

CONSUMER ARITHMETIC



Calculating Change

$$\text{Change} = \text{Total Money Given} - \text{Cost of Goods}$$

Discount

$$\blacksquare \% \times \text{selling price} = \text{discount}$$

E.g. A skirt with selling price of \$50 has a 5% discount.

a. What is the discount?

$$\frac{5}{100} \times \$50$$

The discount is \$ 2.50

b. How much would you pay for the skirt?

The price of the skirt after the discount is applied would be:

$$\text{Discount Price} = \text{Selling price} - \text{Discount}$$

$$\begin{aligned} \$50 - \$2.50 \\ = \$47.50 \end{aligned}$$

Profit / Loss

$$\text{Profit / Loss} = \text{Selling Price} - \text{Cost Price}$$

Taxes

$$\blacksquare \% \times \text{selling price} = \text{tax}$$

E.g. A skirt with selling price of \$50 will have 5% tax added.

a. What is the tax?

$$\frac{5}{100} \times \$50$$

The tax is \$ 2.50

b. How much would you pay for the skirt?

The price of the skirt after the tax is applied would be:

$$\text{Selling price} + \text{Tax}$$

$$\begin{aligned} \$50 + \$2.50 \\ = \$52.50 \end{aligned}$$

Percentage Profit

$$\text{Percentage Profit} = \frac{(\text{selling price} - \text{cost price})}{\text{cost price}} \times 100$$

Hire Purchase

$$\text{Hire Purchase} = \text{Deposit} + (\text{Time} \times \text{Installments Amount})$$

Note: Time is expressed in terms of months.

Appreciation and Compound Interest

Depreciation

$$A = \left(1 + \frac{\text{Principal}}{100}\right)^{\text{time}}$$

$$A = \left(1 - \frac{\text{Principal}}{100}\right)^{\text{time}}$$

Simple Interest

$$\text{Interest} = \frac{\text{Principal} \times \text{Rate} \times \text{Time}}{100}$$

Note: Time is expressed in years so if the question says 6 months, you will substitute $\frac{6}{12}$ for time.

Currency Exchange

$$\text{Amount} \times \frac{\text{New Rate}}{\text{Old Rate}}$$

New Rate - Currency to converting to
Old Rate - Currency to converting from

Business And Consumer Arithmetic

Albert A Gayle



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