**POWER BASICS PLUS**

# Consumer Mathematics

## Practice Pack

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## Unit 3: Borrowing Wisely

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## PRACTICE 1.1
## Pennies and Cents

A penny is worth 1 cent. Use the cent sign (¢) to write each amount of money below. Write your answer on the line after each equal sign.

**Example:** 32 pennies = 32¢

1. 17 pennies = _____

2. 49 pennies = _____

3. 86 pennies = _____

4. 2 pennies = _____

5. 69 pennies = _____

6. 20 pennies = _____

7. 46 pennies = _____

8. 89 pennies = _____

9. 22 pennies = _____

10. 72 pennies = _____

11. 27 pennies = _____

12. 39 pennies = _____

13. 6 pennies = _____

14. 99 pennies = _____

## PRACTICE 1.2
### Pennies and Cents

A penny is worth 1 cent. Use the cent sign (¢) to write each amount of money below. Write your answer on the line after each equal sign.

**Example:** 32 pennies = 32¢

1. 96 pennies = _____

2. 14 pennies = _____

3. 79 pennies = _____

4. 98 pennies = _____

5. 75 pennies = _____

6. 48 pennies = _____

7. 25 pennies = _____

8. 1 penny = _____

9. 10 pennies = _____

10. 63 pennies = _____

11. 8 pennies = _____

12. 57 pennies = _____

13. 45 pennies = _____

14. 12 pennies = _____

## PRACTICE 2.1
### Dollars and Cents

One dollar is equal to 100 cents. Look at each amount of money below written with the cent sign (¢). Write the amount in dollars with the dollar sign ($). Write your answer on the line after each equal sign.

**Example:** 805¢ = $8.05

1. 100¢ = _____

2. 325¢ = _____

3. 833¢ = _____

4. 1000¢ = _____

5. 121¢ = _____

6. 468¢ = _____

7. 200¢ = _____

8. 450¢ = _____

9. 966¢ = _____

10. 222¢ = _____

11. 404¢ = _____

12. 300¢ = _____

13. 526¢ = _____

14. 1029¢ = _____

# PRACTICE 2.2
## Dollars and Cents

One dollar is equal to 100 cents. Look at each amount of money below written with the cent sign (¢). Write the amount in dollars with the dollar sign ($). Write your answer on the line after each equal sign.

**Example:** 805¢ = $8.05

1. 575¢ = _____

2. 1016¢ = _____

3. 1200¢ = _____

4. 1971¢ = _____

5. 600¢ = _____

6. 199¢ = _____

7. 665¢ = _____

8. 427¢ = _____

9. 1305¢ = _____

10. 588¢ = _____

11. 987¢ = _____

12. 5302¢ = _____

13. 7625¢ = _____

14. 850¢ = _____

## PRACTICE 3.1
## More Dollars and Cents

Look at each amount written with the cent sign (¢) below. Write it with the dollar sign ($).
Remember to use 2 numbers after the decimal point. Write your answer on the line after each
equal sign.

**Example:** 65¢ = $.65

1. 19¢ = _____

2. 50¢ = _____

3. 87¢ = _____

4. 3¢ = _____

5. 70¢ = _____

6. 21¢ = _____

7. 47¢ = _____

8. 90¢ = _____

9. 23¢ = _____

10. 73¢ = _____

11. 9¢ = _____

12. 41¢ = _____

13. 82¢ = _____

14. 37¢ = _____

# UNIT 1 REVIEW
## Part 1

Circle the correct answer to each question or problem below.

1. Which of the following lists the names of these coins in the correct order?

   

   a. quarter, penny, dime, nickel
   b. quarter, dime, nickel, penny
   c. quarter, dime, penny, nickel

2. How is 11¢ written with the dollar sign ($)?

   a. $11          b. $.011          c. $.11

3. $.38
   − $.14

   a. $.34          b. $.24          c. $.52

4. Which set of coins below would be the correct change for 3 dimes?

   a. 1 quarter and 1 nickel
   b. 2 quarters and 2 nickels
   c. 7 nickels

5. $25.72
   $12.69
   + $ .35

   a. $38.76          b. $38.67          c. $37.68

6. $12.50 ÷ $1.25 = ?

   a. 1.0          b. 5          c. 10

7. Which combination of bills below adds up to $35.00?

   a. 1 twenty, 1 five, and 1 ten
   b. 3 tens and 1 twenty
   c. 3 fives and 3 tens

8. Tony had 2 twenties, 5 fives, and 12 quarters. He spent 1 twenty, 2 fives, and 9 quarters. How much money did he have left?

   a. $65.75          b. $35.75          c. $36.25

## UNIT 1 REVIEW
### Part 2

Circle the correct answer to each question or problem below.

1. How is 8¢ written with the dollar sign ($)?

    **a.** $.8        **b.** $.08        **c.** $.0008

2. If you had 7 nickels, 8 pennies, and 3 dimes and you spent 1 dime, 1 penny, and 3 nickels, how much would you have left?

    **a.** $.74        **b.** $.45        **c.** $.47

3. $.71
   − $.26

    **a.** $.45        **b.** $.97        **c.** $.55

4. Which set of coins below would be the correct change for 2 quarters?

    **a.** 10 nickels and 1 dime

    **b.** 5 dimes

    **c.** 4 dimes and 4 nickels

5. $25.40
   $32.75
   + $   .81

    **a.** $58.86        **b.** $58.81        **c.** $58.96

6. Which combination of bills below adds up to $65.00?

    **a.** 5 singles and 3 twenties

    **b.** 5 tens and 4 fives

    **c.** 30 singles and 3 tens

7. $25.99 × 11 = ?

    **a.** $36.99        **b.** $14.99        **c.** $285.89

8. Enrique had 4 tens, 6 fives, and 30 nickels. He spent 2 tens, 1 five, and 20 nickels. How much money did he have left?

    **a.** $35.40        **b.** $45.50        **c.** $71.50

# PRACTICE 24.1
## Comparison Shopping

Read each example below, then answer the questions at the end of the example. Remember, to get the best value for your money, you must compare prices and quality. Write your answer on the lines under the questions.

1. James went to a department store where he found a stereo he liked. Without going to any other stores, he bought the stereo. Did James get the best value for his money? Why or why not?

   _____

   _____

2. Lek went to the grocery store to buy a loaf of bread. While he was there, he bought a 30-pack of batteries for $35.00. Did Lek get the best value for his money? Why or why not?

   _____

   _____

3. Nascha wanted to buy a small, economical car. She went to six dealerships to test-drive cars. She also used a consumer reporting web site to research mileage and safety on all the vehicles she liked before she bought one. Did Nascha get the best value for her money? Why or why not?

   _____

   _____

4. Becky went to the mall to buy some sandals that cost $10.00. While she was there, she bought $100.00 in lottery scratch tickets and only won $5.00. Did Becky get the best value for her money? Why or why not?

   _____

   _____

## PRACTICE 24.2
# Comparison Shopping

Read each example below, then answer the questions at the end of the example. Remember, to get the best value for your money, you must compare prices and quality. Write your answer on the lines under the questions.

1. Charlotte needed a new coat. She got the weekend paper and checked all the flyers for sales on coats. When she found the coat that was least expensive, she went to the store and bought it. Did Charlotte get the best value for her money? Why or why not?

   _____

   _____

2. Gustavo needs a bike. His friend Corey says that he has one that's been in a storage locker for ten years. Gustavo agrees to pay $100.00 for the bike without seeing it. Did Gustavo get the best value for his money? Why or why not?

   _____

   _____

3. Rashida is looking for a college loan. She asks her guidance counselor, her parents, the local bank, and several college graduates for advice. She goes online and finds four different web sites that explain the nature of different kinds of loans. Then she chooses the loan that best fits her budget. Did Rashida get the best value for her money? Why or why not?

   _____

   _____

4. Kazu wants a video game system. He goes to the local mall and checks every store that carries the model he wants. He finally buys it at a store where the price is $10.00 higher than at the other stores. However, this store gives him a $50.00 game free with the purchase. Did Kazu get the best value for his money? Why or why not?

   _____

   _____

# PRACTICE 25
## Reading Labels

Read the following ingredient list from a label on a jar of artificial mayonnaise. Then answer the questions that follow. Write your answer on the line at the end of each question.

> **INGREDIENTS**
>
> Water, soybean oil, vinegar, corn syrup, sugar, modified food starch, egg yolks, salt, mustard, potassium sorbate, paprika, garlic, spices, yellow #5, monosodium glutamate

1. What ingredient is in this product in the largest amount? _____

2. What ingredient is in this product in the smallest amount? _____

3. Should you eat this product if you are allergic to monosodium glutamate? _____

4. Should you eat this product if you are allergic to eggs? _____

5. What sweetener is found in this product? _____

6. If you are allergic to artificial colors, should you eat this product? _____

7. What animal by-product is found in this product? _____

8. What is one ingredient that was used for flavoring, but probably doesn't occur in a very large amount? _____

## PRACTICE 26
### Shopping for Services

Look at the ads below. They are from a bulletin board at the supermarket. Read the ads carefully, and then answer the questions that follow. Write your answer on the line after each question.

| Piano Lessons | PET SITTER | Frank's Used Cars |
|---|---|---|
| Hourly Rates | Cats, Dogs, Gerbils, | All Makes and Models |
| 555-1219 | Hamsters, Birds | 1970s—Present |
| Ask for Susan | No Snakes! | 2120 Main Street |
| | Call Jerry | $500—$20,000 |
| | at 555-9713 | 555-CARS |

1. Which ad doesn't mention pricing at all? _____

2. Which ad is probably for a business that isn't run out of a home? _____

3. Which ad doesn't mention the person to call by name? _____

4. Which ad would you need if you wanted to leave your dog with someone while you went on vacation? _____

5. Which ad would be best if you were trying to sell an old car? _____

6. Which ad would be best if you wanted to learn to play a musical instrument? _____

7. Which ad is most specific about money? _____

8. Which ad supplies a location for the business? _____

## PRACTICE 27
### Getting Satisfaction from Your Purchases

Read the Yellow Page listings below carefully. Then answer the questions that follow the listings. Write your answer on the line after each question.

BETTER BUSINESS BUREAU
      1334 G St NW Washington DC................393-6222

CONSUMER FRAUD DIVISION, STATE OF MARYLAND
     4305 St Barnabas Rd
     Suite 302 Temple Hills MD ......................423-6902

CONSUMER FRAUD DIVISION, STATE OF VIRGINIA
     801 N Pitt St Alexandria ..........................836-8772

HOUSING/LANDLORD COMPLAINT BUREAU
     1501 16th St NW Washington DC............332-9110

1. Where is the Better Business Bureau located?

    _____

2. What number could you call about consumer fraud in Virginia?

    _____

3. What is the address of the Consumer Fraud Division in Maryland?

    _____

4. Who could you contact if your building manager shut off your heat or electricity?

    _____

5. Who could you contact if you bought a car and the dealer refused to fix a problem while the car was still under warranty?

    _____

6. You want to choose from among six similar stores. Who could you contact for more information?

    _____

## PRACTICE 28
### Shopping Around

Read each example below carefully. Then circle the best answer to each question.

1. Tim wants to buy some steak the next time he goes to the grocery store. In a weekly ad, one store is selling steak for $4.99 per pound. The other store where Tim shops has a special of 5 pounds of steak for $21.99. Which store has the better deal?

   **a.** The store with steak for $4.99 per pound has the better deal.

   **b.** The store with 5 pounds of steak for $21.99 has the better deal.

2. Haruko needs to buy some nails. One hardware store is selling nails for $3.00 per pound. Another store has a 5-pound box of nails for $15.50. Which store has the better deal?

   **a.** The store selling nails for $3.00 per pound has the better deal.

   **b.** The store selling nails for $15.50 for a 5-pound box has the better deal.

3. Maka needs 4 apples to make a pie. The grocery store is selling apples for $.50 each or 10 in a bag for $4.00. Should Maka buy the bag of apples?

   **a.** No. The bag of 10 apples for $4.00 is cheaper per apple, but it would cost more and Maka would have more apples than she needs.

   **b.** Yes. 10 apples for $4.00 is just a better buy.

4. Collin needs pencils for school. He can buy them for $.10 each, or he can get a 50-pack of pencils for $6.00. Which is the better deal?

   **a.** Pencils for $.10 each is the better deal.

   **b.** 50 pencils for $6.00 is the better deal.

5. Fina wants to bake cookies for a fund-raiser at her school. A 5-pound bag of flour costs $3.29, and a 10-pound bag costs $6.50. Which is the better deal if Fina needs 30 pounds of flour?

   **a.** The 5-pound bag for $3.29 is the better deal when she buys 6 of them.

   **b.** The 10-pound bag for $6.50 is the better deal when she buys 3 of them.

6. Brian wants to buy a new computer. He only uses his current computer for e-mail and word processing. He never uses it for games, movies, or music. His new computer will cost more if he gets a large monitor and extra hardware for games and videos. What should Brian do?

   **a.** Brian should buy a simple computer that he will use as he uses his current computer.

   **b.** Brian should buy a loaded computer in case he suddenly decides to play lots of games and play movies and music on his computer.

# PRACTICE 29
## Figuring Discounts

Look at each price and discount percentage below. Find the amount of the discount and the sale price for each example. Remember to change the percent into a decimal before you multiply to find the discount. Show your work.

1. $12.50 at 10% off

   discount = _____

   sale price = _____

2. $45.80 at 20% off

   discount = _____

   sale price = _____

3. $60.00 at 30% off

   discount = _____

   sale price = _____

4. $48.00 at 25% off

   discount = _____

   sale price = _____

5. $75.00 at 50% off

   discount = _____

   sale price = _____

6. $900.00 at 15% off

   discount = _____

   sale price = _____

7. $56.50 at 10% off

   discount = _____

   sale price = _____

8. $64.00 at 75% off

   discount = _____

   sale price = _____

9. $50.00 at 35% off

   discount = _____

   sale price = _____

10. $21.00 at 20% off

    discount = _____

    sale price = _____

## PRACTICE 30
### Rounding Off Discounts

Look at each price and discount percentage below. Find the amount of the discount and the sale price. You will need to round off the discount amount in each example. Remember the rules for rounding to the nearest penny. If the third number to the right of the decimal is 5 or more, add 1 to the number on its left. If the number is less than 5, don't change the number on its left.

1. $55.65 at 22% off

   discount = _____

   sale price = _____

2. $75.21 at 11% off

   discount = _____

   sale price = _____

3. $25.25 at 25% off

   discount = _____

   sale price = _____

4. $35.64 at 14% off

   discount = _____

   sale price = _____

5. $25.14 at 16% off

   discount = _____

   sale price = _____

6. $152.22 at 7% off

   discount = _____

   sale price = _____

7. $16.05 at 17% off

   discount = _____

   sale price = _____

8. $32.64 at 21% off

   discount = _____

   sale price = _____

9. $566.23 at 71% off

   discount = _____

   sale price = _____

10. $51.98 at 17.5% off

    discount = _____

    sale price = _____

# PRACTICE 31
## Fractions as Discounts

Find the discount amount and sale price for each example below. Remember, you will need to multiply to find the discount amount. Round off the discount amount when necessary.

1.  $\frac{1}{2}$ off $25.60

    discount = _____

    sale price = _____

2.  $\frac{1}{3}$ off $31.54

    discount = _____

    sale price = _____

3.  $\frac{1}{4}$ off $80.00

    discount = _____

    sale price = _____

4.  $\frac{2}{5}$ off $52.52

    discount = _____

    sale price = _____

5.  $\frac{1}{2}$ off $19.95

    discount = _____

    sale price = _____

6.  $\frac{1}{3}$ off $30.89

    discount = _____

    sale price = _____

7.  $\frac{1}{4}$ off $542.60

    discount = _____

    sale price = _____

8.  $\frac{1}{2}$ off $33.33

    discount = _____

    sale price = _____

9.  $\frac{1}{5}$ off $19.75

    discount = _____

    sale price = _____

10. $\frac{1}{6}$ off $49.99

    discount = _____

    sale price = _____

## PRACTICE 32.1
## Comparing Discounts

Each problem below shows the discounts offered on the same item at two different stores. Decide if Store A or Store B offers the lower price. Show your work. Write your answer (**A** or **B**) on the line after each question.

1. Store A: $\frac{1}{2}$ off $45.00
   Store B: $20.00 off $46.00



   store with lower price = _____

2. Store A: $35.00 off $125.00
   Store B: 20% off $130.00



   store with lower price = _____

3. Store A: 15% off $35.95
   Store B: $8.00 off $32.00



   store with lower price = _____

4. Store A: $17.00 off $51.00
   Store B: $\frac{1}{5}$ off $48.99



   store with lower price = _____

# PRACTICE 32.2
## Comparing Discounts

Each problem below shows the discounts offered on the same item at two different stores. Decide if Store A or Store B offers the lower price. Show your work. Write your answer (**A** or **B**) on the line after each question.

1. Store A: 40% off $95.00
   Store B: $20.65 off $56.75

   store with lower price = _____

2. Store A: $7.00 off $28.00
   Store B: $\frac{1}{4}$ off $31.50

   store with lower price = _____

3. Store A: $11.00 off $45.60
   Store B: 25% off $49.60

   store with lower price = _____

4. Store A: $4.00 off $25.00
   Store B: $\frac{1}{4}$ off $24.02

   store with lower price = _____

## PRACTICE 33.1
## Unit Pricing with Fluid Measures

Solve each problem below. Show your work in finding each unit price. Remember, when you find the unit price of a product, it is the same as figuring out how much 1 unit of the product costs. Write your answer on the line at the end of each problem.

1. The cost of a 12-ounce can of soda is $.75. A 64-ounce bottle of soda is $3.75. Which container has a lower unit price?

   _____

2. A liter of apple juice is $2.69. A 2-liter bottle of apple juice is $5.00. Which bottle has a lower unit price?

   _____

3. A quart of oil costs $1.79. A case of 12 quarts costs $23.95. Which provides a lower unit price?

   _____

4. An 8-ounce carton of milk costs $.79. A gallon of milk (128 ounces) costs $3.69. Which has a higher price per ounce?

   _____

5. A gallon of bottled water (128 ounces) costs $1.99. A six-pack of 16.9-ounce bottles costs $4.19. Which has a higher price per ounce?

   _____

## PRACTICE 33.2
## Unit Pricing with Fluid Measures

Solve each problem below. Show your work in finding each unit price. Remember, when you find the unit price of a product, it is the same as figuring out how much 1 unit of the product costs. Write your answer on the line at the end of each problem.

1. A 12-ounce cup of coffee costs $2.00. A 64-ounce mega cup of coffee costs $10.00. Which cup has a lower price per ounce?

   _____

2. A 0.5-liter soda costs $1.25. A full liter of soda costs $2.25. Which offers a lower unit price?

   _____

3. A 30-ounce bottle of shampoo is $3.95. A 100-ounce bottle is $12.50. Which bottle has a lower unit price?

   _____

4. A 200-ounce bottle of laundry detergent is $7.98. The 40-ounce bottle is $1.50. Which bottle has a lower unit price?

   _____

5. A 32-ounce bottle of window cleaner costs $3.35. The 64-ounce refill costs $4.85. Which has a higher price per ounce?

   _____

## PRACTICE 34.1
## Unit Pricing with Measures of Length

Solve each problem below. Show your work in finding each unit price. Write your answer on the line at the end of each problem.

1. Chain for a boat anchor is $1.25 per foot at one store. Another store is selling chain for $3.50 a yard. Which chain costs less per foot?

   _____

2. A 30-foot stair runner is $85.00 at a carpet store. A discount store is selling the same kind of runner for $2.50 a foot. Which runner costs less per foot?

   _____

3. A craft store is selling yarn at $3.00 for a 100-foot skein. A retail store has yarn for $.12 a foot. Which has the higher price per foot?

   _____

4. A 1000-foot coil of rope is $95.00 at a marine supply store. At the rope factory, a 100-foot coil costs $10.00. Which coil costs less per foot?

   _____

5. At a home supply store, 12 feet of heat cable costs $22.94. At the same store, 24 feet of heat cable costs $42.88. Which has the lower price per foot?

   _____

## PRACTICE 34.2
## Unit Pricing with Measures of Length

Solve each problem below. Show your work in finding each unit price. Write your answer on the line at the end of each problem.

1. Dental floss costs $1.79 for 50 yards at the grocery store. Your dentist sells 100-yard containers for $4.00 each. Which floss costs less per yard?

   _____

2. A hardware store is selling 8-foot finished boards for $4.50 each. A lumberyard is selling 10-foot finished boards for $5.50 each. Which boards cost less per foot?

   _____

3. A retail store sells denim fabric for $4.50 a yard. The local sewing supply store is having a special of 4 yards of denim fabric for $20.00. Which fabric costs less per yard?

   _____

4. Fishing line is $6.00 for a 100-foot spool at a sporting goods shop. A fishing supply catalog will sell a 500-foot spool for $28.89. Which fishing line costs less per foot?

   _____

5. At a home supply store, a piece of foil insulation that is 16 inches wide costs $14.95. At the same store, a piece of foil insulation that is 24 inches wide costs $20.97. Which piece costs less per inch?

   _____