

8.4

Lesson Practice Questions

1. A credit card is a loan which is being extended by the credit card company which they are hoping you will pay back. A debit card is you borrowing money against what you already have in the bank. A credit card has the risk of going into debt. A debit card has much less risk of this happening.
2. As you build your credit score, you may be able to have a home mortgage some day to purchase your first home.
3. A joint account is one where you are added to the account of someone who already has a credit card. A potential problem may arise if the other person's name on the card has a credit history which is not good as this could reflect negatively on you.
4. \$38,000.00
5. credit card balance
6. Non-Sufficient funds.
7. To reimburse the bank for the extra work and to deter you from doing this again.

Bible and Discussion Questions

8. Tithes belong to God and are already His. Contributions or offerings are a free choice which you make when you decide to give more than what is your responsibility.
9. Guilt is what you do and does not change who you are in Jesus. Shame is feeling like you, your person, and your identity are flawed.
10. The result of your interview.

8.5

Lesson Practice Questions

1. If you are enrolled as a student in a college or university you may receive an invitation to open a credit card account.
2. Usually at least \$30.00 maybe more.
3. 23%
4. \$1,000.00
5. credit cards, student loans, mortgages,

car loans, personal loans

6. Student loans and credit cards
7. I hope you learned something interesting and applicable!

Bible and Discussion Questions

8. A need is essential, food, shelter, clothing, and transportation. A want is something you would like to have but don't need for basic survival.
9. Mine is Romans 8:1, "there is no condemnation for those who belong to Christ Jesus." Yours may be different.
10. The result of your interview.

9.1

Lesson Practice Questions

1. Steve thought salt pellets for his water softener were cheaper at Home Depot until he found the cost per pound. Compare ounce to ounce or pound to pound to make an accurate comparison.
2. Answers may vary (should be between 25¢ and 75¢). Value used in problems was 50¢.
3. The Grocery Outlet is 12¢ per egg.

4.

	Stauffers	Target
24 eggs	\$3.10	\$3.38
Milk	\$3.58	\$4.49
Cheerios	\$14.30	\$11.00
Auto	\$2.30	\$2.60
Total	\$23.28	\$21.47

conclusion: Target is the cheaper option

5.

	Grocery Outlet	Costco
24 eggs	\$2.98	\$3.19
Milk	\$3.58	\$3.58
Cheerios	\$6.99	\$6.79
Auto	\$4.30	\$9.00
Total	\$17.85	\$22.56

conclusion: the outlet is the cheaper option

6. The Grocery Outlet has the best price per ounce at 11¢.
7. Sheetz does not carry almond butter, coconut oil, cinnamon, or apples.

Bible and Discussion Questions

8. When it comes to any occupation which God leads us to, it is not what we do but who we do it

for! When we love and serve the King of Kings, whether we eat, write math books, or teach God’s Word, we are laboring for the glory of God.

- 9. We pick each other up when we fall. We are stronger together. We sharpen one another and become wise as we walk with wise people.
- 10. I hope these edified you.

9.2

Lesson Practice Questions

- 1. How long of a drive takes time and costs money per mile for your vehicle.
- 2. The cost of driving to several stores was far more costly than the few pennies they saved on the items.
- 3. Answers may vary, but it probably isn’t Target.

4. Sheetz: $\frac{\$2.99}{38.465 \text{ in}^2} = \$0.08/\text{in}^2$

Stauffers: $\frac{\$5.55}{78.5 \text{ in}^2} = \$0.07/\text{in}^2$

Target: $\frac{\$4.29}{28.26 \text{ in}^2} = \$0.15/\text{in}^2$

Costco: $\frac{\$9.95}{254.34 \text{ in}^2} = \$0.04/\text{in}^2$

Costco has the lowest price per square inch

- 5. Sheetz, six pizzas, $6 \times \$2.99 + \$2.60 = \$20.54$ (for 230.79 sq in)
Stauffers, three pizzas, $3 \times \$5.55 + \$2.30 = \$18.95$ (for 235.5 sq in) (closer by 18 minutes)
Target, eight pizzas, $8 \times \$4.29 + \$2.60 = \$36.92$ (for 226.08 sq in)
Costco, one pizza, $1 \times \$9.95 + \$9.00 = \$18.95$ (for 254.34 sq in, the most pizza)
The family needs to decide between a shorter drive (Stauffers) or more pizza at the same price (Costco)
- 6. Sheetz, six pizzas, $6 \times \$2.99 + \$2.60 = \$20.54$
 $\$20.54 + 2 \times \$4.99 = \$30.52$, but no apples
Stauffers, three pizzas, $3 \times \$5.55 + \$2.30 = \$18.95$
 $\$18.95 + 4 \times \$0.99 + 2 \times \$3.58 = \30.07 and closer
Target, eight pizzas, $8 \times \$4.29 + \$2.60 = \$36.92$
 $\$36.92 + 4 \times \$1.53 + 2 \times \$4.49 = \52.02
Costco, one pizza, $1 \times \$9.95 + \$9.00 = \$18.95$
 $\$18.95 + 4 \times \$2.00 + 2 \times \$3.58 = \34.11
Stauffers is the option with the lowest total cost

- 7. Sheetz, six pizzas, $6 \times \$2.99 + \$2.60 = \$20.54$
 $\$20.54 + 2 \times \$4.99 + 4 \times \$1.50 = \36.52
Stauffers, three pizzas, $3 \times \$5.55 + \$2.30 = \$18.95$
 $\$18.95 + \$0.99 + 2 \times \$3.58 = \30.07
Target, eight pizzas, $8 \times \$4.29 + \$2.60 = \$36.92$
 $\$36.92 + 4 \times \$1.53 + 2 \times \$4.49 = \52.02
Costco, one pizza, $1 \times \$9.95 + \$9.00 = \$18.95$
 $\$18.95 + 4 \times \$2.00 + 2 \times \$3.58 = \34.11
Stauffers is tied with Costco in total cost, so I would go to Stauffers (buy local!)

Bible and Discussion Questions

- 8. He thought being a full time pastor or missionary was more spiritual than being a math teacher.
- 9. I like, “Encourage one another and build one another up.” (1 Thessalonians 5:11)
You are free to pick your own.
- 10. I’m sure these were helpful and deep.

9.3

Lesson Practice Questions

- 1. Whether it is the size of the glass at the Dairy Mart, or the size of the can of apple juice, measure and use your math to find the price per ounce or a similar unit of measure.
- 2. Larger quantities for cheaper prices.
- 3. Costco at \$0.12 per ounce
- 4. Grocery Outlet \$0.31 and Costco \$0.30
- 5. Stauffers \$0.13, Target \$0.14, Costco \$0.13, Grocery Outlet \$0.12.
- 6. Stauffers \$2.30, Sheetz, CVS, and Target \$2.60, Grocery Outlet \$4.30, Costco \$9.00.
- 7. Since the different sizes make this hard to compare, compute by using the price per ounce without taking into consideration the size of the container.

	Stauffers	Target	Costco	Grocery Out
5 lbs Apples	\$4.95	\$7.65	\$10.00	\$4.95
12 oz cinnamon	\$9.24	\$6.36	\$3.36	\$3.60
Milk 2 gal.	\$7.16	\$8.98	\$7.16	\$7.16
Auto	\$2.30	\$2.60	\$9.00	\$4.30
Total	\$23.65	\$25.59	\$29.52	\$20.01

The Grocery Outlet is the best bargain and it does not have a membership fee.

Bible and Discussion Questions

8. Steve thinks honesty, church attendance, loving God, and loving our neighbors and enemies.
9. Paul and Barnabas, the other companions, and Silas.
10. Listen well.

9.4**Lesson Practice Questions**

1. The annual fee. The distance to the store.
2. Large quantities of perishable items may spoil before being used.
3. There are 16 ounces per pound.

	Stauffers	Target	Costco	Groc. Out.	CVS
2.5 lbs coco. oil	\$19.20	\$14.80	\$6.80	\$7.60	\$30.00
48 oz yogurt	\$5.76	\$7.68	\$5.79	\$5.28	\$16.32
1 lb alm. butter	\$13.12	\$5.92	\$4.80	\$4.99	\$9.92
Auto	\$2.30	\$2.60	\$9.00	\$4.30	\$2.60
Total	\$40.38	\$31.00	\$26.39	\$22.17	\$58.84

The Grocery Outlet has the lowest total cost.

5. If the other stores are closed and there is no other option, or perhaps you are in the store for a prescription and just need one item. Convenience.
6. Costco is \$0.28 per ounce.
7. These stores have wonderful bargain prices, but check their expiration date to be careful. Answers will vary if they are near your home.

Bible and Discussion Questions

8. No occupation is more spiritual than another. All work is God's work when our hearts are committed to glorifying God.
9. When believers fellowship together, God is present in a special way. We are also encouraged by each other.
10. This should be interesting.

9.5**Lesson Practice Questions**

1. The size of the glass can be deceiving. In this case the larger glass had similar amount of fluid capacity.
2. From your experience.
3. Milk

4. The grocery store, Stauffers
5. Costco
6. According to your taste. Frozen yogurt and a hot dog?
7. This is your story.

Bible and Discussion Question

8. I hope you had more than one, but what is the biggest one?
9. Jesus asks the Father to make all followers of Jesus be one, just like the Trinity is one. The result of this unity will be that the world will know that God sent Jesus to the earth.
10. They might be old enough to have seen the rise of buying clubs.

10.1**Lesson Practice Questions**

1. The atmosphere, customer service, and the overall experience of shopping there.
2. He wants to keep small businesses afloat and profitable. He appreciates their expertise and knowledge. They are often closer and an alternative to the big chains.
3. He has a relationship with them. They know his lawn equipment and can fix it at their location. Over the years, the same people are still at the store. They have records of all his purchases and repairs.
4. He talks with people when he calls, a user-friendly website, fun and professional flight attendants, no hidden expenses and no cancellation fees.
5. $\$2,300.00 + (3 \times \$45.00) + (3 \times \$150.00) = \$2,885.00$
6. $\$75.00 \times 30 \times 3 = \$6,750.00$
7. Expertise and integrity.

Bible and Discussion Questions

8. God in the Garden of Eden.
9. Reflect :-)
10. Their insights are valuable.