

Before a detailed family budget can be created, your financial planner has advised you to examine the important aspects that affect a budget such as income, taxes, savings, and expenses. Work through the following questions to start thinking about these aspects of budgeting.

- a) As a student, you are able to earn extra money by assisting your neighbors with odd jobs. If you charged \$10.25 an hour for your assistance, about how many hours would you need to work to earn \$8,425? Show your work. (5 points) $8,425/10.25=821.95$ You would need to work 821.95 hours.
- b) Imagine that you earned \$8,425 in one year. If the government enforces a 15% income tax, how much money would you owe in taxes at the end of the year? Show your work. (5 points) $8,425 \cdot .15 = 1,263.75$ you would pay 1,263.75 dollars.
- c) Your parents have been advised to save 5% of their income for your college education, which would include money for housing, tuition, books, and fees. How much would your parents have saved in one year, following the recommended 5%, if they had an average household income of \$48,948? Show your work. (5 points) $48,948 \cdot 0.05 = 2,447.4$ You would have 2,447.4 dollars.
- d) As a smart consumer, you are always on the lookout for sales, coupons, and rebates. While shopping for new clothes, you notice that one particular brand of shirts is on sale for 20% off the original price. You also have a coupon for \$10 off a \$40 purchase. Coupons are applied after the 20% discount is taken. If each shirt originally costs \$17.99, how many shirts would you need to buy to be able to use your coupon? Show your work. (15 points) $17.99 \cdot .2 = 3.60$ $17.99 - 3.60 = 14.39$ $14.39 \cdot 3 = 43.17$ you will have to buy 3 shirts
- e) What would be the total cost of purchasing the number of shirts needed to use your coupon—after your coupon is applied and a 7.5% sales tax is charged on the purchase?

Financial Literacy Cumulative Answers

Nancy Claxton



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