POWER BASICS ®

Consumer Mathematics

Robert Taggart

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UNIT 2

Spending Wisely

LESSON 5: How to Comparison Shop

GOAL: To learn to compare products and services to make sure you get the best value for your money

WORDS TO KNOW

Better Business Bureau (BBB)	manufacturer
consumer	recall
estimate	receipt
guarantee	refund

Comparison Shopping

When you buy a product or hire someone to do a job, you want to make sure that you get the best value for your money.

To get the best value, you must compare prices and quality.

It is easy to compare prices. If you are buying a product, you can just look at different price tags. If you are hiring a person or a company to do a job, you can compare estimates. An **estimate** is a written statement that tells how much the work will cost.

Comparing quality is not as easy. A product can look as if it is of good quality. But it can turn out to be poorly made. Or, you may hire someone whom you expect to do a good job. But the person may not do the job well at all.

You should always compare prices before you buy something. Compare the price of what you want to buy with the prices of other things that are like it. If you don't compare prices, you might end up spending too much money for something.

Here is an example of comparing prices:

Example

Felipe was shopping for gym socks. He saw that he could buy a package of 6 pairs of socks for $6.60. Another brand of socks was $4.95 for 6 pairs.

Both packages had the same number of pairs of socks. So Felipe bought the package selling for $4.95, because it seemed like a better buy.

After Felipe had washed the socks three times, they began to fall apart. The socks were not of good quality. Felipe took the socks back to the store and bought the package selling for $6.60. He has had these socks for two months. They still look great. Although these socks were more expensive, they were of better quality than the cheaper socks. Because they were of better quality, they lasted longer. This means that the more expensive socks were actually a better buy.

> **THINK ABOUT IT**
>
> Packages of white gym socks can all look the same. There are so many brands to choose from, each with different prices. What are some ways you could compare the quality of the socks before you buy them? Write your answer on a separate sheet of paper.

■ PRACTICE 24: Comparison Shopping

Read each example below, then answer the questions at the end of the example. Write your answer on the lines under the questions.

1. Cecil went to the store to buy a quart of milk. While he was there, he saw a pair of sunglasses he liked for $25.00. He bought them. Did Cecil get the best value for his money? Why or why not?

   _____

   _____

2. Rosa needed to hire someone to paint the outside of her house. She asked her friends to recommend painters. She also went around the neighborhood looking at houses different people had painted. Then she got estimates from the painters she thought had done the best work. She hired the painter who gave her the lowest price. Did Rosa shop for the best value? Why or why not?

   _____

   _____

3. Reggie has a friend who just started a lawn care business. Reggie decided to hire him to take care of his lawn. Since Reggie's friend has just started his business, he does not have any experience. Will Reggie get the best value for his money? Why or why not?

_____

_____

4. Mary went shopping for indoor plants. She found one nursery where ferns were $14.95. The nursery had been in business for a month and did not guarantee its plants. Then she went to another nursery that had been in business for six years. It guaranteed all of its plants. Mary found a fern at the second nursery for the same price. Mary bought the fern from the second nursery. Did Mary get the best value for her money? Why or why not?

_____

_____

Reading Labels

Almost everything that you buy will have a label on it. You can learn a lot about what you are buying by reading the label. A label can tell you what a product is made of. Labels can also tell you how to take care of something you have bought. Labels help you buy wisely.

There are different label laws in different states. But all states require that the labels on food packages tell you the exact ingredients of the food in the package. The ingredients on the label are listed in order. Whatever the food contains most is listed first. Whatever the food contains least is listed last. For example, look at the ingredient list on the next page from the label of Mama's Bean with Bacon soup.

INGREDIENTS
cooked white beans, water, tomatoes, bacon, carrots, modified food starch, salt, sugar, dehydrated onions, monosodium glutamate, yeast extract, smoke flavoring

As you can see from the list of ingredients, cooked white beans are the main ingredient in the soup. The ingredient used the least is smoke flavoring. One ingredient, monosodium glutamate, is a flavoring. Some people are allergic to it. If you were allergic to monosodium glutamate, reading this label would let you know that you should not eat this soup. You would be wasting your money if you bought a can of this soup for yourself.

Food labels may also include other information. A label may tell you about the nutritional value of the food. It may tell you how to cook the food. Many food labels give an address you can write to for more information. The label may also have a **guarantee** that promises the company will give your money back if you are not happy with the product.

■ PRACTICE 25: Reading Labels

Read the following ingredient list from a label on a can of chicken soup. Then answer the questions that follow. Write your answer on the line at the end of each question.

INGREDIENTS
chicken stock, cooked rice, chicken meat, carrots, potatoes, diced tomatoes, potato starch, salt, yeast extract, citric acid, flavoring

1. You want to buy a chicken soup with more chicken in it than rice. Should you buy this can of soup? _____

2. You cannot eat food with yeast in it. Should you buy this can of soup? _____

3. You want to buy a soup that has vegetables in it. Should you buy this can of soup? _____

Shopping for Services

Sometimes you will need to shop for professional services. For example, you may need to find a mechanic to repair your car.

Your friends can often help you find a good person or company to hire to do a service. However, sometimes your friends will not be able to help you. In this case, you need to do two things. First, hire someone whose work is guaranteed. Second, hire someone who will give you an estimate of the cost of the work.

Remember that an estimate is a written statement that tells you how much the work will cost. Usually, you do not have to pay any more than the amount given in the estimate. But sometimes you may need to discuss a higher or lower price with the company or person you have hired.

A guarantee is a formal promise. It states that a product or service must be satisfactory to the buyer. Sometimes you will not be satisfied with the service you get from someone you have hired. If the service is guaranteed, you can have the service done over. Or, you may get your money back.

Sometimes you will not have to shop for a service. A salesperson will come to your door or call you on the phone to offer you a service. Be careful. Ask yourself if you really need the service that is being offered.

You can look in many different places for people to do services. For example, you can look in the Yellow Pages of your telephone book or in the newspaper. You can also find ads on bulletin boards in stores or other public places. Always shop around. Do not just hire the person with the first listing in the Yellow Pages or the best ad on the bulletin board. Call the phone numbers of the people you are thinking of hiring. Ask about their prices. Find out if their work is guaranteed and if they give free estimates. Also ask for references from other people who have hired them.

■ 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.

**Typist
683-2431**

Reasonable
Rates
Ask for
Sharon.

ODD JOBS

Alice and Joan will clean your yard or make your home sparkle!

Call 234-7676.

CHILD CARE

Ages
18 mo. — 5 yrs.

283-4476

Licensed

1. If you need your leaves raked, whom should you call? _____

   _____

2. Which ad does not give the name of the person you should call?

   _____

3. How many of the ads mention something about prices? _____

   _____

Getting Satisfaction from Your Purchases

You may not always be happy with a product or service that you buy. In many cases, you can take the product back to the store where you bought it, or ask the service provider to solve the problem. Most stores and businesses will be happy to make you happy, because you will be more likely to shop there again in the future. You can have your item replaced or repaired, or get a **refund.** A refund is when you get your money back. Always keep your **receipt** to make returning a product easier. Your receipt is the piece of paper that tells how much you paid. Many companies will refund your money only if you have a receipt.

Sometimes the company where you bought the product or service cannot or will not help you with your problem. In that case, you can try calling or writing to the **manufacturer,** or maker of the product, or the main office of the company. First, check to see if the company has a web site. Many times, companies have a special e-mail address for problems or concerns. If not, the maker's address, or the main office's address, is usually printed on the packaging of the product or on the receipt or work order you received. It may also be printed in the paperwork or instructions that came with the item. You may have to ask to speak to a supervisor before your problem is addressed. Do not give up!

You may not get the response you want from either the business that sold you the product or service, or the main office or manufacturer. In that case, it is time to make a complaint. For most companies, you can contact the **Better Business Bureau (BBB).** The BBB will record your complaint about a company. It will also give you information about a company before you make a purchase. If you are planning to buy something important and expensive, it is a good idea to call the BBB. The BBB can tell you how long the company has been in operation. It can also tell you how many complaints have been received about the company's products or services.

For certain special services, such as issues with landlords and tenants or problems with public utilities, there are often state organizations that handle complaints. (Public utilities are companies that provide services such as telephone service, gas service, water service, cable service, and electrical service.) Check in your phone book under government listings. These are often in a special section in your phone book. Complaints about

public utilities are often handled by a special agency called the Public Utilities Commission of your state. Landlord and tenant problems are often handled by special local governmental bodies.

You might also be protected under special laws for consumers, depending on the nature of your complaint. A **consumer** is a person who buys something. For instance, the federal government directs each state to make car manufacturers repair or replace new cars that have problems under a law called a "Lemon Law." Other laws require companies to **recall,** or to have returned to them, items known to be unsafe or to have problems that cannot be fixed. If an item you purchased is part of a recall, you will either get your problem solved or have all your money returned to you.

■ 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. If you live in Virginia, what is the number you should call about consumer fraud? _____

2. If you want information about a company, what is the best number to call? _____

3. If you are having a problem with your landlord, what number should you call? _____

Shopping Around

One of the easiest ways to shop is to compare prices in newspaper ads. There are ads throughout any newspaper. There are also special sections of the paper where ads for similar products are grouped together. There may even be special advertising sections, often printed in color. They advertise the products on sale at a certain store.

Always make sure you check sale ads for the dates of the sale. You do not want to go out of your way to a store only to find that the sale is over or has not started yet!

Sale prices may seem so cheap that you want to go right out and buy whatever is on sale. Remember, though, that buying something at a low sale price does not always mean you are getting good value for your money. Make sure anything you buy is of good quality. Also, only buy things that you will use. If you will not use something, it is not a bargain at any price. You will only waste your money.

It is also important to make sure the things you buy have *only* the features you want or need. For example, DVD recorders are much more expensive than DVD players you just play movies on. You might even have a DVD recorder already on your computer! If you only want to play rented movies, paying extra for the recording feature is a waste of money.

■ IN REAL LIFE

Elena planned to buy a new car, but she did not know what kind of car she should get. The ads on television made every car sound perfect. Elena thought about the features she really wanted. She wanted a sedan with four-wheel drive, anti-lock brakes, and side airbags. Elena then began her research. She put the words "automobile ratings" into an Internet search engine and looked at the web sites she found. She was able to find several good sedans, at good prices, with all the safety features she wanted. The web sites also showed how well those cars did in crash tests. Next, she checked out how reliable they were. She narrowed down her search to two cars and test-drove both before making her purchase.

■ PRACTICE 28: Shopping Around

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

1. Aram saw a store's ad in the newspaper that said his favorite brand of coffee was on sale for $6.50 for a 2-pound can. Then he saw an ad for another store. It had the same coffee on sale for $12.50 for a 4-pound can. Which store had the better deal?

   a. The store that sold 2 pounds of coffee for $6.50 had a better deal.

   b. The store that sold 4 pounds of coffee for $12.50 had a better deal.

2. Bertha needs to buy 5 pounds of grass seed for her lawn. A store near her house is selling grass seed for $5.95 for a 5-pound bag. Another store has grass seed on sale for $7.95 for a 10-pound bag. Should Bertha buy the 10-pound bag of grass seed?

   a. Yes. The 10-pound bag is a much better deal than the 5-pound bag.

   b. No. Because she only needs 5 pounds of grass seed, buying the 10-pound bag would be a waste of $2.00.

3. Carl is planning to buy a used car. He is trying to decide if he should buy a car with 4-wheel drive. Carl lives in a city where all of the streets are well paved and where it never snows. He does not plan to drive the car outside of the city. Cars with 4-wheel drive cost much more than cars without 4-wheel drive. What should Carl do?

   a. Carl should spend the extra money on a car with 4-wheel drive. Maybe someday he will move to a place where he will need it.

   b. Carl should buy a car without 4-wheel drive. Spending extra for a feature that he probably will never use would be a waste of money.

POWER BASICS®

Consumer Mathematics

Teacher's Guide

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Unit 2: Spending Wisely

Unit 2 teaches students how to get the best value for their money and how to create and balance a personal budget. In Lesson 5, students learn to compare products and services. They learn about comparison shopping, reading labels, making complaints, and shopping around. In Lesson 6, students practice figuring discounts and comparing sale prices. Lesson 7 teaches students how to compare the unit prices of products. Students learn about unit pricing with fluid measures, measures of length, and measures of weight. Lesson 8 covers fixed expenses and day-to-day expenses. They learn to add up their income and expenses and create a balanced budget.

Lesson 5—How to Comparison Shop

Goal: To learn to compare products and services to make sure you get the best value for your money

WORDS TO KNOW

Better Business Bureau (BBB)	a private, non-profit organization that will take your complaint about a company and can also give you information about a company
consumer	a person who buys something
estimate	a written statement from a person or a company that tells how much work will cost
guarantee	a formal promise that states a product or service will be satisfactory to the buyer
manufacturer	the maker of a product
recall	to have unsafe or unfixable items returned to the manufacturer
receipt	a piece of paper that tells how much was paid for something
refund	when one returns a product where it was bought and gets his or her money back

Lesson 6—Discounts

Goal: To learn to figure discounts and compare sale prices

WORDS TO KNOW

discount price	price an item is offered at that is lower than the regular price
discount stores	special stores that offer lower prices for items every day
regular price	the price that an item sells for every day

Lesson 7—Unit Pricing

Goal: To learn to compare unit prices of products

WORDS TO KNOW

centimeter	common measurement of length equal to one hundredth of a meter
fluid ounce	common measurement of volume equal to $\frac{1}{128}$ of a gallon
foot	common measurement of length equal to 12 inches
gallon	common measurement of volume equal to 4 quarts
gram	common measurement of weight equal to $\frac{1}{1000}$ of a kilogram
inch	common measurement of length equal to $\frac{1}{12}$ of a foot
kilogram	common measurement of weight equal to 1000 grams
meter	common measurement of length
ounce	common measurement of weight equal to $\frac{1}{16}$ of a pound
pound	common measurement of weight equal to 16 ounces
quart	a common measurement of volume equal to $\frac{1}{4}$ gallon
unit	a single quantity of something
unit price	how much 1 unit of a product costs
yard	common measurement of length equal to 3 feet

Lesson 8—Budgeting

Goal: To learn to add up income and expenses and create a balanced budget

WORDS TO KNOW

balanced budget	a plan for spending money in which expenses are equal to income
budget	a plan for spending money
day-to-day expenses	money that is paid for things like food, clothing, and entertainment
deductions	the different amounts that are taken out of a person's paycheck
expenses	things a person must pay for
FICA	abbreviation for the Federal Insurance Contributions Act, the federal law that taxes both employers and employees to fund Social Security and Medicare
fixed expense	money that must be paid for something such as rent, a utility such as electricity, or insurance
gross pay	a person's pay before taxes and other deductions are taken out
net pay	amount of pay a person takes home after taxes and other amounts have been taken out; also called take-home pay
total expenses	the sum of the expenses a person must pay regularly plus other expenses that the person chooses to pay

Notes on Application Activities in Student Text

Activity	Skills Applied	Product
Time to Paint	critical thinking, reasoning (optional activity: problem-solving, decision-making)	job plan
Explain to your students that it is important to think every job through from start to finish. It may seem like a lot of work, and it can be very tempting to just jump in and get started. But planning carefully will save time and money in the long run. You may want students to work on this activity independently, with partners, or in small groups. Give students a brief lesson in finding area—just enough so that they will know how to deal with the second part of the activity.		

Activity	Skills Applied	Product
Budgeting	evaluating information, decision-making, computing, problem-solving (optional activity: collecting data, analyzing information, reasoning)	record of spending habits for one week

Review the opening paragraph and directions. Be sure learners know to choose a variety of items, and that they must buy enough for five complete lunches. It's okay to have extras if an item is prepackaged (e.g., variety chips). You may want to go over the items in the "store" so packaging and pricing are not confusing. You may also want to fill in the first line as an example of how to enter information for each column. Do not discuss Part 2 with learners at this time, as it may influence their choices.

For a follow-up discussion, ask students to share how they decided to adjust the items they selected in order to stay in budget. How did this affect their lunches? You might also ask students how they felt about planning in advance for so many days. Some may have found it difficult; others, no problem. Try to get some specific examples of what they found to be easy and difficult about the activity. Discuss how this type of planning would be a good idea for them in their daily lives. Also, ask if they can think of any other areas to which they could apply such planning.

Additional Activity Suggestions

- Have students discuss ways to help stay within their grocery budget (coupons, sales, using shelf labels for price comparison, shopping with a list to avoid buying a lot of things you really don't need, trying to shop when you aren't hungry, and so forth).

- Use newspaper inserts or in-store circulars from two different grocery stores to comparison "shop." Have students list items that are advertised by both stores. Add up the prices to see how one store compares with another.

- Have students use the phone book or go on-line to locate: 1) the Better Business Bureau, 2) consumer organizations, and 3) local, state, and federal government consumer protection agencies.

- Have students go to the library or use the Internet to find specific consumer information for their "dream car." They should give the base price for the make and model they choose; a list of options and their prices; performance ratings from at least two different consumer sources; and what they have determined to be a fair price for their "dream car."

- Have a "contest" to see who can find the lowest price of a specific item such as a current CD, video game, or DVD using catalogs, sale advertisements, and on-line resources. Students must bring in "proof" of their low prices.

- One source of material for discussion of consumer topics is the "Consumer Information Catalog" from the U.S. General Services Administration. This catalog has an excellent selection of free or inexpensive publications on a wide variety of consumer topics. The catalog can be found on-line at www.pueblo.gsa.gov/catalog.pdf. The catalog may also be available at your local library in sufficient quantity to distribute to your students. Alternatively, you may want students to send for their own catalogs and/or booklets. This would be another excellent consumer activity. For information on obtaining catalogs, visit the Federal Citizen Information Center on-line at www.pueblo.gsa.gov or call 1-888-878-3256.

Differentiation

- To give students a hands-on lesson in balancing a budget, try bringing some play money to class. Put the money in a box, and have students draw 10 to 15 bills each, depending on the size of the class. Students can count up their money and use what they have to figure out a budget. The budget should include fixed expenses, such as housing, and day-to-day expenses, such as food and entertainment. Depending on your group, you may need to give students an idea of what a realistic percentage of their "income" would be for rent, food, and so forth.

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Consumer Mathematics

Workbook

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UNIT 2 • ACTIVITY 39
Nutrition Math

The Nutrition Facts label on products offers important information. It displays the serving size, the number of servings per container, the number of calories per serving, and the daily percentage value of fat, carbohydrates, sugar, salt, and vitamins and minerals. Consumers with special dietary needs, such as people with allergies, should read these labels often.

Nutrition Facts

Serving Size 8 fl oz (240 ml)
Servings Per Container 2

Amount Per Serving

Calories 100

	% Daily Value*
Total Fat 0g	0%
Sodium 10mg	0%
Total Carb 25g	9%
Sugars 23g	
Protein 0g	
Vitamin C	25%

*Percent Daily Values are based on a 2,000 calorie diet.

Read the questions below carefully. Use the nutrition label above from a bottle of juice to help you answer the questions. Write your answer on the line after each question.

1. If you drink one serving of juice, what percentage of your daily value of Vitamin C have you taken in? _____

2. If you drink this entire bottle of juice, how many calories will you have consumed?

   _____

3. In grams, how many carbohydrates are in this bottle? _____

Bonus Question:

4. What is another word for salt that is found in the Nutrition Facts part of the label?

   _____

UNIT 2 • ACTIVITY 40
Estimates and Guarantees

Read the three situations below. Then answer the questions that follow. Write your answer on the lines after each question.

A. Luana bought a watch from a vendor on the streets of a big city who said that the watch was guaranteed to work. A week later, the watch broke. Luana gave it to a friend, who often bragged about his ability to fix things. The watch showed up in the mail in many more pieces than when she had last seen it.

B. Marco hired a chiropractor to help stop the pain he felt in his lower back. After taking X rays, the chiropractor offered her opinion about Marco's problem. Then she gave him a written estimate of the cost to fix his back. However, she could not guarantee that the problem would not happen again, especially if Marco continued in his career as a construction worker.

C. Benjamin wanted to hire a carpenter to fix the rotting window sills on his house. The carpenter said all his work was guaranteed for 5 years. He could give Benjamin a written estimate on the cost of the job after he was sure how much work each window needed.

1. What two mistakes did Luana make regarding the watch?

_____

_____

_____

2. Marco was a little fearful of hiring the chiropractor. Why?

_____

_____

_____

3. Which scenario seems to offer both an estimate and a guarantee? Explain your answer.

_____

_____

_____

UNIT 2 • ACTIVITY 41
Contracts

A contract is typically a written agreement between people. A contract that is a work-for-hire agreement names the people involved in the agreement, their addresses, and the date the agreement begins. It also includes a description of what work is to be done and the date it is to be completed. It may also specify the consequences if the employee does not complete the work, or does not complete the work on time. This agreement guarantees that if the work is done, it will be paid for, and if it is paid for, it will be done.

Read the contract below between Flo's Flowers and Geena Adams. Answer the questions that follow. Write your answers on the lines after the questions.

Contract
Work-For-Hire Agreement

Flo's Flowers	Geena Adams
12 Flower Lane	26 Saddle Street
Tulipville, New Jersey	Amwell, New Jersey

This agreement was made on the 3rd day of August 2004 by and between Flo's Flowers and Geena Adams for the completion and delivery of bridal flowers for a wedding on October 3rd, 2006. If Flo's Flowers does not fulfill any part of the agreement, a refund will be given to Ms. Adams.	
Ceremony flowers	$ 300.00
Bride's flowers	$ 175.00
Boutonnieres	$ 85.00
Table flowers	$ 550.00
Total	$ 1110.00

1. What is the guarantee in the contract?

   _____

2. Do you know how much the refund will be for? How could this be stated better?

   _____

   _____

   _____

3. What is the estimated total cost of services? _____

UNIT 2 • ACTIVITY 48
Comparing Discounts

Work with a partner to fill out this table. Both of you are to find the amount of discount and the sale price of the skateboard shown below. Show all your work and answers in the table. Then use a calculator to check your answers. Compare your answers and discuss how you arrived at the results.

$75.00
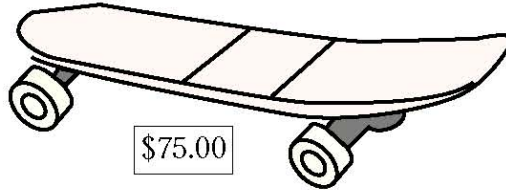
Discount	Your Discount Amount	Your Sale Price	Partner's Discount Amount	Partner's Sale Price	Calculator's Discount Amount	Calculator's Sale Price
1. $\frac{1}{2}$						
2. $\frac{1}{3}$						
3. $\frac{1}{4}$						

POWER BASICS+PLUS

Consumer Mathematics

Test Pack

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CONSUMER MATHEMATICS • PRETEST

Circle the letter of the correct answer to each of the following questions. Round off to the nearest penny when there is a fraction of a cent.

1. What is the total value of these coins?

    a. 31¢
    b. 41¢
    c. 51¢
    d. 61¢

2. Which of the coins below added to 51¢ makes 76¢?

    a.   **b.**

    c.   **d.**

3. $\$.08 \times 11 = ?$
    a. $.78
    b. $.88
    c. $.98
    d. $.99

4. How do you write thirteen dollars and eighty-seven cents using the dollar sign ($)?
    a. $1387
    b. $13.78
    c. $13.87
    d. $1.387

5. Lucia bought a book for $4.16. She gave the clerk $4.50. How much change should she have received?
    a. $.64
    b. $.54
    c. $.44
    d. $.34

6. Dion had 2 twenties, 3 tens, 2 fives, 3 quarters, 1 dime, and 4 pennies. He spent 1 twenty, 1 ten, 1 quarter, and 1 penny. How much money did he have left?
    a. $40.63
    b. $50.63
    c. $60.63
    d. $70.63

7. $55.20 − $16.43 = ?
    a. $38.77
    b. $37.77
    c. $36.77
    d. $35.77

8. Celine bought a 64-ounce bottle of laundry detergent on sale for $3.78. If the regular price was $4.14, how much did she save?
    a. $.56
    b. $.46
    c. $.36
    d. $.26

9. Soda costs $1.00 a can. A six-pack costs $3.85. What is the savings per can when you buy a six-pack?
    a. 37¢
    b. 36¢
    c. 35¢
    d. 34¢

10. What is the amount of the discount for 35% off $450.26?
    a. $167.59
    b. $157.59
    c. $147.59
    d. $137.59

Circle the letter of the correct answer to each of the following questions.

1. Look at this list of ingredients from a label:

INGREDIENTS: UNBLEACHED WHEAT FLOUR, SWEET CHOCOLATE, SUGAR, PARTIALLY HYDROGENATED VEGETABLE SHORTENING, PECANS, BUTTER, WHOLE EGGS, BROWN SUGAR, BAKING SODA, VANILLA EXTRACT, SALT, CARAMEL COLOR

   What is the main ingredient of this product?
   a. caramel color
   b. sweet chocolate
   c. pecans
   d. unbleached wheat flour

2. Marla saw three different ads for tuna. The best price she found was two cans for $1.50. How much is that per can?
   a. 75¢
   b. 65¢
   c. 55¢
   d. 45¢

3. Yolanda saw three different ads for apples. The best price she found was $2.50 for a five-pound bag. How much are those apples per pound?
   a. 25¢
   b. 50¢
   c. 75¢
   d. 80¢

4. Sean bought a 28-ounce bottle of dish soap on sale for $2.45. If the regular price was $2.69, how much did he save?
   a. 44¢
   b. 34¢
   c. 24¢
   d. 14¢

CONSUMER MATHEMATICS • POSTTEST

Circle the letter of the correct answer to each of the following questions. Round off to the nearest penny when there is a fraction of a cent.

1. What is the total value of these coins?

   a.   26¢
   b.   36¢
   c.   56¢
   d.   66¢

2. Which of the following coins would you add to 20¢ to make 25¢?

   a.

   b.

   c.

   d.

3. $.35 − $.16 = ?
   a. $.19
   b. $.18
   c. $.17
   d. $.16

4. How do you write forty-three dollars and sixty-five cents using the dollar sign ($)?
   a. $4365
   b. $43.65
   c. $43.66
   d. $4.365

5. Janine bought a sandwich for $3.02. She gave the clerk $3.50. How much change should she have received?

    a. $.50

    b. $.48

    c. $.46

    d. $.44

6. Martin had 3 twenties, 1 ten, 3 fives, 2 quarters, 2 dimes, and 3 pennies. He spent 1 twenty, 1 quarter, and 1 penny. How much money did he have left?

    a. $63.47

    b. $64.47

    c. $65.47

    d. $66.47

7. $24.00 ÷ $1.50 = ?

    a. $.15

    b. $.16

    c. 15

    d. 16

8. Alicia bought a 64-ounce bottle of laundry detergent on sale for $3.20. If the regular price was $5.03, how much did she save?

    a. $1.53

    b. $1.63

    c. $1.73

    d. $1.83

9. Soda costs 75¢ a can. A six-pack costs $3.70. What is the savings per can when you buy a six-pack?

    a. 16¢

    b. 15¢

    c. 14¢

    d. 13¢