

Consumer Math Unit 7 Study Guide

1. Be able to calculate the markup and the new selling price of an item after a markup.
 - a. The **markup** is the amount added to the cost of an item to get its selling price.
 - b. To calculate the markup, multiply the original cost times the percent increase as a decimal.
 - c. To calculate the selling price (asking price) of an item, add the cost of the item plus the markup.
2. Know how to calculate the sales tax on an item.
 - a. To calculate the sales tax, multiply the original cost times the sales tax percentage as a decimal.
 - b. To calculate the total price with tax, add the cost of the item plus the sales tax.
3. Be able to calculate the new selling price of an item after a discount.
 - a. A **discount** is a reduction of the selling price.
 - b. The **markdown** is the amount of reduction in selling price.
 - c. To calculate the selling price, subtract the markdown from the original price.
 - d. If the discount is a percentage, multiply the discount percentage as a decimal times the original price to find the dollar value of the discount. Subtract this from the original price to find the selling price.
4. Know how to use information about cost, selling price, and markup (increase) or markdown (discount) to solve problems.
 - a. To find the dollar amount of the markup, multiply the original cost times the percent markup.
 - b. To find the selling price, multiply the dollar amount of markup times the original cost.
 - c. To find the percentage markup, subtract the original price from the new price and divide by the original price.
 - d. To find the percentage markdown, subtract the new price from the original price and divide by the original price.
5. Understand vocabulary related to investments.
 - a. **Liquidity** is the degree of readiness of conversion of an asset into cash.
 - b. The **prime rate** is the interest rate offered by banks to customers with the largest accounts and with very high credit ratings.
 - c. Short-term securities, such as treasury bills or ninety-day certificates of deposit offer good returns and can be liquidated fairly quickly without penalty in case of emergency. These are good to use for a balanced investment policy.

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