	6,929
41,700	**41,750**	8,093	6,259	8,649	6,943
41,750	**41,800**	8,107	6,266	8,663	6,957
41,800	**41,850**	8,121	6,274	8,677	6,971
41,850	**41,900**	8,134	6,281	8,691	6,984
41,900	**41,950**	8,148	6,289	8,704	6,998
41,950	**42,000**	8,162	6,296	8,718	7,012

Directions Compute the amount to be refunded or balance due in each case.

	Taxable Income	Filing Status	Amount of Tax Owed	Amount of Tax Withheld	Balance Due or Refund?	Amount Due or Refunded
1.	$41,528	Single		$10,476.93		
2.	$41,183	Married, filing jointly		$7,376.09		
3.	$41,472	Married, filing separately		$7,988.46		
4.	$41,233	Single		$7,563.21		
5.	$41,391	Head of a household		$8,223.71		
6.	$41,657	Single		$9,255.11		
7.	$41,814	Married, filing jointly		$9,340.70		
8.	$41,063	Head of a household		$6,803.12		
9.	$41,909	Married, filing separately		$10,404.33		
10.	$41,777	Married, filing jointly		$5,999.04		
11.	$41,600	Head of a household		$9,406.77		
12.	$41,650	Single		$10,756.00		

Name Date Period

Paying Property Taxes

EXAMPLE The tax assessment on Carol's home is $32,320. The local tax rate is $3.66 per $100 of the assessment. What is Carol's annual property tax?

Asssessment	*Rate per $100*
$32,320	$3.66

Step 1:
$32,320 ÷ $100 = $323.20

Step 2:
$323.20 × $3.66 = $1,182.9120

Solution: Carol's annual property tax is $1,182.92.
(Round to the next cent.)

Directions Compute the property tax. Round to the next cent if necessary.

	Assessment	**Rate per $100**	**Tax**		**Assessment**	**Rate per $100**	**Tax**
1.	$42,700	$6.07		**20.**	$998,815	$5.96	
2.	$82,100	$5.01		**21.**	$6,130	$5.66	
3.	$22,780	$3.51		**22.**	$25,000	$2.28	
4.	$42,000	$5.63		**23.**	$59,600	$5.19	
5.	$40,000	$3.61		**24.**	$81,800	$3.08	
6.	$25,400	$3.42		**25.**	$64,900	$3.92	
7.	$43,700	$7.19		**26.**	$40,130	$4.26	
8.	$88,200	$4.60		**27.**	$88,000	$7.37	
9.	$60,500	$6.23		**28.**	$100,900	$7.14	
10.	$235,415	$7.07		**29.**	$13,400	$5.16	
11.	$83,730	$4.18		**30.**	$777,715	$5.76	
12.	$33,800	$5.65		**31.**	$22,540	$4.66	
13.	$94,300	$5.97		**32.**	$36,600	$4.98	
14.	$90,220	$3.88		**33.**	$75,800	$6.59	
15.	$71,200	$2.10		**34.**	$50,600	$6.10	
16.	$42,540	$4.24		**35.**	$55,800	$6.22	
17.	$81,200	$1.77		**36.**	$11,970	$2.56	
18.	$60,400	$2.69		**37.**	$82,100	$3.46	
19.	$59,400	$6.89		**38.**	$4,500	$4.25	

Name ______ Date ______ Period ______

Workbook Activity 124

Chapter 11, Lesson 8

Review of Basic Skill Operations

1. 243 + 2,003 = ______

2. 4.5 × .002 = ______

3. $\frac{1}{9} + \frac{3}{7} =$ ______

4. 3 − 0.453 = ______

5. 13,000 − 279 = ______

6. 52 + 0.52 = ______

7. 2.09 × 5.9 = ______

8. $\frac{3}{10} \times \frac{5}{6} =$ ______

9. 203 + 1,002 + 32

= ______

10. 3.001 × 2.03 = ______

11. 2.6 + 12.92 + 5.6

= ______

12. 0.208 − 0.091 = ______

13. 0.03 + 0.112 + 1.1

= ______

14. $3\frac{3}{11} \div 2\frac{1}{5} =$ ______

15. $7 \times 1\frac{5}{6} =$ ______

16. 0.002 − 0.0019 = ______

17. 2.3 − 0.0342 = ______

18. 5,202 ÷ 9 = ______

19. 4,100 × 200 = ______

20. $\frac{7}{24} \div \frac{14}{36} =$ ______

21. $19 - 7\frac{10}{17} =$ ______

22. $1\frac{5}{8} + 2\frac{1}{6} =$ ______

23. 0.08 + 1.3 = ______

24. $14\frac{1}{3} + 13\frac{4}{27} =$ ______

25. $1\frac{7}{9} \times 1\frac{7}{8} =$ ______

26. 83 + 211 + 934

= ______

27. $\frac{7}{11} - \frac{1}{22} =$ ______

28. $4\frac{2}{3} \times 3\frac{2}{3} =$ ______

29. 20,031 − 19,823 = ______

30. 787,800 ÷ 78 = ______

31. $19\frac{4}{11} + 2 =$ ______

32. 50,010 − 2,992 = ______

33. $\frac{2}{3} \times \frac{12}{16} =$ ______

34. 7 + 5.6 + 0.09

= ______

35. 1.875 ÷ 0.15 = ______

36. 0.12 × 0.005 = ______

37. 1,890 ÷ 24 = ______

38. $33\frac{2}{11} - \frac{9}{22} =$ ______

39. 21,210 ÷ 20 = ______

40. 518.4 ÷ 4.8 = ______

41. $20 - 19\frac{2}{3} =$ ______

42. 60,491 ÷ 60 = ______

43. 934.33 + 2.6 = ______

44. 99.6 − 4.06 = ______

45. 6.061 ÷ 0.11 = ______

46. $5\frac{7}{10} + 3\frac{9}{50} =$ ______

47. 921 × 0.44 = ______

48. 1.001 × 0.002

= ______

Name Date Period

Making Change

EXAMPLE Sherron Mulgrew makes change by "counting up" from the sale amount to the amount tendered. Her customer, Julie Anderson, purchases $23.81 worth of goods. Julie gives Sherron a $20.00 bill and a $10.00 dollar bill. Here's a chart of how Sherron makes change for Julie.

Amount Tendered	Amount of Sale	Coins				Bills			
		1¢	5¢	10¢	25¢	$1.00	$5.00	$10.00	$20.00
$30.00	$23.81	4	1	1		1	1		

Sherron says, "$23.81, 82, 83, 84, 85, 90, $24.00, $25.00 and $30.00" as she counts the change back to Julie.

Directions Complete the chart below showing the change given to each customer. Write what Sherron says while she is "counting up" the change.

	Amount Tendered	Amount of Sale	Coins				Bills			
			1¢	5¢	10¢	25¢	$1.00	$5.00	$10.00	$20.00
1. Kim Ruark	$5.00	$4.75								
2. Glenn Austin	$40.00	$34.57								
3. Rosemary Sullivan	$16.04	$15.39								
4. Bryan Umeki	$20.42	$17.42								
5. Jose Cardero	$15.00	$10.05								
6. Mebawa Jabar	$10.01	$5.31								
7. George Keith	$80.00	$72.88								
8. Tabika Thomas	$35.00	$30.75								

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Name Date Period

The Key to Square Root

EXAMPLE Find the $\sqrt{200}$ using the *divide* and *average* method.

Step 1 Choose a number, say 10, and divide.

$$\begin{array}{r} 20 \\ 10\overline{)200} \end{array}$$

Step 2 Average the 2 numbers

$$\begin{array}{r} 10 \\ +\ 20 \\ \hline 30 \end{array} \qquad \begin{array}{r} 15 \\ 2\overline{)30} \end{array}$$

Step 3 Divide 200 by average

$$\begin{array}{r} 13.3 \\ 15\overline{)200.0} \end{array}$$

Repeat steps 2 and 3 until the divisor matches the dividend.

Average: 13.3 and 15 = 14.15
Divide: 200 ÷ 14.15 = 14.13
Average: 14.15 and 14.13 = 14.14
Divide: 200 ÷ 14.14 = 14.14
Round result: 14.14 ~ 14.1

The square root of 200 is about 14.1.

Directions Use the divide and average method to find the following square roots. Round your answer to the nearest tenth.

1. $\sqrt{256}$

2. $\sqrt{1225}$

3. $\sqrt{7}$

4. $\sqrt{22}$

5. $\sqrt{26}$

6. $\sqrt{35}$

7. $\sqrt{66}$

8. $\sqrt{18}$

9. $\sqrt{5}$

10. $\sqrt{11}$

11. $\sqrt{12}$

12. $\sqrt{13}$

13. $\sqrt{14}$

14. $\sqrt{15}$

15. $\sqrt{17}$

16. $\sqrt{19}$

17. $\sqrt{20}$

18. $\sqrt{21}$

19. $\sqrt{99}$

20. $\sqrt{101}$

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Name Date Period

Using Electrical Formulas

WIRE

WATTS (Power)	**AMPS** (Intensity)	**OHMS** (Resistance)	**VOLTS** (Electromotive Force)
$W = EI$	$I = \frac{E}{R}$	$R = \frac{E}{I}$	$E = IR$
$W = I^2R$	$I = \sqrt{\frac{W}{R}}$	$R = \frac{W}{I^2}$	$E = \frac{W}{I}$
$W = \frac{E^2}{R}$	$I = \frac{W}{E}$	$R = \frac{E^2}{W}$	$E = \sqrt{WR}$

EXAMPLE Lisa Lopez and her apprentice, Carrie Barker, calculate the amount of resistance (R, ohms) in a 12 amp (I), 240 volt (E) circuit. They select the formula for R where I and E are known.

$R = E \div I = 240 \div 12$

$$\begin{array}{r} 20 \\ 12\overline{)240} \end{array}$$

The resistance is 20 ohms.

Directions Complete the chart below. Use the formulas to calculate the missing information.

	W **(in watts)**	***I*** **(in amps)**	***R*** **(in ohms)**	***E*** **(in volts)**
1.	15,000 W	5 amps		
2.		15 amps		30 V
3.			14 ohms	70 V
4.		20 amps	300 ohms	
5.	81,000 W			1,800 V

Name Date Period

Using Proportions to Find Equivalent Fractions

EXAMPLE Arnole wanted to find a fraction equivalent to $\frac{2}{3}$ that had a denominator of 27.

Step 1 Write a proportion

Step 2 Solve the proportion

$2 \times 27 = 54$

$54 \div 3 = 18$

$? = 18$

Directions Find equivalent fractions using proportions.

1. $\frac{1}{3} = \frac{?}{54}$

2. $\frac{3}{4} = \frac{?}{24}$

3. $\frac{3}{8} = \frac{15}{?}$

4. $\frac{7}{9} = \frac{21}{?}$

5. $\frac{15}{16} = \frac{?}{64}$

6. $\frac{?}{8} = \frac{60}{96}$

7. $\frac{1}{23} = \frac{10}{?}$

8. $\frac{45}{99} = \frac{?}{11}$

9. $\frac{?}{52} = \frac{3}{4}$

10. $\frac{55}{242} = \frac{?}{22}$

11. $\frac{?}{96} = \frac{1}{2}$

12. $\frac{?}{6} = \frac{12}{72}$

13. $\frac{7}{?} = \frac{85}{120}$

14. $\frac{15}{?} = \frac{45}{48}$

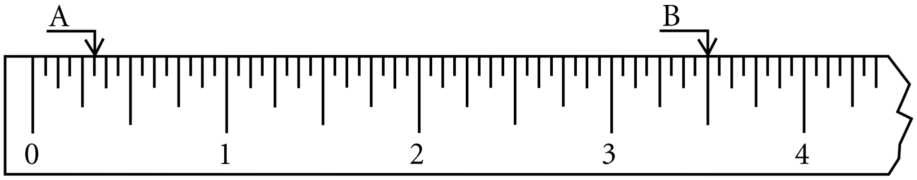
15. $\frac{12}{?} = \frac{60}{70}$

Name Date Period

Precise Measurement

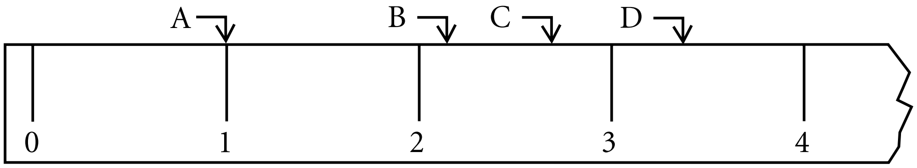
EXAMPLE John Sullivan is a carpenter. He reads the measurement at point A as $\frac{5}{16}$″. He reads point B as 3 $\frac{8}{16}$ and renames it to 3 $\frac{1}{2}$″.

To the nearest sixteenth inch: 3 $\frac{8}{16}$″ = 3 $\frac{1}{2}$″

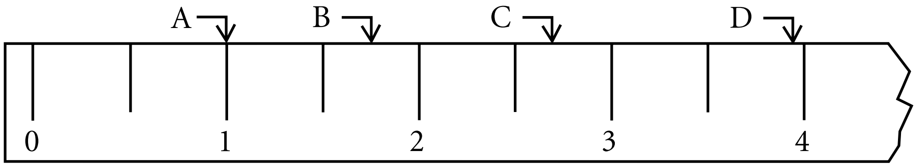


Directions Read points A, B, C, and D on the rulers below.

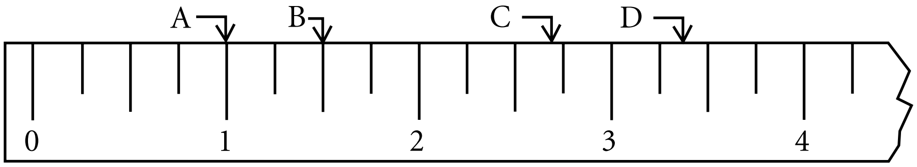
1. To the nearest inch: A ________ B ________ C ________ D ________



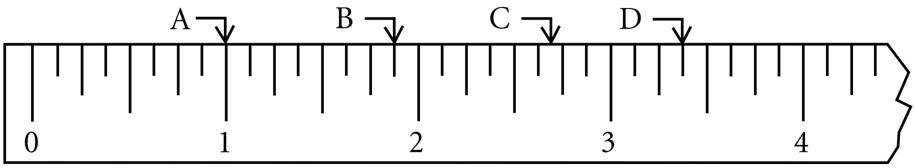
2. To the nearest half inch: A ________ B ________ C ________ D ________



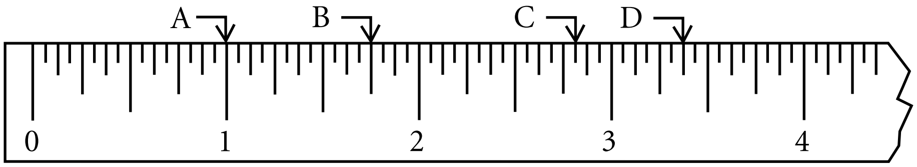
3. To the nearest quarter inch: A ________ B ________ C ________ D ________



4. To the nearest eighth inch: A ________ B ________ C ________ D ________



5. To the nearest sixteenth inch: A ________ B ________ C ________ D ________



Name ________ Date ________ Period ________

Renaming Mixed Numbers

EXAMPLE Rename $3\frac{2}{8}$ as an improper fraction.

$3\frac{2}{8} =$

$3 \times 8 + 2 = 26$

$3\frac{2}{8} = \frac{26}{8}$

26 is the new numerator.
Keep 8 as the denominator.

Directions Rename these mixed numbers as improper fractions.

1. $2\frac{3}{4} =$ ________
2. $1\frac{1}{2} =$ ________
3. $1\frac{1}{3} =$ ________
4. $2\frac{5}{8} =$ ________
5. $3\frac{2}{3} =$ ________
6. $5\frac{1}{6} =$ ________
7. $3\frac{1}{7} =$ ________
8. $4\frac{2}{3} =$ ________
9. $6\frac{2}{5} =$ ________
10. $5\frac{1}{5} =$ ________
11. $4\frac{5}{6} =$ ________
12. $4\frac{2}{5} =$ ________
13. $6\frac{2}{7} =$ ________
14. $3\frac{4}{5} =$ ________
15. $9\frac{4}{9} =$ ________
16. $7\frac{2}{7} =$ ________
17. $2\frac{5}{9} =$ ________
18. $8\frac{1}{8} =$ ________
19. $10\frac{1}{2} =$ ________
20. $11\frac{2}{3} =$ ________
21. $9\frac{1}{3} =$ ________
22. $16\frac{2}{3} =$ ________
23. $11\frac{3}{4} =$ ________
24. $10\frac{1}{4} =$ ________
25. $8\frac{4}{11} =$ ________
26. $5\frac{7}{10} =$ ________
27. $25\frac{2}{3} =$ ________
28. $20\frac{2}{3} =$ ________
29. $11\frac{1}{2} =$ ________
30. $18\frac{1}{2} =$ ________
31. $26\frac{1}{2} =$ ________
32. $18\frac{1}{2} =$ ________
33. $20\frac{17}{20} =$ ________
34. $8\frac{5}{12} =$ ________
35. $5\frac{2}{11} =$ ________
36. $35\frac{2}{4} =$ ________
37. $15\frac{2}{3} =$ ________
38. $32\frac{3}{4} =$ ________
39. $1\frac{4}{5} =$ ________
40. $1\frac{3}{7} =$ ________
41. $5\frac{5}{6} =$ ________
42. $13\frac{1}{3} =$ ________
43. $12\frac{5}{12} =$ ________
44. $8\frac{1}{5} =$ ________
45. $20\frac{5}{11} =$ ________
46. $15\frac{4}{5} =$ ________
47. $13\frac{2}{3} =$ ________
48. $8\frac{9}{10} =$ ________
49. $17\frac{1}{2} =$ ________
50. $22\frac{3}{4} =$ ________
51. $12\frac{1}{5} =$ ________
52. $10\frac{3}{8} =$ ________

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Machine Operators

EXAMPLE Freeman is a machine operator who is working with gears. He needs to find the proper proportion for a gear train. The driven gear has 80 teeth requires a speed of 720 rpm. How many teeth should the Driver gear have if it has a speed of 480 RPM?

Step 1 Set up proportion

Recall: $\frac{\text{RPM}}{\text{rpm}} = \frac{\text{t}}{\text{T}}$

RPM = 480 Speed of Driver gear

rpm = 720 Speed of driven gear

t = 80 Teeth on driven gear

$\frac{480}{720} = \frac{80}{\text{T}}$

Step 2 Solve the proportion

$\frac{480}{720} = \frac{80}{\text{T}}$

$\frac{2}{3} = \frac{80}{\text{T}}$

$\text{T} = 80 \times 3 \div 2 = 240 \div 2 = 120$

Freeman should choose a gear with 120 teeth.

Directions Write the gear proportion. Then find the missing items. Use mental math wherever possible.

	Teeth in Driver	RPM of Driver	teeth in driven	rpm of driven	Gear Proportion
1.	4	50		20	
2.	40		30	8	
3.		60	28	15	
4.	75	12		100	
5.		20	12	50	
6.	25	100		250	
7.	56	100	70		