

Total monthly payments on a new \$20,000 car



Loan Repayment -	\$199
Insurance -	\$ 275
Maintenance and Repairs	\$50
Gasoline	\$70
Taxes and Fees	\$20
Parking	\$36

Source 1.

1. Using the source, calculate the total cost per month paid for using this car.
2. If the car cost \$20,000, how many payments would need to be made before the car is owned by you?
3. How many years and months does that equate too?
4. Why would it be better to pay more on the loan repayment each month?
5. If this car gets 30 miles per gallon and you have bought \$70 worth of fuel at \$2.50 per gallon. How many miles were you able to travel? Show calculations.

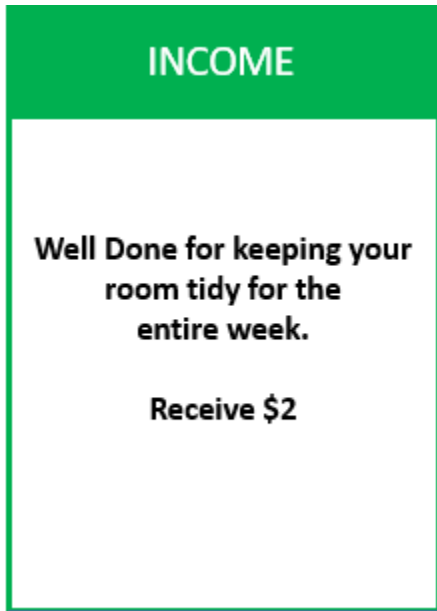
Source 2.



Everyday there is a sale somewhere. Using Source 2, calculate the following.

Recently it was Bertie's birthday. With the money, he received and the money that he saved, he would like to buy a new laptop. He has \$900 to spend. He sees that there is a clearance sale on at his local electronics store. The laptop that he would like normally retails for \$800.

1. Calculate the sales cost of the laptop if a 10% sales discount is applied.
2. Calculate the sales cost of the laptop if a 30% sales discount is applied.
3. Bertie finds a refurbished laptop with a lower spec than the one he wanted, but he knows that it will be more than good enough for his needs. The cost was \$700 with a 50% further discount. What is the new price?
4. When he gets to the checkout, there is an additional 20% off the discounted price. What is the new price?
5. Unfortunately, sales tax of 10% needs to be paid, plus a recycling fee of \$18 is charged on top. What is the total price that you will need to pay?
6. As he is about to leave the store, he sees some headphones on display. They cost \$40. He decides to buy them. Sales tax is an additional 10% of the price. He pays with a \$50 bill. What is his change?
7. Bertie ask for the change to be paid to you in quarters. How many quarters does he receive in change?
8. If Bertie had \$900 to start with, how much does he have left over?



Activities:

List any nouns in the Income card. (A **noun** is a word that identifies a person, animal, place, thing, or idea).

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List any verbs in the Income card. (A **verb** is a word that expresses an action or a state of being).

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Rewrite the Income card in the future tense.

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Can you rewrite the Income card in the present tense?

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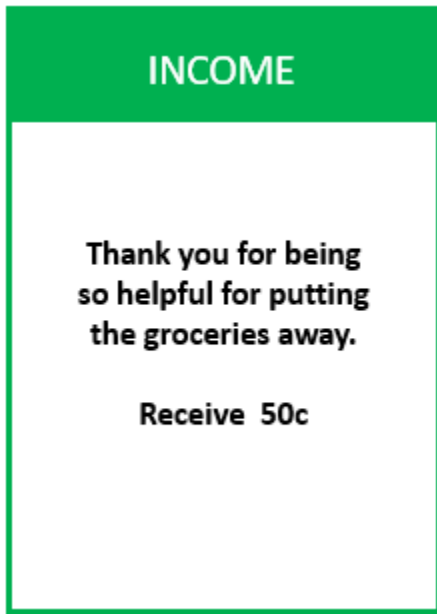
Are there any alternative adjectives for **entire** and **tidy**?

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Complete the Money Habits Word Search.

O A K V P C U Y N A B H S Z U Z E N  
E P C C G X P W L K E N U F R C W E  
R H P O Y H Z L I R M K X R I H M E  
Y Y O O R R O F V H O F V O L J K D  
G P S X R W A G Y D C D H E V R G Q  
Z L S W A T Y V D B N C M O N E Y L  
P F U N T T U W K K I E C A D M R E  
J T C F S I C N B R U V K Q E U G S  
O E Q X P P I G I G O A G Z C N D J  
P I C T W L E H H T F S S N I I P I  
I C B A N Y E N J S Y T M W S I V O  
T S O C Y O X H D E A V X B I I Q W  
J E Z J N Y I W V Y N C L L O G U P  
Q Z N Q W N E S N E P X E W N X C H  
D E N O M I N A T I O N A J S F P H  
U Z U V F R S C K K D N O H E O B P  
A Z J K U K U Y T D T H X X T K T A  
W A H O U U S E L I P E W H K G N T

ALLOWANCE  
CASH  
CHOICE  
COST  
DECISIONS  
DENOMINATION  
EXPENSE  
HELPFUL  
INCOME  
MONEY  
NEED  
OPPORTUNITY  
SAVE  
SPEND  
WANT



Activities:

List any nouns in the Income card. (A **noun** is a word that identifies a person, animal, place, thing, or idea).

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List any verbs in the Income card. (A **verb** is a word that expresses an action or a state of being).

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Rewrite the Income card in the future tense.

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Can you rewrite the Income card in the present tense?

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Are there any alternative adjectives for **helpful** and **groceries**?

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Complete the Money Habits Word Search.

H L V J E P G A S C Y O S E T T H Y  
M G I R M G Y H A T S D X D S U D S  
P Z C A P D O S I S W E J D I O E V  
U Z A I T P H N M D E A P F L K J R  
F U C Y P E U J O O K L N R G M L E  
E D T I B T R Z K O X R S T N V E Q  
Q R N H R X R A E G K L E S I H Q I  
L G V O A B F G G N I D N E P S H H  
S P P A C N Q B D P Z U S Y P K E K  
L P B Y A B K V Y Q U L U B O O F N  
O U N G A V C F L V R Z P X H W G Y  
H W P R N E O C U I P X P X S Y E U  
Q H L N X H S F A L E J L N V N W C  
E T S D O Y T F T V I Q I X O H H Z  
L E L J V N Y O P M Q V E M R S A C  
H A T B Z K E Z V I L K S Y Y H J F  
Y T M M Q P S Q N E E D U M E E M Q  
F A P U G R O C E R I E S P L S I I

CASH  
COST  
GOODS  
GROCERIES  
MONEY  
NEED  
OPPORTUNITY  
RETAIL  
SHOPPING  
SHOPPINGLIST  
SPENDING  
SUPPLIES  
THANKFUL  
WANT

Worksheet 3. Math



**ACTIVITY**

**Show how you would give 84 cents in the least number of coins.**

Activities:

If you went to the shop and bought a candy bar for 84 cents and paid with a dollar. How much change would you get?

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Write the change you would receive in words.

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What would that change look like in coins?

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Write 84 cents in words.

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Using the money denominations at the top of the page, how would you make up 84 cents in money denominations?

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How could you make 84 cents up without using the 25 cent / quarters?

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Write your answer in words.

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Complete the Money Habits Word Search.



P L X T C D F T S F E F Y Q I V P P  
 U E D J C H D T E G Y V W C A G W Q  
 R K A Q U U N O N F K Q X A P H N N  
 C C M Y V E D A X O F W S Q R N W G  
 H I X Z C M H O E F Q U A R T E R S  
 A N J E O C S C R R U E D M C V K P  
 S C V N T U G O U P G S H I J P U E  
 E I E X K F N T N E M Y A P M V H N  
 F Y R I G E D O L L A R H E I E Q N  
 W Z T F C P P P Q S D T L V W K S Y  
 T Z P E B G P O Z G J H T F B T V M  
 C E N H S O Z L Z X X J I Y L P I M  
 F T N B Z T D F B D N Y M T E P K M  
 O I J C A U P H M U H B U N L E J I  
 Q L G R E B C T C D Y B R E C M T I  
 I K E K C N B K J L M D S W G A Z C  
 R H Y Z T D T J E J A Q U T J O S Q  
 H S A C W K O S J Z F W M S C D B B

CASH  
 CHANGE  
 DIMES  
 DOLLAR  
 FIVECENTS  
 MONEY  
 NICKEL  
 ONECENT  
 PAYMENT  
 PENNY  
 PRODUCT  
 PURCHASE  
 QUARTERS  
 TENCENTS  
 TWENTYFVE