



Dealing with Money

SIMPLE INTEREST

EXAMPLE

A laptop is advertised at a price of £340 including VAT of 20%. How much will the laptop cost the customer?

$$\text{Net} \times 20\% = \text{VAT}$$

$$\text{Cost} = (\text{Net} + \text{VAT}) \times \text{VAT}$$

So £340 is 120% original amount
 $\text{amount} \div 120\% \times 20\% = \text{VAT}$

If VAT is included and you wish to find the original price, you need to take the original figure and divide that by 120 and the VAT percentage contained the VAT of 20%, it would be 120. You then multiply the result by 100.

EXAMPLE

A table of furniture was priced at £750 including VAT of 20%. What would the cost of the furniture be excluding the VAT?

$$£750 \div 120 = £6.25$$

$$£6.25 \times 100 = £625$$

$$\text{Original Cost} = £625$$

SIMPLE INTEREST

Simple interest means the **same amount** of interest each year. This amount is often given as a percentage, but it is a percentage of the **original investment**.

EXAMPLE

£5000 earns £750 for 5 years. We get 15% simple interest per annum (per year). How much does the bank add to the account after 5 years?

$$15\% \text{ of } £500 = £75$$

$$75 \times 5 = £375$$

$$£500 + 375 = £875$$

COMPOUND INTEREST

Compound interest means the interest is a percentage of the **current amount**, including any interest from previous years.

EXAMPLE

£5000 earns £750 for 5 years. We get 15% compound interest per annum (per year). How much does the bank add to the account after 5 years?

$$100\% + 15\% = 115\% \text{ or } 1.15$$

$$£500 \times 1.15^5 = £8071.46$$

EXCHANGE RATE

The exchange rate is a ratio that gives the value of £1 in other currencies.

EXAMPLE

$$(\text{pound } £) \div (\text{euro } €)$$

$$£15 \div 15 = 1.27$$

$$= \$19.05$$

$$£50 \div 50 = 1.27$$

$$= \$79.57$$

HIRE PURCHASE

Hire purchase (HP) is an agreement with a retail outlet to purchase expensive items by paying a deposit and then paying off the balance over a period of time. The payments of HP are that it allows people to buy the things they need now if they don't have the full amount of money required. The negative is they would always cost more when paying with higher purchase.

EXAMPLE

You want to buy a new fridge freezer. It costs £1500 in the shop or you can pay with a deposit of £300 and 12 payments of £120.

$$\text{Deposit} = £300$$

$$+ 12 \text{ payments} \times £120 = £1560$$

$$\text{total cost} = £1860$$

It will cost £360 extra to purchase the fridge freezer using higher purchase.

MONEY AND BANKS

BANK

A bank is a place for saving money. There is a set amount of money which the bank has lent out. Currently, the personal use of banks is not as common as it once was.

Some banks offer an interest-free loan. This is a loan that you can borrow money from without having to pay interest. There is a limit to how much you can borrow. This is called the credit limit.

Bank	Features
Personal Accounts	£1000
Business Accounts	£10,000
Home Loans	£10,000 to £100,000
Investment Accounts	£10,000 to £100,000

Interest is the amount of money that you have to pay back to the bank for borrowing money.

Interest is the amount of money that you have to pay back to the bank for borrowing money.

EXAMPLE

You have £1000. How much can you borrow from the bank?

The bank's 10,000 - £10,000 personal account limit - £10,000 = £10,000 (credit limit) - £10,000 = £10,000

£10,000 - £10,000 = £10,000 (credit limit) - £10,000 = £10,000

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Black & White Version

Money Matters Teacher Answer Guide

**National Education Association of the
United States. Department of
Superintendence**



Money Matters Teacher Answer Guide:

Resources in Education ,2001 **Voyager, Teacher's Resource Guide** ,1999 Teacher s guides contain reading material plus exercises to build skills in reading and writing *Ultimate Guide to SSC Combined Graduate Level - CGL Tier I & Tier II Exam with 3 Online Practice Sets 7th Edition* Disha Experts,2019-12-04 *Departments of Labor, Health and Human Services, Education, and Related Agencies Appropriations for 1997: Department of Health and Human Services Public Health Service* United States. Congress. House. Committee on Appropriations. Subcommittee on the Departments of Labor, Health and Human Services, Education, and Related Agencies,1996 **Sunday School Journal for Teachers and Young People** ,1889 **The Child Welfare Manual** ,1915 Industrial Arts & Vocational Education ,1918 **The Musical Leader** ,1922 The Delineator R. S. O'Loughlin,H. F. Montgomery,Charles Dwyer,1906 Issue for Oct 1894 has features articles on Mount Holyoke College and Millinery as an employment for women **Bulletin** University of Illinois (Urbana-Champaign campus). College of Education,1917 **Proceedings of the High School Conference of ...** Horace Adelbert Hollister,1918 Bulletin ,1913 Proceedings of the High School Conference of November 1910-November 1931 ,1918 *Illustrated Phonographic World* ,1920 *Christian Science Sentinel* ,1904 **Readers' Guide to Periodical Literature** ,1922 An author subject index to selected general interest periodicals of reference value in libraries **Pitman's Journal of Commercial Education** ,1899 *A Qualified Teacher in Every Classroom?* Frederick M. Hess,Andrew J. Rotherham,Kate Burke Walsh,2004 *A Qualified Teacher in Every Classroom* lays out new approaches for ensuring high quality teacher preparation while offering a candid assessment of the obstacles that may impede the implementation of such new models Under the No Child Left Behind Act states will have to ensure that every public school classroom is staffed by a highly qualified teacher This mandate and the fact that many children especially low income and minority students are taught by underqualified teachers ill equipped for the challenges ahead gives new urgency to debates over teacher recruitment preparation and induction For several years these debates have been dominated by competing groups of partisans One denies that teaching requires a professional base of knowledge and skill while the other tries to promote professionalism by ensuring that traditional programs retain their control over licensure and formal certification The conflict confuses policymakers frustrates educators and stifles potentially promising solutions In this volume eleven contributors with rich experience in policy and teaching take a fresh look at a number of issues including Current systems for preparing and licensing teachers and how they affect the quality and supply of teachers in the work force An array of reform models for teacher preparation and licensure and what they would mean for the profession Questions of rigor and ideology in the core curricula of education schools or programs The federal role in teacher preparation and licensure especially in light of NCLB Association Men ,1919 **The Ohio Teacher** Genry Graham Williams,1909

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