Chapter 14 Review

Summary

When you open a checking account, you put money in the bank and then write checks. The bank gives the money to whomever you wrote checks.

Many banks have a minimum deposit for checking and savings accounts.

Banks charge fees for checking and some savings accounts. These could include check fees, service charges, and ATM charges.

When you put money in your account, you need to fill out a deposit slip.

Always fill out checks carefully and clearly using a pen. Also sign and date the check. Never sign a blank check.

Put money you wish to save in a savings account. Banks pay interest on your savings accounts.

A bank statement is a report of how much money is in your account. Use the information to make sure your balance is correct.

Vocabulary Review

Complete each sentence with a term from the box. Use a separate sheet of paper.

1. A card you sign when you open a bank account is a ______.
2. The amount of money in a bank account is the ______.
3. A form used to take money out of the bank is a ______.
4. Money kept in a bank gains interest in a ______.
5. A ______ shows how much money you put in or took out of your account.
6. The abbreviation for “automatic teller machine” is ______.
7. A ______ shows how much money you are putting in the bank.
Chapter Quiz

Write your answers in complete sentences.

1. Tammy wrote a check to a shoe store for $46.78. However, she only has $17.18 in her checking account. What will happen?

2. What is the difference between the interest banks pay and a fee for an account?

3. When you open a checking account, what information do you need to have with you?

4. What are three tips for writing checks?

5. What could happen if you do not keep track of the checks you write?

6. Will your money earn more interest in a checking account or in a savings account? Why?

7. CRITICAL THINKING What things should you consider when you choose a bank?

Writing Activity

Most stores charge customers $15 or more if banks return their checks. However, most people are honest. They just do not know how much money is in their checking accounts. Should honest people be charged for writing bad checks? Why or why not? Write your point of view in a paragraph on a separate sheet of paper.

Group Activity

Work with a partner to learn about checking accounts. Each partner will talk with someone who has a checking account. Find out why this person chose that bank. Does the bank pay interest on checking accounts? What fees does it charge for checking accounts? Compare and contrast the information you learn. Make a chart.
Managing your money carefully allows you to buy the things you really want. What are some ways you can manage your money?

Learning Objectives
- Explain the information shown on a paycheck.
- Explain the information on a paycheck stub.
- Describe how to cash a paycheck.
- Describe how to set up a budget.
- Explain why it is important to stay on a budget.
- Identify reasons why people save money.
- Explain how to manage your money.
Words to Know

- paycheck: a check from your employer for the money earned from a job
- paycheck stub: a form attached to a paycheck that lists important information
- gross pay: the total amount of money an employee earns
- deduction: money taken out of a paycheck
- net pay: the amount of money an employee receives after deductions are taken out of the gross pay
- cash a check: to give a check to a bank and receive the amount of money written on it
- teller: a bank employee who works behind the counter
- endorse: to sign your name on the back of a check
- expenses: payments
- budget: a plan for spending money
- retirement: the years after a person stops working and earning income
- Social Security: a government-run retirement savings program

Read the situation below about Keith. He lives at home, earns money, yet does not manage it well.

When Keith received his first paycheck, he felt rich. He bought a shirt he had wanted for a long time. He went to a couple of movies with friends. He also had pizza after work a few times. After only four days, Keith was broke. "I must have lost some of my money," he said. "I couldn't have spent it all!"
Keith needs to learn how to handle his money so it does not seem to disappear. This chapter will help you learn how to manage your money. Then you will have some when you need it!

**Understanding Your Paycheck**

When you have a job and start earning money, you receive a **paycheck**. A paycheck is a check from your employer. It has your name on it. Your paycheck also shows the amount of money that your employer is paying you for your work.

Some employers pay their employees every week. Other employers pay them every two weeks. Still others pay employees only once a month.

The amount of money in your paycheck depends on several things. It may be based on how much money you earn per hour and the number of hours you worked. Other types of paychecks are based on a set amount for a certain job.

Keith's paycheck is for $85.30. That is how much he earned for the hours he worked last week. Keith works at Grant's Grocery Store. This store keeps its money at

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**Grant's Grocery Store**

14 Pine Street
Albany, New Hampshire 12345

**PAY** Eighty-five and 30/100 dollars

**TO THE ORDER OF** Keith Parsons
212 Main Road
Albany, New Hampshire 54321

**SOUND SURE BANK**
676 Oak Street
Albany, New Hampshire 12345

**PAYROLL CHECK**

<table>
<thead>
<tr>
<th>DATE</th>
<th>CHECKING</th>
<th>AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>01/21/01</td>
<td>082349</td>
<td>$85.30</td>
</tr>
</tbody>
</table>

This is a paycheck. You may receive a paycheck once a week or once a month.
Sound Sure Bank. That is why Sound Sure Bank is the name printed on the bottom of Keith's paycheck.

The check also shows the date it was written. It was signed by Marisa Alonso. Ms. Alonso works at the store and writes its checks.

**Practice**

Suppose you worked for Grant’s Grocery Store and wrote its checks. On a separate sheet of paper, draw a paycheck. Use a partner’s name in place of Keith’s. Show $63.25 as the amount your partner is being paid. Write the amount in numbers and in words, as on Keith’s paycheck. Sign the paycheck with your name in place of Ms. Alonso’s. Show this paycheck to your partner. Discuss whether you put the information in the right places.

**15-2 Understanding a Paycheck Stub**

A filled-in form is attached to Keith’s paycheck. This is the paycheck stub. It lists a great deal of information. When Keith gets his paycheck, he looks at the stub to be sure that it is correct. First, he checks
the “Current Hours” box. He wants to see whether it shows all the hours he worked last week. The “Current Hours” box on this paycheck is correct. It shows that Keith worked 20 hours last week, with no overtime.

Then Keith multiplies the number of hours he worked by his pay for each hour. Keith makes $6 an hour: 20 hours times $6 per hour is $120.00. Keith checks the “Current Earnings” box on his paycheck stub. The amount is correct: $120.00.

The total amount of money an employee earns is called **gross pay**. Look for the “Current Earnings” section on Keith’s paycheck stub. It shows $120.00, which is the total amount he earned. That is his gross pay.

But Keith received a check for only $85.30. This is because some money was taken out of his paycheck. Money taken out of a paycheck is called a **deduction**.

Below are the main kinds of deductions. They are listed on Keith’s paycheck stub. These deductions are all taxes. Most employees have these deductions taken out of their paychecks. Other paychecks may have other kinds of deductions.

<table>
<thead>
<tr>
<th>Deductions</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>F.I.T.</td>
<td>Federal income tax</td>
</tr>
<tr>
<td>F.I.C.A.</td>
<td>Social security tax</td>
</tr>
<tr>
<td>State tax</td>
<td>State tax</td>
</tr>
<tr>
<td>Local tax</td>
<td>City tax</td>
</tr>
</tbody>
</table>

Each tax is shown twice on Keith’s paycheck stub. The “Current” numbers are the total taxes only for this paycheck. The year-to-date (Y.T.D.) numbers are the total taxes he has paid so far this year. The “Total Deductions” box shows all the deductions for this paycheck: $34.70.

The amount of money an employee receives after deductions are taken out of the gross pay is called **net pay**. Find the “Net Pay” box on the paycheck stub. It shows
$85.30. This is the amount of money Keith actually gets to keep. To figure net pay, subtract all deductions from the gross pay: $120.00 − $34.70 = $85.30.

**Practice**

Answer these questions on a separate sheet of paper.

1. How much money was taken from Keith’s paycheck for local taxes? How much has been taken out for local taxes so far this year?

2. What does Y.T.D. Gross mean?

### Cashing a Paycheck

When you **cash a check**, you give it to a person at a bank or a business that cashes checks. That person gives you the amount of money written on the check. Keith could go to a check-cashing business. However, he knows that he must pay a fee to this business to cash his check.

Keith wants to keep all the money he earned, so he goes to a bank. If he goes to the right bank, he can cash his check free. Keith could go to the bank named on the check. That is Sound Sure Bank. If Keith had his own checking account, he could go to his own bank.

The Sound Sure Bank is near Grant’s Grocery Store, so Keith goes there. The bank employee who works behind the counter is called a **teller**. The teller asks to see identification, or something with Keith’s picture, signature, and name on it. The teller must be sure he is giving the money to the person whose name is on the check. Keith shows the teller his driver’s license. It has his name, picture, and signature on it.

Keith must **endorse** the check. This means he must sign his name on the back of the check. The teller
enough money to pay his car payment, insurance, and gas. He must make. He buys sneakers. He knows he has other expenses or payments.

Keith would use his whole paycheck if he bought the sneakers. However, he wants to buy new sneakers. He wants to be more careful about spending his money from his paycheck. He spent his money quickly and was unable to pay his bills before leaving the bank.

Keith was wise to use the bank's check to cash checks, Keihs signature, on Keith's checks. Keith's signature agrees with the signature on Keith's driver's license. They look the same. So the teller gives Keith his $85.30 in cash. Keith counts the money to make sure it is the right amount before he leaves the bank.

Practice

Always count your money before leaving a bank or an ATM machine.
Keith needs to set up a budget to help him manage his money. A budget is a plan for spending money. A budget is a way to take control of your money.

Maybe you do not have a job. The only money you have might be an allowance. A budget can still help you buy the things you want or need. Sticking to a budget will also keep you from wasting your money. You will not buy things you do not really want or need.

Setting Up a Budget
To begin making a budget, list your expenses for each week or month. Here are Keith’s monthly car expenses.

<table>
<thead>
<tr>
<th>Car payment</th>
<th>$120</th>
</tr>
</thead>
<tbody>
<tr>
<td>Car insurance</td>
<td>100</td>
</tr>
<tr>
<td>Gas</td>
<td>60</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$280</strong></td>
</tr>
</tbody>
</table>

Keith also sets aside $50 a month for movies, snacks, and other fun things. Keith might spend more or less than $50 on these things each month. Some of your expenses may change every month, too. However, Keith needs to stay on his budget in order to learn how to manage his money. Here are Keith’s total expenses for a month.

<table>
<thead>
<tr>
<th>Car expenses</th>
<th>$280</th>
</tr>
</thead>
<tbody>
<tr>
<td>Entertainment</td>
<td>50</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$330</strong></td>
</tr>
</tbody>
</table>

The other part of setting up a budget is figuring out your income. If Keith works 20 hours in a week, he gets a check for $85.30 for that week. In four weeks his income will be four times $85.30, or about $340. However, Keith needs most of his income to pay his expenses. After Keith pays these expenses, he has only $10 left over. See page 214.
Spending more than $50 on fun things isn't the answer. He spends an
lower the expenses. Keith must remember not to
entertainment and put any money he did not spend
spend less than he earns in his budget. For example,
Sneakers. Keith could also lower his expenses. For example,
for his birthday. He can add that to his savings.
and weekends. His grandmother gave him $20
increase his income. He could work more hours or
be able to drive.
he does not
be able to drive.

to buy car insurance. If he does not
the company that sold him
make payments, the company that sold him
he must make his payments. He cannot make payments, the company
the Sneakers. He wants to buy new Sneakers. However, he

1. How many months would Keith have to save to
buy Sneakers that cost $80?

2. How many months would Keith have to save to
buy a new car that costs $550?

<table>
<thead>
<tr>
<th>Name</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Express for his car and fun things</td>
<td>$320</td>
</tr>
<tr>
<td>Income from his job</td>
<td>$340</td>
</tr>
</tbody>
</table>

Practice
extra $5 on pizza, he will have only $5 left over that month to save for the sneakers.

Keith might also be able to save money by spending less on gas. Maybe he could walk places more often or ride with friends. He could also take the bus. If his car needs a new tire or a repair, Keith would have to spend some of the money he has saved to fix his car. Then he will have to wait even longer for his sneakers.

**Different Budgets for Different Needs**

As Keith knows, having a car is very expensive. He spends most of his paycheck on his car. However, Keith really enjoys having a car. He is willing to spend most of his money on it.

Keith’s friend Joy does not have a car. However, she still has to make a budget for her expenses. Joy is saving money from her job for something different. She wants to go to college after she graduates from high school. Joy has set up a budget to help herself reach this goal. She wants different things than Keith does, so her budget is different from his. Here are Joy’s monthly expenses.

<table>
<thead>
<tr>
<th>Clothing</th>
<th>$60</th>
</tr>
</thead>
<tbody>
<tr>
<td>Entertainment</td>
<td>40</td>
</tr>
<tr>
<td>Savings for college</td>
<td>200</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$300</strong></td>
</tr>
</tbody>
</table>

Joy’s parents earn more than she does. However, they know it is still wise to manage your money, no matter how much you have. Like Joy, they have a budget. Here are their monthly expenses.
Social Security is a government-run retirement savings program. While Joy's parents work, a certain amount of Social Security is deducted from their wages. Retirement is the period after a person stops working. Retirement is the period after a person stops working. They must also plan ahead for their own retirement. Together, Joy's parents earn about $2,800 a month.

| Savings for emergencies | 100 |
| Savings for their own retirement | 250 |
| Savings to send Joy to college | 510 |

$510 left over. Here is what they do with that $510.

1. Planning Ahead

| Total expenses | $2,290 |
| Clothing | 120 |
| Entertainment | 70 |
| Food | 60 |
| Credit card payment | 300 |
| Gasoline | 150 |
| Car payment | 350 |
| Electricity, gas, and water bills | 150 |
| Home mortgage payment | 800 |

On a separate sheet of paper, plan a budget for a teenager who earns $400 a month. Then show your budget to a partner. Discuss how your budgets differ.

Practice
money is taken out of their paychecks for Social Security. After Joy’s parents retire and reach the age of at least 62, they will receive a check each month from the United States government. This Social Security check will help them pay some of their expenses.

However, Joy’s parents know the Social Security checks will not be enough to pay for all their expenses. That is why they are saving some of their income now for their retirement in the future.

Joy and Keith could start saving for their retirement now, too. It seems far away, but it is best to start saving for retirement as soon as you can.

Joy’s parents also set aside money for unexpected expenses or emergencies. Joy and Keith should do that, too. Planning ahead for emergencies and unexpected needs is part of living on your own.

**How Budgets Help You**
Setting up a budget does not mean you have to save all your money. It does not mean you cannot buy the things you want. Instead, a budget can help you keep track of your money and learn to spend it wisely. That way, your money will not seem to disappear.

Having a budget also makes you think about how you spend money. You may think of more ways to save money. You may also find ways to buy more with whatever money you have. For example, suppose you decide to spend less on movies each month in order to save more money. You might rent a videotape instead of going to a movie theater.

Setting up a budget can help you reach your goals. A budget helps you work toward your goal, step by step.

**Money Decisions**
Sometimes you have to make difficult decisions about money. Knowing what is important in your life will help you make these decisions.
money. How can you fix your budget?

Suppose you earn $20 per week. On a separate sheet of paper, write a budget for yourself. Be sure to include all of your expenses. Be sure to leave some money to save in case you have unexpected expenses. Be sure to include any money you receive from a job you get or from doing chores for your family. Be sure to include money for entertainment and recreation. Be sure to include money for food, clothing, and shelter. Be sure to include money for school supplies and textbooks. Be sure to include money for medical expenses. Be sure to include money for transportation. Be sure to include money for savings. Be sure to include money for donations to charity. Be sure to include money for retirement. Be sure to include money for travel. Be sure to include money for hobbies. Be sure to include money for gifts. Be sure to include money for fun.

Practice

Everyone needs some money. However, do not ever let a day care center or a pet sitter help you get into debt. Instead, you might volunteer by doing something for a charity. You might even pass up a chance to work for pay.

For a parent, instead of something for yourself, you, for example, you might decide to buy a small gift for a parent. The way you use money shows what is important to you.
YOU DECIDE
How to Manage Money Wisely

Read the situation below. Then help Keith decide what to do.

Think back to Keith's problem at the beginning of the chapter. He was having trouble managing his money. Keith realized that he had to be more careful about what he spent his money on.

Keith still wants a new pair of sneakers that cost $80. However, he does not want to save $10 a month to buy them. He wants them as soon as possible so he can wear them at track practice.

Right now, business is slow at Grant's Grocery Store. That means Keith cannot work extra hours at the store to make more money. He has to think of other ways to increase his income or lower his expenses.

On a separate sheet of paper, follow the steps below to help Keith make a decision.

STEP 1 Identify the decision Keith must make.
STEP 2 List Keith's choices.
STEP 3 Cross out any choices that are harmful or might be against Keith's beliefs.
STEP 4 Think about the possible results of the remaining choices.
STEP 5 Select the best choice.
STEP 6 Explain how Keith would carry out those choices.
STEP 7 Describe the possible results of Keith's choices.

Make a Difference

What advice would you give Keith about saving up for the new sneakers?
Check, you endorse it.
When you sign your name on the back of a
check, you endorse it.
each employee's paycheck is
attestation.
A government program that takes money out of
each employee's paycheck is attestation.
A bank employee who works behind the counter.
The amount of money you earn is your income.
A plan for spending money is a deduction.

Vocabulary Review

You pay your bills and save for the things you want.
Setting up a budget gives you more control over your money. It helps
people save money for small and large items. They save to meet their
goals. People also save for retirement and for emergencies.

Pay your expenses.
Staying on budget is important. It helps you have enough money to

A budget is a spending plan. To set up a budget, list your expenses.
You are a driver's license is a good document to use.
To cash a check, go to a bank or check-cashing business and prove who

Summery

Chapter 15
Chapter Quiz

Write your answers in complete sentences.

1. What kind of information is on a paycheck?
2. What kind of information is shown on a paycheck stub?
3. Where can you go to cash a check?
4. Why do banks ask people for identification before they cash their checks?
5. Do you need to have a full-time job before you set up a budget? Why or why not?
6. What are two things you could do if you wanted to save more money?
7. CRITICAL THINKING Why should you start saving for your retirement even if you are very young?

Writing Activity

Some parents require their teens to save a certain part of their income. Do you think this is fair? Should teens be forced to save? Why or why not? Write your ideas in a paragraph on a separate sheet of paper.

Group Activity

Work with a partner to set up a budget for Pam. Pam gets an allowance of $10 every Sunday. However, she usually spends it all by Wednesday. Pam and her friends stop for pizza every day after school. Pam always buys a slice of pizza and a soda. List ways she could have fun with her friends without spending money.
Learning Objectives:

- Explain why you can or can’t buy a product.
- Explain why you can or can’t buy a product if you are not happy with:
- List things that make someone a wise consumer.
- Identify ways that ads try to convince people to buy things.
- Describe how setting up a budget can help you be a wise consumer.
- Explain the difference between a want and a need.

Help you choose what to buy.
Words to Know

need: something you must have
want: something you would like but can do without
impulse: a sudden act, done without thinking it through
unit pricing: how much a product costs per unit of weight or volume
refund: a return of money
exchange: a trade of one item for another
warranty: a written promise that a product will work for a certain amount of time
service contract: a written promise by a store or company to fix a product if it breaks within a certain time

You might have friends like Bonita and Shakira in the story below. They both have the same amount of money for clothing, but they spend it differently.

When Bonita starts her new job, she looks like a fashion model. She has the newest style of skirts, shirts, and shoes, along with the latest haircut. By the end of the year, Bonita is bored with her clothes. Yet she cannot afford to buy the newer styles she wants.

Shakira has enough clothes to make her happy. She never buys clothes she knows she will tire of easily. No matter where she goes, Shakira has the right thing to wear. She always looks and feels comfortable.
2. Do you think some people should change the

I. What should a person buy first—the things he or

Discuss these questions. Then compare your lists with a partner. Then

On a separate sheet of paper, list three things you

Prep Write

would not cause any harm. People want many other things. Some might want

Think About It

Understand Needs and Wants

Sports equipment or anything else. Learn when to buy and when not to buy clothes, CDs,

Shakira is a wise consumer. Unlike Bonnie, who spends
People have other kinds of needs besides physical ones. For example, people who buy a car need to make car payments. People who make long-distance phone calls need to pay their telephone bills. If they do not pay these bills, the companies will take back their cars or disconnect their telephone service.

Steve bought a car he wanted. Now he needs to make his car payments. The car Steve wanted has become a payment he needs to make.

If you buy all the things you want, you may not have enough money for all the things you need. For example, if you spend all your money on the jeans you want, you may not have the bus fare you need to get to school or work. To avoid these problems, you can set up a budget and stick to it.

Think back to Shakira from the beginning of this chapter. In August, Shakira had enough money to buy clothes for the winter. Shakira carefully looked over the clothes she

*Be sure to buy the things you need before the things you want.*
You don't want to be left out.

Suppose you had $100 in your budget to spend on clothes. How would you spend it? Explain your choices.

Practice

Suppose you had $100 in your budget to spend on clothes. How would you spend it? Explain your choices.

Practice
3. Ads for cosmetics or exercise equipment may say a product will make you more attractive than you ever expected to be. However, the models in these ads were probably attractive to begin with. Most people are never going to look like the models in the ads. It does not matter how much skin cream, make-up, or exercise equipment they buy.

4. Many food, drink, and cigarette ads use this message: "Use this product and you will have more fun." They show people having fun together. You are supposed to think they are having fun because they are eating a certain brand of snack or drinking a certain soda. You are not supposed to remember that too many snacks and sodas are not part of a balanced diet or that smoking cigarettes will cause health problems.

5. Some ads try to give you the feeling that the people speaking are your friends and are telling the truth. These ads use ordinary, friendly people, not fashion models. The people smile and tell you they were not sure this product would work. Then they tried it, and it worked. They would not be happy without it. You need it, too. Trust them. This is not necessarily the truth. These words were written by writers, not the people who said them.

6. Ads make it appear that the products will solve any problem someone might have. Most people want to solve their problems, so they buy the product. When you read or hear an advertisement, ask yourself whether it is telling the truth.

Practice

Find three examples of the kinds of ads described on pages 226 and 227. Look in magazines or newspapers. Then show the class what you found. Write whether the ads convince you to buy the products, and why.
Really do not need.

Don't let your friends talk you into buying something you really do not need.

The item you want is on sale, and compare prices. Make sure it is the best deal. Does it fit your needs? Check if it is a favorite brand or design. Ask yourself if you really need it. Do they like a brand because they can wear it or do they like the item itself?

If you ask friends which brands they like, ask why they like it. You might think it's just because they are taller or have a different style. It's not always the case. Choose clothes that are comfortable and attractive. Avoid any brands that are not right for you. Look for brands that are information about it. If you plan to buy new clothes, check out different brands. Look for brands that are over to buy the item. If you need, decide whether you have enough money left in your budget. After you pay for the things you want, ask yourself whether you need it. If you do not really need it, ask yourself if you are thinking of buying something else.
Do not let others talk you into buying things you did not plan to buy. Later, you may be sorry you wasted your money.

When you shop, go to several stores and compare prices. Look for sales. If something on your list is on sale, consider buying it. But do not buy something just because it is on sale. You might decide later that you really do not like it. Also, it might not be in your budget. You will be spending money that you need for something else.

Remember, you are not saving money if you never use, wear, or eat what you bought.

Another way to make your money last longer is to shop at less expensive stores. Think about shopping at factory outlets or discount stores. These stores often sell designer clothing at lower prices. Sometimes, this clothing is not perfect. But the problem may be something no one will notice or that you can fix. Check a product carefully before you buy it.

**Shopping at a Supermarket**

With so many different items to choose from, a supermarket can be a confusing place. Make a list of what you need and stick to it. Avoid **impulse** buying. An impulse is a sudden act that is done without thinking it through. Supermarkets often put magazines and snacks beside the checkout lines. While people wait, they see these things and buy them on impulse. To avoid wasting money, remember your budget. If you buy things on impulse, you may not be able to buy things you really need.

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**Everyday Tip**

Try not to shop for food when you are hungry. All of the food will look good. Then you will want to buy things you do not need or want.
To paper, figure out which box costs less per ounce. 16 ounces of rice is on sale for $2.24. On a separate sheet, costs $3.60. A smaller box of the same cereal weighs half the price first to make sure you buy food in large packages, which usually cost less than small packages. Priced items, small quantities and items that are just as good as other brands. Some are just as good as store brands, can usually save you money. They are good, but stores often sell their own brands of things. Buying in large packages or of the same brand to see which is a better brand.

Think About It:

2 stores own brands. One store has a higher price for the same item. Why do some people prefer to buy name brands rather than generic brands?

Another way of shopping wisely is to check the unit price of the same product costs per unit of volume or weight. A unit product costs per unit of volume or weight a unit price on different items. Unit pricing is how much a product costs for a pound, a serving, or a single item.
Stretching Your Money

When you want something, you do not always have to buy it. Borrowing from friends and family is one way to avoid spending.

For instance, if you buy a suit or a dress for a special occasion, you might wear it only once. Then it will just hang in your closet. Instead, consider borrowing something to wear from a friend. However, remember to be responsible and have the clothing cleaned before you return it. Do not forget to return it on time.

Trading is another way to save your money. Suppose you need to type a report you just wrote and you do not have a computer. However, your friend has a computer. Your friend might let you use the computer if, in return, you wash your friend’s car.

Another way to save money is to shop at secondhand stores and garage sales. Slightly used things can be good bargains. You might find a sweater or even a computer at a very low price.

When Something Goes Wrong
You may buy a product such as a pair of shoes or a hair dryer that you are not happy with when you get home. The shoes might be too small or the hair dryer might not work. You do not always have to keep these things.

You can usually take an item back to the store and get a **refund**, which is a return of money. Or you can ask for an **exchange**, which is a trade of one item for another. That way, you can get shoes that fit or a hair dryer that works.

If a hair dryer does not work, you might want to try another dryer of the same kind. Then you would ask for an exchange. However, if a shirt changed colors in the wash, others like it would probably do the same thing. In that case, you should ask for a refund. Then you can buy a different kind of shirt, maybe at a different store.

Did You Know
Stores are required by law to explain their return policy to customers. Always ask for this when you make a big purchase.
you want the item before you buy it. Some stores might not allow any returns. You have to be sure for a certain amount of time after you buy the item. Other stores will allow you to return items only. Some stores will allow you to return items only if you purchased them with a sales slip or receipt. For instance, you can return clothes purchased at a store, but if you purchased them online, you might not be able to return them.

Successful Returns

For a refund or an exchange, be firm, but polite. Ask why you do not want to keep the product. Then ask if you can return something that does not work. Calmly explain why you want to return the item. Remember that the store probably did not mean to sell you something that does not work. When you return something to the store, be polite. You can usually return an item for a refund, unless the store's policy is for exchange or credit only.
There is another good reason to save your sales slips. You can use them to keep track of how you have spent your money. Receipts and sales slips help you when you are making your budget.

**Practice**

Talk with a partner about what happened when either of you tried to return things to stores. Were you happy about how the store treated you? What could you do differently the next time? Write your experiences on a separate sheet of paper.

---

**Reading Warranties and Service Contracts**

Suppose you used a hair dryer for a month and then it stopped working. In this case, a warranty might help. A warranty is a written promise that the product will work for a certain amount of time. Some warranties are for a year.

Many products that have motors also have warranties. The warranty might be printed on the box or on a paper inside the box. Sometimes you might have to

---

**IN-LINE SKATES LIMITED WARRANTY**

Completion of the warranty registration form gives you valuable rights. If you, the purchaser, complete your attached registration form and mail the original to IN-Line Skates, Inc., P.O. Box 082349, Somewhere, NJ 12345 within 10 days of your purchase or receipt of the skates as a gift, your IN-Line skates will be covered by the Limited Warranty described here. Limited Warranty: Subject to registration, your new IN-Line Skates are warranted by an IN-Line dealer within six months of the purchase of your skates from the company. Skates furnished as replacements will continue to be covered under the Limited Warranty until six months from the date of the original purchase.

*This is a limited warranty for In-Line skates.*
friend when it is better to buy a service contract. Tell your
between a warranty and a service contract. Tell your
friend explaining the difference.

Practice

more way to get ready to live on your own.

The tips in this chapter should help you make the most

of your money. Learning to spend money wisely is one

way to explain anything bad about a product. They are not
designed to get people to buy products. They are not
designed to get people to buy products. They are not

Consumer Wisely

cannot get your money back.

need repair during the life of the contract, you

need repairs during the life of the contract, you

will pay more than the actual repairs. If you do not

Think carefully before you buy a service contract. In

parts that break, but you must pay the cost of the labor.

two of these years, some contracts promise to replace

another service contract if the warranty is broken within a year.

the product for free if it stops working within a year.

certain time. One service contract may promise to fix

contact the manufacturer if a product stops working within a year.

service. If the manufacturer cannot fix it, or you want to return it, you

might be better to buy something with a better warranty.

If you cover only part of the cost of replacing the product, it

might be better to buy something with a better warranty.

might be better to buy something with a better warranty. Read

the warranty carefully. If you have an

store or mail it to the manufacturer. Before you buy an

stops working, you might have to take it back to the

The warranty will explain what to do if the product

will ou a card and mail it to the manufacturer to get a

Warranty on what you bought.
YOU DECIDE
What Wise Consumers Do

Read the situation below. Then help Anthony decide what to do.

Anthony and Kurt are at the mall. Anthony has found a pair of jeans he really likes that costs $45. Anthony has $50 in his budget for new jeans. However, Kurt wants Anthony to buy a different pair. Kurt likes the designer pair he saw someone wear in a movie. The designer jeans are on sale today for only $35.

On a separate sheet of paper, follow the steps below to help Anthony decide which pair to buy.

STEP 1 Identify the decision Anthony must make.

STEP 2 List Anthony’s choices.

STEP 3 Cross out any choices that are harmful or might be against Anthony’s beliefs. For example, telling Kurt to mind his own business would be rude.

STEP 4 Think about the possible results of the remaining choices.

STEP 5 Select the best choice.

STEP 6 Explain how Anthony would carry out this choice.

STEP 7 Describe the possible results of Anthony’s choice.

Make a Difference
What advice would you give Anthony if a friend tells him to buy something different from his own choice?
Vocabulary Review

Read product warranties and service contracts carefully. Service contracts may cost more than they are worth.

- slips to make returning things easier
- before you buy anything, find out the store's return policy. Save your sales receipt. The return policy helps to check the until purchasing item.
- avoid impulse buying. Before you go to the supermarket, make a list of items important to you. Which is style, cost, or if they are on sale. When you shop, compare prices at several stores. Buy things based on what you need, not just what you want. Review your receipt before you leave.
- people influence you to buy something you do not want or need. The price you plan to buy, gather information. Make sure you need the item and what you want, before you make a purchase. Use ads to convince people to buy things, but do not let other ads influence you.

Extra Vocabulary:

A written promise by a store or company to fix a certain amount of time or weight or volume something you must have a trade of one item for another, or a sudden act. A return of money, want, want a term from the list that matches each definition below.

Chapter 16 Review
Chapter Quiz

Write your answers in complete sentences.

1. What are two examples of a need and two examples of a want?

2. What should you buy first—things that you need or things that you want? Why?

3. When should you buy something that is on sale?

4. What is the difference between a refund and an exchange?

5. Why is it important to save sales slips?

6. If a store offers you a service contract, should you buy it? Why or why not?

7. CRITICAL THINKING How can taking a list to the grocery store help you save money?

Writing Activity

The United States government has laws called “truth in advertising.” That means companies are not allowed to say things about their products that are not true. Find an ad that you think goes against these laws. Write a paragraph explaining what the ad says. Tell why you think the ad does not tell the truth about the product.

Group Activity

You want to buy a new bike. Talk with a partner about four features you are looking for and four things you would do before buying the bike. Together, make a checklist of these items. Make copies of the checklist to share with the class. Compare your ideas.
Read the information below and fill in each check.

1. Susan needs to pay for groceries that she bought at SuperStore. The total is $23.69. Fill out this check as Susan would.

   
   Susan Kellner  
   3 Home Street  
   Cincinnati, Ohio 45219  

   DATE ____________________________  

   PAY TO THE ORDER OF ____________________________  

   ____________________________ DOLLARS  

   Sound Sure Bank  
   1 Corporate Square  
   Cincinnati, Ohio 45201  

   MEMO ____________________________  

   087123528: 0823104143  

2. Susan also needs to write a check to her brother, Ken Kellner. She borrowed $45 from Ken and is now paying him back. Fill out this check as Susan would.

   
   Susan Kellner  
   3 Home Street  
   Cincinnati, Ohio 45219  

   DATE ____________________________  

   PAY TO THE ORDER OF ____________________________  

   ____________________________ DOLLARS  

   Sound Sure Bank  
   1 Corporate Square  
   Cincinnati, Ohio 45201  

   MEMO ____________________________  

   087123528: 0823104144  

Read the information below and answer the questions.

1. Susan wants to make a bank deposit. She is going to deposit her paycheck of $78.90, plus $23.50 in cash that she earned baby-sitting. She is not going to keep any cash. Fill out her deposit slip for her.

   Susan Kellner  
   3 Home Street  
   Cincinnati, Ohio 45219

   | CASH | CURRENCY |
   |      | COIN     |
   |      | LIST CHECKS SINGLY |
   |      | TOTAL |
   |      | LESS CASH RECEIVED |
   |      | NET DEPOSIT |

   TOTAL DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL

   SIGN HERE FOR CASH RECEIVED (IF REQUIRED)

   Sound Sure Bank  
   1 Corporate Square  
   Cincinnati, Ohio 45201

   08 7 235 28 08 23 10 5 8

   CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE OR ANY APPLICABLE COLLECTION AGREEMENT.

2. Susan did not baby-sit this week and is just depositing her paycheck of $78.90. She wants to keep $20 in cash from her paycheck. Fill out her deposit slip for her.

   Susan Kellner  
   3 Home Street  
   Cincinnati, Ohio 45219

   | CASH | CURRENCY |
   |      | COIN     |
   |      | LIST CHECKS SINGLY |
   |      | TOTAL |
   |      | LESS CASH RECEIVED |
   |      | NET DEPOSIT |

   TOTAL DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL

   SIGN HERE FOR CASH RECEIVED (IF REQUIRED)

   Sound Sure Bank  
   1 Corporate Square  
   Cincinnati, Ohio 45201

   08 7 235 28 08 23 10 5 9

   CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE OR ANY APPLICABLE COLLECTION AGREEMENT.
A. Susan knows she must use a check register to keep track of the money in her checking account. Fill in Susan's check register for her. Record check 143 for $23.69 made out to SuperStore on 8/30/01, check 144 for $45 made out to her brother Ken Kellner on 9/4/01, and Susan's bank deposit of $102.40 made on 9/15/01.

<table>
<thead>
<tr>
<th>NUMBER</th>
<th>DATE</th>
<th>DESCRIPTION OF TRANSACTION</th>
<th>(-) PAYMENT</th>
<th>(-) FEE (IF ANY)</th>
<th>(+) DEPOSIT</th>
<th>BALANCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>142</td>
<td>8/19/01</td>
<td>Wall Phone Company</td>
<td>41.67</td>
<td></td>
<td>41.67</td>
<td>211.97</td>
</tr>
<tr>
<td></td>
<td>8/22/01</td>
<td>Deposit</td>
<td></td>
<td></td>
<td>78.90</td>
<td>290.87</td>
</tr>
</tbody>
</table>

B. Answer these questions.

1. What is Susan's final balance?

2. Before Susan wrote check 142, was her balance higher or lower than $211.97? Explain your answer.

3. What is Susan's balance on 9/5/01?

4. Some check registers include a column marked "Fee, if any." What kinds of fees might this refer to?
You have received the letter below from your cousin Eric, who lives in another state. He is asking for your advice about managing his money. Write back to Eric, offering some sound advice about managing his money.

Dear Cousin,

I can't decide whether to put my money in a checking account or a savings account.

I make about $63.50 a week working part-time during the school year. I share a car with my brother and pay half of the payments and insurance. That comes to about $180 a month. I spend about $15 a week on movies and snacks after school.

What do you think? Should I put my paycheck into a savings account? I know I would get more interest there.

Sincerely,

Eric

Dear Eric,

________________________________________

________________________________________

________________________________________

________________________________________

________________________________________

________________________________________

58 Chapter 14 • Banking Your Money
Here is a check that Eric received for working at Sydney's Deli. Look it over carefully. Then read the statements below. Write true or false after each statement. Then explain your choice.

1. Eric lives at 24 Broad Street in Knoxville, TN. Explain your choice.


3. Sydney Varner signed this check. Explain your choice.

4. Sydney's Deli keeps its money at Second City Bank. Explain your choice.

5. Because $170.40 is written on this check twice, the check can be cashed for $340.80. Explain your choice.

6. Eric wrote in the $170.40 amount. Explain your choice.

7. This is Eric's 1,248th check from Sydney's Deli. Explain your choice.
Below is Eric’s paycheck stub. He earns $6 an hour at Sydney’s Deli. Study his paycheck stub carefully. Then answer the questions.

<table>
<thead>
<tr>
<th>Employee Name</th>
<th>Employee ID</th>
</tr>
</thead>
<tbody>
<tr>
<td>Conner, Eric</td>
<td>234-98-1009</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Issue Date</th>
<th>Pay Period Ending</th>
</tr>
</thead>
<tbody>
<tr>
<td>07/23/01</td>
<td>07/20/01</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Earnings Description</th>
<th>Hours</th>
<th>Current</th>
<th>YTD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Weekly Pay</td>
<td>40</td>
<td>240.00</td>
<td>2160.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Deductions Description</th>
<th>Current</th>
<th>YTD</th>
</tr>
</thead>
<tbody>
<tr>
<td>FIT</td>
<td>18.00</td>
<td>162.00</td>
</tr>
<tr>
<td>FICA</td>
<td>36.00</td>
<td>324.00</td>
</tr>
<tr>
<td>State Tax</td>
<td>12.00</td>
<td>108.00</td>
</tr>
<tr>
<td>City Tax</td>
<td>3.60</td>
<td>32.40</td>
</tr>
</tbody>
</table>

Net Pay: 170.40

1. How many different kinds of taxes were taken out of Eric’s paycheck?

2. Find 2160.00 under the heading YTD. What is this amount?

3. How much state tax has been deducted from Eric’s pay so far this year?

4. If Eric had worked 20 hours instead of 40 hours, what would the number under the Current heading be?

5. After the deductions are subtracted, is Eric’s net pay of $170.40 correct? How do you know?
You write an advice column for a teen magazine. It is called “Advice From Andy.” A reader wrote the letter below to you. He wants your advice. Write back to Chris. Where might Chris go to get his check cashed? What might he do to help this situation before he gets his next check?

Dear Andy,

I am really angry. No one respects teenagers in my town. This afternoon I got my first paycheck from the grocery store where I work. I took it straight to the nearest bank. Do you know what? The teller wouldn’t cash it! What can I do to get my check cashed?

Your friend,

Chris

Dear Chris,

________________________________________

________________________________________

________________________________________

________________________________________

________________________________________

________________________________________

________________________________________

________________________________________

________________________________________
Help Tony set up his budget. Read below to see how much he earns and how much he spends. List his income and expenses in the chart. Then answer the questions that follow.

"I just got a new job. I also just got a new car. My aunt made the down payment on the car, but I have to make the monthly payments. They are $125 a month. Then there is my car insurance. I can't avoid that, no matter how much I would like to. The insurance payment is due every six months and is about $500.

"Even just having fun costs money. My girlfriend loves to go to the movies. One week she pays. The next week I do. We usually get ice cream afterwards. It costs me at least $25 when it is my turn to pay.

"I forgot about gas for my car. So far, that is about $20 a week. But I figure I can keep it down to $15 if I try.

"I work about 15 hours a week after school. I make $5.50 an hour clearing tables at a restaurant. But my paycheck is not $82.50. It is only about $65 after taxes.

"So what do you think? Will I have enough money each month?"

1. 

<table>
<thead>
<tr>
<th>Tony's Monthly Income</th>
<th>Tony's Monthly Expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

2. Figure out whether Tony's income will cover his expenses. Tell him what you discovered.

__________________________________________________________________________________________________________________________

__________________________________________________________________________________________________________________________

__________________________________________________________________________________________________________________________

3. Give Tony some advice about balancing his budget.

__________________________________________________________________________________________________________________________

__________________________________________________________________________________________________________________________

__________________________________________________________________________________________________________________________
Marney has just gotten a new part-time job. She will work 20 hours per week and her pay will be $6.00 per hour. Marney asked her boss what her net pay would be, and he gave her the following information.

Each week, the following deductions will be taken out of Marney’s paycheck.

<table>
<thead>
<tr>
<th>Tax Type</th>
<th>Percentage of Gross Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal tax</td>
<td>15%</td>
</tr>
<tr>
<td>State tax</td>
<td>5%</td>
</tr>
<tr>
<td>Social Security tax</td>
<td>7.5%</td>
</tr>
<tr>
<td>City tax</td>
<td>1.5%</td>
</tr>
</tbody>
</table>

Answer the following questions about Marney’s income.

1. How much money will be deducted each week for each tax?
   - Federal tax
   - State tax
   - Social Security tax
   - City tax

2. What will Marney’s net pay be each week?

3. Marney needs $55.00 each week to cover her expenses. She would like to save enough money to buy a new dress for a party. The dress costs $75, and the party is 15 weeks away. Will Marney be able to save enough to buy the dress?

4. Marney’s friend tells her about another job. It pays $7.00 per hour. The same percentages would be deducted from her check each week for taxes. She could work 20 hours per week. Should Marney take the job? Why or why not?
A. Suppose you had $100 to spend on clothes. How much could you get for that $100? Use store catalogs, store flyers, or newspaper ads to find clothing that you like. If possible, cut out pictures of the items you chose, plus their prices. Paste or describe them in the box below. Make sure the total cost of the clothing is no more than $100.

Here is how much I could buy for $100.

B. Answer the following questions based on what you found.

1. Should you always buy the least expensive clothing you can find? Why or why not?

2. Why might you buy one shirt that costs more than another shirt?

3. What are some good reasons not to buy the most expensive brand of something, such as jeans?
Summative Assignment Packet

In order to maintain the academic progress that you have made this year, it is important to continue to practice your math skills outside of the classroom. In this packet you will find your assignments to be completed to the best of your ability. Homework will be checked for effort and completeness. Please turn in your packet upon return to school.

Directions:

1. Follow the directions on each page.
2. Try Your Best.

QUOTE OF THE WEEK:

Day by day, what you do is who you become.
Getting Started
Scan Lesson 4-7 in your textbook. Predict two things you will learn about real numbers.

- 
- 

Vocabulary Start-Up
You have learned that rational numbers, such as $4\frac{1}{2}$, 0.15, and $\sqrt{25}$, are numbers that can be written as fractions. Irrational numbers, such as $\pi$ and $\sqrt{15}$, are numbers that cannot be written as fractions.

Label the diagram with the terms whole, integer, rational, and irrational. Then complete the diagram using the numbers from the number bank.

Real Numbers

<table>
<thead>
<tr>
<th>Number Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td>0, 2, 2.2, -1, 1, 1 3, $\sqrt{7}$</td>
</tr>
</tbody>
</table>

Real-World Link
Weather  Meteorologists use the formula $t^2 = \frac{d^2}{216}$ to predict the time $t$ in hours a thunderstorm will last when it is $d$ miles across.

1. Suppose a thunderstorm is 6 miles across. Write and solve an equation to determine how long the thunderstorm will last.

2. Suppose a thunderstorm is 12 miles across. About how long will the thunderstorm last? Round to the nearest whole number.
**Notes**

**Identify and Compare Real Numbers**

Circle the correct phrase to complete each sentence. Explain your reasoning.

1. 0.67 is (less than, greater than) 0.67.

2. \(\sqrt{33}\) is (less than, greater than) 6.

3. 2.5 is (less than, greater than) \(\sqrt{8}\).

4. \(\sqrt{100}\) is (less than, greater than) 400%.

**Solve Equations**

Complete the organizer to solve the equation \(x^2 = 10\).

- **Step 1** Write the equation.
- **Step 2** Definition of Square Root
- **Step 3** Use a calculator.

**Summary**

Write 2–3 sentences to summarize the lesson.

**Rate Yourself!**

Are you ready to move on? Shade the section that applies.

- YES
- NO

For more help, go online to access a Personal Tutor.
Vocabulary Check

Fill in the blank with the correct vocabulary term. Then circle the word that completes the sentence in the word search.

1. The number $5.2 \times 10^4$ is written in ________________ notation.

2. The ________________ tells how many times a number is used as a factor.

3. A ________________ root of a number is one of its three equal factors.

4. In $s^7$, the number 5 is the ________________.

5. The square of an integer is a ________________ square.

6. The set of ________________ numbers is made up of the set of rational numbers and the set of irrational numbers.

7. A ________________ sign is used to indicate a positive square root.

8. A ________________ root of a number is one of its two equal factors.

9. A number is written in ________________ form when it does not contain exponents.

10. A(n) ________________ is a number, a variable, or a product of a number and one or more variables.

11. The number $6^4$ is a ________________

12. A decimal that does not repeat or terminate is a(n) ________________ number.
Got it?

Circle the correct term or number to complete each sentence.

1. $5^{-2}$ is equal to $\left(-25, \frac{1}{25}\right)$.

2. A number that is written as a product of a power of 10 and a factor greater than or equal to 1 and less than 10 is in (scientific notation, standard form).

3. You would use the (Product of Powers, Quotient of Powers) rule to simplify the expression $a^5 \cdot a^3$.

4. Another way to write $\frac{x^8}{x^4}$ is $(x^2, x^4)$.

5. $\sqrt{36}$ is equal to $(6, -6)$.
Getting Started

Scan Lesson 6-1 in your textbook. Predict two things you will learn about the percent proportion.

1. 
2. 

Real-World Link

Snacks With four different kinds of fruit, this healthy fruit salad recipe is the perfect lunch box or after school snack!

Fruit Salad
2 cups pineapple
1 cup blueberries
3 cups grapes
2 cups strawberries

1. What is the total amount of ingredients needed to make one batch of fruit salad?

2. Write the ratio comparing the cups of grapes to the total cups needed.
   \[
   \frac{\text{part}}{\text{whole}} = \frac{\text{c}}{\text{c}}
   \]

3. Write the fraction from Exercise 2 as a decimal.

4. Solve the proportion \( \frac{3}{8} = \frac{p}{100} \)

5. How does your answer for Exercise 4 compare to your answer for Exercise 3?

6. What does the ratio \( \frac{p}{100} \) represent?

7. What percent of the trail mix are the sunflower seeds?
Notes

Percent Proportion

Label the diagram below with the terms part, whole, and percent.

\[
\frac{3}{8} = \frac{n}{100}
\]

Types of Percent Problems

Complete the table to show an example of each type of percent problem. The first one is done for you.

<table>
<thead>
<tr>
<th>Type</th>
<th>Example</th>
<th>Proportion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Find the Percent</td>
<td>6 is what percent of 12?</td>
<td>[\frac{6}{12} = \frac{p}{100}]</td>
</tr>
<tr>
<td>Find the Part</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Find the Whole</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Use the percent proportion to find each value.

1. 36 is what percent of 80?

2. What number is 15% of 220?

Summary

Write 2–3 sentences to summarize the lesson.
Lesson 6-2

Find Percent of a Number Mentally

Getting Started
Scan Lesson 6-2 in your textbook. List two headings you would use to make an outline of the lesson.

1. 

2. 

Real-World Link

Thrill Rides Do you enjoy thrill rides? Power Tower is a thrill ride that is 300 feet tall. Two of the towers blast riders upward and two towers drop riders downward. In both cases, passengers travel 80% of the ride’s total height.

1. How would you find how far the riders travel on the ride?

2. **Compatible numbers** are numbers that are easy to multiply or divide mentally. Explain how you could use compatible numbers to mentally find 80% of 300.

3. Write 80% as a decimal and as a fraction in simplest form.

   Decimal  Fraction

   80% = \[
   \]

4. Is it easier to use the decimal form of 80% or the fractional form of 80% to find 80% of 300? Explain.

   How far are the riders blasted upward on the ride?

5. Describe another method you could use to mentally find 80% of 300.
Find Percent of a Number Mentally

Describe a method you could use to mentally find 40% of 700. Then use that method to find the answer.

Complete the table to show some common percent-fraction equivalents.

<table>
<thead>
<tr>
<th>Percent-Fraction Equivalents</th>
</tr>
</thead>
<tbody>
<tr>
<td>25% =</td>
</tr>
<tr>
<td>50% =</td>
</tr>
<tr>
<td>75% =</td>
</tr>
<tr>
<td>100% =</td>
</tr>
</tbody>
</table>

Estimate with Percents

Describe a strategy to estimate each value. Use a different strategy each time.

1. 150% of 98

2. 76% of 160

3. \(\frac{1}{2}\)% of 280

Summary

Write 2–3 sentences to summarize the lesson.
### Vocabulary

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>coefficient</td>
<td>The numerical part of a term that contains a variable.</td>
</tr>
<tr>
<td>constant</td>
<td>An algebraic expression that has no like terms and no parentheses.</td>
</tr>
<tr>
<td>factor</td>
<td>Expressions that contain the same variables to the same power.</td>
</tr>
<tr>
<td>simplest form</td>
<td>Expressions that have the same value.</td>
</tr>
<tr>
<td>factored form</td>
<td>A term without a variable.</td>
</tr>
<tr>
<td>like terms</td>
<td>An algebraic expression in which the variable is raised to the first power.</td>
</tr>
<tr>
<td>term</td>
<td>To use distribution to combine like terms.</td>
</tr>
<tr>
<td>linear expression</td>
<td>The different parts of an algebraic expression that are separated by addition or subtraction signs.</td>
</tr>
<tr>
<td>Distributive Property</td>
<td></td>
</tr>
<tr>
<td>equivalent expressions</td>
<td></td>
</tr>
<tr>
<td>simplify the expression</td>
<td></td>
</tr>
</tbody>
</table>
Example 1
Find $7(-2)$.

$7(-2) = -14$

The factors have different signs. The product is negative.

Example 2
Write $8 - 12$ as an addition expression. Then find the value of the expression.

$8 - 12 = 8 + (-12)$

To subtract 12, add $-12$.

$= -4$

Simplify.

Quick Check

Multiplying Integers
Find each product.

1. $3(-3) = \quad 2. -4(2) = \quad 3. -7(-4) = \quad$

4. $-4 \cdot 5 = \quad 5. -11(-8) = \quad 6. 9(-6) = \quad$

7. The price of a stock decreased $2 each day for 5 consecutive days. Write a multiplication expression for the total change in the value of the stock over the five-day period. Then find the total change.

Subtracting Integers
Write each subtraction expression as an addition expression. Then find the value of the expression.

8. $4 - 10 = \quad 9. -11 - 5 = \quad$

10. Student Council spent $178 on decorations and $110 on snacks for a dance. Write an addition expression for the amount remaining in the budget if Student Council initially had $593. Then find the amount remaining.

Which problems did you answer correctly in the Quick Check? Shade those exercise numbers below.

1 2 3 4 5 6 7 8 9 10
Getting Started
Scan Lesson 7-4 in your textbook. List two headings you would use to an outline of the lesson.

1. __________________________________________
2. __________________________________________
3. __________________________________________

Real-World Link
Lacrosse Some of the statistics that are tracked in middle school lacrosse include goals and assists. The table shows the number of goals and assists that Jessica and Isabella scored in the first two games of the season.

<table>
<thead>
<tr>
<th>Player</th>
<th>Number of Goals</th>
<th>Number of Assists</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Game 1</td>
<td>Game 2</td>
</tr>
<tr>
<td>Jessica</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>Isabella</td>
<td>0</td>
<td>2</td>
</tr>
</tbody>
</table>

1. Write an expression to represent the total number of goals that each player scored in the first two games.
   Jessica: ____________________________
   Isabella: __________________________

2. Write an expression to show how many more goals Jessica scored than Isabella in the first two games. Then simplify the expression.

3. Write an expression to represent the total number of assists that each player had in the first two games.
   Jessica: ____________________________
   Isabella: __________________________

4. Write an expression to show how many more assists Isabella had than Jessica in the first two games.

5. Show the steps you would use to simplify the expression you wrote in Exercise 4. Justify each step.
Notes

Subtract Linear Expressions

For Exercises 1–3, circle the expression that is equivalent to the given expression.

1. \((5x + 2) - (3x + 1)\)
   
   \[5x + 2 - 3x + 1\]
   \[5x + 2 - 3x - 1\]

2. \((8c - 3) - (7c - 9)\)
   
   \[8c - 3 - 7c + 9\]
   \[8c - 3 - 7c - 9\]

3. \((4n + 5) - (2n + 6 - 5n)\)
   
   \[4n + 5 - 2n - 6 + 5n\]
   \[4n + 5 - 2n - 6 - 5n\]

4. What is one thing you want to remember about subtracting linear expressions?

Summary

Write 2–3 sentences to summarize the lesson.

---

Rate Yourself!

Are you ready to move on? Shade the section that applies.

I have a few questions. I'm ready to move on.

I have a lot of questions.

For more help, go online to access a Personal Tutor.
**Vocabulary**

- empty set
- equivalent equations
- inverse operations
- identity
- null set
- solution
- two-step equation

**Vocabulary Activity**

Complete the graphic organizer below.
Example 1
Solve \( x + 5 = 8 \). Graph your solution on a number line.

\[
\begin{align*}
x + 5 &= 8 \\
-5 &= -5 & \text{Subtract.} \\
x &= 3 & \text{Simplify.}
\end{align*}
\]
To graph 3, draw a dot at 3 on the number line.

Example 2
Use the Distributive Property to write \( 5(11 + 2) \) as an equivalent expression. Then simplify the expression.

\[
\begin{align*}
5(11 + 2) &= 5 \cdot 11 + 5 \cdot 2 & \text{Multiply.} \\
&= 55 + 10 \\
&= 65 & \text{Add.}
\end{align*}
\]

Quick Check
One-Step Equations  Solve each equation. Graph your solution on a number line.

1. \( 5n = 10 \)

2. \( \frac{d}{3} = -2 \)

Distributive Property  Use the Distributive Property to write each expression as an equivalent expression. Then simplify the expression.

3. \( 5(6 - 2) \)

4. \( 4(n + 8) \)

How Did You Do?
Which problems did you answer correctly in the Quick Check? Shade those exercise numbers below.

1 2 3 4
Solving Equations with Rational Coefficients

Getting Started
Scan Lesson 8-1 in your textbook. List two real-world scenarios in which you would solve equations with rational coefficients.

1. 
2. 

Vocabulary Start-Up
An equation such as $12 - 3 = 9$ or $3 + 2x = 21$, is a mathematical sentence that shows two expressions are equal. If an equation contains a variable, the value for the variable that makes the equation true is called a solution. For example, 9 is the solution of $3 + 2x = 21$ because $3 + 2(9) = 21$.

For each equation, underline the variable. Then circle the correct solution.

<table>
<thead>
<tr>
<th>Equation</th>
<th>Possible Solutions</th>
</tr>
</thead>
<tbody>
<tr>
<td>$x + 0.5 = 17$</td>
<td>$x = 12$</td>
</tr>
<tr>
<td></td>
<td>$x = 16.5$</td>
</tr>
<tr>
<td></td>
<td>$x = 17.5$</td>
</tr>
<tr>
<td>$t - 10 = -20$</td>
<td>$t = -10$</td>
</tr>
<tr>
<td></td>
<td>$t = 10$</td>
</tr>
<tr>
<td></td>
<td>$t = -30$</td>
</tr>
<tr>
<td>$3n = 9.6$</td>
<td>$n = 3.2$</td>
</tr>
<tr>
<td></td>
<td>$n = 3.6$</td>
</tr>
<tr>
<td></td>
<td>$n = 28.2$</td>
</tr>
<tr>
<td>$\frac{d}{4} = 8$</td>
<td>$d = 2$</td>
</tr>
<tr>
<td></td>
<td>$d = \frac{1}{2}$</td>
</tr>
<tr>
<td></td>
<td>$d = 32$</td>
</tr>
</tbody>
</table>

Real-World Link
Social Networks  More pre-teens and teens are participating in social networking than ever before. Three fourths of teens surveyed said they belong to a social network, compared to 40% of adults surveyed.

1. Suppose 750 teens surveyed said they belong to a social network. Let $t$ represent the total number of teens surveyed and write an equation that models this situation.

2. Suppose 500 adults surveyed said they belong to a social network. Let $a$ represent the total number of adults surveyed. Write an equation that models this situation.
Notes

Solve Equations by Dividing

1. Cross out the equation that does not belong.
   \[0.25t = 5 \quad -2 = -0.1x \quad 2.5 = -0.125s\]

2. What is true about the remaining equations?

Solve Equations by Multiplying

Complete the graphic organizer to solve \[\frac{3}{4}c = 18\].

<table>
<thead>
<tr>
<th>Step 1</th>
<th>Write the equation.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Step 2</td>
<td>Use the Multiplication Property of Equality.</td>
</tr>
<tr>
<td>Step 3</td>
<td>Write 18 as (\frac{18}{1}). Divide by common factors.</td>
</tr>
<tr>
<td>Step 4</td>
<td>Simplify.</td>
</tr>
</tbody>
</table>

Summary

Write 2–3 sentences to summarize the lesson.

Rate Yourself!

- [ ] I understand how to solve equations with rational coefficients.
  - Great! You're ready to move on!
- [ ] I still have questions about solving equations with rational coefficients.
  - No Problem! Go online to access a Personal Tutor.
Getting Started
Scan Lesson 8-4 in your textbook. List two headings you would use to make an outline of the lesson.

- ...
- ...

Real-World Link
Bowling Bowling alleys typically charge for the number of games played and the rental of bowling shoes. Kofi and two friends went bowling. Their total cost for games played and shoe rental was $48. Each person spent $2 to rent bowling shoes and paid the same amount of money for the games played.

1. Complete the bar diagram that represents the situation.

   $\text{cost per person} \times (x + 2) = \text{total cost}$

2. Use the bar diagram to complete the equation. $\underline{2}(x + 2) = \underline{48}$

3. From the diagram, you can see that Kofi spent one third of the total cost. So, Kofi spent $\frac{x + 2}{3} = \frac{48}{3}$ or $\underline{16}$.

4. Suppose Kofi and three friends went bowling. If each person rented bowling shoes for $2 and their total cost was $56, write an equation that could represent this situation.

5. How could you use the equation you wrote in Exercise 4 to find the amount of money Kofi spent?
Notes

Solve Two-Step Equations

Complete the graphic organizer to solve 5(x - 2) = 22.

<table>
<thead>
<tr>
<th>Step 1</th>
<th>Write the equation.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Step 2</td>
<td>Use the Division Property of Equality.</td>
</tr>
<tr>
<td>Step 3</td>
<td>Simplify.</td>
</tr>
<tr>
<td>Step 4</td>
<td>Use the Subtraction Property of Equality.</td>
</tr>
<tr>
<td>Step 5</td>
<td>Simplify.</td>
</tr>
</tbody>
</table>

Use the Distributive Property

1. Mrs. Sanchez is making 5 costumes for the school play. Of the $60 she spent on material and supplies, Mrs. Sanchez spent $3 per costume for buttons and zippers. Circle the equation that represents this situation.

   \[ 5x + 3 = 60 \quad \text{and} \quad 5(x + 3) = 60 \]

2. In Exercise 1, how did you decide which equation to circle?

Summary

Write 2-3 sentences to summarize the lesson.

Rate Yourself!

Are you ready to move on? Shade the section that applies.

I have a few questions. I'm ready to move on.

I have a lot of questions.

For more help, go online to access a Personal Tutor.
Getting Started
Write the math and the real-world definitions of inequality.

- math definition: 
- real-world definition: 

Quick Review
What is the meaning of each symbol?
> ________
< ________

Real-World Link

Water Parks Wisconsin Dells, Wisconsin, is known as the Water Park Capital of the World. The town has 20 water parks with more than 200 waterslides and 16 million gallons of water. The table shows the admission rates for one of the parks.

<table>
<thead>
<tr>
<th>Type of Ticket</th>
<th>Price ($)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Child 47 inches tall and under</td>
<td>25</td>
</tr>
<tr>
<td>Adult Over 47 inches tall</td>
<td>35</td>
</tr>
</tbody>
</table>

1. What is the height requirement to purchase an adult ticket?

2. What is the maximum height of a person that can purchase a child ticket?

3. The Blackfox family is going to the park. Circle the type of ticket Mr. Blackfox needs to buy for each family member.

   - Mr. Blackfox 72 inches tall child adult
   - Mrs. Blackfox 64 inches tall child adult
   - Lupe 42 inches tall child adult
   - Juan 47 inches tall child adult
   - Rosa 58 inches tall child adult


5. How tall are you? Would you need to buy an adult ticket? Explain.
Notes

Write Inequalities

Write $<$, $>$, $\leq$, or $\geq$ to represent each phrase. The first one has been done for you.

<table>
<thead>
<tr>
<th>Phrase</th>
<th>Symbol</th>
</tr>
</thead>
<tbody>
<tr>
<td>is greater than</td>
<td>$&gt;$</td>
</tr>
<tr>
<td>is no more than</td>
<td></td>
</tr>
<tr>
<td>is at least</td>
<td></td>
</tr>
<tr>
<td>is fewer than</td>
<td></td>
</tr>
<tr>
<td>exceeds</td>
<td></td>
</tr>
<tr>
<td>is no less than</td>
<td></td>
</tr>
<tr>
<td>is at most</td>
<td></td>
</tr>
</tbody>
</table>

Graph Inequalities

For each inequality, write closed or open to indicate which type of circle you would use to graph the inequality on a number line. Then indicate whether the arrow would point right or left.

1. $x \geq -5$
2. $x < 12$
3. $-8 > x$
4. $x \leq 4$
5. $x < -6$
6. $3 \leq x$

Summary

Write 2–3 sentences to summarize the lesson.

Rate Yourself!

How well do you understand writing and graphing inequalities? Circle the image that applies.

Clear  Somewhat Clear  Not So Clear

For more help, go online to access a Personal Tutor.
Getting Started
Scan Lesson 8-7 in your textbook. List two headings you would use to make an outline of the lesson.

- 
- 

Real-World Link
Pets Did you know that 39% of U.S. households own at least one dog? The amount of food that you feed your dog should be based on the dog's weight. Jackson has a Labrador retriever that weighs 65 pounds and should eat no more than \(2\frac{1}{2}\) cups of dog food each day.

1. Which inequality symbol would you use to represent the phrase “no more than”? 

2. Suppose Jackson feeds his dog twice each day. If \(a\) represents the amount of feed he gives the dog at each feeding, what is the meaning of the inequality below?

\[2a \leq 2\frac{1}{2}\]

3. Rewrite the inequality by replacing the \(\leq\) sign with \(=\).

How would you solve this equation?

So, \(a = \) 

4. Replace the equals sign with the less than or equal to symbol.

\(a \leq \) 

What is the meaning of this new inequality?
Notes

Addition and Subtraction Properties

Complete the graphic organizer by writing the steps to solve the inequality.

Write the inequality. → -12 ≤ y - 9

-12 + 9 ≤ y - 9 + 9

-3 ≤ y or y ≥ -3

-12 ≤ y - 9
-12 ≥ 4 - 9
-12 ≤ 5

Multiplication and Division Properties

Solve each inequality. Then draw a line to match the solution to its corresponding number line.

1. $\frac{z}{6} > 4$

2. $-3n \geq -60$

3. $-2g \leq -44$

Summary

Write 2–3 sentences to summarize the lesson.

Rate Yourself!

Are you ready to move on? Shade the section that applies.

For more help, go online to access a Personal Tutor.
Getting Started
Scan Lesson 8-8 in your textbook. Write the definitions of identity and null set.

- identity: ________________________________
- null set: ________________________________

Real-World Link
Field Trip Mr. Murphy’s class of 20 students is going on a field trip to the science center. Admission to the museum is $8 per student and there is an additional cost of $m dollars per student to watch the 3-D movie. The total cost for all of the students is $270.

1. Fill in the information that you know.
   - cost of admission per student __________________________
   - cost of movie per student __________________________
   - number of students __________________________
   - total cost for all students __________________________

2. What expression can be used to represent the total cost per student?
   __________________________

3. What expression can be used to represent the total cost of admission and a movie for all students?
   __________________________

4. Use the Distributive Property to rewrite the expression from Exercise 3 as an equivalent expression.
   __________________________

5. Using the expression for Exercise 4, write and solve an equation to find the cost of a ticket for the 3-D movie.
   __________________________
Notes

Solve Multi-Step Equations

Write an equation that has a solution that is an identity. Then write an equation that has a solution that is the empty set.

identity:

null or empty set:

Solve Multi-Step Inequalities

Complete the steps in the table to solve $-4(x + 12) > -(3x + 16)$.

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Write the equation.</td>
</tr>
<tr>
<td>2</td>
<td>Use the Distributive Property on both sides of the equation.</td>
</tr>
<tr>
<td>3</td>
<td>Add $3x$ to both sides of the equation.</td>
</tr>
<tr>
<td>4</td>
<td>Add 48 to both sides of the equation.</td>
</tr>
<tr>
<td>5</td>
<td>Multiply both sides of the equation by $-1$. Reverse the inequality symbol.</td>
</tr>
</tbody>
</table>

Summary

Write 2–3 sentences to summarize the lesson.

Rate Yourself!

- I understand how to solve multi-step equations and inequalities.

Great! You're ready to move on!

- I still have questions about solving multi-step equations and inequalities.

No Problem! Go online to access a Personal Tutor.
Fill in the blank with the correct vocabulary term. Then circle the word that completes the sentence in the word search.

1. The _______________ or _______________ is shown by the symbol $\emptyset$.

2. A(n) _______________ is a mathematical sentence that contains a less than or greater than symbol.

3. The inequality symbol must be reversed when you multiply or divide both sides by a _______________ number.

4. The inequality symbol remains the same when you multiply or divide both sides by a _______________ number.

5. In the equation $\frac{3}{4}x + 4 = 12$, $\frac{3}{4}$ is a _______________ coefficient.

6. A value for the variable that makes an equation true is called a(n) _______________.

7. An equation that contains two steps is called a(n) _______________.

8. A(n) _______________ is a mathematical sentence that contains an equals sign.

9. A(n) _______________ is an equation that is true for every value of the variable.

[Word search puzzle image]
Got it?

Number the steps in the order needed to solve each equation. Then solve the equation.

1. \(3(x + 6) = -18\)
   
   Subtract 18 from each side.
   
   Divide each side by 3.
   
   Multiply \(x\) and 6 by 3.
   
   \(x = \) ...

2. \(4x - 7 = 6x - 5\)
   
   Divide each side by 2.
   
   Subtract 4x from each side.
   
   Add 5 to each side.
   
   \(x = \) ...

3. \(\frac{1}{3}(x - 12) = \frac{2}{3}x - 6\)
   
   Multiply each side by 3.
   
   Multiply \(x\) and 12 by \(\frac{1}{3}\).
   
   Add 6 to each side.
   
   Subtract \(\frac{1}{3}x\) from each side.
   
   \(x = \) ...
Two-Step Inequalities

1) \(2x + 4 \geq 24\)

2) \(\frac{m}{3} - 3 \leq -6\)

3) \(-3(p + 1) \leq -18\)

4) \(-4(-4 + x) > 56\)

5) \(-b - 2 > 8\)

6) \(-4(3 + n) > -32\)

7) \(4 + \frac{n}{3} < 6\)

8) \(-3(r - 4) \geq 0\)

9) \(-7x + 7 \leq -56\)

10) \(-3(p - 7) \geq 21\)

11) \(-11x - 4 > -15\)

12) \(\frac{-9 + a}{15} > 1\)
13) \(-1 \leq \frac{y-2}{21}\)

14) \(-132 > 12(n + 9)\)

15) \(-\frac{11 + n}{15} < -1\)

16) \(-90 \geq -5(k - 3)\)

17) \(4 < 1 + \frac{n}{7}\)

18) \(-1 > \frac{12 + x}{4}\)

19) \(7m - 1 > -169\)

20) \(-4b - 5 > -25\)

21) \(84 \geq -7(y - 9)\)

22) \(-\frac{8 + r}{2} > -8\)

23) \(\frac{x}{-6} \leq -12\)

24) \(\frac{m - 3}{2} \leq 5\)
Part I
Answer all 10 questions in this part. No partial credit will be allowed. Record your answers on your separate answer sheet.

1. Which ordered pair is not in the solution set of
   \[ y > -\frac{1}{2} x + 5 \text{ and } y \leq 3x - 2 \]?
   
   1) (5,3)  
   2) (4,3)  
   3) (3,4)  
   4) (4,4)

2. The sum of \(4x^3 + 6x^2 + 2x - 3\) and \(3x^3 + 3x^2 - 5x - 5\) is
   1) \(7x^3 + 3x^2 - 3x - 8\)  
   2) \(7x^3 + 9x^2 - 3x - 8\)  
   3) \(7x^3 + 3x^2 + 7x + 2\)  
   4) \(7x^6 + 9x^4 - 3x^2 - 8\)

3. When solving the equation \(12x^2 - 7x = 6 - 2(x^2 - 1)\)
   Evan wrote \(12x^2 - 7x = 6 - 2x^2 + 2\) as his first step.
   Which property justifies this step?
   1) Subtraction property of equality
   2) Commutative property of addition
   3) Multiplication property of equality
   4) Distributive property of Multiplication over subtraction

4. Which expression results in a rational number?
   1) \(\sqrt{121} - \sqrt{21}\)  
   2) \(\sqrt{25} \cdot \sqrt{50}\)  
   3) \(\sqrt{36} + \sqrt{225}\)  
   4) \(3\sqrt{5} + 2\sqrt{5}\)
5. If \( 3ax + b = c \), then \( x \) equals

1) \( c - b + 3a \)  
3) \( c + b - 3a \)

2) \( \frac{c - b}{3a} \)  
4) \( \frac{b - c}{3a} \)

6. What is the value of \( x \) in the equation

\[ 2(x - 4) = 4(2x + 1) \]?

1) \( \frac{1}{2} \)  
3) \( -\frac{1}{2} \)

2) 2  
4) -2

7. The following temperatures were recorded (in \( ^\circ F \)) each day for two weeks.

82, 72, 83, 75, 80, 78, 82, 73, 60, 79, 80, 78, 83, 81

What is the mean for this set of data, if the outlier is removed?

1) 75  
3) 78.9

2) 77.6  
4) 79.5

8. A cell phone company charges $60.00 a month for up to one gigabyte of data. The cost of additional data is $0.05 per megabyte. If \( d \) represents the total charges at the end of the month, which linear equation can be used to determine the user’s monthly bill?

1) \( c = 60 - 0.05d \)  
3) \( c = 60d - 0.05 \)

2) \( c = 60.05d \)  
4) \( c = 60 + 0.05d \)
9. A relation is graphed on the set of axes below.

Based on this graph, the relation is

(1) a function because it passes the horizontal line test
(2) a function because it passes the vertical line test
(3) not a function because it fails the horizontal line test
(4) not a function because it fails the vertical line test

10. The function $g(x)$ is defined as $g(x) = -2x^2 + 3x$. The value of $g(-3)$ is

1) -27  
2) -9  
3) 27  
4) 45

11. A mapping is not a function when
1) Every mapping is a function
2) One of the inputs is mapped to more than one output
3) You cannot have negative inputs
4) If graphed, the relation would be a parabola
12. What is the slope intercept form of a linear equation?
   1) $y=ax+bx+c$
   2) $y=ax+b$
   3) $y=mx+bx+c$
   4) $y=mx+b$

13. Example of multiplicative identity property
   1) $4 \times 2 = 8$
   2) $4 \times 4 = 16$
   3) $4 \times 5 = 20$
   4) $4 \times 1 = 4$

14. Additive Identity Property
   1) $a + 0 = 0 + a = a$
   2) If $a = b$, then $a + c = b + c$
   3) $a + (-a) = 0$
   4) If $a = b$, then $b = a$
Part II

Answer the following question. Clearly indicate the necessary steps, including appropriate formula substitutions, diagrams, charts, etc. A correct numerical answer with no work shown will receive only partial credit.

15. On the set of axes below, draw the graph of the equation $y = -\frac{3}{4}x + 3$

Is the point (3, 2) a solution to the equation? Explain your answer based on the graph drawn.
<table>
<thead>
<tr>
<th></th>
<th>Multiply.</th>
<th></th>
<th># Correct</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1 x 7 =</td>
<td>23</td>
<td>10 x 7 =</td>
</tr>
<tr>
<td>2</td>
<td>7 x 1 =</td>
<td>24</td>
<td>9 x 7 =</td>
</tr>
<tr>
<td>3</td>
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© Bill Davidson
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Summative Assignment Packet

In order to maintain the academic progress that you have made this year, it is important to continue to practice your math skills outside of the classroom. In this packet you will find your assignments to be completed to the best of your ability. Homework will be checked for effort and completeness. Please turn in your packet upon return to school.

Directions:

1. Follow the directions on each page.
2. Try Your Best.
3. Hand in your packet by **March 27th, 2020.**

QUOTE OF THE WEEK:

Day by day, what you do is who you become.