

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.

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|------------------------------------------|-------|---------------------------------------------|-------|
| 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

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

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