Grade 12
Essential Mathematics
Achievement Test

## Student Booklet

January 2014

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## Grade 12 Essential Mathematics Achievement Test Student Booklet (January 2014)

## DESCRIPTION

Total Possible Marks: 83
Maximum Time: $\mathbf{1 2 0}$ minutes
This test consists of six parts:

| Learning Unit | Suggested Time <br> to Complete | Marks |
| :--- | :---: | :---: |
| Home Finance | $15-20$ minutes | 18 |
| Probability | $10-15$ minutes | 14 |
| Vehicle Finance | $20-25$ minutes | 18 |
| Geometry and Trigonometry | $15-20$ minutes | 15 |
| Precision Measurement | $15-20$ minutes | 8 |
| Statistics | $15-20$ minutes | 10 |

## GENERAL DIRECTIONS

- You may use the Formula Sheet: Essential Mathematics found at the end of this booklet and your study sheet.
- Use of a scientific calculator and ruler may be necessary. Graphing calculators are not permitted.
- Read all instructions on the test carefully.
- If you need more space to answer a question, extra pages may be provided by your teacher. Write your booklet ID number and question number on any extra page(s) used and staple the additional page(s) into the booklet where your answer begins.



## Remember to

- show all your work in this booklet
- use your Formula Sheet
- use your study sheet
- use a scientific (non-graphing) calculator
- use a ruler


## DIRECTIONS

- Show complete answers in the space(s) provided in this booklet.
- Let the mark values for each question guide you in answering the question.
- Show all your work.
- Be sure to include units in your final answer.
- Use your Formula Sheet and your study sheet.
- Provide explanations and justifications.
- Use a well-organized method to communicate your answer.


## Directing Words

Some questions may include directing words such as explain, state, and calculate. These words are explained below.

| The Word | The question is asking for... |
| :--- | :--- |
| identify/choose | the appropriate answer(s) from a given list of choices |
| state | a word, sentence, or number, without an explanation |
| describe/explain | words or symbols, diagrams, charts or graphs, or other methods <br> that clearly show what you are thinking |
| justify/support | an explanation, information, or evidence that shows why your <br> method, idea, or answer is correct |
| sketch | a reasonably neat picture or diagram (not necessarily to scale) <br> that shows or explains an idea, concept, or method |
| calculate/determine | a mathematical formula, an algebraic equation, or a numerical <br> calculation to solve a problem |

PLEASE WAIT UNTIL THE TEACHER TELLS YOU TO TURN THE PAGE.

## Home Finance

## 4 Marks

1. Carrie is thinking of purchasing a house. The monthly mortgage payment, heating cost, and property tax would be $\$ 836.25, \$ 150$, and $\$ 135$, respectively. Carrie has a gross monthly income of \$2800.
A) Determine Carrie's Gross Debt Service Ratio (GDSR). (3 marks)
B) Explain whether Carrie can afford to purchase this house. (1 mark)
2. Determine the monthly payment for a mortgage of $\$ 235000$ at an interest rate of $4 \%$ for a period of 25 years.

## Amortization Period of Mortgage Loan When Paid Monthly

| Amortization Period of Mortgage Loan <br> (Blended payment of principal and interest per $\$ 1000$ of loan) |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Interest Rate | $\mathbf{5}$ years | $\mathbf{1 0}$ years | $\mathbf{1 5}$ years | $\mathbf{2 0}$ years | $\mathbf{2 5}$ years |
| $4.00 \%$ | $\$ 18.40$ | $\$ 10.11$ | $\$ 7.38$ | $\$ 6.04$ | $\$ 5.26$ |
| $4.25 \%$ | 18.51 | 10.23 | 7.50 | 6.17 | 5.40 |
| $4.50 \%$ | 18.62 | 10.34 | 7.63 | 6.30 | 5.53 |
| $4.75 \%$ | 18.74 | 10.46 | 7.75 | 6.44 | 5.67 |
| $5.00 \%$ | 18.85 | 10.58 | 7.88 | 6.57 | 5.82 |
| $5.25 \%$ | 18.96 | 10.70 | 8.01 | 6.71 | 5.96 |
| $5.50 \%$ | 19.07 | 10.82 | 8.14 | 6.84 | 6.10 |
| $5.75 \%$ | 19.19 | 10.94 | 8.27 | 6.98 | 6.25 |
| $6.00 \%$ | 19.30 | 11.07 | 8.40 | 7.12 | 6.40 |
| $6.25 \%$ | 19.41 | 11.19 | 8.53 | 7.26 | 6.55 |
| $6.50 \%$ | 19.53 | 11.31 | 8.66 | 7.41 | 6.70 |
| $6.75 \%$ | 19.64 | 11.43 | 8.80 | 7.55 | 6.85 |
| $7.00 \%$ | 19.75 | 11.56 | 8.93 | 7.70 | 7.00 |
| $7.25 \%$ | 19.87 | 11.68 | 9.07 | 7.84 | 7.16 |
| $7.50 \%$ | 19.98 | 11.81 | 9.21 | 7.99 | 7.32 |
| $7.75 \%$ | 20.10 | 11.94 | 9.34 | 8.13 | 7.47 |
| $8.00 \%$ | 20.21 | 12.06 | 9.48 | 8.28 | 7.63 |

3. State two (2) examples of emergency home repair costs.
4. Calculate the total cost of insurance for a house valued at $\$ 250000$ with comprehensive insurance in Area 3 and a $\$ 500$ deductible.

Use the Manitoba Homeowner's Insurance Rates table on the facing page.

## Manitoba Homeowner's Insurance Rates

| Manitoba Homeowner's Insurance Rates (\$500 deductible) |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Winnipeg |  | Area 2 |  | Area 3 |  | Area 4 |  |
| Amount | Standard | Comprehensive | Standard | Comprehensive | Standard | Comprehensive | Standard | Comprehensive |
| \$ 50000 | 195 | 214 | 147 | 161 | 196 | 216 | 261 | 287 |
| \$ 55000 | 216 | 238 | 160 | 176 | 217 | 239 | 289 | 318 |
| \$ 60000 | 237 | 260 | 173 | 190 | 237 | 261 | 315 | 347 |
| \$ 65000 | 252 | 277 | 187 | 205 | 255 | 281 | 339 | 373 |
| \$ 70000 | 266 | 303 | 200 | 220 | 270 | 297 | 359 | 395 |
| \$ 75000 | 294 | 314 | 210 | 231 | 285 | 314 | 379 | 417 |
| \$ 80000 | 310 | 323 | 221 | 243 | 302 | 332 | 402 | 462 |
| \$ 85000 | 318 | 333 | 226 | 249 | 313 | 344 | 416 | 458 |
| \$ 90000 | 324 | 349 | 231 | 254 | 324 | 356 | 431 | 474 |
| \$ 95000 | 348 | 370 | 244 | 268 | 345 | 380 | 459 | 505 |
| \$100 000 | 364 | 393 | 260 | 286 | 361 | 397 | 480 | 528 |
| \$105 000 | 390 | 417 | 278 | 306 | 378 | 416 | 503 | 553 |
| \$110 000 | 402 | 441 | 293 | 322 | 393 | 432 | 523 | 575 |
| \$115000 | 418 | 464 | 299 | 329 | 409 | 450 | 544 | 598 |
| \$120 000 | 436 | 487 | 309 | 340 | 424 | 466 | 564 | 620 |
| \$125000 | 451 | 510 | 319 | 351 | 444 | 488 | 591 | 650 |
| \$130 000 | 472 | 543 | 339 | 373 | 466 | 513 | 620 | 682 |
| \$135000 | 498 | 557 | 345 | 380 | 477 | 525 | 634 | 697 |
| \$140 000 | 523 | 580 | 358 | 394 | 496 | 546 | 660 | 726 |
| \$145000 | 538 | 596 | 375 | 413 | 508 | 559 | 676 | 744 |
| \$150 000 | 550 | 604 | 385 | 424 | 520 | 572 | 692 | 761 |
| \$155 000 | 557 | 613 | 398 | 438 | 551 | 606 | 733 | 806 |
| \$160 000 | 565 | 622 | 413 | 454 | 569 | 626 | 757 | 833 |
| \$165 000 | 572 | 629 | 425 | 468 | 589 | 648 | 783 | 861 |
| \$170 000 | 590 | 647 | 441 | 485 | 609 | 670 | 810 | 891 |
| \$175000 | 607 | 668 | 451 | 496 | 624 | 686 | 830 | 913 |
| \$180 000 | 620 | 686 | 466 | 513 | 648 | 713 | 862 | 948 |
| \$185000 | 636 | 702 | 478 | 526 | 667 | 734 | 887 | 976 |
| \$190 000 | 652 | 717 | 492 | 541 | 705 | 776 | 938 | 1032 |
| \$195000 | 678 | 742 | 504 | 554 | 720 | 792 | 958 | 1054 |
| \$200 000 | 692 | 771 | 519 | 571 | 726 | 799 | 966 | 1063 |
| Additional Amounts per $\$ 1000$ coverage | Add: <br> \$3.15 | Add: <br> $\$ 3.50$ | $\begin{aligned} & \text { Add: } \\ & \$ 2.75 \end{aligned}$ | Add: <br> \$3.03 | $\begin{aligned} & \text { Add: } \\ & \$ 3.55 \end{aligned}$ | Add: <br> \$3.91 | Add: $\$ 4.72$ | $\begin{aligned} & \text { Add: } \\ & \$ 5.19 \end{aligned}$ |

\$200 deductible-Increase premium by 10\%
5. A property has a portioned assessment of $\$ 120000$ and has 60 feet of frontage. The municipal mill rate is 13.01 mills. There is a special lighting levy of $\$ 3.50$ per foot of frontage. Education taxes are $\$ 1903.20$ and there is a Provincial Property Tax Credit of $\$ 750$. Calculate the total taxes due for this property.

All calculations and answers must appear on this page. The Statement and Demand for Taxes on the facing page is provided for rough work only.

STATEMENT AND DEMAND FOR TAXES

MUNICIPAL TAXES

| Description |  | Total Port <br> Assessment | Mill Rate | Levy |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| General Municipal |  |  |  |  |  |
| By-Law No. | Term | Type | Frontage Levy | Mill Rate | Levy |
|  |  |  |  |  |  |
|  |  |  |  |  |  |

## EDUCATIONAL

 TAXES| Description | Total Port <br> Assessment | Mill Rate | Levy |
| :--- | :---: | :---: | :---: |
| Provincial Education 1 <br> Provincial Education 2 <br> School Division Tax |  |  |  |

PROVINCIAL TAX CREDITS

| (See Manitoba <br> Enclosure for <br> Additional <br> Information) | Assessment | Levy |
| :--- | :--- | :---: |
|  | Manitoba Resident Homeowner Tax Assistance |  |


| TOTAL TAXES DUE |  |  |  |  |  |  |  |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| Municipal Tax | Education Tax | Total Taxes | Prov. Credits | Net Taxes | Arrears/Credits | Added Taxes | Taxes Due |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |

No marks awarded for work done on this page.
Provide your answers on page 6.
6. Dan would like to move out of his parents' house. He can afford $\$ 700$ per month, either for a monthly rent payment or for a monthly mortgage payment. State two (2) reasons why he should rent, rather than purchase, a place to live such as an apartment or a house.

# Probability 

2 Marks

7. State the probability of "two out of five" as a decimal number and as a percent.
decimal number: $\qquad$
percent: $\qquad$
8. The probability that John will get a construction contract is 0.33 . It will cost him $\$ 25000$ to prepare his bid and, if he gets the contract, it will be worth $\$ 100000$.
A) Determine his expected value. (3 marks)
B) Justify whether he should bid on the job, based on your answer in Part A. (1 mark)
9. Explain the difference between odds and probability.
10. The City of Selkirk is planning a Fun Day.
A) The probability of it raining on Fun Day is 3 out of 24 . State the odds that it will not rain on Fun Day. (1 mark)
B) The odds for winning a prize at Fun Day are $2: 1$. State the probability of winning a prize. (1 mark)
11. Erwin is a farmer in rural Manitoba. There is an equal probability that a farmer in Erwin's area will plant one of two crops: wheat or canola. Erwin surveys 10 farmers in the area and finds out that 7 of them plan to plant wheat.
A) State the theoretical probability that a surveyed farmer will plant wheat. (1 mark)
B) State the experimental probability that a surveyed farmer will plant canola. (1 mark)
C) Explain why Erwin might decide to plant canola even though most farmers in the area are planning to plant wheat. (1 mark)
12. A fair six-sided cube numbered from 1 to 6 is rolled. State the probability that a 4 or less ( $1,2,3$, or 4 ) will be rolled.

## Vehicle Finance

3 Marks
13. Tom decides to buy a new car in Manitoba for $\$ 32400$. He adds a tow package to the car for $\$ 3000$. The freight is $\$ 650$. The dealership gives him $\$ 12000$ for his old car.

Calculate the cost, including taxes, of purchasing the new vehicle.
14. Mary borrows $\$ 18500$ from her bank to purchase a car. The bank offers her an interest rate of $6.75 \%$ for 4 years.

| Interest <br> Rate (\%) $\mathbf{1}$ $\mathbf{2}$ $\mathbf{3}$ $\mathbf{4}$ <br> 5.00 85.61 43.87 29.97 23.03 <br> Per \$1000 borrowed     |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 5.25 | 85.72 | 43.98 | 30.08 | 23.14 | 18.97 |
| 5.50 | 85.84 | 44.10 | 30.20 | 23.26 | 19.10 |
| 5.75 | 85.95 | 44.21 | 30.31 | 23.37 | 19.22 |
| 6.00 | 86.07 | 44.32 | 30.42 | 23.49 | 19.33 |
| 6.25 | 86.18 | 44.43 | 30.54 | 23.60 | 19.45 |
| 6.50 | 86.30 | 44.55 | 30.65 | 23.71 | 19.57 |
| 6.75 | 86.41 | 44.66 | 30.76 | 23.83 | 19.68 |
| 7.00 | 86.53 | 44.77 | 30.88 | 23.95 | 19.80 |
| 7.25 | 86.64 | 44.89 | 30.99 | 24.06 | 19.92 |
| 7.50 | 86.76 | 45.00 | 31.11 | 24.18 | 20.04 |
| 7.75 | 86.87 | 45.11 | 31.22 | 24.30 | 20.16 |
| 8.00 | 86.99 | 45.23 | 31.34 | 24.41 | 20.28 |

A) Calculate the monthly payment. (2 marks)
B) Calculate the total amount of interest paid over the life of the loan. (2 marks)
15. Dallas needs a vehicle to get to work. He has decided which vehicle he wants. State two (2) advantages of buying the vehicle, rather than leasing it.
16. Tom's vehicle uses 12.8 L of fuel for every 100 km driven. The cost of fuel is $\$ 1.20 /$ Litre. Calculate the cost of fuel for Tom to drive 3000 km .
17. Robert took his vehicle in for servicing at a Manitoba dealership. The dealership charged $\$ 90$ per hour for labour. The servicing took 1.5 hours to complete. Two (2) windshield wipers were replaced at a cost of $\$ 12$ each. Four (4) winter tires were put on at a cost of $\$ 120$ each. Calculate the total cost, including tax, of the servicing.
18. State two (2) factors that determine the cost of vehicle insurance in Manitoba.
19. Tammy drives her car 20 kilometres to work each day. State the type of insurance policy Tammy will need for proper coverage.

## Geometry and Trigonometry

2 Marks
20. Given the triangle below, calculate the length of side $\mathbf{a}$ in centimetres.

11.2 cm
21. The Sine Law is often used in construction, commercial, industrial, or artistic applications.
A) Demonstrate one use of the Sine Law in the real world by performing the following two steps: (2 marks)

- State a specific example where Sine Law is used.
- Support your example with a written explanation of how Sine Law is used.
B) Sketch a reasonably neat picture or diagram (not necessarily to scale) that supports your example in Part A. (1 mark)

22. Given the triangle below, calculate the measure of angle C , in degrees.

23. Polygons are often used in construction, commercial, industrial, or artistic applications.
A) Demonstrate one use of the various properties of polygons in the real world by performing the following two steps: (2 marks)

- State a specific example where the various properties of polygons are used.
- Support your example with a written explanation of how the various properties of polygons are used.
B) Sketch a reasonably neat picture or diagram (not necessarily to scale) that supports your example in Part A. (1 mark)

24. Choose the letter that best completes the statement below.

Refer to the following diagram. It is true that:

a) the diagonals are equal
b) the consecutive angles are equal
c) the diagonals are perpendicular
d) the opposite angles are equal

Answer: $\qquad$
25. Determine (by illustration or calculation) the total number of diagonals in a regular six-sided polygon.
26. Choose the letter that best completes the statement below.

An isosceles triangle must have
a) a right angle
b) two sides of the same length
c) all angles with different measures
d) all acute angles

Answer: $\qquad$
27. A coin is in the shape of a regular polygon with 11 sides. State the measure of a central angle in degrees.


## Precision Measurement

1 Mark

28. Explain why a timer for a 100 m race would need to be more precise than a timer for a 10 km run.
29. The length of a school's garden is measured using a stick that has been cut to 1 metre in length. State the uncertainty in the measurements made using the stick.
30. Describe a measurement situation and explain why a certain degree of accuracy would be required.
31. A company manufactures cylinders that must have a mass of 4.82 kg , within a tolerance of 0.24 kg .
A) State the minimum mass. (1 mark)
B) State the maximum mass. (1 mark)
32. Explain why the concept of tolerance would be important when installing kitchen cabinets.

## Statistics

2 Marks
33. The data below shows the amount of snow that fell during a 7-day period in Springfield, Manitoba.

| Sunday | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2 cm | 0 cm | 1 cm | 12 cm | 4 cm | 0 cm | 3 cm |

A) State the median daily snowfall for the period. (1 mark)
B) State the mode of daily snowfall for the period. (1 mark)
34. Mrs. Themark's class of 10 students had the following results (as percents) on a recent unit test:

| 10 | 65 | 75 | 82 | 90 |
| :--- | :--- | :--- | :--- | :--- |
| 57 | 67 | 78 | 83 | 91 |

A) Mrs. Themark wants to determine the class average by calculating the trimmed mean, by removing the highest and lowest result. Calculate the trimmed mean. (2 marks)
B) Explain why the mark of $10 \%$ could be considered an outlier. (1 mark)
35. A student scored in the 99th percentile of her class, yet was unhappy with her test mark. Explain how she could be unhappy with this result.
36. Fifty (50) members of a football team are weighed. Thomas weighs 165 pounds. Four (4) players weigh less than Thomas.
A) Calculate Thomas's percentile rank. (2 marks)
B) Explain how Thomas's weight compares to the weight of the other team members. (1 mark)

## Formula Sheet: Essential Mathematics

| Name of Formula | Details | Formula |
| :---: | :---: | :---: |
| Percentile Rank <br> (P) | $\begin{aligned} & b= \text { number of raw scores } \\ & \text { below the given score } \\ & n= \text { total number } \\ & \text { of raw scores } \end{aligned}$ | $P=\frac{b}{n} \times 100$ |
| Simple Interest <br> (I) | $\begin{aligned} P & =\text { principal } \\ r & =\text { annual interest rate } \\ t & =\text { time in years } \end{aligned}$ | $I=P r t$ |
| Gross Debt Service Ratio (GDSR) |  | $G D S R=\frac{\begin{array}{c} \text { Monthly } \\ \text { Mortgage }+\begin{array}{c} \text { Monthly Property }+ \text { Monthly } \\ \text { Payment } \end{array} \\ \text { Gross Monthly Income } \end{array}}{\text { Taxes }} \times 100$ |
| Expected Value <br> (EV) | $P=$ probability | $E V=P($ win $) \times$ \$gain $-P($ lose $) \times$ \$ loss |
| Sum of Interior Angles of Polygons (S) | $n=$ number of sides | $S=180^{\circ}(n-2)$ |
| Central Angle of Regular Polygons (C) | $n=$ number of sides | $C=\frac{360^{\circ}}{n}$ |

## Trigonometric Laws

Sine Law $\quad \frac{\sin \mathrm{A}}{a}=\frac{\sin \mathrm{B}}{b}=\frac{\sin \mathrm{C}}{c}$
Cosine Law $\quad a^{2}=b^{2}+c^{2}-2 b c \cos \mathrm{~A}$

## Tax Rates

Federal

> Goods and Services
> Tax (GST)

Provincial

> Provincial Sales Tax (PST)

8\%

