

Numeracy VPC Unit 3 - Coursebook

(Note: Teachers - This is draft version 1 as at May 2024. If you find any errors, or typos please let me know.)

Section 1: Numeracy Skills

1A Numerical language 3 //applied

1B Numeracy for Oz and me 4-5 //applied

1C Use it or lose it 7 //applied

1D Personal numeracy 8 //applied

1E Vocational numeracy 9 //applied

1F Everyday numeracy skills 11 //applied

1G My maths toolkit 13 //applied

1H Basic calculations 15

2 a. 6 b. 22 c. 71 d. 140

e. \$62.50 f. 156 g. 84 minutes h. 1,400 crunches (or 1,450)

3-4. a. 45 /no b. \$1.50 /a bit low

c. 0 /no d. \$2.20 /too low

e. 280 /yes f. \$2.20/litre /could be

g. 32 /no h. \$13,000 per year /no

1I Calculating - Addition 18-19

a. 14 b. 32 c. 100 d. 100

e. 55 f. 60 g. 105 h. 150

i. 26 j. 45 k. 135 l. 335

m. 50 n. 62 o. 256 p. 57

q. \$69.95 r. \$11 s. 6 hours t. 7.25 hours

u. 101 cm v. 3.75 km w. 925 gm x. \$1m

1J Calculating - Subtraction 22-23

a. 4 b. 21 c. 37 d. 100

e. 20 f. 18 g. 99 h. 600

i. 2 j. 5 k. 40 l. -10

m. 45 n. 62 o. 100 p. 600

q. \$46 r. \$2.75 s. 3 hours t. 2 hours

u. 53 cm v. 3 km w. 0.85kg x. \$9,500

1K Multiplication 25

a. 63 b. 42 c. 80 d. 165

e. 36 f. 180 g. 98 h. 216

i. 200 j. 12 k. 500 l. \$150

m. 90 n. 10,000 o. 416 p. 540 mins

1L Division 27

a. 2 b. 6 c. 10 d. 8

e. 6 f. 5 g. 20 h. 25

i. 25 j. 40 k. 2 l. 3.5

m. 16 n. 11 o. 25 p. 17

q. 10 r. \$40 s. 4 hours t. 10

1M Testing time 29

a. 101 b. 52 c. 144 d. 40 e. 27 f. 74 g. 45 h. 135 i. 143 j. 55 k. \$73 l. \$215.75 m. \$40 n. \$300 o. 2 hours 45 minutes

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1N Working Together 31

- a. 17 b. 58 c. 30
d. 20 e. 48 f. 1,040
g. 30 h. -4 i. \$349.90
- a. 24 b. 16 c. 6 d. 0
- He has \$12. \$11.94 singles vs \$11.

Section 2: More Numeracy Skills

2A How... 37

- tall, long, little, close, much, many, far, small
- Could be: ...just around the corner, ...at least 100 kms!, ...just a kid's size please, ...enough to fry an egg, ...3 and a half hours, ...\$249.95, ...less than 30cm, ...higher than a goal post.
- //applied

2B Fractions and decimals 39

- //applied design task
- 0.5, 0.25, 0.33, 0.125, 0.2 1, 0.75, 0.33, 0.8, 0.9, 0.375

1/4, 2/5, 1/2, 1/3, 9/10, 1/8, 1/3, 1, 3/5, 3/4, 5/2

2C Fractions and decimals II 41

- a. \$0.25 b. \$75 c. \$125 d. \$49.75
e. \$750 f. \$300 g. \$62.50 h. \$19.99
- 2-4. a. 1 b. 4 c. 1/2 d. 24 e. \$2.50 f. 1.5 g. \$42.25 h. 0.7 i. 3/8 j. 1 k. 5/6 l. 0.875

2D Fractions & percentages 42

1.

1/10	1/8	1/6	1/4	1/3	1/2	6/10	2/3	3/4	4/5	9/10	1/1
0.10	0.125	0.17	0.25	0.33	0.5	0.6	0.67	0.75	0.8	0.9	1
10%	12.5%	16.7%	25%	33.3%	50%	60%	66.7%	75%	90%	90%	100%

2. //applied visual task

2E Percentages 43

- a. \$10 b. \$20 c. \$125 d. \$80
e. \$750 f. 125 g. \$2.50 h. \$201

2F Percentage change 45

- a. 10% b. 200% c. 20%
d. 2024 = 10% 2025 = 10% total = approx 21% e. -20% f. -50%
- //applied

2G Make an estimate 47 //applied

2H Estimating in action 49

- i. Total pay: \$990 ii. Total payments: \$472.50 iii. Total received: \$1,023
- a i. 18km ii. Pretty close allowing for some slight variation i.e 20km vs 21km
- b i. 20 min + 40 min = 1hr, valid ii. another 20, more if they become more efficient i.e. chopping more ingredients at the start, but fewer if they become tired

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2I Bar graphs 52-53

1. //graphing activity

2. Student travel method to school; Feb 4-8, 2024; approx amounts - walk: 14, car: 25, cycle: 17, pt: 21 (or 22), other: 8; car was used most, other was used least; walk vs car; car, cycle and pt; other might include skating, horse, jog, etc..

2J Pie charts 54-55

1. /graphing activity

2. Student mobile phone types; March 2024; Apple; //applied; 35, 10 & 5; 3.5 times more; 70, 20, 10; applied

2K Line graphs 56-57

Part A: bottom time scale ten trend

Part B: //applied graphing skills

Section 3: Time and Place

3A Me and location & time 63 //applied task

3B Digital location systematics 65 //applied task

3C It's time 67

week; seconds; minutes;

hours; days; digital;

am; pm; analogue;

24-hour time, wage; ETA;

calendar; duration; appointment;

time zones

3D Telling the time 69

1. 6 o'clock; 12:15; 6.15;

9.40; 9 o'clock; 4 o'clock

3E 24-hour time 70

1. 16:00 = 4:00PM; 17:30 = 5:30PM; 20:45 = 8:45PM; 23:36 = 11:36PM;

06:00 = 6:00AM; 02:15 = 2:15AM; 10:45 = 10:45AM; 19:30 = 7:30PM;

18:00 = 6:00PM; 00:00 = 12:00AM (midnight) ; 12:00 = 12:00PM (noon) ; 24:00 = 12:00AM (midnight)

2-3. //applied

3F My daily time 71 //applied

3G Converting time 72

a. 180 minutes b. 165 minutes c. 330 minutes d. 360 minutes

e. 1,080 minutes f. 225 minutes g. 5 minutes h. 1,440 minutes

i. 1.5 hours j. 4 hours k. 7 hours l. 48 hours

m. 15 hours n. 22 hours o. 7 1/2 hours p. 3/4 hour

3H Estimating and converting 73 //applied task

3I What about place 75 //applied task

3J Preferred directions 77 //applied task

3K Map pathways 79 //applied visual skill

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3L Maps: Landmarks & scale 81 //applied task

3M Whereabouts? 82-83 //applied visual skills task

Section 4: Location and Planning

4A How I use... 91 //applied

4B Compass directions 92-93 //applied visual skill

5. g. south h. east north-east i. north north-west
j. 165° k. 255° l. 105°

4C Angels 96-97

1. acute = $< 90^{\circ}$, full = 360° , obtuse = $90-180^{\circ}$,
reflex = $>180^{\circ}$, right = 90° , straight = 180°
2-3. //applied visual skill

4D Where can I find.... 99 //applied navigation task

4E Location 100-101 //applied visual skill

4F Language of location 102-103 //applied visual skill

4G Tour guiding 104-105 //applied

4H Getting around 107 //applied investigative task

4. e.g. From Melbourne CBD to... MCG: approx 3 km: Walking 20-30 minutes; SCG approx 870 km: Driving 8-9 hours; Gumbuya World: approx 90 km: Driving 1.5-2 hours; Dreamworld (Gold Coast): approx 1,675 km: Driving - 17-18 hours + stops; The Big Koala, Dadswell Bridge approx 270km, Driving 3+ hours; The Big Prawn (Ballina): approx 1,600 km, Driving 16 hours + stops; Poowong: approx 120 km, Driving 1.5-2 hours; Dunedoo: approx 950 km, Driving 10.5 hours + stops; Mount Disappointment: approx 60 km, Driving 1 to 1.5 hours; Uluru approx 2,300kms, at least 24+ hours plus stops.

4I Apps v maps 108 //applied

4J Travel speeds 109 //applied reflective problem-solving

4K Distance and time 110 // applied reflective problem-solving

1. 60 km at 60 km/h: 1 hour; 30 km at 30 km/h: 1 hour; 10 km at 100 km/h: 6 minutes;
3 km at 6 km/h: 30 minutes; 6 km at 18 km/h: 20 minutes; 2 km at 2 km/h: 1 hour

4L Calendars & diaries 115 //applied

4M To-do list 116 //applied

4N Timetables 117 //applied

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40 Rosters 119

	Mon	Tue	Wed	Thu	Fri	Sat	Sun
7.00							
8.00							
9.00							
10.00							
11.00							
12.00							
13.00							
14.00							
15.00							
16.00							
17.00							
18.00							
19.00							
20.00							
21.00							
22.00							

Section 5: Money

5A A world of money 125

100, currency, billion,
wage, profit, loss,
income, expenses, debt,
\$100, 5c, budget,
\$23.23, 87%, EFTPOS,
\$39.50, \$40.50, \$38.20

5B Money 126-127 //applied

2. i. \$85 in notes: \$50 note x 1 \$20 note x 1 \$10 note x 1 \$5 note x 1
- ii. \$19.50 in notes and coins: \$10 note x 1 \$5 note x 1 \$2 coin x 2 50 cent coin x 1
- iii. \$47.85 in notes and coins: \$20 note x 2 \$5 note x 1 \$2 coin x 1 50 cent coin x 1 20 cent coin x 1 10 cent coin x 1 5 cent coin x 1
- iv. \$33.60 in coins: \$2 coin x 16 \$1 coin x 1 50 cent coin x 1 10 cent coin x 1
- v. \$345: \$100 note x 3 \$20 note x 2 \$5 note x 1
- vi. \$850.95: \$100 note x 8 \$50 note x 1 50 cent coin x 1 20 cent coin x 2 5 cent coin x 1
- vii. \$9,950: \$100 note x 99 \$50 note x 1

5C Quick money calculations 129

- 1a. \$2.65 b. \$35 c. \$138.99
d. \$4.95 e. \$27 f. \$12.45
g. \$9.75 h. \$1,000 i. \$7.05
j. \$2,415 k. \$73 l. \$48.44
2. //applied investigation

5D Making change I 131

- i. \$37 ii. \$10.50 iii. \$10 iv. \$1.50 v. \$29 vi. \$2 vii. -\$5 (Shortfall of \$5)

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5E Making change II 133

Purchase Amount	Amount Tendered	Change	Counting Out Change
\$5.00	\$10.00	\$5.00	\$5
\$7.00	\$10.00	\$3.00	\$2, \$1
\$6.50	\$10.00	\$3.50	\$2, \$1, 50c
\$2.35	\$10.00	\$7.65	\$5, \$2, 50c, 10c, 5c
\$9.80	\$10.00	\$0.20	20c
\$7.25	\$10.00	\$2.75	\$2, 50c, 20c, 5c
\$1.15	\$10.00	\$8.85	\$5, \$2, \$1, 50c, 20c, 10c, 5c
\$7.60	\$10.00	\$2.40	\$2, 20c, 20c
\$0.85	\$10.00	\$9.15	\$5, \$2, \$2, 10c, 5c
\$4.99	\$10.00	\$5.01	\$5 (rounded)

Purchase Amount	Amount Tendered	Change	Counting Out Change
\$8.00	\$20.00	\$12.00	\$10, \$2
\$13.50	\$20.00	\$6.50	\$5, \$1, 50c
\$12.00	\$20.00	\$8.00	\$5, \$2, \$1
\$6.75	\$20.00	\$13.25	\$10, \$2, \$1, 20c, 5c
\$18.40	\$20.00	\$1.60	\$1, 50c, 10c
\$12.55	\$20.00	\$7.45	\$5, \$2, 20c, 20c, 5c
\$9.95	\$20.00	\$10.05	\$10, 5c
\$11.50	\$20.00	\$8.50	\$5, \$2, \$1, 50c
\$9.30	\$20.00	\$10.70	\$10, 50c, 20c
\$0.95	\$20.00	\$19.05	\$10, \$5, \$2, \$2, 5c

Purchase Amount	Amount Tendered	Change	Counting Out Change
a. \$14.00	\$50.00	\$36.00	\$20, \$10, \$5, \$1
b. \$4.50	\$50.00	\$45.50	\$20, \$20, \$5, 50c
c. \$39.95	\$50.00	\$10.05	\$10, 5c
d. \$42.50	\$50.00	\$7.50	\$5, \$2, 50c
e. \$39.75	\$50.00	\$10.25	\$10, 20c, 5c
f. \$15.50	\$50.00	\$34.50	\$20, \$10, \$2, \$2, 50c
g. \$26.00	\$50.00	\$24.00	\$20, \$2, \$2
h. \$0.95	\$50.00	\$49.05	\$20, \$20, \$5, \$2, \$2, 5c
i. \$32.75	\$50.00	\$17.25	\$10, \$5, \$2, 20c, 5c
j. \$18.25	\$50.00	\$31.75	\$20, \$10, \$1, 50c, 20c, 5c

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Purchase Amount	Amount Tendered	Change	Counting Out Change
a. \$75.00	\$100.00	\$25.00	\$20, \$5
b. \$38.75	\$100.00	\$61.25	\$50, \$10, \$1, 20c, 5c
c. \$65.50	\$100.00	\$34.50	\$20, \$10, \$2, \$2, 50c
d. \$94.00	\$100.00	\$6.00	\$5, \$1
e. \$81.25	\$100.00	\$18.75	\$10, \$5, \$2, \$1, 50c, 20c, 5c
f. \$15.75	\$100.00	\$84.25	\$50, \$20, \$10, \$2, \$2, 20c, 5c
g. \$8.30	\$100.00	\$91.70	\$50, \$20, \$10, \$10, \$1, 50c, 20c
h. \$32.60	\$100.00	\$67.40	\$50, \$10, \$5, \$2, 20c, 20c
i. \$58.15	\$100.00	\$41.85	\$20, \$20, \$1, 50c, 20c, 10c, 5c
j. \$43.75	\$100.00	\$56.25	\$50, \$5, \$1, 20c, 5c

5F Rounding purchases 135

Amount	Rounded amount	Money tendered	Estimated change	Estimated currency	Exact change	Exact currency
\$3.85	\$4	\$5	\$1	\$1	\$1.15	\$1 + 10c
\$1.15	\$1	\$5	\$4	\$2 + \$2	\$3.85	\$2+\$1+50c+20c+10c+5c
\$9.35	\$9	\$10	\$1	\$1	\$0.65	50c + 10c + 5c
\$7.70	\$8	\$10	\$2	\$2	\$2.30	\$2 + 20c + 10c
\$2.95	\$3	\$10	\$7	\$5 + \$2	\$7.05	\$5 + \$2 + 5c
\$14.95	\$15	\$20	\$5	\$5	\$5.05	\$5 + 5c
\$15.50	\$16	\$20	\$4	\$2 + \$2	\$4.50	\$2 + \$2 + 50c
\$12.75	\$13	\$20	\$7	\$5 + \$2	\$7.25	\$5 + \$2 + 20c + 5c
\$6.95	\$7	\$20	\$13	\$10 + \$2 + \$1	\$13.05	\$10 + \$2 + \$1 + 5c
\$43.75	\$44	\$50	\$6	\$5 + \$1	\$6.25	\$5 + \$1 + 20c + 5c

Total	Rounded amount	Money tendered	Estimated change	Estimated currency	Exact change	Exact currency
\$4.89	\$5	\$5	0	0	10c (rounded)	10c
\$6.00	\$6	\$10	\$4	\$2 + \$2	\$4	\$2 + \$2
\$9.94	\$10	\$10	0	0	5c (rounded)	5c
\$18.50	\$19	\$20	\$1	\$1	\$1.50	\$1 + 50c
\$15.60	\$16	\$50	\$34	\$20 + \$10 + \$2 + \$2	\$34.40	\$20 + \$10 + \$2 + \$2 + 20c + 20c
\$48.05	\$48	\$50	\$2	\$2	\$1.95	\$1 + 50c + 20c + 20c + 5c

5G Making comparisons 137 //applied investigative task

5H Unit pricing 138 //applied investigative task

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5I Basket of goods 139 //applied investigative task &
Totals: \$42.84; \$41.67; \$95.56; \$33.87

5J Setting up house 140- 141 //applied investigative task

5K Finding patterns 142- 143

1.

Pattern: The numbers are increasing by 2 each time. Next number: \$14 (increasing by 2).

Pattern: The numbers are decreasing by 1 each time. Next number: \$1 (decreasing by 1).

Pattern: Each number is doubling the previous one. Next number: 128 (doubling 64).

Pattern: Each number is halving the previous one. Next number: 2 (halving 4).

Pattern: Each number is increasing by one more than the previous increase (incrementing by 1, then 2, then 3, and so on).

Next number: \$28 (incrementing by 6).

Pattern: Each number is decreasing by a number that is one less than the position in the sequence (decreasing by 1, then 2, then 3, and so on). Next number: \$9 (decreasing by 6).

2.

Sugar: Pattern: The price increases by \$2 for each additional 500g. Next: \$10 for 2.5kg.

Free-range eggs: Pattern: The price goes up by \$7 for each additional dozen eggs. Next: \$28 for 48 eggs (4 dozen).

Coffee: Pattern: The price decreases by \$5 for each fewer cup. Next: \$5 for 1 cups.

Milk: Pattern: The price increases by \$1.50 for each additional litre. Next: \$8 for 6 litres.

3.

Sugar: Pattern: Each additional 500g is only \$1 after 1kg (some bulk savings to be had compared to 500g).

Eggs: Pattern: Each half dozen = 50c cheaper: But this can't go on forever as there will be free eggs after a certain amount!

Coffee: Pattern: The price increases by \$4 for each additional cup after the 2nd cup (so bulk savings to be had if everyone buys together).

Milk: No clear pattern: The price increases vary (some bulk savings to be had compared to 1 litre).

Soft drink: No clear pattern: The price increases vary (but cheaper in bulk).

4.

Price	10% Discount	5% Discount	20% Discount	30% Discount	40% Discount	50% Discount
\$100	\$90	\$95	\$80	\$70	\$60	\$50
\$250	\$225	\$237.50	\$200	\$175	\$150	\$125
\$50	\$45	\$47.50	\$40	\$35	\$30	\$25
\$80	\$72	\$76	\$64	\$56	\$48	\$40
\$30	\$27	\$28.50	\$24	\$21	\$18	\$15
\$1,000	\$900	\$950	\$800	\$700	\$600	\$500

Applied

Change = \$4 + \$2 = \$4 = \$10

5L Percentages 145

1a. percentages: a. 50% b. 25% c. 66.67% d. 80% e. 37.5% f. 75% g. 90% h. 20% i. 75%

Money: a.\$40 b. \$37.50 c. \$200 d. \$1,600 e. \$375 f. \$18.75 g. \$4,500 h. \$19.99 i. \$7,500

2a. \$40 b. \$90 c. \$975

d. \$450 e. \$3,300 f. \$1.29 or \$1.30

g. \$60 h. \$120 i. \$13.50

3a. Total GST for the customer's order = \$1.00 + \$10.00 + \$50.00 = \$61.00

3b. Total GST for the supplier's invoice = \$5.00 + \$20.00 + \$90.00 = \$115.00

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5M Discounts 147

a. Original Price: \$150 Discount Amount: = \$30 New Price: $\$150 - \$30 = \$120$

Original Price: \$200 Discount Amount: = \$40 New Price: $\$200 - \$40 = \$160$

Original Price: \$80 Discount Amount: = \$16 New Price: $\$80 - \$16 = \$64$

Original Price: \$50 Discount Amount: = \$10 New Price: $\$50 - \$10 = \$40$

Original Price: \$6 Discount Amount: = \$1.20 New Price: $\$6 - \$1.20 = \$4.80$

Total Discount Amount: $\$30 + \$40 + \$16 + \$10 + \$1.20 = \97.20

Total Original Price: $\$150 + \$200 + \$80 + \$50 + \$6 = \486

Total Discounted Price = \$388.80

So, the total discount amount is \$97.20, and the total discount percentage is 20%.

b. $23+25+24= \$72$ (eliminate \$18)

The original total cost (before discount) is the sum of all four meals:

$23+18+25+24= \$90$

The discount is \$18, the new total price is \$72, and the total discount percentage is 20%.

6. Dollars and Sense

6A Dealing with money 153 //applied

6B Types of income 155

payment in kind: \$1,000/week, wage = \$500/week (50%), payment in kind = \$500/week (50%)

salary: \$1,500/week

commission: \$1,500/week (for 50 weeks or \$1,461.53 for 52 weeks)

wage: \$1,045/week, \$54,340/year

piece rate \$12 or \$16/hour, or ave = \$14 per hour; \$60 or \$80 or ave = \$70 per 5 hours

retainer: pay is approx = \$1,923/week; base = \$20,800 = 20.8% (for a 52 week year), commission = 79.2%

2. //applied current investigation

6C Pay up 156-7

1. //applied current investigation

2. //applied current investigation

3. Which job = //applied knowledge

a. \$348/week, is certainly a junior;

b. $\$240 + 8 \times \$25 = \$440$; also must be a junior.

c. $\$22.50 \times 12 = \270

d. \$882.74

e. $38 \times \$12.50 = \475

f. \$570/week this year; next year $38 \times \$18 = \684

g. $8 \times \$40 = \320

h. \$1,400

i. $38 \times \$23.23$ (2023/24) = \$882.74

j. \$2,000/week; hourly @ (48 weeks x 50 hours) = \$43.33

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6D Apprenticeship and traineeship pay rates 160-161

Part A

	55%	60%	80%	95%
\$24	\$13.20	\$14.40	\$19.20	\$22.80
	\$501.60	\$547.20	\$729.60	\$866.40
	\$26,083.20	\$28,454.40	\$37,939.20	\$45,052.80
\$27	\$14.85	\$16.20	\$21.60	\$25.65
	\$564.30	\$615.60	\$820.80	\$974.70
	\$29,343.60	\$32,011.20	\$42,681.60	\$50,684.40
\$30	\$16.50	\$18.00	\$24.00	\$28.50
	\$627.00	\$684.00	\$912.00	\$1,083.00
	\$32,604.00	\$35,568.00	\$47,424.00	\$56,316.00

Part B 1.

School leaver Wage level A	...and has completed Year 10	...and has completed Year 11	...and has completed Year 12
Just left school	\$384.30	\$423.10	\$503.30
	\$12.64	\$13.92	\$16.56
	\$19,983.60	\$22,001.20	\$26,171.60
Plus 1 year out of school	\$423.10	\$503.30	\$585.75
	\$13.92	\$16.56	\$19.27
	\$22,001.20	\$26,171.60	\$30,459.00
Plus 2 years out of school	\$503.30	\$585.70	\$681.60
	\$16.56	\$19.27	\$22.42
	\$26,171.60	\$30,456.40	\$35,443.20

2. //applied current investigation

6E Timesheets 162

1. //applied analytical task

2. Employee, employer, date and other details plus...

	Date	Start	Finish	Break	Hours Worked	Rate	Total	Break	O/time Hours	Rate	Total
Monday	19-Aug	8:45	17:30	13:00 to 13:45	8	\$23.23	\$185.84				
Tuesday	20-Aug	8:45	17:30	13:00 to 13:45	8	\$23.23	\$185.84				
Wednesday	21-Aug	8:45	17:30	13:00 to 13:45	8	\$23.23	\$185.84				
Thursday	22-Aug	8:45	19:50	13:00 to 13:45	8	\$23.23	\$185.84	17:30 to 17:50	2	\$34.85	\$69.69
Friday	23-Aug	8:45	17:30	13:00 to 13:45	8	\$23.23	\$185.84				
Saturday											
Sunday											
Totals					40		\$929.20		2		\$69.69
Grand total											\$998.89

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6F Pay slips 164

Week 1

Hairex Tensions	ABN: 23 456 987 01	Date: <i>applied</i>		
Employee:	<i>applied</i>	Period: <i>applied</i>		
<u>Entitlements</u>			<u>Deductions</u>	
Ordinary hourly rate:	Total	Total		
\$17.50	14	\$245.00		
Overtime hourly rate:				
\$21.88	0	\$0.00		
Gross entitlement		\$245.00	Tax deducted:	\$30.63
Net entitlement		\$214.38		
Paid into bank account: <i>applied</i>		BSB: <i>applied</i>		
Gross entitlement	Year to date	\$245.00	Year to date	\$30.63
Net entitlement	Year to date	\$214.38		

Week 2

Hairex Tensions	ABN: 23 456 987 01	Date: <i>applied</i>		
Employee:	<i>applied</i>	Period: <i>applied</i>		
<u>Entitlements</u>			<u>Deductions</u>	
Ordinary hourly rate:	Total	Total		
\$17.50	14	\$245.00		
Overtime hourly rate:				
\$21.88	6	\$131.25		
Gross entitlement		\$376.25	Tax deducted:	\$47.03
Net entitlement		\$329.22		
Paid into bank account: <i>applied</i>		BSB: <i>applied</i>		
Gross entitlement	Year to date	\$621.25	Year to date	\$77.66
Net entitlement	Year to date	\$543.60		

Week 3

Hairex Tensions	ABN: 23 456 987 01	Date: <i>applied</i>		
Employee:	<i>applied</i>	Period: <i>applied</i>		
<u>Entitlements</u>			<u>Deductions</u>	
Ordinary hourly rate:	Total	Total		
\$17.50	14	\$245.00		
Overtime hourly rate:				
\$21.88	6	\$131.25		
Gross entitlement		\$376.25	Tax deducted:	\$47.03
Net entitlement		\$329.22		
Paid into bank account: <i>applied</i>		BSB: <i>applied</i>		
Gross entitlement	Year to date	\$997.50	Year to date	\$124.69
Net entitlement	Year to date	\$872.82		

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6G Next year? 165 //applied personal investigation

6H My expenses 167 //applied personal investigation

6I Surplus or deficit? 171

Case a: Deficit of \$50

Case b: Surplus of \$300

Case c: Balanced (\$0)

Case d: Surplus of \$916 ($\$5,700 > \$4,784$)

Case e: Surplus of \$300 ($\$12,000 > \$11,700$)

6J Feed the kitty 172

1. Forecast surplus of \$885: Forecast revenue = \$2,200, Forecast expenditure = \$1,315.

2. //applied discussion

3. Deficit of \$315 : Actual revenue = \$1,830, Actual expenditure = \$1,525.

4. //applied discussion

5. Spend less, estimate expenses more accurately, try to get more shifts and/or don't overestimate shifts.

6K Personal budget - Basic 173 // applied personal investigation

6L My budget - Advanced 174-5 // applied personal investigation

6M Mortgages and loans 177

1. Because it is for an asset and it creates ongoing utility (to live in and to save on rent) and in the long term the capital value is likely (but not guaranteed) to rise.

2-6. // applied discussion and investigation// Loan at 10% = \$98 fortnight over 5 years; total = \$12,726 plus fees

6N 'Easy' money, hard debt 179

1a. Applied - It will take much longer pay off the debt as the minimum amount is too low. Check with the calculator. (approx \$2,894 over 7 years 10 months)

1b. Applied - It will take less time off the debt as the minimum amount being paid back is now higher. Check with the calculator. (approx \$2,028 over 3 yrs 5 mths)

1c. Applied - It will take even less time off the debt as the amount being paid back is now even higher. Check with the calculator. (approx \$1,804 over 2 yrs 1 mths)

1d. Applied - It will much less time off the debt as the monthly amount being paid back is now much higher. Check with the calculator. (approx \$1,707 over 1 yrs 6 mths)

1e. //applied advice

2a. $\$1,000 + \200 establishment cost = \$1,200

2b. $\$120/\text{fortnight}$ over 26 periods = \$1,440

2c. \$440

2d. $\$440/\$1,000 \times 100\% = 44\%$ 'effective interest rate'

2e-f. //applied investigation

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