

Bills, Budgets and Bank Accounts Teacher Guide

Overview:

This program includes 20 sequential and guided activities dealing with every aspect of Noah's personal finances as he takes his first full-time job and begins life on his own. Each activity deals with a different aspect of his financial and work life.

Students must complete the activities sequentially. Any information or answers needed from earlier activities will be provided in the current activity the student is working on. All math is explained and examples given.

Students can stop, save their work and return to the same activity at any time. Each student's score for the current activity and the entire program is shown at the top of the work screen

Click on any activity title below to see an overview, all answers, and reproductions of each activity screen.

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Activity 1: Which Job Will Noah Take?

Overview:

Students will calculate:

- (1) Noah's real salary in seven different cities where he has been offered industrial design jobs.
- (2) Using the average rent for a one bedroom apartment in each city, they will calculate the rent as a percentage of his annual salary in each city.

Answer 1	\$62,617	Answer 2	23.1%
Answer 3	\$56,881	Answer 4	29.8%
Answer 5	\$59,804	Answer 6	25.2%
Answer 7	\$50,000	Answer 8	29.8%
Answer 9	\$40,341	Answer 10	31.6%
Answer 11	\$50,000	Answer 12	30.7%
Answer 13	\$43,787	Answer 14	37.3%

Noah will be graduating from the University of Illinois at the end of the semester with a degree in industrial design. He has had a number of interviews and has been offered seven job opportunities in cities across the country.

- 1) In Chicago, Noah will be designing bathroom fixtures.

Compute his real salary for Chicago by dividing the annual salary by the cost of living index. **Answer 1**

$\$67,000 / 1.07$ (U.S. average = 100). Round your answer to the nearest dollar.

- 2) Compute the percentage of his annual salary he would spend on the average one bedroom apartment in Chicago. **Answer 2**
 $[(\$1,290 \times 12) / \$67,000]$. Round your answers to the nearest 1/10th percent.

	Ave July High	Ave January Low	Snowfall	Sunny Days
Chicago	84	19	35 inches	189

City	Annual Salary	Cost of Living Index	Real Salary	Average Rent for 1 Bedroom Apartment	Rent as a % of Annual Salary
Chicago, IL	\$67,000	107	Answer 1	\$1,290.00	Answer 2



- 3) In Atlanta, Noah will be designing auto parts. Compute his real salary for Atlanta by dividing the annual salary by the cost of living index. **Answer 3**

$\$62,000 / 1.09$ (U.S. average = 100). Round your answer to the nearest dollar.

- 4) Compute the percentage of his annual salary he would spend on the average, 1 bedroom apartment in Atlanta. **Answer 4**

$[(\$1,540 \times 12) / \$62,000]$ Round your answers to the nearest 1/10th percent.

- 5) In Raleigh, Noah will be designing consumer electronics. Do the same for Raleigh. **Answers 5 and 6**

City	Annual Salary	Cost of Living Index	Real Salary	Average Rent for 1 Bedroom Apartment	Rent as a % of Annual Salary
Atlanta, GA	\$62,000	109	Answer 3	\$1,540.00	Answer 4
Raleigh, NC	\$61,000	102	Answer 5	\$1,280.00	Answer 6

City	Average July High	Average Jan. Low	Snowfall	Sunny Days
Atlanta, GA	88	33	1 inch	217
Raleigh, NC	90	30	4 inches	213





- 6) In Denver, Noah will be designing office furniture. Compute his real salary for Denver. **Answer 7**
- 7) Compute the percentage of his annual salary he would spend on the average, 1 bedroom apartment in Denver. **Answer 8**
- 8) In Los Angeles, Noah will be designing toys. Do the same for Los Angeles. **Answers 9 and 10**

City	Average July High	Average Jan. Low	Snowfall	Sunny Days
Denver, CO	89	18	60 inches	245
Los Angeles, CA	84	46	0 inches	284

City	Annual Salary	Cost of Living Index	Real Salary	Average Rent for 1 Bedroom Apartment	Rent as a % of Annual Salary
Denver, CO	\$64,000	128	Answer 7	\$1,590.00	Answer 8
Los Angeles, CA	\$71,000	176	Answer 9	\$1,870.00	Answer 10

- 9) In Portland, Noah will be designing aircraft parts. Compute his real salary for Portland. **Answer 11**

- 10) Compute the percentage of his annual salary he would spend on the average, 1 bedroom apartment in Portland. **Answer 12**

- 11) In New York, Noah will be designing household lighting. Do the same for New York. **Answer 13 and 14**

City	Average July High	Average Jan. Low	Snowfall	Sunny Days
Portland, OR	81	36	3 inches	144
New York, NY	84	26	25 inches	224



City	Annual Salary	Cost of Living Index	Real Salary	Average Rent for 1 Bedroom Apartment	Rent as a % of Annual Salary
Portland, OR	\$66,000	132	Answer 11	\$1,690.00	Answer 12
New York, NY	\$74,000	169	Answer 13	\$2,300.00	Answer 14

THINK ABOUT IT

Here are the seven job offers.

City / Job Description	Annual Salary	Cost of Living Index	Real Salary	Average Rent for 1 Bedroom Apartment	Rent as a % of Annual Salary
Chicago, IL / Bathroom Fixtures	\$67,000	107	\$62,617	\$1,290.00	23.1%
Atlanta, GA / Auto Parts	\$62,000	109	\$56,881	\$1,540.00	29.8%
Raleigh, NC / Consumer Electronics	\$61,000	102	\$59,804	\$1,280.00	25.2%
Denver, CO / Office Furniture	\$64,000	128	\$50,000	\$1,590.00	29.8%
Los Angeles, CA / Toys	\$71,000	176	\$40,341	\$1,870.00	31.6%
Portland, OR / Aircraft Parts	\$66,000	132	\$50,000	\$1,690.00	30.7%
New York, NY / Household Lighting	\$74,000	169	\$43,787	\$2,300.00	37.3%

Which job would you take? Let's see if you agree with Noah.

Activity 2: Moving To Raleigh

Overview:

Students will calculate Noah's:

- (1) total cost to rent a U-Haul trailer.
- (2) total cost for gas.
- (3) total cost for hotels.
- (4) total cost for food while traveling.
- (5) total cost for the trip.

Answer 1	U-Haul	\$525.33
Answer 2	Car Servicing	\$ 38.10
Answer 3	Gasoline	\$102.81
Answer 4	Ohio Hotel	\$109.74
Answer 5	Raleigh Hotel	\$269.54
Answer 6	Food	\$ 69.95
Answer 7	Total Trip Cost	\$1,115.47



It was actually pretty easy for Noah to make up his mind. Quality of life was more important to Chris than the highest starting salary and he knew he wasn't interested in living in a big city like Chicago, Los Angeles or New York. He eliminated Denver because of the climate. That left Portland and Raleigh.

He chose the Athron Corporation in Raleigh, North Carolina.

Noah planned to leave Champaign, Illinois on Sunday, May 29th and take two days to drive to Raleigh. Once there, he hoped to sign an apartment lease by June 1st so he could settle in and be ready to start work on Monday, June 6th.



Noah rented a 5' x 8' U-Haul trailer to help move his belongings.

- 1) What was his TOTAL DUE for the trailer and accompanying items. **Answer 1**



Item	Item Cost
5' X 8' Cargo Trailer	\$345.00
Damage Coverage	\$ 60.00
Roadside Assistance	\$ 7.00
Two Wheel Utility Dolly	\$ 12.00
Furniture Pads (1 dozen)	\$ 12.00
Small Moving Boxes (5)	\$ 6.75
Medium Moving Boxes (5)	\$ 9.25
Towing Kit	\$ 29.95
Subtotal	?
9% Sales Tax	?
TOTAL DUE	Answer 1

- 2) Before picking up the trailer, Noah had his car serviced for \$34.95 plus 9% sales tax. What was the total cost for servicing his car? **Answer 2**

- 3) Noah will drive 750 miles to Raleigh and get 24 miles to the gallon pulling the trailer. He will pay an average cost of \$3.29 a gallon for gas. How much will he pay for gas during the trip? **Answer 3**



- 4) Noah stopped for the night in southern Ohio. What was his total hotel charge? **Answer 4**

Date: 05/29	Item Cost
Room 237	\$99.00
5.1% Hotel Occupancy Tax	?
5.75% State Sales Tax	?
TOTAL DUE	Answer 4

- 5) Noah got into Raleigh Monday afternoon and again checked into a hotel where he planned to spend Monday and Tuesday nights while he looked at apartments. What was his total cost for the hotel room? **Answer 5**

Date: 05/30—05/31	Item Cost
Room 304 (\$119 / night)	?
6% Hotel Occupancy Tax	?
7.25% State Sales Tax	?
TOTAL DUE	Answer 5

7) While on the road, Noah spent these amounts on food. What was his total food cost? **Answer 6**



Day	Meal	Food Cost	Sales Tax	Total Cost
Sunday	Lunch	\$ 6.54	7.00%	?
Sunday	Dinner	\$14.82	9.55%	?
Monday	Breakfast	Free		Free
Monday	Lunch	\$ 7.85	7.00%	?
Monday	Dinner	\$11.65	7.25%	?
Tuesday	Breakfast	Free		Free
Tuesday	Lunch	\$ 8.32	7.25%	?
Tuesday	Dinner	\$15.76	7.25%	?

8) What was Noah's total cost for the trip? **Answer 7**

Total Spent: **Answer 6**

Expense Item	Cost
Car Service	\$ 38.10
Trailer Rental	\$525.33
Hotel Costs	\$379.28
Gasoline	\$102.81
Food	?
Total Cost	Answer 7

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

Drive to Raleigh



Welcome to Raleigh, North Carolina



Raleigh, North Carolina is the capital of North Carolina and the county seat of Wake County. Due to the prevalence of oak trees in the area, the city is widely known as the "City of Oaks." Its population of 470,000 makes it the second largest city in North Carolina, after Charlotte. Raleigh is part of The Triangle, which also includes Durham, and Chapel Hill. The Triangle is named for the Research Triangle Park, created in 1959, that is located between Durham and Raleigh. Raleigh is also one of the fastest growing cities in the United States.

Time for Noah to find a place to live

Activity 3: Noah's Apartment

Overview:

Students will calculate:

- (1) The percentage of Noah's salary it will take to rent a one or two bedroom apartment in each of three apartment complexes.
- (2) What the apartment rents will be in 2 years given the estimated annual percentage increases.

Answer 1	24.4%	Answer 2	29.7%
Answer 3	\$1,314	Answer 4	\$1,633
Answer 5	26.3%	Answer 6	30.7%
Answer 7	\$1,444	Answer 8	\$1,687
Answer 9	26.8%	Answer 10	35.8%
Answer 11	\$1,472	Answer 12	\$2,009

As soon as Noah was offered the job, he started looking online for apartments in Raleigh. He wanted something that was affordable without a roommate, close to work to minimize his commute and close to shopping and entertainment. He narrowed his search to three apartment complexes. He first visited Muirfield Village Apartments.

About Muirfield Village Apartments

Situated in one of Raleigh's most sought after locations, Muirfield Village Apartments is the ultimate in design and value. Muirfield features newly renovated interiors. It's an easy walk to restaurants and shops, and minutes away from I-540 access to Raleigh Durham International Airport and the Research Triangle Park!

Yes, pets are welcome! Breed Restrictions do apply. There is a pet fee and pet rent that is due which is based on the number of pets in the apartment. We allow a max. of 2 pets per apartment with a limit of 100 lbs.



- 1) Calculate the annual rent for the two Muirfield Village apartments as a percentage of his \$61,000 salary. [(rent x 12) / salary]. Round to the nearest 1/10th percent. **Answers 1 and 2**
- 2) Based on the annual rent increase listed for each apartment, what would Noah's monthly rent be in two years. Round all answers to the nearest dollar. **Answers 3 and 4**

Complex	Bedrooms	Square Footage	Rent	Security Deposit	% of Salary	Annual Rent Increase	Rent in 2 Years
Muirfield Village	1	733 sq. feet	\$1,240	\$300	Answer 1	3%	Answer 3
Muirfield Village	2	954 sq. feet	\$1,510	\$300	Answer 2	4%	Answer 4

About Lake Johnson Mews Apartments

The first thing you will notice is the park-like atmosphere offered by the dreamy green landscaping and resort-inspired recreational areas. It starts with the sparkling swimming pool featuring poolside grilling stations and continues with the tennis court, picnic areas, and gated bark park with canine agility course. Even better, we are adjacent to boat rentals, kayaking, sailing, and fishing, giving you ample opportunities to enjoy Lake Johnson. You also have access to the hiking and biking trails within the nearby park.

Aside from being near the lake and the park, Lake Johnson Mews Apartments is also merely 15 minutes away from Downtown Raleigh and just 5 minutes from North Carolina State University.

- 3) Calculate the annual rent for the two Lake Johnson Mews apartments as a percentage of his \$61,000 salary. [(rent x 12) / salary]. Round to the nearest 1/10th percent. **Answers 5 and 6**
- 4) Based on the annual rent increase listed for each apartment, what would Noah's monthly rent be in two years. Round all answers to the nearest dollar. **Answers 7 and 8**

Pets: Max 2 allowed
 Max weight: 100 lb each
 Pet Rent: \$20/month per pet.
 The Nonrefundable pet fee is \$300 for the first pet and \$200 for the second.
 Cats: allowed
 Dogs: allowed
 NO BREED RESTRICTIONS



Complex	Bedrooms	Square Footage	Rent	Security Deposit	% of Salary	Annual Rent Increase	Rent in 2 Years
Lake Johnson Mews	1	748 sq. feet	\$1,335	\$250	Answer 5	4%	Answer 7
Lake Johnson Mews	2	1,070 sq. feet	\$1,560	\$250	Answer 6	4%	Answer 8

About Inman Park Apartments

Inman Park is a landmark in residential apartment living. Ideally situated off Lead Mine Road, Inman Park is within close proximity to Research Triangle Park and the Raleigh Durham International Airport. We offer a resort-style swimming pool, a clubhouse, a fitness center and a business center. We are less than 5 minutes away from Crabtree Valley Mall's fine dining, shopping and entertainment.

Pets under 35 pounds are welcome at Inman Park. Maximum of two pets per apartment. No aggressive breeds allowed. \$350 pet fee required as well as \$20 per pet per month.

- 5) Calculate the annual rent for the two Inman Park apartments as a percentage of his \$61,000 salary. [(rent x 12) / salary]. Round to the nearest 1/10th percent. **Answers 9 and 10**
- 6) Based on the annual rent increase listed for each apartment, what would Noah's monthly rent be in two years. Round all answers to the nearest dollar. **Answers 11 and 12**



Complex	Bedrooms	Square Footage	Rent	Security Deposit	% of Salary	Annual Rent Increase	Rent in 2 Years
Inman Park	1	718 sq. feet	\$1,361	\$100	Answer 9	4%	Answer 11
Inman Park	2	1,125 sq. feet	\$1,822	\$100	Answer 10	5%	Answer 12

THINK ABOUT IT

Which apartment would you rent? Let's see if you agree with Noah.

Muirfield Village



Bedrooms	Square Footage	Rent	Security Deposit	% of Salary	Annual Rent Increase	Rent in 2 Years
1	733 sq. feet	\$1,240	\$300	24.4%	3%	\$1,315
2	954 sq. feet	\$1,510	\$300	29.7%	4%	\$1,633

Lake Johnson Mews



Bedrooms	Square Footage	Rent	Security Deposit	% of Salary	Annual Rent Increase	Rent in 2 Years
1	748 sq. feet	\$1,335	\$250	26.3%	4%	\$1,444
2	1,070 sq. feet	\$1,560	\$250	30.7%	4%	\$1,687

Inman Park



Bedrooms	Square Footage	Rent	Security Deposit	% of Salary	Annual Rent Increase	Rent in 2 Years
1	718 sq. feet	\$1,361	\$100	26.8%	4%	\$1,472
2	1,125 sq. feet	\$1,822	\$100	35.8%	5%	\$2,009

Activity 4: Noah Buys Groceries Online

Overview:

Students will calculate:

- (1) The total cost of the grocery items Noah purchased online from Walmart.
- (2) The percentage of the total cost that was spent on each category of food items.

Answer 1	Total Cost	\$219.28
Answer 2	Meats	15.2%
Answer 3	Produce	5.4%
Answer 4	Canned Goods	7.4%
Answer 5	Breads	3.2%
Answer 6	Drinks	7.5%
Answer 7	Snacks	8.4%

Students will read 16 statements and decide whether or not each statement is a way for Noah to save on food costs.

Answer 8	No	Answer 14	Yes	Answer 20	Yes
Answer 9	Yes	Answer 15	Yes	Answer 21	No
Answer 10	No	Answer 16	No	Answer 22	No
Answer 11	Yes	Answer 17	No	Answer 23	Yes
Answer 12	Yes	Answer 18	No		
Answer 13	No	Answer 19	Yes		

Noah decided to rent a one-bedroom apartment at Lake Johnson Mews. As soon as he moved in, he ordered groceries and household items online from Walmart to stock his kitchen. The table below lists what he spent divided into 12 categories. What was his total cost? **Answer 1**

Meats	\$33.28
Produce	\$11.81
Canned Goods	\$16.21
Dairy Products	\$15.06
Frozen Foods	\$23.36
Condiments	\$24.39
Breads (bread, buns, muffins, etc.)	\$ 7.04
Cereal	\$11.64
Drinks (water, soft drinks, juice, etc.)	\$16.39
Snacks (cookies, chips, nuts, etc.)	\$18.34
Other Foods	\$10.59
Non-Food Household Products	\$25.56
Subtotal	?
2.00% Sales Tax on Food Items	?
7.25% Sales Tax on Non-Food Items	?
TOTAL COST	Answer 1



What percentage of his Total Cost (Answer 1) was spent on each of the following. Round answers to the nearest 1/10th percent. **Answers 2-7**

Meats (\$33.28 / Answer 1)	Answer 2
Produce	Answer 3
Canned Goods	Answer 4
Breads	Answer 5
Drinks	Answer 6
Snacks	Answer 7

Noah hasn't had much experience buying groceries so he didn't really know how expensive food was. Read each of the statements below and decide if it would be a smart way for Noah to control his food costs or not. **Answers 8-23**

1) He should drive to several stores to compare prices and get the lowest price for each item.	Answer 8
2) He should compare the prices of national brands and store brands	Answer 9
3) He should buy the largest sizes he can to get the lowest price per ounce.....	Answer 10
4) He should check the price per ounce when comparing brands.....	Answer 11
5) He should use coupons to lower the price of many of the items he buys	Answer 12
6) He should go to the store daily to buy what he needs for that day's meals.....	Answer 13
7) He should plan his meals then make a shopping list and stick to it.....	Answer 14
8) He should read the nutrition label on the packages.....	Answer 15
9) He should shop at the convenience store near his apartment.....	Answer 16
10) Impulse shopping will help him stay within his food budget.....	Answer 17
11) He should make his grocery shopping a fixed amount in his monthly budget.....	Answer 18
12) He should avoid ready-prepared foods	Answer 19
13) He should use leftovers to make more than one meal	Answer 20
14) He should avoid the grocery store by ordering meals online and having them delivered.....	Answer 21
15) He should buy produce in bulk to get the best price	Answer 22
16) He should never shop when he is hungry.....	Answer 23



THINK ABOUT IT

If you were on your own like Noah, which of these methods would you use to handle your grocery shopping?



- Going to the grocery store
- Grocery shopping online and then picking up
- Grocery shopping online and having them delivered
- Ordering prepared meals online
- Shopping at the convenience store near your apartment
- Shopping at a variety of specialty food stores
- Shopping at the local farmer's market
- Just eating out or carrying in each meal

Activity 5: Apartment Furnishings

Overview:

Students will calculate:

- (1) The total cost including sales tax of several household items Noah buys at Walmart.
- (2) The sale prices of beds, mattresses and box springs at Kniederman's Home Furnishings.
- (3) The total cost including sales tax of a new bed Noah buys at Kneiderman's.
- (4) The percentage of his \$1,000 bed budget that he spent.


Answer 1	\$437.53
Answer 2	\$339
Answer 3	\$489
Answer 4	\$419
Answer 5	\$559
Answer 6	\$699
Answer 7	\$823.68
Answer 8	82.4%

When Noah left home for Raleigh, he filled the trailer and his car with the following:

- A couch
- An end table
- Two lamps
- A recliner
- A TV and TV stand
- A desk and desk chair
- A dresser and nightstand
- His clothes
- Boxes of personal items

Noah had planned on buying a new bed when he got to Raleigh because his old one wouldn't fit in the trailer. But as he was organizing his apartment, he quickly realized there were a lot of other things he would need as well. And he could sleep on the couch until he bought a bed.


He decided to go to Walmart and buy some things he needed right away. What was the TOTAL COST of the items he purchased? **Answer 1**



Bath Towels (3 at \$7.97 each)	?
Hand Towels (3 at \$2.97 each)	?
Bath Mat	\$14.97
Sheet Set	\$39.99
Comforter.....	\$34.96
Pillows (2 at \$16.96 each)	?
Trash Cans (3 at \$5.47 each)	?
Dinnerware Set (4 place settings).....	\$26.88
Glasses Set (6 glasses)	\$12.97
Flatware Set (20 pieces)	\$24.97
Cookware Set (8 pieces)	\$79.99
Cooking Utensils Set (28 pieces)	\$29.97
Bar Stools (2 at \$19.96 each)	?
Storage Bins (2 at \$7.97 each)	?
Hangers (10)	\$ 4.24
Subtotal	?
7.25% Sale Tax	?
TOTAL COST.....	Answer 1

Near Walmart, Noah drove by Kniederman's Home Furnishings. They were advertising a 30% off sale on beds and mattresses so he decided to stop and shop even though he had not planned to buy a new bed right away.

- 2) Calculate the sale price of each of the queen size beds, mattresses and box springs. Round each sale price to the nearest dollar. **Answers 2-6**
- 3) Noah decided to buy the least expensive bed and the least expensive mattress and box springs. What was his total cost including 7.25% sales tax? **Answer 7**
- 4) Noah had planned to spend up to \$1,000 on his bed, mattress and box springs. What percentage of that amount did he spend? Round your answer to the nearest 1/10th percent. **Answer 8**



Item (Regular Price)	Sale Price
Queen Bed (\$499.00)	Answer 2
Queen Bed (\$699.00)	Answer 3
Mattress / Box Springs (\$599.00)	Answer 4
Mattress / Box Springs (\$799.00)	Answer 5
Mattress / Box Springs (\$999.00)	Answer 6

Kniederman's Home Furnishings

Mattress / Box Springs	?
Queen Bed	?
Subtotal	?
7.25% Sale Tax	?
TOTAL COST.....	Answer 7

THINK ABOUT IT

Because the bed and mattress set Noah bought cost over \$800, he might decide to buy them on credit.
If you were advising him, which 4 types of credit would you suggest he consider using?



His parents (perhaps 0% interest)

His credit card (20% interest)

A personal loan from his bank (7.5% interest)

A finance company loan (16% interest)

A Payday Loan Company (200% interest)

An online lender such as SoFi or Lending Tree (7.0% interest)

A Buy Now Pay Later plan with 4 equal monthly installments at Kniederman's Home Furnishings (0% interest)

Activity 6: First Day At Work

Overview:

Students will calculate:

- (1) Noah's biweekly net pay based on his \$61,000 annual salary.
- (2) What his new health insurance policy will pay toward a hypothetical hospital bill.

Answer 1	Biweekly Gross	\$2,346.15
Answer 2	Total Withholding	\$ 747.29
Answer 3	Biweekly Net Pay	\$1,598.86

Answer 4	\$3,400	Answer 7	\$ 480
Answer 5	\$2,400	Answer 8	\$10,670
Answer 6	\$1,920	Answer 9	\$ 1,480

Students will read 16 statements and decide whether or not each statement is a way for Noah to be accepted by his coworkers.

Answer 10	Yes	Answer 16	Yes	Answer 22	Yes
Answer 11	Yes	Answer 17	No	Answer 23	No
Answer 12	Yes	Answer 18	No	Answer 24	Yes
Answer 13	Yes	Answer 19	No	Answer 25	No
Answer 14	No	Answer 20	No		
Answer 15	No	Answer 21	Yes		



Noah started work on Monday, June 6th. His first meeting Monday morning was at 8:00 AM with the Director of Human Resources for his new employee orientation.

She gave Noah a folder that included the employee handbook, a variety of forms to be filled out including a W4 form, a copy of the company's group health insurance policy and a compensation summary. Complete Noah's compensation summary. **Answers 1-3**

Biweekly Gross Pay **Answer 1**

Divide his \$61,000 salary by the number of biweekly pay periods in a 52 week year (26).

Withholding:

- Federal Income Tax (12.4%) ?
- State Income Tax (4.75%) ?
- Social Security Tax (6.2%) ?
- Medicare Tax (1.45%) ?
- Health Insurance Premium: \$65.45
- 401k Contribution: \$100.00

Multiply his biweekly gross pay by each of the withholding percentages.

Total **Answer 2**

Add the total of the withholding amounts.

Biweekly Net Pay..... **Answer 3**

Subtract the total withholding amount from the biweekly gross pay.





During the new employee orientation meeting, the Human Resources Director spent a lot of time going over the company's group health insurance policy. She went through the hypothetical hospital bill below as an example of how the policy works.

Complete the example on the right. **Answers 4-9**

Community General Hospital: For Services Due

Room and Board (Semi-private: 5 days at \$500 per day)	\$ 2,500.00
Surgical Fees	\$ 5,200.00
Medicine and Drugs	\$ 800.00
Lab Tests	\$ 1,350.00
X-Rays	\$ 500.00
Use of the Surgical Suite	\$ 1,500.00
Doctor's In-Hospital Visits (5 days @ \$60 per day)	\$ 300.00
Total Due.....	\$12,150.00

The Company Will Pay the basic coverage up to the maximum specified plus 80% of all costs which exceed the basic coverage maximums after the deductible has been paid by the policyholder (up to \$1,000,000).

You Pay the \$1,000 deductible plus 20% of all costs which exceed the basic coverage maximums after the deductible has been paid by the policyholder.

Group Health Insurance Policy Example

Basic Coverages	Paid	Not Paid
Room and Board	\$2,500	***
Surgical Fees	\$3,000	\$2,200
Miscellaneous Costs	\$3,000	\$1,150
In-Hospital Visits	\$ 250	\$ 50
Total Not Paid = Answer 4		

Major Medical Coverage

Answer 4 (Not Paid By Basic Coverage)

— **\$1,000** (Employee's Deductible)

Answer 5 (Split 80%-20%):

Policy Pays 80% = **Answer 6**

You Pay 20% = **Answer 7**

Total the Policy Pays **Answer 8**

Total You Pay..... **Answer 9**

Finally, the HR Director took Noah to the design department to meet his coworkers and settle in. Read each statement below and decide if it is a good way for Noah to be accepted by his coworkers or not.

1) Noah should ask his coworkers for help and seek their advice	Answer 10
2) He should talk far less than he listens	Answer 11
3) He should avoid any type of work-related gossip	Answer 12
4) He should learn the culture of the organization and adjust to it	Answer 13
5) He should avoid asking others for advice so he doesn't look incompetent	Answer 14
6) He should make it clear to his coworkers where he thinks changes should be made	Answer 15
7) He should take the time to talk with all of his coworkers	Answer 16
8) He should talk with co-workers about his personal life and ask about theirs ..	Answer 17
9) He should avoid giving his opinion in work discussions since he is new	Answer 18
10) He should let his coworkers know he plans to move up the ladder as quickly as possible	Answer 19
11) He should let everyone know his political and religious views so they know who they are working with.....	Answer 20
12) He should avoid workplace relationships and keep his private life out of the workplace	Answer 21
13) He should take part in out-of-office activities with his coworkers such as a bowling team or softball team	Answer 22
14) He should seek out one person that was friendly toward him and spend his time with that person	Answer 23
15) He should make getting his work done and being a team player his priority	Answer 24
16) He should let everyone know how good he is at his job and that he is willing to help them.	Answer 25



THINK ABOUT IT

Tomorrow Noah meets the boss and Noah wants to make a good impression.



Think about how you would present yourself to a new boss.

Your dress

Your grooming

Your manner

Your speech

Remember that first impressions are lasting impressions.

[TOP](#)

Activity 7: Meet The Boss

Overview:

Students will read 16 statements and decide whether or not it is a good way for Noah to create a good working relationship with his boss.

Answer 1	Yes	Answer 7	No	Answer 13	Yes
Answer 2	No	Answer 8	Yes	Answer 14	Yes
Answer 3	Yes	Answer 9	Yes	Answer 15	No
Answer 4	Yes	Answer 10	Yes	Answer 16	Yes
Answer 5	No	Answer 11	No		
Answer 6	Yes	Answer 12	No		

It's time to meet the boss and Noah has been pretty nervous about it. He has thought a lot about how he should present himself and how to start a positive relationship that will allow him to work on the design projects he really wants and move up in the design department.



Read each statement on the right and decide whether or not it is a good way for Noah to create a good working relationship with his boss.

1) Noah should communicate often to keep his boss informed about what he is doing	Answer 1
2) He should keep his opinions to himself	Answer 2
3) He should let his boss have the final say in what is done even if he thinks it is wrong	Answer 3
4) He should be accountable for his actions. Take credit for success. Take blame for failure	Answer 4
5) If he thinks his boss is wrong, he should keep it to himself	Answer 5
6) He should be open to criticism from his boss	Answer 6
7) It is important for him to create a social relationship with his boss	Answer 7
8) He should be sure his boss sees his accomplishments as his own	Answer 8
9) He should look for occasions to work closely with his boss on projects	Answer 9
10) He should periodically review his relationship with his boss (what's good and what's bad)	Answer 10
11) He should meet with his boss and explain his life story	Answer 11
12) He should find out what his boss likes (hobbies or sports) and make it known that he likes them too	Answer 12
13) He should make himself a help and not a hindrance. He should bring his boss solutions	Answer 13
14) When something goes wrong at work, he should always tell his boss it was not his fault.....	Answer 14
15) If he finds he can't stand working with someone, he should let his boss know	Answer 15
16) He should be sure to under-promise and over-deliver.....	Answer 16

THINK ABOUT IT

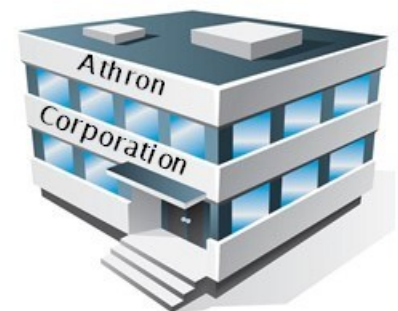
Now that Noah is settled in his apartment and settled in at work, it is time to get his financial house in order.



Think about the financial decisions he needs to make.

- Where should he bank?
- How should he budget his money?
- What insurance does he need?
- Can he afford a new car?
- How should he handle his utility bills?

Let's see if you agree with Noah's decisions.



Activity 8: Noah's Online Account Statement


Overview:

Students will calculate the balance in Noah's checking account on 05/31 and 06/08.

Answer 1	Balance 05/31	\$2,717.66
Answer 2	Balance 06/08	\$ 679.64

During his first month or two in Raleigh, Noah planned to keep his accounts at his current bank since he did most of his banking online anyway.

Midland Valley Bank
YOUR COMMUNITY BANK SINCE 1968




Compute the balance in his checking account on 05/31. **Answer 1**

CONTACT US		SUMMARY		MANAGE ACCOUNTS	MAKE PAYMENTS	TRANSFER FUNDS
MY ACCOUNTS		ACCOUNT ACTIVITY		MESSAGE CENTER	SERVICE CENTER	LOG OUT
Date	Time	Debit (-)	Credit (+)	Description	Balance	
05/27	09:30AM	\$ 38.10		Debit Card / The Oil Spot	\$1,999.28	
05/29	08:14AM	\$ 39.98		Debit Card / Shell Oil	?	
05/29	12:12PM	\$ 7.00		Debit Card / Subway	?	
05/29	05:18PM	\$ 34.19		Debit Card / Shell Oil	?	
05/29	07:23PM	\$ 16.24		Debit Card / Angelo's Pizza	?	
05/30	08:23AM	\$109.74		Debit Card / Fairfield Inn	?	
05/30	01:17PM	\$ 8.42		Debit Card / McDonalds	?	
05/30	01:45PM	\$ 28.64		Debit Card / Shell Oil	?	
05/30	05:56PM	\$ 12.49		Debit Card / KFC	?	
05/31	08:43AM	\$ 24.92		Debit Card / Shell Oil	?	
05/31	10:15PM		\$1,000.00	Transfer From Savings	Answer 1	

Compute the balance in Noah's checking account on 06/08. **Answer 2**

Midland Valley Bank
YOUR COMMUNITY BANK SINCE 1968



CONTACT US		SUMMARY		MANAGE ACCOUNTS	MAKE PAYMENTS	TRANSFER FUNDS
MY ACCOUNTS		ACCOUNT ACTIVITY		MESSAGE CENTER	SERVICE CENTER	LOG OUT
Date	Time	Debit (-)	Credit (+)	Description	Balance	
05/31	10:15PM		\$1,000.00	Transfer From Savings	\$2,717.66	
06/01	09:10AM	\$ 269.54		Debit Card / Holiday Inn Express	?	
06/01	01:42PM	\$1,585.00		Debit Card / Lake Johnson Mews	?	
06/01	02:25PM	\$ 12.43		Debit Card / Subway	?	
06/01	05:47PM	\$ 219.28		Debit Card / Walmart	?	
06/03	06:42PM	\$ 18.65		Debit Card / AMC Theaters	?	
06/04	06:10PM	\$ 10.12		Debit Card / Walgreen	?	
06/06	08:32PM		\$ 500.00	Transfer From Savings	?	
06/08	10:32AM	\$ 423.00		Auto Debit / Student Loan Payment	Answer 2	

THINK ABOUT IT

You may have noticed that the apartment furnishings Noah bought at Walmart and Kniederman's were not on his checking account statement. Since the total cost was over \$1,200, Noah decided to charge it all to his credit card.



Do you agree with how Noah handled this credit transaction?
Recall that his credit card charges a 20% interest rate.

What other options did Noah have?
How would you have handled this transaction?

Activity 9: Noah's First Budget

[TOP](#)

Overview: Students will calculate the percentage of Noah's \$4,692.30 monthly gross pay that he has divided into 14 budget categories.

Answer 1	Food	5.3%
Answer 2	Utilities and Phone	4.3%
Answer 3	Transportation	3.2%
Answer 4	Other Insurance	5.9%
Answer 5	Credit Payments	12.8%

Answer 6	Clothing	1.1%
Answer 7	Personal Items	0.9%
Answer 8	Household Items	1.6%
Answer 9	Entertainment	2.1%
Answer 10	Contributions	0.4%

After meeting with the Human Resources Director at Athron, Noah had a better idea of how much money he would have to live on. He decided to start a monthly budget to help control his spending and meet his financial goals.

Noah knew many of his first budget amounts would be guesses and would be wrong. Those would have to be adjusted. But he also knew some of his costs already such as his taxes, the rent, his health insurance costs, his student loan payment and his 401(k) contributions. So he wasn't completely clueless.

Noah found a budget layout online that broke down spending into 14 categories. He decided to start with that. Based on the amounts Noah budgeted and the spending he already knew about, complete his typical two paycheck budget based on his \$4,692.30 monthly gross pay. (\$1,163.68 / \$4,692.30 = 24.8% for Taxes)



Budget Category	Amount Budgeted	Percentage Budgeted
Taxes	\$1,163.68	24.8%
Rent	\$1,335.00	28.5%
Food	\$ 250.00	Answer 1
Utilities & Phone	\$ 200.00	Answer 2
Transportation	\$ 150.00	Answer 3
Health Insurance	\$ 130.90	2.8%
Other Insurance	\$ 275.00	Answer 4

Budget Category	Amount Budgeted	Percentage Budgeted
Credit Payments	\$600.00	Answer 5
Clothing	\$ 50.00	Answer 6
Personal Items	\$ 40.00	Answer 7
Household Items	\$ 75.00	Answer 8
Entertainment	\$100.00	Answer 9
Contributions	\$ 20.00	Answer 10
401(k) + Savings Account	\$300.00	6.3%

THINK ABOUT IT

Here is Noah's first budget. Take a look at each category and see if you agree with him.

Budget Category	Amount Budgeted	Percentage Budgeted
Taxes	\$1,163.68	24.8%
Rent	\$1,335.00	28.5%
Food	\$ 250.00	5.3%
Utilities & Phone	\$ 200.00	4.3%
Transportation	\$ 150.00	3.2%
Health Insurance	\$ 130.90	2.8%
Other Insurance	\$ 275.00	5.9%

Budget Category	Amount Budgeted	Percentage Budgeted
Credit Payments	\$600.00	12.8%
Clothing	\$ 50.00	1.1%
Personal Items	\$ 40.00	0.9%
Household Items	\$ 75.00	1.6%
Entertainment	\$100.00	2.1%
Contributions	\$ 20.00	0.4%
401(k) + Savings Account	\$300.00	6.3%

Which categories do you think are underestimated?

Which categories do you think are overestimated?

Activity 10: Noah's Credit Card Statement

Overview:

- (1) Students will complete Noah's credit card statement.
- (2) Students will calculate what percentage of Noah's credit card charges were made at each of six retailers.

Answer 1	\$105.45	Answer 6	11.2%
Answer 2	\$404.42	Answer 7	10.0%
Answer 3	\$404.42	Answer 8	64.6%
Answer 4	\$4,595.58	Answer 9	6.1%
Answer 5	5.4%	Answer 10	2.7%

Noah's current credit card bill is due on June 23rd.

1) Complete the Summary of Account Activity section of his credit card statement.



MasterCard Statement issued by Midland Valley Bank

Tran Date	Post Date	Reference Number	Purchases/Cash Advances	Amount
04/23/20__	04/24/20__	2548367D201PG5Z8H	Tech Corner	21.80
04/26/20__	04/28/20__	2553606D53Z01CC9D	GameStop	45.28
04/30/20__	05/02/20__	553087D9FXNDYY8H	Shell Oil	18.64
05/10/20__	05/11/20__	2753606DE2NMS85JW	Kohl's	261.33
05/13/20__	05/15/20__	054368DM8PDE9593	Shell Oil	21.82
05/13/20__	05/14/20__	5353606HT2Z02TTZQ	Manny's Pizza	24.56
05/18/20__	05/18/20__	8559061G1EHM6L0B3	Payment—Thank You	105.45
05/20/20__	05/22/20__	5543286FWVW5QJVT	Netflix.com	10.99

Summary of Account Activity

Previous Balance.....	\$ 105.45
— Payments	Answer 1
— Other Credits.....	\$ 0.00
+ Purchases	Answer 2
+ Cash Advances.....	\$ 0.00
+ Fees Charged.....	\$ 0.00
+ Interest Charged.....	\$ 0.00
= New Balance.....	Answer 3
Credit Limit.....	\$5000.00
Available Credit.....	Answer 4
Payment Due Date: 06/23/20__	

2) What percentage of Noah's total credit card charges were each of the following charges on his statement? (amount / total purchases)
Round answers to the nearest 1/10th percent.

Tech Corner	Answer 5	Kohl's	Answer 8
GameStop	Answer 6	Manny's Pizza	Answer 9
Shell Oil	Answer 7	Netflix.com	Answer 10

THINK ABOUT IT

Here are Noah's charges and payment from his most recent credit card statement.

MasterCard Statement issued by Midland Valley Bank

Tran Date	Post Date	Reference Number	Purchases/Cash Advances	Amount
04/23/20__	04/24/20__	2548367D201PG5Z8H	Tech Corner	21.80
04/26/20__	04/28/20__	2553606D53Z01CC9D	GameStop	45.28
04/30/20__	05/02/20__	553087D9FXNDYY8H	Shell Oil	18.64
05/10/20__	05/11/20__	2753606DE2NMS85JW	Kohl's	261.33
05/13/20__	05/15/20__	054368DM8PDE9593	Shell Oil	21.82
05/13/20__	05/14/20__	5353606HT2Z02TTZQ	Manny's Pizza	24.56
05/18/20__	05/18/20__	8559061G1EHM6L0B3	Payment—Thank You	105.45
05/20/20__	05/22/20__	5543286FWVW5QJVT	Netflix.com	10.99

Which of these options do you think Noah should choose?

- 1) Pay only the \$20 minimum payment required.
- 2) Pay off half now and pay the other half next month.
- 3) Pay the entire amount owed.
- 4) Pay the entire amount owed and then stop using the credit card.

Activity 11: I Don't Know What To Do

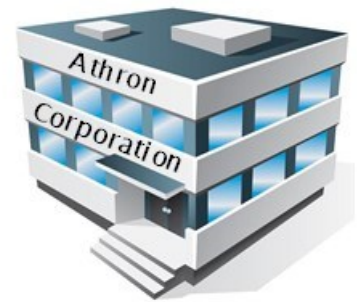
Overview:

Noah has been given his first design project , but he has no idea how to complete it. Students will read 16 statements and decide whether or not it is a good way for Noah to handle the situation.

Answer 1	No	Answer 7	No	Answer 13	No
Answer 2	No	Answer 8	Yes	Answer 14	No
Answer 3	No	Answer 9	Yes	Answer 15	No
Answer 4	Yes	Answer 10	No	Answer 16	Yes
Answer 5	No	Answer 11	Yes		
Answer 6	Yes	Answer 12	No		

Noah's new boss has given him his first design project, but he has no idea how to complete it. Read each statement and decide if it is a good way for Noah to handle the situation or not.

1) Simply tell his boss from the start that he doesn't know what to do	Answer 1
2) Do the best he can even if it is wrong	Answer 2
3) Ask his boss if the job can be assigned to someone else	Answer 3
4) Immediately look for resources that will help him get the job done	Answer 4
5) Never admit that he doesn't know what to do	Answer 5
6) Ask his boss how he would handle the project	Answer 6
7) Do the best he can on his own	Answer 7
8) Get help from his coworkers	Answer 8
9) Begin with a small step and then continue one step at a time.....	Answer 9
10) Start looking for a new job because he probably won't be here long	Answer 10
11) Create an outline or flow chart of the project and ask an experienced coworker to review it	Answer 11
12) Suggest to his boss a coworker he believes could complete the project.....	Answer 12
13) Ask that the project deadline be moved back to give himself more time	Answer 13
14) Explain to his boss that he needs more time on the job before taking on his own project	Answer 14
15) As he completes each step in the project, ask coworkers to review it and make suggestions	Answer 15
16) Ask that a more experienced coworker be assigned to work with him on this first project	Answer 16



THINK ABOUT IT

Even though Noah hasn't had time to get to know his coworkers very well, he decided to ask his boss to assign someone to work with him on this first project. He has no idea if the two of them can work well together, but he knows he needs help.



Do you agree with what Noah decided to do or would you have taken one or more of these approaches?

- 1) Do the best you can on your own even if it is wrong.
- 2) Begin with a small step and then continue one step at a time.
- 3) Immediately look for resources that will help you get the job done.
- 4) Ask that the project deadline be moved back to give yourself more time.
- 5) Create a flow chart of the project and ask an experienced coworker to review it.

Activity 12: Noah's Savings Account

Overview:

Noah needs a savings account as an emergency fund. Students will read 15 statements and decide if it is a good method or not for building an emergency fund.

Answer 1	No	Answer 6	Yes	Answer 11	Yes
Answer 2	Yes	Answer 7	Yes	Answer 12	Yes
Answer 3	Yes	Answer 8	NO	Answer 13	Yes
Answer 4	No	Answer 9	No	Answer 14	No
Answer 5	No	Answer 10	No	Answer 15	No

Students will calculate:

- (1) Noah's savings account balance on 05/31.
- (2) Noah's total deposits.
- (3) The average size of Noah's deposits.
- (4) The average size of Noah's withdrawals.
- (5) Noah's average daily balance in March.

Answer 16	Balance on 05/31	\$1,332.40
Answer 17	Total Deposits	\$ 415.00
Answer 18	Average Deposit	\$ 41.50
Answer 19	Average Withdrawal	\$ 413.33
Answer 20	Average Daily Balance	\$2,261.28

Noah started his 401(k) retirement plan at the Athron Corporation, but he also needs a savings account as an emergency fund. Read each of the statements below and decide if it is a good method for building an emergency fund or not.

1) At the end of each pay period, he should deposit in savings any money he hasn't spent	Answer 1
2) He should have a fixed amount automatically deposited in savings from each paycheck	Answer 2
3) He should make saving a fixed amount in his monthly budget.....	Answer 3
4) He should skip the 401(k) at work and deposit that money in a savings account.....	Answer 4
5) Since he is healthy, he should opt out of health insurance and deposit that money in savings	Answer 5
6) When he gets a raise, he should give his savings account a raise as well	Answer 6
7) He should save the third paycheck he will get during two months of the year	Answer 7
8) He should use his credit card to make payments so he can maximize his savings balance	Answer 8
9) He should grow his savings more quickly by investing in stocks	Answer 9
10) He should forget entertainment in his budget and put that money in savings	Answer 10
11) He should use the 50/30/20 method. 50% to bills/expenses, 30% to wants and 20% to savings ...	Answer 11
12) He should keep a change jar and deposit it in savings when it is full	Answer 12
13) When he gets a money windfall (gift, bonus, etc.), he should put some or all in savings	Answer 13
14) He should grow his savings more quickly by buying cryptocurrency	Answer 14
15) When he pays off a debt, he should start paying that same amount to savings	Answer 15



Noah has always worked part-time during school and full-time in the summers and during breaks. He opened a statement savings account at Midland Valley Bank and has always saved part of each paycheck. So he has gotten into the savings habit.

The statement on the right shows his savings account balance for the past several months.



Date	Deposit	Withdrawal	Interest	Balance
12/31				\$2,150.28
12/31			\$3.30	?
01/08	\$35.00			?
01/22	\$35.00			?
02/06	\$35.00			?
02/20	\$35.00			?
03/03	\$50.00			?
03/09		\$140.00		?
03/17	\$45.00			?
03/30	\$45.00			?
03/31			\$3.82	?
04/15	\$45.00			?
04/25		\$100.00		?
04/29	\$45.00			?
05/15	\$45.00			?
05/31		\$1,000.00		Answer 16

- 16) Compute the balance in his account on 05/31 by adding deposits and interest earned and subtracting withdrawals. **Answer 16**
- 17) What were his total deposits? **Answer 17**
- 18) What was the average size of his deposits? **Answer 18**
- 19) What was the average size of his withdrawals? **Answer 19**
- 20) What was his average daily balance in March? **Answer 20**
(divide the sum of each day's balance by the number of days in the month. Round your answers to the nearest cent.)

THINK ABOUT IT

Noah has always had his savings account at a traditional brick and mortar bank. But he will soon be transferring his money from Midland Valley Bank and must decide how to handle his money in the future.

What would you suggest to Noah? Why?

- 1) Use a brick and mortar bank in Raleigh.
- 2) Use an online bank.
- 3) Use a non-bank cash management account.



Activity 13: Noah Wants A Pet

Overview:

Students will calculate:

- (1) Noah's first year cost for owning a small dog.
- (2) Noah's first year cost for owning a medium dog.
- (3) Noah's first year cost for owning a large dog.

Answer 1	Small dog	\$1,707
Answer 2	Medium dog	\$1,939
Answer 3	Large dog	\$2,140

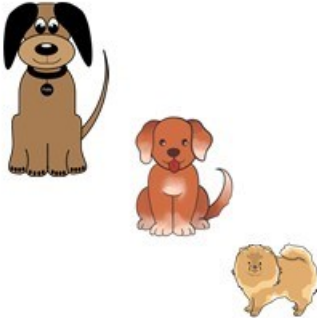
Noah grew up with a pet dog in the house and would like to have a dog in Raleigh. The Lake Johnson Mews apartment complex does allow certain pets.

Listed on the right are the estimated ASPCA costs and Lake Johnson Mews fees Noah would have to pay if he decided to buy a dog. Calculate his Total First Year Cost of owning a small, medium or large dog. **Answers 1-3**

**Lake Johnson Mews
Pet Policy**


Cats: allowed
Dogs: allowed
NO BREED RESTRICTIONS
Pets: Max 2 allowed
Max weight: 100 lb. each
Pet Rent: \$20/month per pet.
Nonrefundable Pet Fee:
\$300 for the first pet.
\$200 for the second.

Annual Costs	Small Dog	Medium Dog	Large Dog
Food	\$212	\$319	\$400
Recurring Medical Costs	\$210	\$235	\$260
Toys / Treats	\$ 40	\$ 55	\$ 75
License	\$ 15	\$ 15	\$ 15
Health Insurance	\$225	\$225	\$225
Pet Rent	?	?	?
Miscellaneous	\$ 35	\$ 45	\$ 65
Capital Costs			
Pet Fee	?	?	?
Spay / Neuter	\$190	\$200	\$220
Other Initial Medical	\$ 70	\$ 70	\$ 70
Collar / Leash	\$ 25	\$ 30	\$ 35
Training Class	\$110	\$110	\$110
Carrier Crate/Cage	\$ 35	\$ 95	\$125
Total First Year Cost	Answer 1	Answer 2	Answer 3







THINK ABOUT IT


Noah decided to buy a medium size dog since that is what he had always had at home.



If you were in Noah's situation, what pet would you choose?

- None
- A small, medium or large dog
- A cat
- A fish
- A bird
- A snake
- Something else



Activity 14: Noah's New Electric Car

Overview:

Noah wants to buy a new electric car, but he is not sure it is the smart thing to do. Students will read 14 statements and decide if it is True or False in regard to buying an EV.

Students will calculate:

- (1) Sales Tax (6.75%)
- (2) Total Cost
- (3) Amount Financed
- (4) Total of Payments
- (5) Total Credit Cost
- (6) Finance Charge

Answer 1	T	Answer 6	F	Answer 11	T
Answer 2	F	Answer 7	F	Answer 12	T
Answer 3	T	Answer 8	T	Answer 13	T
Answer 4	F	Answer 9	F	Answer 14	F
Answer 5	F	Answer 10	F		

Answer 15	Sales Tax	\$ 1,852.38
Answer 16	Total Cost	\$31,827.38
Answer 17	Amount Financed	\$27,627.38
Answer 18	Total of Payments	\$33,548.40
Answer 19	Total Credit Cost	\$37,748.40
Answer 20	Finance Charge	\$45,921.02

Noah has been driving an old car his parents gave him, but he promised himself that as soon as he graduated and got a job he would buy a new car. He has been considering traditional gas engines, hybrids and electric vehicles. He would really like an electric car and has been considering the one shown on the right. But he is not sure if it is the smart thing to do now. Read each of the statements below and decide if it is true or false in regard to Noah buying an EV.



1) The federal government will give Noah a tax rebate if he buys an EV	Answer 1
2) Noah will find charging stations conveniently located at most gas stations	Answer 2
3) A small EV is a good choice for Noah's short range city driving in Raleigh	Answer 3
4) Noah can charge his EV as easily and quickly as pumping gas	Answer 4
5) Noah can expect a typical driving range of over 500 miles with a full charge	Answer 5
6) An EV will be significantly less expensive than a gas or hybrid car	Answer 6
7) Once he buys an electric car, he will have no maintenance or operating costs. Just plug and go ..	Answer 7
8) Noah will need to ask if there are charging stations in the apartment complex	Answer 8
9) Battery packages are inexpensive to replace.....	Answer 9
10) Electric cars have no negative impact on the environment	Answer 10
11) There will be less normal maintenance cost with an electric car than with a gas or hybrid	Answer 11
12) Noah's EV battery range will be lower in cold weather.....	Answer 12
13) Noah's EV will be very quiet.....	Answer 13
14) The 5 charging stations at his apartment complex should make overnight charging simple.....	Answer 14

After considering the positive and negative aspects of an electric car, Noah decided to go ahead and buy an EV.

A major factor was the price of EVs which had dropped dramatically over the past few years. He was now able to buy a Chevy Bolt for under \$30,000.

He also knew most of his driving would be short distances in the city. Plus, he would get a federal tax credit of over \$7,000.

Complete Noah's purchase worksheet.

Purchase Worksheet

1. Price	\$29,700.00
2. Documentation Fee.....	50.00
3. License and Title.....	225.00
4. Sales Tax (7.25%).....	Answer 15 [(Price + Documentation Fee) — Trade-In Allowance] x .0725
5. Total Cost.....	Answer 16 (The sum of lines 1-4)
6. Trade-In Allowance	\$ 4,200.00
7. Down Payment.....	0.00
8. Amount Financed.....	Answer 17 (The total cost — trade-in allowance)
9. Term of the Loan	60 Months
10. Monthly Payments of.....	\$ 559.14
11. Total of Payments	Answer 18 (The monthly payment x the number of payments)
12. Total Credit Cost.....	Answer 19 (The total of payments + trade-in allowance)
13. True Annual Percentage Rate	8.0%
14. Finance Charge.....	Answer 20 (The total of payments — the amount financed)



THINK ABOUT IT

Do you agree with the choice Noah made?



If you were in the market for a new car, which would you choose?

- A gas engine car
- A gas / electric hybrid
- An all electric vehicle (EV)
- A natural gas vehicle (NGV)

Activity 15: Noah's Utility Bills

Overview:

Students will calculate the following entries on Noah's June electric bill:

- (1) June Energy Charge
- (2) Sales Tax
- (3) June Amount Due

Answer 1	Energy Charge	\$41.36
Answer 2	Sales Tax	\$ 3.93
Answer 3	Amount Due	\$59.29

Students will calculate the following entries on Noah's June cable and internet bill:

- (1) Spectrum program rentals for June
- (2) Spectrum other charges for June
- (3) Total amount due for June
- (4) Percentage for TV service
- (5) Percentage paid for internet service
- (6) Percentage paid for program rentals
- (7) Percentage paid for other charges

Answer 4	Program Rentals	\$ 30.94
Answer 5	Other Charges	\$ 16.56
Answer 6	Total Amount Due	\$207.48
Answer 7	% for TV Service	33.7%
Answer 8	% for Internet Service	43.4%
Answer 9	% for Program Rentals	14.9%
Answer 10	% for Other Charges	8.0%

Students will calculate the cost per month for 24 months if Noah trades in an older iPhone for the newest model.

Answer 11	iPhone 13	\$16.94
Answer 12	iPhone 12	\$22.30
Answer 13	iPhone SE	\$31.68
Answer 14	iPhone 11	\$26.77
Answer 15	iPhone XS	\$29.00
Answer 16	iPhone 8	\$33.47
Answer 17	iPhone 7	\$33.92

Noah's apartment at Lake Johnson Mews is all electric. Shown below is his June electric bill. Complete the bill. **Answers 1-3**

Meter Read Date: 06/27/20__

Bill Issue Date: 06/30/20__

Previous Amount Due \$ 0.00

DUKE ENERGY CHARGES:

Basic Facility Charge \$14.00

Energy Charge:

Current Meter Reading: 37,248


Previous Meter Reading: 36,792

Energy Usage..... ? X \$0.090710 cents per kilowatthour..... **Answer 1**



Renewable Energy Rider \$ 0.78

Sales Tax for Utility [Basic Facility Charge + Energy Charge + Renewable Energy Rider] X 7.25%... **Answer 2**

AMOUNT DUE **Answer 3**



DUKE ENERGY

1) Shown below is Noah's cable TV and internet bill for June. Complete the bill. **Answers 4-6**

Monthly Statement Summary: Thank you for being a valued customer

Previous Amount Due (06/15/20__) \$ 0.00

New Charge Summary:

Spectrum TV Service	\$69.99
Spectrum Internet Service: Internet GIG (up to 1 Gbps).....	\$89.99
Spectrum Voice Service	\$ 0.00
Spectrum Program Rentals	Answer 4
Other Charges which include:	Answer 5
Connectivity Charge	\$1.19
Regulatory Recovery Fee.....	\$.50
Broadcast TV Surcharge.....	\$6.05
Regional Sports Fee.....	\$1.00
Taxes and Charges.....	\$7.82



TOTAL AMOUNT DUE **Answer 6**

Spectrum Program Rentals Summary

Men VS Monsters	\$0.99
Whirlpool	\$5.99
The Heist.....	\$7.99
Black Sea	\$5.99
Day Before Tomorrow	\$5.99
Forever	\$3.99
Total	Answer 4

- 2) What percentage of Noah's Total Amount Due was for TV service? **Answer 7** (\$69.99 / Answer 6)
- 3) What percentage of Noah's Total Amount Due was for internet service? **Answer 8**
- 4) What percentage of Noah's Total Amount Due was for program rentals? **Answer 9**
- 5) What percentage of Noah's Total Amount Due was for other charges? **Answer 10**

Noah is changing his phone plan and has decided to buy a new iPhone 14 to replace his older iPhone model. The table below lists the trade-in values of several older iPhones in relation to the iPhone 14. What would be Noah's cost per month for 24 months based on each type of trade-in. **Answers 11-17**

iPhone Model	Trade-In Value	Cost of iPhone 14 after Trade-In	Sales Tax at 7.25% after Trade-In	Total Cost	Cost Per Month for 24 Months
iPhone 14	XXX	\$799.00	\$57.93	\$856.93	\$35.71
iPhone 13	\$420.00	\$379.00	\$27.48	\$406.48	Answer 11
iPhone 12	\$300.00	?	?	?	Answer 12
iPhone SE	\$ 90.00	?	?	?	Answer 13
iPhone 11	\$200.00	?	?	?	Answer 14
iPhone XS	\$150.00	?	?	?	Answer 15
iPhone 8	\$ 50.00	?	?	?	Answer 16
iPhone 7	\$ 40.00	?	?	?	Answer 17



THINK ABOUT IT



Noah's cable TV, internet and cell phone bills are fairly predictable each month. But his electric bill can fluctuate dramatically from month-to-month depending on the weather.



Noah chose Duke Energy's Budget Plan which lets him pay the same amount 11 months of the year and a variable 12th payment.

Do you think Noah made a good choice?

Would you choose the Budget Plan or pay for your actual usage month-by-month?



Activity 16: Two Situations At Work

Overview:

Playing practical jokes is part of the culture at the Atheron Corporation. Noah finds it annoying and a waste of time, but he also doesn't want to become an outlier.

Students will read 16 statements and decide whether or not it is a good way for Noah to deal with this situation..

Noah and another designer are constantly on the opposite side of issues which always seems to end up in an argument.

Students will read 16 statements and decide whether or not it is a good way for Noah to deal with this situation..

Answer 1	No	Answer 7	No	Answer 13	Yes
Answer 2	No	Answer 8	No	Answer 14	Yes
Answer 3	Yes	Answer 9	No	Answer 15	No
Answer 4	Yes	Answer 10	Yes	Answer 16	No
Answer 5	Yes	Answer 11	Yes		
Answer 6	No	Answer 12	No		

Answer 17	No	Answer 23	Yes	Answer 29	Yes
Answer 18	No	Answer 24	No	Answer 30	No
Answer 19	No	Answer 25	No	Answer 31	No
Answer 20	Yes	Answer 26	No	Answer 32	No
Answer 21	Yes	Answer 27	Yes		
Answer 22	No	Answer 28	Yes		



Playing practical jokes among coworkers seems to be a continuous part of the culture at the Athron Corporation.

Noah finds it annoying and a waste of time, but he also doesn't want to become an outlier.

Read each statement on the right and decide if it is a good or bad way for Noah to deal with this situation.

1) He should tell his supervisor each time a practical joke is played on him.....	Answer 1
2) He should let his coworkers know he doesn't appreciate their practical jokes	Answer 2
3) He should lighten up and learn to get along with his coworkers	Answer 3
4) He shouldn't participate but accept the practical jokes that come his way	Answer 4
5) He should file a grievance if a practical joke is played on him.....	Answer 5
6) He should tell his coworkers that practical jokes are childish and a waste of time	Answer 6
7) He should tell his supervisor his coworkers are wasting company time playing practical jokes	Answer 7
8) He should play a practical joke that is so embarrassing everyone will want to stop.....	Answer 8
9) He should quit and start looking for a new job.....	Answer 9
10) He should be sure the practical jokes don't go over the line and become hurtful	Answer 10
11) He should start looking for other jobs in case he decides he doesn't like the environment.....	Answer 11
12) When a practical joke is played on him, he should demand that the person be fired	Answer 12
13) If a practical joke is inappropriate, he should tell his supervisor or HR immediately.....	Answer 13
14) He should totally ignore the practical jokes and not react to one that is played on him.....	Answer 14
15) Email this to his coworkers: "Practical jokes lead to lawsuits and lawsuits lead to firings".....	Answer 15
16) He should accept a simple, amusing practical joke, but never accept harassment.....	Answer 16



Noah and another designer are constantly on the opposite side of issues which always seems to end up in an argument.

This is frustrating to him and to everyone else.

Read each statement on the right and decide if it is a good or bad way for Noah to deal with this situation.

1) He should refuse to work with this person	Answer 17
2) He should avoid the person as much as possible	Answer 18
3) He should let the other person win the argument. It is better to avoid the confrontation	Answer 19
4) If he thinks he is right, he should stand his ground even if it does cause an argument	Answer 20
5) He should avoid using terms like "You Are Wrong" when talking with this person	Answer 21
6) Whenever there is a disagreement, he should have their supervisor settle the issue	Answer 22
7) During discussions, he should use non-inflammatory terms like "Here Is Another Way"	Answer 23
8) Whenever the two of you disagree, have another coworker settle the issue	Answer 24
9) He should talk privately to coworkers and get their support if there is a disagreement.....	Answer 25
10) He should just quit so he doesn't have to deal with the hassle	Answer 26
11) He should keep his cool and try not to lose his temper	Answer 27
12) He should listen to this person's ideas for areas he can agree on and avoid an argument	Answer 28
13) He should be civil and watch his language even if he disagrees with what this person is saying	Answer 29
14) He should use non-threatening body language like crossing his arms during arguments	Answer 30
15) If an argument starts, he should leave immediately.....	Answer 31
16) He should avoid eye contact during any argument with this person	Answer 32

THINK ABOUT IT

Every workplace is different and has its own unique culture.

Noah is learning that. He has already had to deal with two situations and there will be others.



How would you have dealt with the practical jokes?
How would you have dealt with the difficult coworker?

Activity 17: Noah's MasterCard Statement

Overview:

Students will complete Noah's June credit card statement by calculating each of the following:

- (1) Payments Made
- (2) Purchases Made
- (3) Interest Charged*
- (4) New Balance
- (5) Available Credit

Answer 1	Payments Made	\$ 200.00
Answer 2	Purchases Made	\$1,792.98
Answer 3	Interest Charge	\$ 20.44
Answer 4	New Balance	\$2,017.84
Answer 5	Available Credit	\$2,982.16

* Calculating Interest charged using the average daily balance method.

Step 1: \$ 404.42 X 4 = \$ 1,617.68
 \$ 929.75 X 6 = \$ 5,578.50
 \$2,190.96 X 12 = \$26,291.52
 \$1,990.96 X 7 = \$13,936.72
 \$2,001.95 X 2 = \$ 4,003.90

Step 2: \$51,428.32 / 31 = \$1,658.98

Step 3

Step 4: \$1,658.98 X .015 = \$20.44

Noah received his June MasterCard statement shown below which covered his transactions from 5/24—6/23. Complete his Summary of Account Activity. **Answers 1-5**

MasterCard Statement issued by Midland Valley Bank

Tran Date	Post Date	Reference Number	Purchases/Cash Advances	Amount
05/27/20__	05/28/20__	8899061DYJT345KH2	UHaul	525.33
06/02/20__	06/03/20__	0458890FBB01FF18G4	Walmart	437.53
06/02/20__	06/03/20__	0543684FX00BDW0FR	Kniederman's	823.68
06/15/20__	06/15/20__	8559061G1EHM6L0B3	Payment—Thank You	200.00
06/20/20__	06/22/20__	5543286FWVW5QJVT	Netflix.com	10.99

Summary of Account Activity

Previous Balance..... \$ 404.42

— Payments **Answer 1** \$ 0.00

— Other Credits..... \$ 0.00

+ Purchases **Answer 2** \$ 0.00

+ Cash Advances..... \$ 0.00

+ Fees Charged..... \$ 0.00

+ Interest Charged..... **Answer 3** \$ 20.44

= New Balance..... **Answer 4** \$2,017.84

Credit Limit..... \$5000.00

Available Credit..... **Answer 5** \$2,982.16

Payment Due Date: 07/23/20__

Use the Post Date and the average daily balance method to compute the interest charged on Noah's credit card statement. Round all answers to the nearest cent.

Step 1: For each transaction, multiply his balance by the number of days it remains the same.

(1) \$404.42 x 4 (days from 05/24—05/27)

(2) \$929.75 x 6 (days from 05/28—06/02):

Step 2: Add the total of your 5 multiplications.

Step 3: Divide your answer to Step 2 by the number of days from 5/24—6/23. This is Noah's Average Daily Balance.

Step 4: Multiply your answer to Step 3 by the monthly interest rate. Average Daily Balance x .015 = **Answer 3**

THINK ABOUT IT

Here are Noah's charges and his payment from his June credit card statement.

MasterCard Statement issued by Midland Valley Bank

Tran Date	Post Date	Reference Number	Purchases/Cash Advances	Amount
05/27/20__	05/28/20__	8899061DYJT1345KH2	UHaul	525.33
06/02/20__	06/03/20__	0458890FBB01FF18G4	Walmart	437.53
06/02/20__	06/03/20__	0543684FX00BDW0FR	Kniederman's	823.68
06/15/20__	06/15/20__	8559061G1EHM6L0B3	Payment—Thank You	200.00
06/20/20__	06/22/20__	5543286FWVW5QJVWT	Netflix.com	10.99

Which of these options do you think Noah should choose?

- 1) Pay only the \$50 minimum payment required.
- 2) Pay off half now and pay the other half next month.
- 3) Pay the entire amount owed.
- 4) Pay the entire amount owed and then stop using the credit card.
- 5) Find a different way to finance these major purchases.

Activity 18: Noah's Bank Loan

Overview:

Noah has decided to take out a \$4,000 bank loan to pay off the major items he charged to his credit card and buy some additional home furnishings.

Students will complete Noah's loan disclosure statement by calculating each of the following:

- (1) Amount Financed
- (2) Monthly Payment
- (3) Total of Payments
- (4) Finance Charge for 2 Years
- (5) Finance Charge for 1 Year
- (6) Finance Charge for 3 Years

Students will calculate the sale price of 5 items he decides to purchase from Kniederman's and the total for the purchases including sales tax.

They will also calculate his total cost at the original prices, his savings and the total percentage discount from the sale.

Answer 1	Amount Financed	\$4,000.00
Answer 2	Monthly Payment	\$ 180.91
Answer 3	Total of Payments	\$4,341.84
Answer 4	Finance Charge (2 Years)	\$ 341.84
Answer 5	Finance Charge (1 Year)	\$ 175.52
Answer 6	Finance Charge (3 Years)	\$ 512.60

Answer 7	\$ 254.99	Answer 12	\$1,345.41
Answer 8	\$ 389.99	Answer 13	\$1,882.19
Answer 9	\$ 93.49	Answer 14	\$ 536.78
Answer 10	\$ 355.99	Answer 15	28.5%
Answer 11	\$ 180.00		

Noah had made three large charges to his credit card during his move. These included his trailer rental, household goods he purchased at Walmart and a new bed he bought at Kniederman's Home Furnishings. The total was nearly \$2,000. He knew he was being charged 18% interest so he decided to take out a bank loan for \$4,000 for two years to pay off his credit card and to buy some additional furnishings for his apartment.

1) Follow steps 1-4 to complete his loan contract disclosure statement.

Step 1. What is the Amount Financed (the amount he borrowed). **Answer 1**

Step 2. What is the Amount of Each Payment (see table). **Answer 2**

Monthly Payments at 8%			
Amount	1 Year	2 Years	3 Years
1,000	86.99	45.23	31.34
2,000	173.98	90.46	62.68
3,000	260.97	135.69	94.01
4,000	347.96	180.91	125.35
5,000	434.95	226.14	156.69

Step 3. What is the Total of Payments (monthly payment times the number of payments). **Answer 3**

Step 4. What is the Finance Charge (total of payments minus the amount financed). **Answer 4**

Midland Valley Bank



ANNUAL % RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you.	The amount you will have paid after you make all payments as schedule.
8%	Answer 4	Answer 1	Answer 3
24 Monthly Payments of Answer 2			

2) What would the finance charge be for a 1 year loan?

Answer 5

3) What would the finance charge be for a 3 year loan?

Answer 6

Noah took out a \$4,000 loan from his bank to pay off the balance on his credit card and to buy some additional furnishings for his apartment. He went back to Kniederman's to take advantage of their sale.

1) Complete Noah's sales receipt. **Answers 7—12**

2) What would have been the total cost of the furnishings at Kniederman's at the original price including sales tax?
Answer 13

3) How much did Noah save on the furnishings at Kniederman's by shopping the sale including sales tax?
Answer 14

4) What was the average percentage discount Noah received on the five items he purchased ? **Answer 15**

Item	Original Price	Discount	Sale Price
Dinette Set	\$339.99	25.0%	Answer 7
Entertainment Center	\$599.99	35.0%	Answer 8
Coffee Table	\$109.99	15.0%	Answer 9
Chair and Ottoman	\$479.99	30.0%	Answer 10
Curtains	\$225.00	20.0%	Answer 11
		Subtotal	?
		7.25% Sales Tax	?
		Total	Answer 12



THINK ABOUT IT

Do you agree with Noah taking out a loan to pay off his credit card?



Noah spent a lot of money on his new home furnishings.
What other ways could Noah have furnished his apartment more cheaply?

Activity 19: Noah Wants The Project

Overview:

Noah would like to be assigned an important new design project. Students will read 16 statements and decide whether or not it is a good way for Noah to get the project.

Answer 1	No	Answer 7	No	Answer 13	No
Answer 2	Yes	Answer 8	No	Answer 14	No
Answer 3	No	Answer 9	Yes	Answer 15	Yes
Answer 4	Yes	Answer 10	No	Answer 16	Yes
Answer 5	No	Answer 11	Yes		
Answer 6	No	Answer 12	No		

Even though Noah is new on the job, he would like to be assigned an important new design project. How can he make this happen?

Read each statement on the right and decide whether or not it is a good way for Noah to get the project.



1) He should tell his boss he is the best designer for the project	Answer 1
2) He should be sure he has a good work record so his boss recognizes his abilities	Answer 2
3) He should tell his boss that his coworkers aren't capable of completing the project	Answer 3
4) He should explain to his boss why he believes he is the best person for the project	Answer 4
5) He should tell his boss that he can count on his support in the future if given the project	Answer 5
6) He should look for ways to undermine his competitors work so they will look bad	Answer 6
7) He should tell his boss that he will do anything to get the project	Answer 7
8) He should tell his boss that he will look for a new job if he doesn't get the project	Answer 8
9) He should do some preliminary work for the project on his own time and show his boss	Answer 9
10) He should text his boss frequently with a reminder that he wants the project.....	Answer 10
11) He should create a flowchart for his boss showing how he would complete the project ...	Answer 11
12) He should tell his boss he can complete the project without any help from others	Answer 12
13) After he asks for the project, he should buy a gift for his boss	Answer 13
14) He should email his boss each evening with a reminder that he wants the project	Answer 14
15) He should suggest coworkers he wants to work with him and explain their skills	Answer 15
16) He should show confidence to his boss in both his verbal language and body language ..	Answer 16

THINK ABOUT IT

Noah really wants this new project, but he is the low designer on the totem pole.



How would you suggest he go about getting the project rather than one of his coworkers?

Activity 20: Noah's Online Account Statement


Overview:

Students will calculate the balance in Noah's checking account on 06/18 and 07/02.

Answer 1	Balance 06/18	\$1,639.57
Answer 2	Balance 07/02	\$1,939.74

Compute the balance in Noah's checking account on 06/18. **Answer 1**


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CONTACT US		SUMMARY		MANAGE ACCOUNTS	MAKE PAYMENTS	TRANSFER FUNDS
MY ACCOUNTS		ACCOUNT ACTIVITY		MESSAGE CENTER	SERVICE CENTER	LOG OUT
Date	Time	Debit (-)	Credit (+)	Description	Balance	
06/11/20__	05:30 PM	\$ 26.31		Debit Card / Citgo	\$ 614.20	
06/11/20__	05:14 PM	\$ 31.45		Debit Card / Friday's	?	
06/11/20__	06:45 PM	\$ 24.19		Debit Card / AMC Theaters	?	
06/12/20__	06:15 PM	\$ 16.50		Debit Card / Mudcats Baseball	?	
06/14/20__	07:23 PM	\$ 7.48		Debit Card / Subway	?	
06/15/20__	06:23 PM	\$200.00		Check #2483 / MasterCard	?	
06/16/20__	05:17 PM	\$ 12.14		Debit Card / Walgreen	?	
06/17/20__	12:45 PM	\$ 46.15		Debit Card / Atherton Corp Cafeteria	?	
06/17/20__	09:00 AM		\$1,444.55	Paycheck Auto Deposit	?	
06/18/20__	08:43 AM	\$ 86.26		Debit Card / TicketMaster	?	
06/18/20__	09:15 PM	\$ 14.58		Debit Card / The Mark	Answer 1	

Compute the balance in Noah's checking account on 07/02. **Answer 2**

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CONTACT US		SUMMARY		MANAGE ACCOUNTS	MAKE PAYMENTS	TRANSFER FUNDS
MY ACCOUNTS		ACCOUNT ACTIVITY		MESSAGE CENTER	SERVICE CENTER	LOG OUT
Date	Time	Debit (-)	Credit (+)	Description	Balance	
06/19/20__	07:10 PM	\$ 18.92		Debit Card / AMC Theaters	\$1,601.08	
06/22/20__	05:42 PM	\$ 36.99		Debit Card / Citgo	?	
06/23/20__	05:36 PM	\$ 113.68		Debit Card / Great American Ins	?	
06/24/20__	12:17 PM	\$ 41.19		Debit Card / Atherton Corp Cafeteria	?	
06/27/20__	10:17 AM		\$4,000.00	Loan Deposit	?	
06/28/20__	02:42 PM	\$ 632.35		Debit Card / Amazon	?	
07/01/20__	09:00 AM		\$1,444.55	Paycheck Auto Deposit	?	
07/01/20__	10:32 AM	\$1,335.00		Check #2484 / Lake Johnson Mews	?	
07/02/20__	11:26 AM	\$2,026.73		Check #2485 / MasterCard	?	
07/02/20__	02:19 PM	\$1,345.41		Debit Card / Kniederman's	Answer 2	