Year 8 · Number: Smart with Money

Name: _____ Date: _____

Hi! This sheet helps you work with New Zealand dollars, compare saving and payment plans, and take percentages off prices. Remember to round money answers to two decimal places, and cash payments to the nearest 10 cents.

Warm-up

1. Find 10% of $45.

2. A shirt costs $32. It has a 25% discount. How much is taken off?

3. Round a cash payment of $18.67 to the nearest 10 cents.

4. Aroha saves $6 each week. How much does she save in 8 weeks?

Practice

5. A pair of sneakers at The Warehouse is $120 with a 35% discount. What is the new price?

6. A jacket is priced at $89.99 with a 20% discount. Work out the sale price, rounded to two decimal places.

7. Liam wants to save $312 for a bike. He plans to save $12 each week. How many weeks will it take?

8. Phone Plan A costs $25 per month. Phone Plan B costs $6 per week. Over one year (52 weeks, 12 months), which plan is cheaper and by how much?

9. Mia buys a $240 tablet using a 'buy now, pay later' plan of 6 equal fortnightly payments. There is a $9 setup fee added to the total. What is each payment?

10. At the dairy, Sione's groceries come to $23.44. He pays with cash. What amount does he actually pay after rounding to the nearest 10 cents?

Challenge

11. A $150 speaker has a 30% discount. After the discount, GST is already included in the price. Emma pays cash. First find the discounted price, then round the cash payment to the nearest 10 cents.

12. Ana compares two saving plans for a $520 holiday. Plan 1: save $20 per week. Plan 2: save $85 per month. Using 4 weeks per month, work out how many weeks each plan takes to reach $520, and state which is faster.

Answer key (for parents and tutors)

1. Find 10% of $45.
   10% means 0.10. 0.10 × $45 = $4.50. Answer: $4.50
2. A shirt costs $32. It has a 25% discount. How much is taken off?
   25% = 0.25. 0.25 × $32 = $8.00. Answer: $8.00 is taken off.
3. Round a cash payment of $18.67 to the nearest 10 cents.
   $18.67 is between $18.60 and $18.70. The last digit is 7, so round up to $18.70. Answer: $18.70
4. Aroha saves $6 each week. How much does she save in 8 weeks?
   $6 × 8 = $48. Answer: $48.00
5. A pair of sneakers at The Warehouse is $120 with a 35% discount. What is the new price?
   Discount = 0.35 × $120 = $42.00. New price = $120 − $42.00 = $78.00. Answer: $78.00
6. A jacket is priced at $89.99 with a 20% discount. Work out the sale price, rounded to two decimal places.
   Discount = 0.20 × $89.99 = $17.998 = $18.00 (to 2 dp). Sale price = $89.99 − $18.00 = $71.99. Answer: $71.99
7. Liam wants to save $312 for a bike. He plans to save $12 each week. How many weeks will it take?
   $312 ÷ $12 = 26. Answer: 26 weeks.
8. Phone Plan A costs $25 per month. Phone Plan B costs $6 per week. Over one year (52 weeks, 12 months), which plan is cheaper and by how much?
   Plan A: $25 × 12 = $300.00 per year. Plan B: $6 × 52 = $312.00 per year. Plan A is cheaper by $312 − $300 = $12.00. Answer: Plan A, by $12.00 per year.
9. Mia buys a $240 tablet using a 'buy now, pay later' plan of 6 equal fortnightly payments. There is a $9 setup fee added to the total. What is each payment?
   Total to pay = $240 + $9 = $249.00. Each payment = $249 ÷ 6 = $41.50. Answer: $41.50 per fortnight.
10. At the dairy, Sione's groceries come to $23.44. He pays with cash. What amount does he actually pay after rounding to the nearest 10 cents?
    $23.44 is between $23.40 and $23.50. The last digit is 4, so round down to $23.40. Answer: $23.40
11. A $150 speaker has a 30% discount. After the discount, GST is already included in the price. Emma pays cash. First find the discounted price, then round the cash payment to the nearest 10 cents.
    Discount = 0.30 × $150 = $45.00. Discounted price = $150 − $45.00 = $105.00. This is already a multiple of 10 cents, so the cash payment stays $105.00. Answer: $105.00
12. Ana compares two saving plans for a $520 holiday. Plan 1: save $20 per week. Plan 2: save $85 per month. Using 4 weeks per month, work out how many weeks each plan takes to reach $520, and state which is faster.
    Plan 1: $520 ÷ $20 = 26 weeks. Plan 2: $520 ÷ $85 = 6.12 months, so she needs 7 months to have enough. 7 months × 4 weeks = 28 weeks. Comparing: Plan 1 takes 26 weeks, Plan 2 takes about 28 weeks. Answer: Plan 1 (weekly saving) is faster, by about 2 weeks.