

## 2.1

### Lesson Practice Questions

- $\$37.25 \times 0.18 = \$6.71$   
 $\$37.25 \times 0.05 = \$1.86$
- $\$37.25 + \$1.86 + \$6.71 = \$45.82$   
 I would add 18¢ because  
 $\$37.25 + \$1.86 + \$6.71 + \$0.18 = \$46.00$
- $\$26.95 \times 0.2 = \$5.39$   
 $\$26.95 \times 0.07 = \$1.89$
- $\$26.95 + \$5.39 + \$1.89 = \$34.23$   
 I would add 77¢ because  
 $\$26.95 + \$5.39 + \$1.89 + \$0.77 = \$35.00$
- $0.99 \times \$874.50 = \$865.76$
- No, since it has been more than 15 days.  
 If it had been less than 15 days he could have saved  $0.02 \times \$1,358.00 = \$27.16$
- $100\% - 5\% = 95\% = 0.95$   
 $0.95 \times \$2,573.92 = \$2,445.22$

- $100\% + 1\% = 101\% = 1.01$   
 $1.01 \times \$2,573.92 = \$2,599.66$

### Bible and Discussion Questions

- You shall love God with all your heart, soul, mind, and strength.
- 1 Corinthians 13 talks about love, Hebrews 11 talks about faith, and Psalm 1, 19, and 119 talk about God's Word.
- Answers will vary

## 2.2

### Lesson Practice Questions

- $\$76.85 \times 0.16 = \$12.30$   
 $\$76.85 \times 0.0675 = \$5.19$
- $\$76.85 + \$12.30 + \$5.19 = \$94.34$   
 I would add 66¢ because  
 $\$76.85 + \$12.30 + \$5.19 + \$0.66 = \$95.00$
- $\$93.20 \times 0.15 = \$13.98$   
 $\$93.20 \times 0.0725 = \$6.76$
- $\$93.20 + \$13.98 + \$6.76 = \$113.94$   
 I would add 6¢ because  
 $93.20 + \$13.98 + \$6.76 + \$0.06 = \$114.00$

- \$1,299.00 because it is one day too late for the discount.
- $\$265.00 - (2\% \times \$265.00) =$   
 $\$265.00 - \$5.30 = \$259.70$
- $\$1,802.73 - (2\% \times 1,802.73) =$   
 $1,802.73 - \$36.05 = \$1,766.68$
- \$1,802.73

### Bible and Discussion Questions

- No. Either you will hate the one and love the other or vice versa.
- "Do not be conformed to this world, but be transformed by the renewal of your mind." (Romans 12:2)
- If the amount of your tip is based on your performance you might work harder and more efficiently to provide better service to the customer. You may think of other benefits.

## 2.3

### Lesson Practice Questions

- $\$29.60 \times 0.16 = \$4.74$   
 $\$29.60 \times 0.06 = \$1.78$
- $\$29.60 + \$4.74 + \$1.78 = \$36.12$   
 rounded down to \$36.00
- \$1,075.00
- $\$1,075.00 \times 0.02 = \$21.50$   
 $\$1,075.00 - \$21.50 = \$1,053.50$
- $3 \times \$2.00$  for parking and  $3 \times \$2.00$  at the curbside check-in, so \$12.00.
- If the invoice is paid within 15 days 2% can be deducted, and if you choose to not use this discount, the entire bill is due in 30 days.
- $\$3,573.92 \times 0.05 = \$178.70$
- $\$3,573.92 \times 0.01 = \$35.74$

### Bible and Discussion Questions

- An idol is anything in which someone looks to supply what only God is designed to provide. Answers may include, self, another person, money, a sports team, insurance, possessions, etc.
- Your answer will vary. I like meditating

on the character qualities of God.

11. Uber, Lyft, and taxi drivers. Parking shuttles, curbside check-in, etc.

## 2.4

### Lesson Practice Questions

- $\$9.50 \times 4 = \$38.00$
- $\$38.00 \times 0.065 = \$2.47$  for the tax  
 $\$38.00 \times 0.05 = \$1.90$  for the tip  
 $\$38.00 + \$2.47 + \$1.90 = \$42.37$
- $\$147.50 \times 0.07 = \$10.33$  for the tax
- $\$147.50 \times 0.18 = \$26.55$  for the tip
- $\$147.50 + \$10.33 + \$26.55 = \$184.38$   
This amount divided into three parts is \$61.46.
- $\$2,857.00 \times 0.02 = \$57.14$
- $\$1,902.73 \times 0.02 = \$38.05$
- $\$1,902.73$

### Bible and Discussion Questions

9. Money can provide a sense of security. It can provide food, clothing, and shelter. Money can become a source of pride, and acquiring more and more of it may become a lifelong passion. Working for money and seeing it as the source of all of our needs is making money an idol.
10. Being transformed in his mind. Thinking biblically. Seeing God for who He is and not who he had been told He is.
11. Answers will vary.

## 2.5

### Lesson Practice Questions

- $\$23.80 \times 0.06 = \$1.43$   
 $\$23.80 + \$1.43 = \$25.23$
- $\$23.80 \times 0.17 = \$4.05$
- $\$23.80 + \$1.43 + \$4.05 = \$29.28$   
which rounds to \$30.00
4. By April 13th—within 10 days.
- $\$736.00 \times 0.02 = \$14.72$
- 25 days or by April 28th

- $\$3,895.00 \times 5\% = \$194.75$   
 $\$3,895.00 - \$194.75 = \$3,700.25$
- $\$3,895.00 + (1\% \times \$3,895.00) =$   
 $\$3,895.00 + \$38.95 = \$3,933.95$

### Bible and Discussion Questions

9. The love of money.
10. We are each unique and have the privilege/opportunity to be individually tutored by God Himself. We need to find out what works for us and helps us follow Jesus fully.
11. Answers are different for each family.

## 3.1

### Lesson Practice Questions

- Gross Weekly Pay =  $\$22,800.00 \div 52 = \$438.46$   
Federal Withholding = \$40.00  
State =  $3.07\% \times \$438.46 = \$13.46$   
County =  $1\% \times \$438.46 = \$4.38$   
FICA =  $7.65\% \times \$438.46 = \$33.54$   
SUI =  $0.06\% \times 438.46 = \$0.26$   
Total =  $\$40.00 + \$13.46 + \$4.38 +$   
 $\$33.54 + \$0.26 = \$91.64$
- FICA = \$33.54
- SUI = \$0.26
- $\$438.46 - \$91.64 = \$346.82$
- $10\% \times \$438.46 = \$43.85$
- Employer Contributions  
FUTA =  $6\% \times \$438.46 = \$26.31$   
FICA =  $7.65\% \times \$438.46 = \$33.54$   
SUI =  $2\% \times 438.46 = \$8.77$   
Total =  $\$26.31 + \$33.54 + \$8.77 = \$68.62$
- What percent ( $W_p$ ) of \$438.46 is \$346.82?  
 $W_p \times \$438.46 = \$346.82$   
 $W_p = \frac{\$346.82}{\$438.46}$   
 $W_p = 0.79 = 79\%$

### Bible and Discussion Questions

8. Love is giving. God so loved the world that He gave His Son to die for us so that we have eternal life.
9. Parents are to teach their children diligently when they sit in their home, go for a