

Care Practice Book

Money Levels 1 & 2 ANSWERS

Question One

- a) What tax rate would you pay if you earned £26,490? **20%**
- b) What tax rate would you pay if you earned £63,104? **40%**
- c) What tax rate would you pay if you earned £11,947? **0%**

Question two

- a) Marcia is a band two healthcare assistant. She earns the top step for her band. What is her annual salary? **£21,318**
- b) Shabia has just applied for a role as a band 5 physiotherapist. She will be starting at the bottom of the band. What salary will she earn? **£27,055**
- c) Jonathan has been working as an assistant practitioner for 4 years and has had a pay increase to £25,250. What band is he in? **Band 4**

Question three

Calculate the tax each person from question two would pay.

- a) How much tax would Marcia pay annually? **£1749.60**

Her pay is £21,318 so the tax rate is 20%

$$21318 - 12570 = 8748$$

Use your own method to find the 20%

$$8748 \times 0.2 = 1749.6$$

$$\text{OR } 8748 \times 20 \div 100 = 1749.6$$

- b) How much tax would Shabia pay **each month**? **£242.42**

Her annual pay is £27,055 so the tax rate is 20%

$$27055 - 12570 = 14485$$

Use your own method to find the 20%

$$14485 \times 0.2 = 2897$$

$$14485 \times 20 \div 100 = 2897$$

Remember, it wants to know the monthly tax, so we need to divide by 12

$$2897 \div 12 = 242.4166667 \text{ round to 2 d.p. for money}$$

c) How much tax would Jonathan pay per year? **£2536**

His pay is £25,250 so the tax rate is 20%

$$25250 - 12570 = 12680$$

$$12680 \times 0.2 = 2536$$

$$12680 \times 20 \div 100 = 2536$$

Question four

Sarah is a band three worker and has a normal rate of pay of £11.86 per hour. She gets paid time and a half for working bank holidays. If Sarah works for 8 hours on a bank holiday, how much will she earn? **£142.32**

$$11.86 \times 1.5 = 17.79$$

$$17.79 \times 8 = 142.32$$

Question five

Stuart is on the entry rate for band 4 and has a normal rate of pay of £12.25. If he works on Sundays, he gets time and a quarter. In one week, he does 12 hours on Monday, Tuesday and Thursday. He works for eight hours on Friday and then eight hours on Sunday. How much does he earn that week? **£661.56**

You can tackle this question in various ways. As long as your answer is right, don't worry about the order you worked in.

$$3 \text{ days at 12 hours} = 3 \times 12 = 36 + 8 \text{ hours (Friday)} = 44 \text{ hours at normal rate}$$

$$44 \times 12.25 = 539$$

$$12.25 \times 1.25 \text{ (time and a quarter)} = 15.3125 \rightarrow 15.32$$

$$15.32 \times 8 = 122.56$$

$$539 + 122.56 = 661.56$$

Question six

Dan is on the second year of an apprenticeship in healthcare. He earns £20,270 annually. He knows his national insurance rate is 13.25%. How much national insurance does Dan pay annually? **£2685.78**

$$20270 \times 13.25 \div 100 = 2685.775$$

$$20270 \times 0.1325 = 2685.775$$

Question seven

Ann-Marie earns £23,177 each year as a therapy support worker. If her national insurance rate is 13.25%, how much national insurance does she pay **per month**? **£255.91**

$$23,177 \times 13.25 \div 100 = 3070.9525$$

$$23,177 \times 0.1325 = 3070.9525$$

Find the amount per month

$$3070.9525 \div 12 = 255.9127...$$

OR divide 23,177 by 12 first and then find the 13.25% of that number.

Question eight

a) What is 0.25 of an hour written in minutes? **15 minutes**

$$0.25 \times 60 = 15$$

b) What is 0.75 of an hour written in minutes? **45 minutes**

$$0.75 \times 60 = 45$$

Level Two only

c) What is 3.45 hours written in minutes? **207 minutes**

$$3.45 \times 60 = 207$$

Question nine

a) What is 20 minutes written in hours? **0.33**

$$20 \div 60 = 0.333333$$

b) What is 150 minutes written in hours? **2.5 hours**

$$150 \div 60 = 2.5$$

Question ten

Denise has a weekend role as a cleaner while she is training. She clocks into work at 7.15am. She clocks out at 5.25pm. She has to record the number of hours she has worked as a decimal. She must then subtract 1 hour for lunch as her lunch break is unpaid.

How many hours should Denise record she has worked as a decimal? **9.17 hours**

7.15am to 5.15pm is 10 hours

5.15pm to 5.25pm is 10 mins

10 hours 10 mins minus 1 hour for lunch 9 hours 10 mins

We only need to convert the 10 mins to a decimal

$$10 \div 60 = 0.1666666666..$$

9.17 hours