# BUSINESS MATH, FINAL EXAM 1 QUESTIONS WITH CORRECT ANSWERS

piece-rate - ANSWER-some employees are paid for each item or piece they produce; Number of Pieces Produced x Piece Rate = Gross Pay

per diem - ANSWER-means "by the day"; employees are paid a fixed amount by their employer; Per Diem Rate x Number of Days = Gross Pay

tip - ANSWER-an amount of money given to someone for services they provide; also called gratuity; Tip Percent x Total Bill = Tip Amount

deductions - ANSWER-subtractions from gross pay

withholding taxes - ANSWER-the federal government, as well as many states and cities, require employers to deduct money from employee wages for income taxes, plus social security and Medicare taxes

withholding allowance - ANSWER-used to reduce the amount of tax withheld

FICA - ANSWER-include disability benefits, Medicare, retirement benefits, and survivors' benefits

Medicare - ANSWER-tax rate is 1.45%

social security - ANSWER-tax rate is 6.2%

overall tax rate - ANSWER-7.65%

net pay (take-home pay) - ANSWER-after all deductions are subtracted from gross pay, an amount remains; Gross Pay - Deductions = Net Pay

employee benefits (fringe benefits) - ANSWER-many employers provide other things of value; for examples, low-cost health and accident insurance, life insurance, pensions, paid holidays, sick leave, vacation time, the use of a car, a credit union, uniforms, parking, discounts for purchases of merchandise, recreational facilities, child care, and education or training

job expenses - ANSWER-union or professional dues; commuting expenses, uniforms, licenses, and tools

net job benefits - ANSWER-subtract total job expenses from total job benefits; Total Job Benefits - Job Expenses = Net Job Benefits

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**Sonya Shafer** 

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