

**PRACTICE** ♦ Hourly Wages and Overtime Pay

4.1

Find each employee's regular pay. Round the amount to the nearest cent. Remember to estimate before you use your calculator.

Employee	Hours worked	Hourly wage	Regular pay
Samuels	32	\$8.90	1.
Gifford	21	\$5.60	2.
Reilly	$15\frac{1}{4}$	\$7.40	3.
Peters	40	\$16.80	4.
Rosen	$29\frac{1}{2}$	\$4.90	5.
Chung	$38\frac{1}{4}$	\$17.60	6.
Emerson	$26\frac{1}{2}$	\$9.62	7.

Complete the table. Use an overtime rate of  $1\frac{1}{2}$  times the hourly wage for work over 40 h. Round each amount to the nearest cent.

Employee	Hours worked	Hourly wage	Regular pay	Overtime pay	Total pay
Raphael	47	\$11.24	8.	9.	10.
Keene	32	\$4.76	11.	12.	13.
Gennarro	$51\frac{3}{4}$	\$12.74	14.	15.	16.
Lee	$42\frac{1}{2}$	\$7.72	17.	18.	19.
McAlister	$53\frac{1}{2}$	\$17.14	20.	21.	22.
Blackwell	$48\frac{3}{4}$	\$14.68	23.	24.	25.

Solve.

26. Theo earned \$313.60 for 40 h of work. What was his hourly wage? \_\_\_\_\_
27. Margot earned \$348.00 for 30 h of work. What was her hourly wage? \_\_\_\_\_
28. Elaine earned \$294.35 for 36.25 h of work. What was her hourly wage? \_\_\_\_\_
29. Carla earned \$186.48 for  $31\frac{1}{2}$  h of work. What was her hourly wage? \_\_\_\_\_
30. George earns \$10.32 per h. If his regular pay last week was \$165.12, how many hours did he work? \_\_\_\_\_
31. Angelo earns \$9.24 per h. If his regular pay last week was \$341.88, how many hours did he work? \_\_\_\_\_

**PRACTICE** ♦ Time Sheets and Time Cards

4.2

Complete the table to find the hours worked. Round down to the nearest quarter hour. Remember to estimate before you use your calculator.

Employee	Time in	Time out	Rounded time in	Rounded time out	Hours worked
Jed	8:06 A.M.	4:13 P.M.	1.	2.	3.
Sonia	7:48 A.M.	3:36 P.M.	4.	5.	6.
Albert	8:46 A.M.	5:17 P.M.	7.	8.	9.
Natalie	6:58 A.M.	2:22 P.M.	10.	11.	12.
Noah	9:03 A.M.	5:18 P.M.	13.	14.	15.

Complete a time sheet for each person below. Then answer Exercises 18 and 19.

16. Yvette worked 7 h on Mon.,  $4\frac{3}{4}$  h on Tues.,  $6\frac{1}{4}$  h on Wed.,  $5\frac{1}{2}$  h on Thurs., and  $8\frac{1}{4}$  h on Fri.

DAY	HOURS
Mon.	_____
Tues.	_____
Wed.	_____
Thurs.	_____
Fri.	_____
<b>TOTAL</b>	_____

17. Charles worked  $4\frac{1}{2}$  h on Mon.,  $7\frac{3}{4}$  h on Tues.,  $7\frac{1}{4}$  h on Wed.,  $6\frac{3}{4}$  h on Thurs., and 5 h on Fri.

DAY	HOURS
Mon.	_____
Tues.	_____
Wed.	_____
Thurs.	_____
Fri.	_____
<b>TOTAL</b>	_____

18. If Yvette is paid \$7.80 per h, how much did she earn? \_\_\_\_\_

19. If Charles is paid \$6.32 per h, how much did he earn? \_\_\_\_\_

Use the time cards below for Exercises 20–21. Round down to the nearest quarter hour.

<b>Employee</b> <u>Ralph Julio</u>		
<b>Employee #</b> <u>62891</u> <b>Week of</b> <u>8/9</u>		
DATE	IN	OUT
8/9	7:17	3:38
8/10	8:46	4:04
8/11	8:22	4:26
8/12	8:33	3:46
8/13	7:58	2:29
<b>TOTAL HOURS</b>		_____

<b>Employee</b> <u>Susan Greenfield</u>		
<b>Employee #</b> <u>32184</u> <b>Week of</b> <u>10/3</u>		
DATE	IN	OUT
10/3	7:09	2:54
10/4	6:48	3:06
10/5	7:42	2:22
10/6	7:18	3:37
10/7	7:49	1:55
<b>TOTAL HOURS</b>		_____

20. How many hours did Ralph work? If he earns \$7.88 per h, what was his total pay? \_\_\_\_\_

21. How many hours did Susan work? If she earns \$5.24 per h, what was her total pay? \_\_\_\_\_

**PRACTICE** ♦ Salary**4.3**

Complete each table. Remember to estimate before you use your calculator.

Employee	Annual salary	Pay period	Pay per period
Smythe	\$9,125	weekly	1.
Harris	\$12,760	weekly	2.
Salvador	\$15,550	biweekly	3.
Kirasawa	\$20,620	semimonthly	4.
Turner	\$23,375	monthly	5.

Employee	Pay period	Pay per period	Annual salary
Forster	weekly	\$384.50	6.
Goldstick	biweekly	\$675.65	7.
McMurray	semimonthly	\$438.84	8.
Freed	monthly	\$1,854.95	9.
Barrotti	monthly	\$984.22	10.

Which job pays more. How much more?

**Job A**

\$325 per wk

\$14,520 per y

\$627 semimonthly

\$4.95 per h (35 h per wk)

\$7.75 per h (40 h per wk)

\$15.25 per h (30 h per wk)

**Job B**

\$12,300 per y

\$822 per mo

\$690 biweekly

10,750 per y

\$18,425 per y

\$17,900 per y

11. \_\_\_\_\_

12. \_\_\_\_\_

13. \_\_\_\_\_

14. \_\_\_\_\_

15. \_\_\_\_\_

16. \_\_\_\_\_

Solve.

17. Wesley was offered one job that pays \$964 per mo and another that pays \$17,650 per y. Which job pays more per year? How much more?
- \_\_\_\_\_

18. Tina earns \$220 per wk. She is offered another job that pays \$15,500 per y. How much will her salary increase per year? How much more will she earn per week?
- \_\_\_\_\_

19. Connie earns a salary of \$26,400 per y. She works a 35-h week. What is her hourly wage?
- \_\_\_\_\_

20. Pierre earns \$11.45 per h for a 40-h week. How much more will he earn per year if he is promoted to a job that pays an annual salary of \$26,850?
- \_\_\_\_\_



**PRACTICE** ♦ Piecework

4.4

Find the pay for the job. Remember to estimate before you use your calculator.

Piece rate	Items produced	Pay
\$1.75	32 typed pages	1.
\$4.35	5 homemade cakes	2.
\$72.50	7 advertising jingles	3.
\$180.00	4 band performances	4.
\$62.00	48 edited pages	5.
\$6.40	13 dry-cleaned jackets	6.
\$80.60	9 repaired typewriters	7.
\$9.30	57 cleaned windows	8.
\$3.70	18 repaired bicycle tires	9.
\$0.23	395 stuffed envelopes	10.

Practical Mathematics: Consumer Applications.

Solve.

11. Esmé is paid \$76.00 per illustration. She earned \$608.00 last week. How many illustrations did she complete?
- \_\_\_\_\_

12. Rob earns \$48.00 for each table he refinishes. He averages 1 table every 4 hours. What is his average pay for a 40-h week?
- \_\_\_\_\_

13. Jack tunes an average of 5 pianos per day. He is paid \$27.75 per piano. What is his average pay for a 5-d week?
- \_\_\_\_\_

14. Frances stuffs an average of 33 envelopes per hour. She is paid \$0.17 per envelope. What is her average pay for a 30-h wk?
- \_\_\_\_\_

15. Conrad is paid \$6.35 for every singing telegram he delivers. He earned \$241.30 last week. How many singing telegrams did he deliver?
- \_\_\_\_\_

16. Trina earns \$2.85 for each delivery she makes. About how many deliveries must she make to earn \$166 per wk?
- \_\_\_\_\_

17. Hilary earns \$40 for each room she paints. If it takes about  $2\frac{1}{2}$  h to paint each room, how many rooms must she paint to earn \$520? How many hours will this take her?
- \_\_\_\_\_

18. Gene is paid \$0.98 for each tie he dry cleans. He dry cleans about 12 ties per h. About how many hours must he work in order to earn \$399 per wk? About how many ties must he clean to earn this much?
- \_\_\_\_\_

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**PRACTICE** ♦ Commission

(4.5)

Find the commission on the sale. Remember to estimate before you use your calculator.

Commission rate	Total sales	Commission
\$3.55 per order	67 orders	1.
\$0.43 per sale	408 sales	2.
\$14.80 per sale	113 sales	3.
\$8.10 per order	214 orders	4.
$3\frac{1}{2}\%$	\$12,010	5.
12%	\$465.50	6.
$8\frac{1}{2}\%$	\$7,960	7.
24%	\$645.25	8.
$7\frac{3}{4}\%$	\$27,320	9.
$9\frac{1}{2}\%$	\$96,420	10.
8%	\$530.75	11.

Solve.

12. Janet receives \$13.25 for every magazine subscription she sells. What was her commission when she sold 18 subscriptions?  
\_\_\_\_\_
13. Yung Sun is paid a commission of \$10.80 for every health club membership she sells. How much did she earn by selling 27 memberships?  
\_\_\_\_\_
14. Phoebe sells real estate. Her commission is 3.75% of the price of each house she sells. What is her commission if she sells a \$224,000 house?  
\_\_\_\_\_
15. Denny sells paper products. He earns a commission of 30.25% on the value of his paper sales. How much did he earn on sales of \$2,340?  
\_\_\_\_\_
16. Ariel is paid \$320 per wk plus a commission of 8.75% on all sales over \$2,000. Her sales last week totaled \$2,920. What were her total earnings?  
\_\_\_\_\_
17. Frank earns \$1,320 per mo plus a 9.25% commission on all sales over \$6,500. What were his total earnings last month if he had sales of \$9,420?  
\_\_\_\_\_

**PRACTICE** ♦ Payroll Deductions and Net Pay

4.6

Complete the table. Remember to estimate before you use your calculator.

Employee	Hours worked	Hourly wage	Gross pay	Federal tax	Social Security	Other deductions	Net pay
Kaplan	39	\$7.45	1.	\$42.21	\$18.95	\$19.62	2.
Anderson	$28\frac{1}{2}$	\$5.30	3.	\$20.30	\$11.13	\$7.64	4.
Rivlin	$36\frac{1}{4}$	\$8.50	5.	\$49.78	\$22.71	\$16.33	6.
Wu	38	\$6.75	7.	\$39.80	\$15.44	\$17.45	8.
Gomez	40	\$4.20	9.	\$61.19	\$28.46	\$22.02	10.

Freddy works  $34\frac{1}{4}$  h per wk at \$9.14 per h. His Federal Withholding Tax is \$56.30 and his Social Security Tax is \$21.92. He also has \$6.53 deducted each week for union dues and pays \$11.07 per wk for insurance. Complete the earnings statement below for Freddy.

<b>Employee</b> <u>Freddy Alonzo</u>		<b>Social Security #</b> <u>000-00-0000</u>	
<u>Earnings</u>		<u>Taxes/Deductions</u>	
Regular Earnings:	11. _____	Federal Taxes:	13. _____
Overtime Earnings:	\$68.75	FICA:	14. _____
Gross Earnings:	12. _____	Insurance:	15. _____
		Union Dues:	16. _____
<b>Week ending 8/14</b>		<b>NET PAY:</b>	17. _____

Solve.

- |   |   |
|---|---|
| <p>18. Emilio has \$2.04 deducted 4 times a month for union dues. How much is deducted each year? _____</p> <p>20. Simon's gross pay is \$678.22 and his take-home pay is \$543.76. What percent of his gross pay does Simon take home? _____</p> <p>22. Tashi's gross pay is \$883.26 monthly and his net pay is \$734.86. What percent of his gross pay will Tashi receive? _____</p> | <p>19. Mandy has \$16.29 deducted monthly for health insurance. How much is deducted per year? _____</p> <p>21. Reuben's net weekly pay is \$397.53. If his gross pay is \$502.50, what percent of his gross pay is his net pay? _____</p> <p>23. If Erica's gross pay is \$623.42 and 79% of this is her net pay, how much will she take home? _____</p> |
|---|---|



**PRACTICE** ♦ Health Insurance

4.7

Complete the table. Remember to estimate before you use your calculator.

Medical bill	Deductible amount	% of Coverage over deductible	Amount paid by insurer	Amount paid by you
\$1,420	\$100	70%	1.	2.
\$85	\$90	60%	3.	4.
\$362	\$75	80%	5.	6.
\$3,645	\$100	75%	7.	8.
\$866	\$65	90%	9.	10.
\$293	\$75	70%	11.	12.
\$4,668	\$100	65%	13.	14.

Complete the table.

Monthly premium for insurance	% Paid by employer	Monthly deduction for insurance	Annual cost
\$42.74	50%	15.	16.
\$50.30	60%	17.	18.
\$112.48	75%	19.	20.
\$76.20	90%	21.	22.
\$39.60	65%	23.	24.
\$84.50	70%	25.	26.

Solve.

27. Sharon's health insurance pays 75% of all costs. Last year, Sharon ran up doctor bills of \$24.25, \$82.00, and \$55.60. How much did Sharon pay her doctor?

\_\_\_\_\_

29. From each of Gerald's weekly paychecks, \$8.65 is deducted for health insurance. If his employer is paying 75% of the cost of the insurance, what does the employer pay annually for Gerald's insurance?

\_\_\_\_\_

28. Antoinette's employer pays 80% of her health insurance premium of \$59.25 per mo. If Antoinette paid \$409.65 for medical bills last year, how much did she pay for health care, including insurance?

\_\_\_\_\_

30. After a short hospital stay, Samuel received a bill for \$535 from his doctor, another for \$1,620 from the hospital, and another for \$108.20 for medicine. If Samuel's policy has a \$75 deductible and pays 85% of all costs over \$100, how much must Samuel pay?

\_\_\_\_\_

**PRACTICE** ♦ Life Insurance

4.8

SOME ANNUAL PREMIUMS PER \$1,000

Age at issue		Term insurance		Straight life
Male	Female	10-Year	20-Year	
20	23	\$2.52	\$3.10	\$12.43
25	28	3.15	5.63	13.96
30	33	3.49	6.90	16.80
35	38	4.15	9.25	19.76
40	43	5.36	13.55	22.39
45	48	6.87	17.45	30.40

Use the premium table above to complete the annual premium for each policy. Remember to estimate before you use your calculator.

Type of policy	Age	Gender	Face value	Annual premium
10-y term	33	Female	\$60,000	1.
Straight life	25	Male	\$25,000	2.
20-y term	35	Male	\$75,000	3.
10-y term	28	Female	\$65,000	4.
Straight life	33	Female	\$75,000	5.
Straight life	23	Female	\$50,000	6.
20-y term	30	Male	\$45,000	7.
10-y term	45	Male	\$70,000	8.
Straight life	38	Female	\$35,000	9.
20-y term	30	Male	\$80,000	10.

Solve.

11. How much less per year would a 43-year-old female pay for \$45,000 of 10-y term insurance than for 20-y term insurance?

\_\_\_\_\_

12. How much more per year would a 45-year-old male pay for \$55,000 of straight life than for 20-y term insurance?

\_\_\_\_\_

13. How much more would a 33-year-old female pay for \$25,000 of straight life insurance than for 20-y term?

\_\_\_\_\_

14. Mark purchased \$90,000 of 10-y term insurance at age 35. What will his total premiums be over the 10 y of his policy?

\_\_\_\_\_