

# Personal Financial Literacy

Name: \_\_\_\_\_ Date: \_\_\_\_\_ Score: \_\_\_\_\_ / 24

## Q Quick Review

Percents and rates show up everywhere with money. A **discount** is a percent taken *off* a price: a \$50 item at 20% off saves  $0.20 \times 50 = \$10$ , so you pay \$40. **Sales tax** is a percent *added* to a price. A **tip** (or gratuity) is a percent of a bill added for service. A **unit price** ( $\frac{\text{cost}}{\text{amount}}$ ) helps you compare deals. To find a percent of a money amount, change the percent to a decimal and multiply.

◊ **Example:** A meal costs \$40. How much is a 15% tip?  
 ⇒ A tip is a percent of the bill, added on for good service. We need 15% of \$40. First change the percent to a decimal:  $15\% = 0.15$ . The word “of” means multiply, so  $0.15 \times 40 = 6$ . The tip is \$6. As a check, 10% of \$40 is \$4, and 15% should be a bit more — \$6 fits.

**Answer:** \$6

## PRACTICE

Solve each money problem.

- |  |       |   |       |
|--|-------|---|-------|
| 1. 15% tip on a \$40 bill                | _____ | 11. 50% off a \$24 item: sale price         | _____ |
| 2. 20% off a \$50 item: amount saved     | _____ | 12. 10% off a \$70 item: amount saved       | _____ |
| 3. 8% sales tax on a \$25 purchase       | _____ | 13. Save \$12 per month for 6 months: total | _____ |
| 4. 10% tip on a \$30 bill                | _____ | 14. Unit price: \$10 for 5 pens             | _____ |
| 5. Unit price: \$6 for 3 lb              | _____ | 15. 6% sales tax on a \$50 purchase         | _____ |
| 6. 25% off a \$80 item: amount saved     | _____ | 16. 15% tip on a \$20 bill                  | _____ |
| 7. Save \$15 per week for 8 weeks: total | _____ | 17. 30% off a \$90 item: amount saved       | _____ |
| 8. Unit price: \$48 for 4 tickets        | _____ | 18. Unit price: \$18 for 6 apples           | _____ |
| 9. 5% sales tax on a \$60 purchase       | _____ | 19. 25% off a \$80 item: sale price         | _____ |
| 10. 20% tip on a \$45 bill               | _____ | 20. 4% sales tax on a \$75 purchase         | _____ |

### ◆ Word Problems

21. A backpack is priced at \$50 and is on sale for 20% off. What is the sale price of the backpack? \_\_\_\_\_
22. A family’s restaurant bill is \$40. They leave a 15% tip. What is the total amount they pay, including the tip? \_\_\_\_\_
23. Store A sells 3 pounds of rice for \$6. Store B sells 5 pounds of rice for \$15. Which store has the lower unit price? \_\_\_\_\_
24. Devon saves \$15 each week. How much will Devon have saved after 8 weeks? \_\_\_\_\_



## Answer Keys

- |                    |                                     |
|--------------------|-------------------------------------|
| 1. \$6             | 13. \$72                            |
| 2. \$10            | 14. \$2 per pen                     |
| 3. \$2             | 15. \$3                             |
| 4. \$3             | 16. \$3                             |
| 5. \$2 per lb      | 17. \$27                            |
| 6. \$20            | 18. \$3 per apple                   |
| 7. \$120           | 19. \$60                            |
| 8. \$12 per ticket | 20. \$3                             |
| 9. \$3             | 21. \$40                            |
| 10. \$9            | 22. \$46                            |
| 11. \$12           | 23. Store A (\$2 vs. \$3 per pound) |
| 12. \$7            | 24. \$120                           |

### Step-by-Step Explanations

- |   |   |
|---|---|
| 1. $0.15 \times 40 = \$6$ .                           | 13. $12 \times 6 = \$72$ saved.   |
| 2. $0.20 \times 50 = \$10$ saved.                     | 14. $10 \div 5 = \$2$ per pen.  |
| 3. $0.08 \times 25 = \$2$ in tax.                     | 15. $0.06 \times 50 = \$3$ in tax.  |
| 4. $0.10 \times 30 = \$3$ .                           | 16. $0.15 \times 20 = \$3$ .  |
| 5. $6 \div 3 = \$2$ per pound.                        | 17. $0.30 \times 90 = \$27$ saved.  |
| 6. $0.25 \times 80 = \$20$ saved.                     | 18. $18 \div 6 = \$3$ per apple.  |
| 7. $15 \times 8 = \$120$ saved.                       | 19. Saved $0.25 \times 80 = \$20$ , so pay $80 - 20 = \$60$ .   |
| 8. $48 \div 4 = \$12$ per ticket.                     | 20. $0.04 \times 75 = \$3$ in tax.  |
| 9. $0.05 \times 60 = \$3$ in tax.                     | 21. The discount is $0.20 \times 50 = \$10$ . The sale price is $50 - 10 = \$40$ .                        |
| 10. $0.20 \times 45 = \$9$ .                          | 22. The tip is $0.15 \times 40 = \$6$ . The total is $40 + 6 = \$46$ .                                    |
| 11. Half off means you pay half: $24 \div 2 = \$12$ . | 23. Store A: $6 \div 3 = \$2$ per pound. Store B: $15 \div 5 = \$3$ per pound. Store A is the better buy. |
| 12. $0.10 \times 70 = \$7$ saved.                     | 24. Multiply the weekly amount by the number of weeks: $15 \times 8 = \$120$ .                            |



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