

# 3

# Shopping for Clothes

**W**here do you shop for clothes? Do you go to a shopping mall with many stores? Do you shop in a big department store? Have you ever ordered clothes online or from a mail-order catalog? There are many different ways to shop for clothes today. You can buy clothes without leaving your home. They can be delivered to your door. Wherever you shop, you try to get the most for your money.

In Chapter 3, you will learn about many ways to buy clothing. You will learn about sales tax, shipping charges, discounts, and sale prices. You will explore different ways to pay for the clothing you buy.

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### Goals for Learning

- ◆ To compute the cost of clothing, including sales tax
- ◆ To determine the amount of money saved due to sale prices and discounts
- ◆ To read catalog descriptions and order from a catalog
- ◆ To find the amount and cost of fabric needed to make clothing
- ◆ To compute the balance of a charge account
- ◆ To determine a payment schedule for a layaway plan

# Lesson 1 Ready-to-Wear

Shirt	\$21.95
Vest	\$35.00
Socks	\$1.79 pair
Jeans	\$31.95

## At (@)

A term and symbol used to indicate unit price

## Sales tax

A tax figured as a percentage of the purchase price and collected by the seller

The clothing items listed at the left are on sale at a department store. Read the price for each item. Then study the example.

### EXAMPLE

Jack needs clothes for school. He plans to buy 2 pairs of socks, 1 pair of jeans, 3 shirts, and 2 vests. Look at the prices for these items. What is the total cost?

To find the total, make a list like the one shown below. The symbol @ means at and indicates unit price (the cost of 1 unit of something; for example, 1 sweater or 1 pair of socks). Multiply the number of items by the unit price. Line up the decimal points. Add to find the total cost.

2 pr. socks	2 @ \$ 1.79 = \$	3.58
jeans	1 @ \$31.95 =	31.95
shirts	3 @ \$21.95 =	65.85
vests	2 @ \$35.00 =	+ 70.00
		<u>\$171.38</u> Cost of clothes

In many states, a **sales tax** is computed on the sale of goods and services. Jack has to pay a sales tax of 6%. How much is the tax? What is the total amount that Jack will pay?

### EXAMPLE

To compute sales tax, multiply the cost by the rate. Round to the nearest cent.

$$\$171.38 \times 6\%$$

(Remember that  $6\% = 0.06$ )

$$\$ 171.38 \cdot \text{Cost of clothes}$$

$$\times \quad .06 \quad \text{Tax rate}$$

$$\$10.2828 \approx \$10.28 \quad \text{Sales tax (nearest cent)}$$

Add the sales tax to the cost to find the total amount that Jack will pay.

$$\$171.38 \quad \text{Cost of clothes}$$

$$+ 10.28 \quad \text{Sales tax}$$

$$\$181.66 \quad \text{Total amount}$$

**Exercise A** Find the cost of each set of purchases. Find the sales tax. Then add the sales tax to the cost to find the total amount paid.

Consumer	Purchases	Cost	Total Sales Tax	Amount Paid
Cyrus	Shirt, \$19.95 Jeans, \$39.99		5%	
Pedro	3 pr. socks @ \$1.99 pr. Jacket, \$64.59		6%	
Alma	Shoes, \$47.99 3 pr. socks @ \$3.59		4%	
Huijing	Dress, \$25.99 2 sweaters @ \$20.90 ea.		5%	
Zoe	Suit, \$84.90 2 shirts @ \$21.95		7%	
Delia	Down-filled vest, \$95.00 Flannel shirt, \$24.99		5%	
Katarina	Nightgown, \$29.50 Slippers, \$22.90 Robe, \$49.80		3%	
Kameko	Boots, \$67.00 Raincoat, \$139.99		None	
Roy	2 pr. pajamas @ \$29.99 Robe, \$75.00		8%	
Andrea	Cashmere coat, \$359.99 Calfskin boots, \$175.00		7%	

## Lesson 2 Sale Prices

### Try This

Check your answers to problems 1–6 by estimating them. For example, the regular price for problem 2 can be rounded up to 18 before you calculate the amount saved.

1.  $60 - 53 = 7$
2.  $18 - 16 = 2$
3.  $125 - 96 = 29$
4.  $36 - 30 = 6$
5.  $15 - 13 = 2$
6.  $3 - 2 = 1$

Merchants often sell items at reduced prices. A careful shopper watches for these sales because they could provide good bargains.

### EXAMPLE

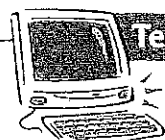
A pair of jeans regularly sells for \$39.99. They are now on sale for \$22.99. How much is saved by buying the jeans on sale?

To find the amount saved, subtract the sale price from the regular price. The regular price is the original or usual price of the item.

$$\begin{array}{r} \$ 39.99 \text{ Regular price} \\ - 22.99 \text{ Sale price} \\ \hline \$ 17.00 \text{ Amount saved} \end{array}$$

**Exercise A** Find the amount saved on each item by using the sale price. Subtract to find the answer in each case.

	Item	Regular Price	Sale Price	Amount Saved
1.	Dress	\$60.00	\$52.99	
2.	Belt	\$17.50	\$15.99	
3.	Coat	\$125.00	\$95.90	
4.	Shoes	\$35.80	\$29.95	
5.	Gloves	\$15.00	\$12.59	
6.	Socks	\$3.29	\$1.79	



### Technology Connection

When ringing up items on sale, salespeople at most stores no longer have to subtract a percentage, or amount, in an extra step. Computerized cash registers now scan codes on products and automatically display the sale price or calculate the discount. This amount subtracted should show up on the printed receipts.

**Writing About Mathematics**

Describe how you would find the percent saved if you first estimate the regular price at \$40.00.

To find the percent of the regular price saved on a sale item, divide the amount saved by the regular price. Then change the decimal to a percent.

**EXAMPLE**

A pair of jeans regularly sells for \$39.99. By using the sale price, \$17.00 is saved. To find the percent saved, divide the amount saved, \$17.00, by the regular price, \$39.99.

$$\begin{array}{r} \text{regular price } \overline{) \text{ amount saved}} \qquad 39.99 \overline{) 17.00} \\ .4251 \approx 43\% \\ 39.99 \overline{) 17.00.0000} \end{array}$$

The sale price is 43% off the regular price.

**Exercise A** Find the percent saved for each of the purchases listed in Exercise A on page 60. 1. 12% 2. 9% 3. 23% 4. 16% 5. 16% 6. 46%



**Calculator Practice**

Use a calculator to find the percent saved on a sale purchase.

- Step 1** Key in the amount saved. Press  $\frac{\square}{\square}$ .
- Step 2** Key in the amount of the regular price.
- Step 3** Press  $=$ . This answer is the decimal that you want.
- Step 4** To change the decimal to the percent saved, press  $\times$ . Key in 100. Press  $=$ .
- Step 5** Round the answer to the nearest percent.

**EXAMPLE**

Use the calculator to find the percent saved.

Press 17  $\div$  40  $=$

The display will read 0.425.

Press  $\times$  100  $=$ . Round to the nearest percent.

The percent saved is 43%.

**Calculator Exercise** Check your answers for Exercise A by using the above method on your calculator.

## Lesson 4 Discounts

### Discount

An amount subtracted from the regular price

A **discount** indicates an amount subtracted from the regular price. Stores may give discounts to reduce prices for a sale. Occasionally a store offers a percent off every item in the store. Sometimes this discount is given at the checkout counter and is not marked on the price tag. Before you decide to buy an item, you will need to compute the sale price to decide if it is a good bargain.

### EXAMPLE

A shirt is marked 40% off. What is the sale price if the regular price of the shirt is \$49.99?

**Step 1** Subtract the discount from 100%.

$$\begin{array}{rcl} 100\% & & \\ - 40\% & \text{Discount rate} & \\ \hline 60\% & \text{Difference} & \end{array}$$

**Step 2** Multiply the difference by the regular price.

$$\begin{array}{rcl} \$ 49.99 & \text{Regular price} & \\ \times .60 & \text{Difference from Step 1} & \\ \hline \$29.994 \approx \$29.99 & \text{Sale price} & \end{array}$$

$$\begin{array}{rcl} \text{How much is saved?} & \$ 49.99 & \text{Regular price} \\ & -29.99 & \text{Sale price} \\ \hline & \$ 20.00 & \text{Amount saved} \end{array}$$

Buying the shirt at 40% off the regular price of \$49.99 gives a sale price of \$29.99 and a savings of \$20.00.

**Exercise A** Use the discount. Find the sale price of each item and the amount saved.

	Item	Regular Price	Discount	Sale Price	Amount Saved
1.	Sweater	\$39.99	10%		
2.	Jeans	\$44.99	15%		
3.	Shirt	\$24.99	10%		
4.	Blouse	\$49.95	20%		
5.	Shoes	\$34.99	25%		
6.	Coat	\$179.99	15%		

## Lesson 5 Buying from a Catalog

### Catalog

An organized listing  
of items for purchase

A **catalog** lists items in an organized way with descriptions. Customers look at the catalogs and decide what, if anything, they wish to buy. They may mail, fax, or phone their orders to the store. For some companies, a customer can log on to a Web site and order catalog items online.

### EXAMPLE

Ray wants two of the shirts advertised in a catalog. Read the following ad. Then notice the way Ray fills out his order form. *Postpaid* means the company pays the postage costs.

#### Men's Shirt

Fine, lightweight cotton knit shirt for sports and casual wear. Washable. 3-button opening. Short sleeves. White collar. Three colors: Navy, Green, Red. Men's sizes S, M, L, XL.  
A4610 . . . . . Men's shirt, \$35.00 postpaid

**Perkins & Dodge**  
CATALOG SALES  
456 PERKINS AVE SPRINGFIELD, NY 23453

### ORDER FORM

Ordered by: \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Ship to: \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Item No.	How Many?	Color	Size	Description	Amount
A4610	1	Navy	M	Men's Shirt	35.00
A4610	1	Red	M	Men's Shirt	35.00
Total of merchandise					70.00
Add 6% state sales tax					4.20
TOTAL AMOUNT					74.20

Thank you!

**Exercise A** Compute the following answers. Include 6% state sales tax.

1. What is the total amount for three of the above shirts?
2. What is the total amount for one shirt?



### Hooded Sweatshirt

Gray pullover. 100% cotton.

Unisex Sizes S, M, L, XL

86395 Hooded Sweatshirt

\$34.50



### Buckskin Gloves

Elastic back. Fully lined.

Natural tan color.

Hand sizes 7 (7"), 8 (8"),  
9 (9"), 10 (10")

1123 Buckskin Gloves

\$24.00

Unisex Size	Size Chart	
	Men's	Women's
S	34—36	6—8
M	38—40	10—12
L	42—44	14—16
XL	46—48	18—20

### Leather Belt

1  $\frac{1}{4}$  in. wide. Metal buckle.

Colors: Black, Brown

Waist sizes S (30"—32"),

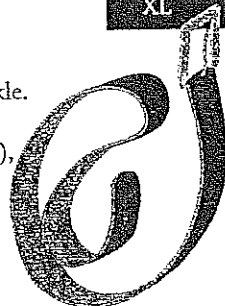
M (34"—36"),

L (38"—40"),

XL (42"—44")

11666 Leather Belt

\$28.50



### Classic Sweater

100% wool. Crew neck.

Colors: Wheat, Charcoal,

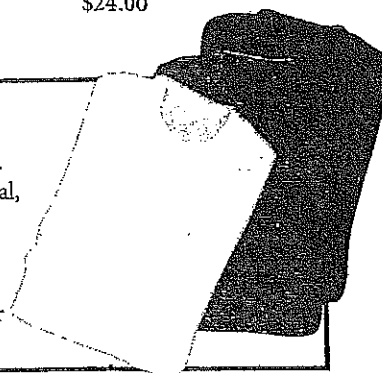
Navy

Unisex Sizes:

S, M, L, XL

B3741 Classic Sweater

\$64.00



### Shipping Charges

Total Before Tax is Added	Charge
Up to \$115.99	\$5.90
\$116.00 to \$130.99	\$6.90
\$131.00 to \$140.99	\$7.90
\$141.00 to \$150.99	\$8.90
Over \$151.00	\$9.90

Some mail-order companies require the customer to pay the shipping and handling charges. These charges are based on the total of the order. Here is a table of these charges from a catalog.

#### EXAMPLE

Terry ordered a classic sweater. It costs \$64.00.  
How much is the shipping charge?

The shipping charge is \$5.90.

If a mail order company is located in another state, you might not have to pay sales tax. Shipping charges will still apply.

**Exercise B** Find the cost and shipping charge for each order.

- 2 pairs gloves  
2 sweaters
- 2 sweatshirts  
1 pair gloves

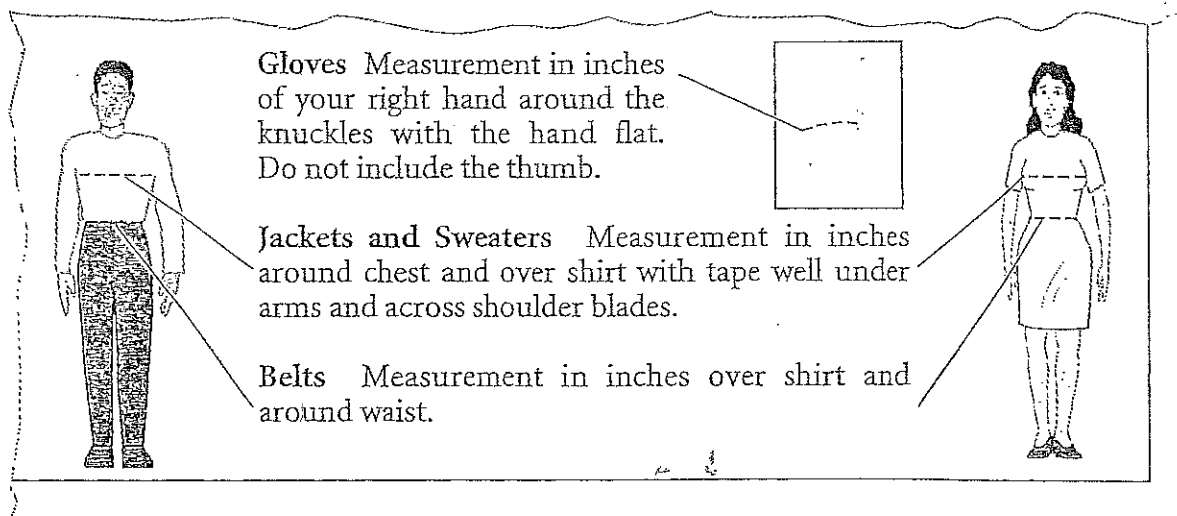
- 3 belts  
1 sweatshirt
- 1 belt  
1 pair gloves  
1 sweater



**Exercise C** Find the cost of each order. Add 5% sales tax and shipping charges from page 64 to find the total amount due. Sales tax should be figured using the cost of each order, not including shipping charges. Shipping charges should be figured using the cost of each order, not including sales tax.

- |                                |                                  |
|--------------------------------|----------------------------------|
| 1. 1 sweater<br>1 belt         | 4. 2 pairs glove<br>1 sweatshirt |
| 2. 2 sweatshirts<br>2 sweaters | 5. 3 belts<br>1 sweatshirt       |
| 3. 1 sweater<br>2 belts        | 6. 3 sweatshirts<br>1 sweater    |

Some catalogs give directions for finding proper measurements and sizes for clothing. Read the following sample catalog directions.



**Exercise D** Determine the correct size for each item described in these problems. Use information from page 64.

- |   |  |
|---|--|
| 1. Shen's chest measurement is 39", and his hand measurement is $9\frac{1}{2}$ ". He is ordering a sweatshirt and gloves. | 3. Brad's waist measurement is 40", and his chest measurement is 44". He wants a belt and a sweater. |
| 2. Meg's waist measurement is 30". She usually wears a size 10. She is ordering a belt and a sweatshirt.                  |  |

# Lesson 10 Using a Charge Account

## Charge account

An account with a store or company to which goods are charged and then paid for at a later date

## Minimum payment

The smallest amount due to be paid on a charge account

## Interest

A fee charged on the unpaid balance of a charge account

## Statement

A monthly record sent to charge account customers

## Writing About Mathematics

Describe the advantages of using a charge account for purchases.

Compare them to the advantages of paying with cash.

Many consumers find it convenient to charge their purchases with a credit card and pay for them at a later date. People who use a **charge account** are expected to make a **minimum payment** each month. **Interest** is a fee charged on any unpaid balance.

### EXAMPLE

Adam owes \$126.60 on his charge account. The minimum payment due is \$10.00. Part of his monthly record, or **statement**, is shown below. It indicates all payments and charges to date.

<b>AC Charge Card</b> Box 3030 Current, VT 60000		<small>PLEASE PRINT PAYMENT BY DATE</small> <small>DATE PAID</small> 10-13-04 <small>DATE PAID</small> 10-13-04 <small>AMOUNT PAID</small> \$126.60 <small>AMOUNT PAID</small> \$10.00		<b>CUSTOMER</b> <small>ACCOUNT NUMBER</small> 1234-567-890-1 <small>NAME</small> ADAM LEE <small>ADDRESS</small> 123 STATE STREET <small>CITY</small> POSITIVE, MD 20000 <small>STATE</small> MD <small>ZIP</small> 20000 <small>PHONE</small> (301) 555-1234 <small>MAILING ADDRESS</small> BOX 3030 <small>CURRENT, VT 60000</small>	
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Adam's monthly interest charge is 1.8% of the unpaid balance. How much will he owe next month if he makes no new purchases?

**Step 1** Subtract his payment from the current balance.

\$126.60	Current balance
- 10.00	Payment
\$116.60	Unpaid balance, or amount owed

**Step 2** Find and add the interest.

\$ 116.60	Amount owed
× .018	Rate (1.8% = 0.018)
\$2.09880	This month's interest
\$116.60	Amount owed
+ 2.10	This month's interest
\$118.70	New balance / Amount owed

Adam will owe \$118.70 next month.

### **"Max out" a credit card**

Charge right up to  
the credit limit of a  
credit card

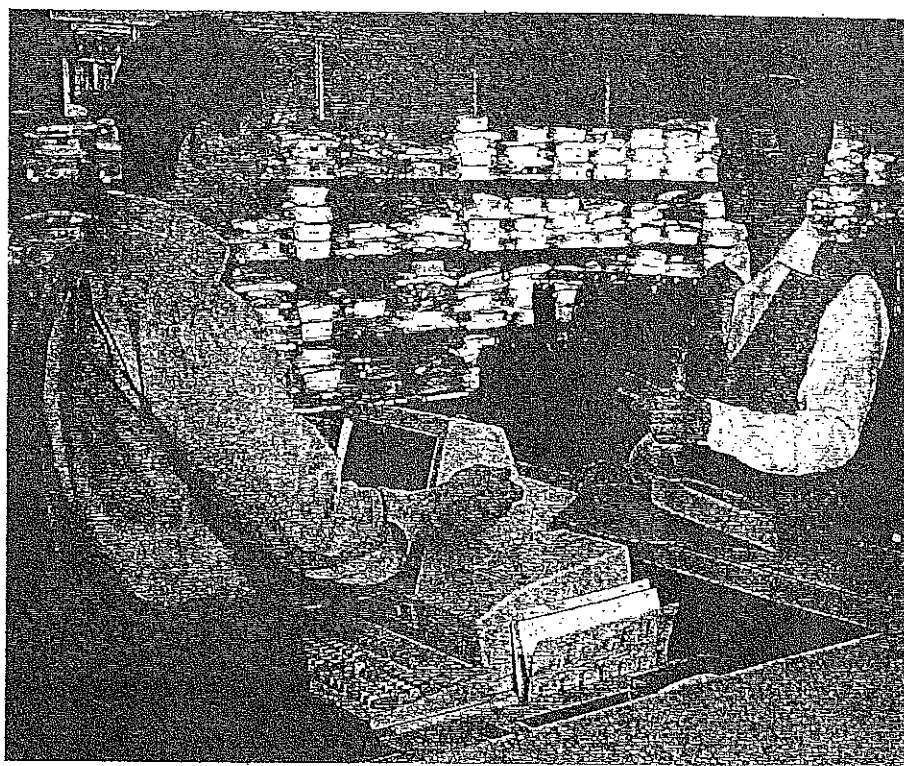
The example on page 73 shows that credit card interest charges can be very costly, especially if the cardholder pays only the minimum payment every month. Another way to add up high interest charges is to "max out" a credit card. This means making charges up to the limit of a credit card account. Unless the cardholder who "maxes out" can afford to pay off the entire balance every month, that person will pay high interest charges.

**Exercise A** For each cardholder below, find the unpaid balance after the minimum payment is made. Then find the interest charge for the month and the new balance in each case. Follow the example on page 73.

	Cardholder	Monthly				
		Current Balance	Minimum Payment	Interest Rate	Unpaid Balance	Interest Charge
1.	Electra	\$245.78	\$10.00	1.5%		
2.	Stefan	\$101.98	\$15.00	1.6%		
3.	Colleen	\$78.69	\$10.00	1.9%		
4.	Hei	\$2,889.76	\$50.00	2.0%		

### **Writing About Mathematics**

Suppose a credit card customer had a charge limit of \$3,000. The cost of "maxing out" the card is about \$540 a year due to interest charges. What would you advise that customer?



You can use a charge card to purchase items such as shirts.

# Lesson 11

## Using a Layaway Plan

### Layaway

A plan under which customers can buy something, pay part of the price as a deposit, and receive the item when the remainder of the price is paid

Some customers prefer to buy their clothes by using a layaway plan. They pay part of the price as a deposit. The store keeps the item until the customer pays the remainder of the price. There are no interest charges. However, there is usually a limit to the time that the item may be laid away.

#### EXAMPLE

Shateel put a \$250.00 suit on layaway. He made a 20% deposit. How much does he owe?

$$\begin{array}{rcl}
 \$ 250 & \text{Cost} & \\
 \times .20 & \text{Rate of deposit (20\% = 0.20)} & \\
 \hline
 \$50.00 & \text{Deposit} & \\
 \\ 
 \$250.00 & \text{Cost} & \\
 - 50.00 & \text{Deposit} & \\
 \hline
 \$200.00 & \text{Remainder due} & 
 \end{array}$$

Shateel's balance due is \$200.00.

**Exercise A** Find the amount of deposit and the remainder due for each layaway item.

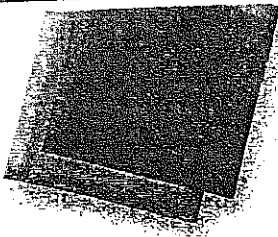
	Item	Cost	Deposit	Amount of Deposit	Remainder Due
1.	Dress	\$85.00	10%		
2.	Shoes	\$48.00	$\frac{1}{3}$		
3.	Hat	\$24.00	15%		
4.	Coat	\$125.00	\$10.00		
5.	Jacket	\$65.99	20%		

Isabel wants to shop online using her computer. She logs onto a shopping Web site for the Winter Togs Company. The home page of the Web site lists the weekly specials, which are: a 10% discount on all ski pants, a 15% discount on all jackets, and a 20% discount on gloves, scarves, hats, and boots.

- ◆ Ski pants, blue, size 12, Item no. 3982P, \$34.99
- ◆ Rolled-brim hat, charcoal, Item no. 4233H, \$22.49
- ◆ Insulated snow boots, brown, size 9,  
Item no. 8529E, \$56.99
- ◆ Faded denim jacket, light blue, medium,  
Item no. 3214J, \$49.99
- ◆ Fleece scarf, charcoal, Item no. 4234S, \$18.99
- ◆ Smooth leather gloves, green, Item no. 4255A, \$32.49

<i>Total Before Tax is Added</i>	<i>Charge</i>
Up to \$50.00	\$6.95
\$50.01 to \$75.00	\$8.95
\$75.01 to \$100.00	\$11.95
\$100.01 and above	5% of Subtotal

**Exercise** Copy the order form above onto another sheet of paper. Isabel has \$205.00 to spend. Choose items from her list and fill in the order form for her, spending as much of the \$205.00 as possible without going over. Remember to calculate discounts, shipping charges, and sales tax while making your choices.



## Chapter 3 REVIEW

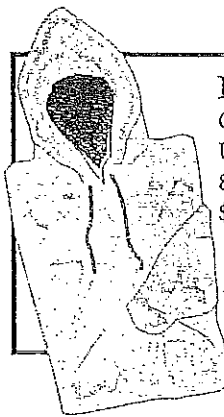
Write the letter of the best answer to each question.

1. What is the total cost of two sweaters @ \$19.99 each and one pair of jeans @ \$39.99 with a 6% sales tax? D
  - A \$44.80
  - B \$63.58
  - C \$79.97
  - D \$84.77
2. What is the amount saved on pants that were regularly \$49.00 and are now on sale for \$42.99? A
  - A \$6.01
  - B 12%
  - C \$7.00
  - D \$91.99
3. How much is saved on a pair of athletic shoes that are discounted 30% if they are regularly \$110.00? B
  - A \$30.00
  - B \$33.00
  - C \$77.00
  - D \$80.00
4. What is the new credit card balance if the unpaid balance is \$1,000 at 1.3% monthly interest? D
  - A \$13.00
  - B \$130.00
  - C \$1,130.00
  - D \$1,013.00
5. If you put a \$160 coat on layaway and make a 25% deposit, what is the balance owed? C
  - A \$40
  - B \$95
  - C \$120
  - D \$135

## Chapter 3 REVIEW - continued

Solve these problems.

6. What is the total cost of three shirts @ \$22.50 and two ties @ \$14.90 with a 5% sales tax?
7. What is the amount saved on a coat that was regularly \$199.00 and is now on sale for \$149.99?
8. What percent is saved when a \$129.99 dress is bought on sale for \$84.49?
9. What is the amount saved on a dress that was regularly \$69.99 and now has a 20% discount?



### Hooded Sweatshirt

Gray pullover. 100% cotton.  
Unisex Sizes S, M, L, XL  
86395 Hooded Sweatshirt  
\$34.50



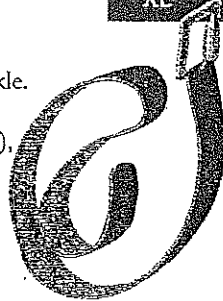
### Buckskin Gloves

Elastic back. Fully lined.  
Natural tan color.  
Hand sizes 7 (7"), 8 (8"),  
9 (9"), 10 (10")  
1123 Buckskin Gloves  
\$24.00

Unisex Size	Size Chart	
	Men's	Women's
S	34—36	6—8
M	38—40	10—12
L	42—44	14—16
XL	46—48	18—20

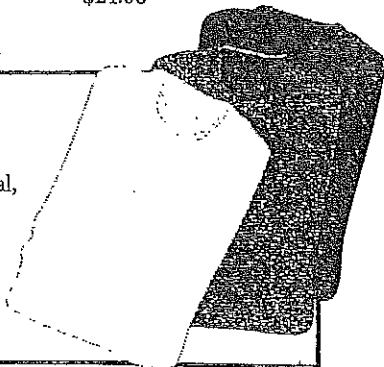
### Leather Belt

1 1/4 in. wide. Metal buckle.  
Colors: Black, Brown  
Waist sizes S (30"—32"),  
M (34"—36"),  
L (38"—40"),  
XL (42"—44")  
11666 Leather Belt  
\$28.50



### Classic Sweater

100% wool. Crew neck.  
Colors: Wheat, Charcoal,  
Navy  
Unisex Sizes:  
S, M, L, XL  
B3741 Classic Sweater  
\$64.00



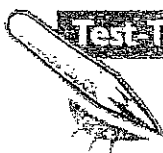
Shipping Charges	
Total Before Tax is Added	Charge
Up to \$115.99	\$5.90
\$116.00 to \$130.99	\$6.90
\$131.00 to \$140.99	\$7.90
\$141.00 to \$150.99	\$8.90
Over \$151.00	\$9.90

10. Look at the catalog page shown above. Find the cost for a belt and pair of gloves. Explain how to calculate 6% sales tax, the shipping charge, and total amount due.

- 11.** Look at the chart. How much fabric is required for boots (35" fabric) and a sash?

Size	XS	S	M	L
SHIRT A, PANTS A, & CAPE A (Men's)				
45" .....	$9\frac{3}{8}$	$9\frac{1}{2}$	$9\frac{3}{4}$	$10\frac{1}{4}$
60" .....	$8\frac{1}{8}$	$8\frac{1}{4}$	$8\frac{1}{2}$	$8\frac{5}{8}$
CONTRAST A #1 (Flap, Sash)				
45", 60" .....	$1\frac{1}{4}$	$1\frac{1}{4}$	$1\frac{1}{4}$	$1\frac{1}{4}$
CONTRAST A #2 (Boots)				
35" .....	$\frac{1}{4}$	$\frac{1}{4}$	$\frac{1}{4}$	$\frac{1}{4}$
72" .....	$\frac{1}{2}$	$\frac{1}{2}$	$\frac{1}{2}$	$\frac{1}{2}$
CONTRAST A #3 (Shirt)				
35", 45", 60"....	$\frac{1}{4}$	$\frac{1}{4}$	$\frac{1}{4}$	$\frac{1}{4}$

- 12.** How much will  $5\frac{3}{8}$  yards of fabric cost at \$10.99 a yard?
- 13.** What is the interest charge on \$45.75 at 1.8% interest?
- 14.** A person owes \$252.00 on his charge card. If he pays a minimum payment of \$15.00, what will the unpaid balance be? If the interest rate is 1.5%, what will the interest charge and the new balance be?
- 15.** A layaway plan requires a 20% deposit. How would you calculate the amount of the deposit and the balance due for a dress that costs \$158.90?



### Test-Taking Tip

Before you answer any question on a test, skim through the whole test to find out what is expected of you.