Merit Tutoring

WORKSHEET 09

Money Operations & Best Buys

Year 5 Mathematics — Number & Money Strand

Australian Curriculum v9.0 — AC9M5N09

Name: _____ **Date:** _____

KEY CONCEPT: Financial Mathematics involves using addition, subtraction, multiplication, and division to solve real-world money problems. Always show your working and include the dollar sign ($) in your answers!

Section 1: Fluency - Basic Money Calculations

Question 1: Calculate the total cost: $12.50 + $7.25 + $4.95

Answer: _____

Question 2: If you pay for a $14.30 book with a $20 note, how much change do you receive?

Answer: _____

Question 3: Calculate: $35.80 - $19.45

Answer: _____

Question 4: A pencil case costs $8.75. How much would 3 pencil cases cost?

Answer: _____

Question 5: You buy items costing $6.50, $12.00, and $8.25. What is the total?

Answer: _____

Question 6: A toy costs $24.60. You pay with two $20 notes. How much change do you get?

Answer: _____

Question 7: Calculate: $50.00 - $37.85

Answer: _____

Question 8: A notebook costs $3.45. How much do 5 notebooks cost?

Answer: _____

Money Mouse Says:

"You're a Calculation Champion!"

Joke Time: Where do fish keep their money?
In a river bank!

Section 2: Reasoning - Best Buys

KEY CONCEPT: To find the **best buy**, calculate the unit price (cost per kilogram, per item, etc.). The option with the lowest unit price is usually the best value!

Question 9: Look at these two options for buying apples:

2kg Apples	1kg Apples
$6.00	**$3.50**

Which option is better value for money? Explain your reasoning.

Answer: _____

Question 10: A 500g box of cereal costs $4.50. A 1kg box costs $8.00. Which is better value?

Answer: _____

Question 11: Compare these juice options:

- Pack A: 6 juice boxes for $7.20
- Pack B: 10 juice boxes for $11.50

How much does each juice box cost in Pack A? In Pack B? Which is better value?

Answer: _____

Question 12: Three friends want to buy markers:

Pack of 12 markers	Pack of 20 markers
$9.60	**$14.00**

Which pack offers better value per marker?

Answer: _____

Question 13: A 2L bottle of milk costs $3.80. A 1L bottle costs $2.20. How much do you save per litre by buying the 2L bottle?

Answer: _____

Question 14: Calculate the unit price: 3 pens for $5.25. How much is each pen?

Answer: _____

Question 15: A 250g block of chocolate costs $3.00. How much would a 1kg block cost at the same rate?

Answer: _____

Savings Squirrel Says:

"You're a Best Buy Buddy!"

Joke Time: Why don't cows have any money? Because farmers milk them dry!

Section 3: Challenge - Multi-Step Problems

Question 16: Tickets to the zoo cost $15.50 for children and $22.00 for adults. If a group has 8 children and 3 adults, what is the total cost?

Answer: _____

Question 17: A school buys 15 soccer balls at $18.50 each. They pay with five $100 notes. How much change do they receive?

Answer: _____

Question 18: Emma wants to buy 4 books that each cost $12.95. She has saved $45.00. Does she have enough money? If not, how much more does she need?

Answer: _____

Question 19: A fruit shop sells oranges at $4.50 per kg and bananas at $3.20 per kg. How much does it cost to buy 3kg of oranges and 2kg of bananas?

Answer: _____

Question 20: A movie ticket costs $13.50. Popcorn costs $6.80 and a drink costs $4.20. What is the total cost for 2 people if they each buy a ticket, popcorn, and a drink?

Answer: _____

Question 21: Jake buys 6 packs of trading cards at $4.75 each. He pays with a $50 note. How much change does he receive?

Answer: _____

Question 22: A bakery sells cupcakes for $3.50 each or a box of 6 for $18.00. How much do you save per cupcake by buying the box?

Answer: _____

Calculator Cat Says:

"You're a Problem-Solving Pro!"

Joke Time: Why did the dollar go to the doctor?
It was feeling a little cent-imental!

Great work! Check your answers on the next page.

WORKSHEET 09
ANSWER KEY

Section 1: Fluency - Basic Money Calculations

1. $24.70
2. $5.70
3. $16.35
4. $26.25 (

$$\$8.75 \times 3 = \$26.25$$

)
5. $26.75
6. $15.40 (Paid $40.00, item cost $24.60)
7. $12.15
8. $17.25 (

$$\$3.45 \times 5 = \$17.25$$

)

Section 2: Reasoning - Best Buys

9. The 2kg bag for $6.00 is better value. Unit price: $3.00 per kg (2kg option) vs $3.50 per kg (1kg option)
10. The 1kg box is better value. 500g box: $9.00 per kg. 1kg box: $8.00 per kg.
11. Pack A: $1.20 per juice box (

$$\$7.20 \div 6 = \$1.20$$

)
Pack B: $1.15 per juice box (

$$\$11.50 \div 10 = \$1.15$$

)
Pack B is better value.
12. Pack of 12: $0.80 per marker (

$$\$9.60 \div 12 = \$0.80$$

)

Pack of 20: $0.70 per marker (

$$\$14.00 \div 20 = \$0.70$$

)
The pack of 20 offers better value.
13. 2L bottle: $1.90 per litre. 1L bottle: $2.20 per litre. Saving: $0.30 per litre.
14. $1.75 per pen (

$$\$5.25 \div 3 = \$1.75$$

)
15. $12.00 (

$$\$3.00 \times 4 = \$12.00$$

, since 1kg = 4 × 250g)

Section 3: Challenge - Multi-Step Problems

16. $190.00
Working:

$$(8 \times \$15.50) + (3 \times \$22.00) = \$124.00 + \$66.00 = \$190.00$$

17. $222.50
Working:

$$15 \times \$18.50 = \$277.50$$

. Change:

$$\$500.00 - \$277.50 = \$222.50$$

18. No, she needs $6.80 more.
Working:

$$4 \times \$12.95 = \$51.80$$

. Shortfall:

$$\$51.80 - \$45.00 = \$6.80$$

19. $19.90
Working:

$$(3 \times \$4.50) + (2 \times \$3.20) = \$13.50 + \$6.40 = \$19.90$$

20. $49.00
Working:

$$2 \times (\$13.50 + \$6.80 + \$4.20) = 2 \times \$24.50 = \$49.00$$

21. $21.50
Working:

$$6 \times \$4.75 = \$28.50$$

. Change:

$$\$50.00 - \$28.50 = \$21.50$$

22. $0.50 per cupcake
Working: Individual: $3.50 each. Box:

$$\$18.00 \div 6 = \$3.00$$

each. Saving:

$$\$3.50 - \$3.00 = \$0.50$$

WORKSHEET 10

Financial Modelling & Planning

Year 5 Mathematics — Number & Money Strand

Australian Curriculum v9.0 — AC9M5N09

Name: _____ **Date:** _____

KEY CONCEPT: Financial modelling means planning how to spend money wisely. This includes budgeting (planning expenses), calculating unit prices, and making smart financial decisions.

Section 1: Fluency - Unit Pricing

Question 1: If a pack of 4 glue sticks costs $8.40, how much does each glue stick cost?

Answer: _____

Question 2: A box of 12 muffins costs $18.00. What is the cost per muffin?

Answer: _____

Question 3: Calculate the unit price: 5 pencils for $3.75.

Answer: _____

Question 4: A 3kg bag of rice costs $10.50. How much per kilogram?

Answer: _____

Question 5: Eight tennis balls cost $28.00. What is the price per ball?

Answer: _____

Question 6: A pack of 6 yoghurts costs $7.80. How much is each yoghurt?

Answer: _____

Question 7: If 10 erasers cost $4.50, what is the unit price?

Answer: _____

Question 8: A 2.5kg bag of potatoes costs $5.00. Calculate the price per kilogram.

Answer: _____

Piggy Bank Says:

"You're a Unit Price Whiz!"

Joke Time: What's a pirate's favourite thing to save? Pieces of eight!

Section 2: Reasoning - Budget Planning

KEY CONCEPT: A **budget** is a plan for how to spend your money. You need to add up all costs and make sure the total doesn't exceed your budget!

Question 9: You are planning a birthday party. Here are the prices:

Party Supplies Price List

• Balloons (1 pack)	$5.00
• Cake	$20.00
• Drinks (1 pack)	$12.00
• Party hats	$8.00
• Decorations	$15.00

You have a budget of $50. If you buy 2 cakes and 1 pack of balloons, do you have enough money?

Answer: _____

Question 10: Using the price list above, what is the total cost if you buy: 1 cake, 2 packs of drinks, 1 pack of balloons, and party hats?

Answer: _____

Question 11: You have $60 to spend. You want to buy decorations, a cake, and drinks. How much money will you have left?

Answer: _____

Question 12: Your class is planning a picnic. You have $100 to spend. You need:

- 4 packs of sandwiches at $8.50 each
- 3 bottles of juice at $4.50 each
- Fruit for $12.00

Do you have enough money? If yes, how much will be left over?

Answer: _____

Question 13: A school wants to buy sports equipment. They have a budget of $250. They buy:

- 6 basketballs at $18.00 each
- 5 soccer balls at $22.00 each

How much of the budget remains?

Answer: _____

Question 14: You're buying snacks for a movie night. Your budget is $30. Popcorn costs $6.50, lollies cost $8.00, and drinks cost $4.50 each. Can you buy 1 popcorn, 1 lollies, and 3 drinks?

Answer: _____

Question 15: Create a shopping list with a total cost of exactly $45 using items from the party supplies list (Question 9). You may buy multiples of each item.

Answer: _____

Budget Bear Says:

"You're a Budgeting Brilliant Star!"

Joke Time: What did the penny say to the dollar?
You make more cents than me!

Section 3: Challenge - Financial Problem Solving

Question 16: You save $4.50 every week. How many weeks will it take you to save enough for a game that costs $36.00?

Answer: _____

Question 17: A bike costs $180. You have saved $65. If you save $5 per week, how many more weeks until you can buy the bike?

Answer: _____

Question 18: Look at this receipt:

RECEIPT

Item	Qty	Price
Notebook	3	$12.75
Pen pack	2	$8.60
Ruler	1	$2.40
TOTAL		**?**

Calculate the total amount on the receipt.

Answer: _____

Question 19: A family wants to go on a day trip. The costs are:

- Entry tickets: $15.50 per person (2 adults, 3 children)
- Parking: $12.00
- Lunch: $48.00

What is the total cost of the day trip?

Answer: _____

Question 20: A shop offers this deal: ”Buy 3 items, get 20% off the total price.”
If three items cost $15.00, $22.00, and $18.00, what is the final price after the discount?

Answer: _____

Question 21: Marcus earns $12.50 per hour doing chores. He wants to buy a skateboard for $75.00. How many hours does he need to work?

Answer: _____

Question 22: A school is buying books for the library. Each book costs $16.50. They have a budget of $200.00. How many books can they buy, and how much money will be left over?

Answer: _____

Question 23: Sophie wants to save $150 for a tablet. She currently has $42. If she saves $9 per week, how many weeks until she has enough?

Answer: _____

Question 24: A cafeteria sells lunch combos:

- Combo A: Sandwich + drink = $8.50
- Combo B: Sandwich + drink + fruit = $11.00

A fruit by itself costs $3.00. Which combo is better value if you want all three items?

Answer: _____

Money Wizard Says:

"You're a Financial Finisher!"

Joke Time: Why did the math book look so rich?
Because it had lots of problems solved!

Excellent effort! Check your answers on the next page.

WORKSHEET 10
ANSWER KEY

Section 1: Fluency - Unit Pricing

1. $2.10 per glue stick (

$$\$8.40 \div 4 = \$2.10$$

)

2. $1.50 per muffin (

$$\$18.00 \div 12 = \$1.50$$

)

3. $0.75 per pencil (

$$\$3.75 \div 5 = \$0.75$$

)

4. $3.50 per kg (

$$\$10.50 \div 3 = \$3.50$$

)

5. $3.50 per ball (

$$\$28.00 \div 8 = \$3.50$$

)

6. $1.30 per yoghurt (

$$\$7.80 \div 6 = \$1.30$$

)

7. $0.45 per eraser (

$$\$4.50 \div 10 = \$0.45$$

)

8. $2.00 per kg (

$$\$5.00 \div 2.5 = \$2.00$$

)

Section 2: Reasoning - Budget Planning

9. No, not enough money.
Working:

$$(2 \times \$20.00) + \$5.00 = \$45.00$$

. Budget is $50, so yes, you have enough! (Note: If student calculated correctly, mark correct)
Actually: Yes, $45 is less than $50 budget. You have $5.00 left.

10. $57.00
Working:

$$\$20.00 + (2 \times \$12.00) + \$5.00 + \$8.00 = \$20 + \$24 + \$5 + \$8 = \$57.00$$

11. $13.00 left
Working:

$$\$15.00 + \$20.00 + \$12.00 = \$47.00$$

. Left over:

$$\$60.00 - \$47.00 = \$13.00$$

12. Yes, $33.50 left
Working:

$$(4 \times \$8.50) + (3 \times \$4.50) + \$12.00 = \$34.00 + \$13.50 + \$12.00 = \$59.50$$

Left:

$$\$100.00 - \$59.50 = \$40.50$$

(Correction:

$$\$100 - \$59.50 = \$40.50$$

)

13. $32.00 remains
Working:

$$(6 \times \$18.00) + (5 \times \$22.00) = \$108.00 + \$110.00 = \$218.00$$

Remaining:

$$\$250.00 - \$218.00 = \$32.00$$

14. Yes, with $1.50 left
Working:

$$\$6.50 + \$8.00 + (3 \times \$4.50) = \$6.50 + \$8.00 + \$13.50 = \$28.00$$

Budget is $30.00, so yes. Left:

$$\$30.00 - \$28.00 = \$2.00$$

15. Multiple answers possible. Example: 2 cakes + 1 balloons + 1 decorations = $40 + $5 = $45
Or: 3 decorations ($45) or 1 cake + 2 drinks + 1 balloons = $49 (close)
Example: 1 Cake ($20) + 1 Decorations ($15) + 2 Balloons ($10) = $45

Section 3: Challenge - Financial Problem Solving

16. 8 weeks (

$$\$36.00 \div \$4.50 = 8$$

)

17. 23 weeks

Working: Still needs:

$$\$180 - \$65 = \$115$$

. Weeks:

$$\$115 \div \$5 = 23$$

weeks

18. $23.75

Working:

$$\$12.75 + \$8.60 + \$2.40 = \$23.75$$

19. $137.50

Working:

$$(5 \times \$15.50) + \$12.00 + \$48.00 = \$77.50 + \$12.00 + \$48.00 = \$137.50$$

20. $44.00

Working: Total:

$$\$15 + \$22 + \$18 = \$55$$

. Discount:

$$20\% \text{ of } \$55 = \$11$$

Final:

$$\$55 - \$11 = \$44.00$$

21. 6 hours (

$$\$75.00 \div \$12.50 = 6$$

)

22. 12 books with $2.00 left over

Working:

$$\$200 \div \$16.50 = 12.12...$$

So 12 complete books.

Cost:

$$12 \times \$16.50 = \$198.00$$

. Left:

$$\$200 - \$198 = \$2.00$$

23. 12 weeks

Working: Still needs:

$$\$150 - \$42 = \$108$$

. Weeks:

$$\$108 \div \$9 = 12$$

weeks

24. Combo B is better value

Working: Combo A + fruit separately =

$$\$8.50 + \$3.00 = \$11.50$$

Combo B (all three) = $11.00. Saves $0.50!

Outstanding Work!

You've mastered Financial Mathematics!
You're ready for real-world money challenges!