

Name Key

**Math 10 Practice Test**  
**Earning an Income**

Section A – Multiple Choice

Choose the best response for each of the following questions. Circle that response.

- B 1) Jung receives an annual salary of \$37 000. What is his average biweekly income?  
a) \$711.54      b) \$1423.08      c) \$770.83      d) \$740.00

- A 2) On a pay statement, which will be the **lowest**?  
a) Net Pay      b) Gross earnings      c) Taxable Income      d) Annual Income

- C 3) Ricardo earns a commission on all the sales he makes. If he makes sales totalling \$1450 and his rate of commission is 11.7%, how much did he earn that week?  
a) \$159.50      b) \$165.50      c) \$169.65      d) \$174.00

- D 4) Katarina earns \$14.60/hour for regular hours of work. She is paid time and a half for overtime work. What is her overtime rate of pay?  
a) \$9.73      b) \$18.25      c) \$25.55      d) \$21.90

- C 5) Gwen works as a home care nurse. She receives an hourly wage of \$21.96 for hours worked Monday to Friday. On the weekends she earns time and a half. If Gwen works Tuesday to Saturday, for 12 hours each day, what are her weekly earnings  
a) \$1844.64      b) \$1317.60      c) \$1449.36      d) \$1976.40

$48 \times 21.96 = \$1054.08$   
 $12 \times 21.96 \times 1.5 = 395.28$

- B 6) Jessica earns \$1425 each month. She receives a 2.75% raise. What is her new monthly salary after her raise?  
a) \$1464.18      b) \$1464.19      c) \$1464.20      d) \$1465.00

$102.75 \div 100 \times 1425$

- A 7) Olga plants trees during the summer. Over one summer, she earns \$2194.72. If she planted 7568 trees, how much was she paid for each tree?  
a) \$0.29      b) \$2.90      c) \$3.45      d) \$16.60

8) Katie works as a server at an Italian Bistro working 24 hours each week. She is paid \$10.60/hour. If her weekly tips total \$112, what will her weekly earnings be?

- d a) \$282.40      b) \$254.40      c) \$476.32      d) \$366.40

9) Cole earns a commission on all paintings he sells for an art gallery. If he makes sales totalling \$14 950 one week and takes home \$1070, what is his rate of commission?

- A a) 7.16%      b) 7.3%      c) 7.15%      d) 7.25%       $\frac{1070}{14950} = \frac{\%}{100}$

10) Franco works at an isolated research station in Nunavut for 6 months of the year, for which he earns isolation pay. His annual salary is \$41 125. If he earned \$48 750 in one year, how much was his isolation pay?

- B a) \$45 750.00      b) \$7625.00      c) \$1270.83      d) \$9150.00

11) You pay 34% of your salary in deductions. If your gross pay is \$778.00 every two weeks, what is your net pay for that period?

- A a) \$513.48      b) \$2288.24      c) \$564.83      d) \$385.11

12) If you earn a gross income of \$4096 each month and you have \$1474.56 deducted from your monthly paycheque, what percentage of your wages is being deducted?

- C a) 3%      b) 50%      c) 36%      d) 39%       $\frac{1474.56}{4096} \times 100$

13) What is Hank's net pay if he has a gross income of \$1520.00/month, lives in Regina, SK, qualifies for claim code 2 and has deductions of \$75.24 for CPP, \$26.30 for EI, \$21.28 for provincial tax, and \$51.68 for federal tax?

- D a) \$1480.05      b) \$1076.40      c) \$1614.60      d) \$1345.50

14) Claude is a brick layer. He is paid \$9.00 for every full pallet of bricks that he lays in a day. He does not receive payment for any parts of pallets. A single pallet holds 20 bricks. If Claude lays 230 bricks in one day, how much will he earn?

- B a) \$129.00      b) \$99.00      c) \$103.50      d) \$104.00

$230 \div 20$   
11.5  
pallets

9 x 11

Section B – Short Answer

Answer the following questions, showing ALL steps and work.

1) Sam earns \$14.75 an hour for 37.5 hours a week. He knows that about 38% of her gross pay goes to deductions.

a) What is his gross pay for the week?

$$14.75 \times 37.5 = \$553.13$$

b) What will be his deductions and his take-home or net pay for the week?

$$\frac{38}{100} = \frac{?}{553.13} \quad \$210.19 \text{ deductions}$$
$$553.13 - 210.19 = \$242.94 \text{ Net Pay}$$

2) Gustav earns a 5% commission on all sales he makes at the car dealership. He sells 4 cars for \$23799, \$29748, \$17849, and \$33318. How much does Gustav make on these sales?

$$\text{Total sales } \$80915$$
$$0.05 \times 80915 = \$4045.75 \text{ Commission}$$

3) Phillip works as a carpenter. He earns \$26.84/hour. His current project took 52 hours to complete.

a) How much did he earn for the job?

$$26.84 \times 52 = \$1395.68$$

b) Phillip needed to spend \$600.00 in supplies to complete the project, which he pays himself. What is the final profit for this job?

$$1395.68 - 600 = \$795.68$$

4) Which of the following jobs pays more per hour?

*A mechanic*

- A child care worker earns \$952.43 for 41 hours of work per week

$$952.43 \div 41 = \$23.23/h$$

- A secretary makes a yearly salary of \$47840 and works 40 hours per week

$$47840 \div 52 \div 40 = \$23/h$$

*Best Wage*

- A mechanic works 8.5 hours/day, 5 days a week, and earns \$1147.50 a week

$$1147.50 \div 5 \div 8.5 = \$27/h$$

5) Lewis earns a 30% commission on all sales he makes at a home appliance store. If he earned \$1440 in commissions last week, how much did he sell?

$$\frac{30}{100} = \frac{1440}{\text{Sales}} \quad \$4800 \text{ sales}$$

6) Luis works as a journeyman carpenter. If he works more than 35 hours in a week, he is paid time and a half for every additional hour. His regular pay is paid \$16.30/hour. His hours for one week are shown on the time card below.

a) Complete the last column in the time card showing the hours Luis worked for each day.

TIME CARD			
Employee Name: Luis			
DAY	IN	OUT	HOURS WORKED
Monday	6:00	17:00	11
Tuesday	7:45	17:00	<del>10.75</del> 9.25
Wednesday	7:00	17:45	<del>10.75</del> 10.75
Thursday	7:00	17:45	10.75
Friday	6:30	15:15	8.75
Saturday	6:30	14:30	8

$$\begin{array}{r} 17:00 \\ - 7:45 \\ \hline 10:45 \\ 10:45 \end{array}$$
  

$$\begin{array}{r} 17:45 \\ - 7:00 \\ \hline 10:45 \end{array}$$

b) How many overtime hours did Luis work during this week?

$$\begin{array}{r} 58.5 \\ \text{Total hours} \\ - 35 \\ \hline 23.5 \text{ OT hours} \end{array}$$

$$\begin{array}{r} 15:15 \quad 14:30 \\ 6:30 \quad 6:30 \\ \hline 9:15 \quad 8 \\ 8:45 \end{array}$$

c) How many regular hours did Luis work during this week?

*35 hours*

c) Calculate Luis's gross pay for the week shown above. Show calculations for regular hours and OT hours separately.

$$\begin{aligned}
 \text{gross pay} &= 35 \times 16.30 + 23.5 \times 1.5 \times 16.30 \\
 &= 570.50 + 574.575 \\
 &= \$1145.08
 \end{aligned}$$

7) Lance is a travelling salesman. He is paid back for using his car to drive at a rate of \$0.41/km and he receives a 35% commission on all his sales. If he drives 2012 km in one month and sells \$6200.00 worth of merchandise, how much will he be paid?

$$\begin{aligned}
 \frac{\$0.41}{1\text{km}} &= \frac{\$824.92}{2012\text{km}} & \text{com. } 0.35 \times 6200 &= 2170 \\
 \text{Paid} &= \$824.92 + \$2170 \\
 &= \$2994.92
 \end{aligned}$$

8) Inya works 40 hours a week and earns an hourly wage of \$13.07. She is assigned claim code 1. Use the tables on the next page to calculate her deductions, and her net weekly pay. Show all your work below.

$$\begin{aligned}
 \text{Gross Pay} &= 40 \times 13.07 = \$522.80 \\
 &\quad - 42.60 - 36 - 22.55 \\
 &\quad - 9.04 \\
 \text{Ded. Fed Tax} &= \$42.60 \\
 \text{Prov. Tax} &= \$36.00 \\
 \text{CPP} &= \$22.55 \\
 \text{EI} &= \$9.04 \\
 \text{Net pay} &= \$412.61
 \end{aligned}$$

### Federal tax deductions

Effective January 1, 2010

Weekly (52 pay periods a year)

Also look up the tax deductions in the provincial table

Pay	Federal claim codes										
	0	1	2	3	4	5	6	7	8	9	10
From – Less Than	Deduct from each pay										
460 - 464	62.15	32.20	29.35	23.60	17.90	12.15	6.45	0.70			
464 - 468	62.70	32.75	29.90	24.15	18.45	12.70	7.00	1.25			
468 - 472	63.25	33.30	30.45	24.75	19.00	13.30	7.55	1.85			
472 - 476	63.80	33.85	31.00	25.30	19.55	13.85	8.10	2.40			
476 - 480	64.40	34.45	31.55	25.85	20.10	14.40	8.70	2.95			
480 - 484	64.95	35.00	32.15	26.40	20.70	14.95	9.25	3.50			
484 - 488	65.50	35.55	32.70	26.95	21.25	15.50	9.80	4.05			
488 - 492	66.05	36.10	33.25	27.55	21.80	16.10	10.35	4.65			
492 - 496	66.60	36.65	33.80	28.10	22.35	16.65	10.90	5.20			
496 - 500	67.20	37.25	34.35	28.65	22.90	17.20	11.50	5.75	0.05		
500 - 504	67.75	37.80	34.95	29.20	23.50	17.75	12.05	6.30	0.60		
504 - 508	68.30	38.35	35.50	29.75	24.05	18.30	12.60	6.85	1.15		
508 - 512	68.85	38.90	36.05	30.35	24.60	18.90	13.15	7.45	1.70		
512 - 516	69.40	39.45	36.60	30.90	25.15	19.45	13.70	8.00	2.25		
516 - 520	70.00	40.05	37.15	31.45	25.70	20.00	14.30	8.55	2.85		
520 - 524	70.55	40.60	37.75	32.00	26.30	20.55	14.85	9.10	3.40		
524 - 528	71.10	41.15	38.30	32.55	26.85	21.10	15.40	9.65	3.95		
528 - 532	71.65	41.70	38.85	33.10	27.40	21.70	15.95	10.25	4.50		
532 - 536	72.20	42.25	39.40	33.70	27.95	22.25	16.50	10.80	5.05		
536 - 540	72.80	42.85	39.95	34.25	28.50	22.80	17.10	11.35	5.65		

### Manitoba provincial tax deductions

Effective January 1, 2010

Weekly (52 pay periods a year)

Also look up the tax deductions in the federal table

Pay	Provincial claim codes										
	0	1	2	3	4	5	6	7	8	9	10
From – Less Than	Deduct from each pay										
493 - 501	50.45	33.55	31.80	28.30	24.75	21.25	17.75	14.20	10.70	7.20	3.65
501 - 509	51.25	34.35	32.60	29.10	25.55	22.05	18.55	15.00	11.50	8.00	4.45
509 - 517	52.05	35.15	33.40	29.90	26.40	22.85	19.35	15.85	12.30	8.80	5.30
517 - 525	52.85	36.00	34.20	30.70	27.20	23.65	20.15	16.65	13.10	9.60	6.10
525 - 533	53.70	36.80	35.00	31.50	28.00	24.45	20.95	17.45	13.95	10.40	6.90

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### Canada Pension Plan contributions

Weekly (52 pay periods a year)

Pay	CPP
From – To	
521.75 - 521.94	22.50
521.95 - 522.14	22.51
522.15 - 522.35	22.52
522.36 - 522.55	22.53
522.56 - 522.75	22.54
522.76 - 522.95	22.55
522.96 - 523.15	22.56
523.16 - 523.36	22.57
523.37 - 523.56	22.58

Employee's maximum CPP contribution for the year 2010 is \$2163.15

### Employment Insurance Premiums

Insurable Earnings	EI Premium
From – To	
520.53 - 521.09	9.01
521.10 - 521.67	9.02
521.68 - 522.25	9.03
522.26 - 522.83	9.04
522.84 - 523.41	9.05
523.42 - 523.98	9.06
523.99 - 524.56	9.07
524.57 - 525.14	9.08
525.15 - 525.72	9.09

Yearly maximum insurable earnings are \$43 200.00

Yearly maximum insurable earnings are \$747.36

The premium rate for 2010 is 1.73%

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