



## Workers' Compensation Insurance

Vocab:

Workers' Compensation Insurance- helps pay your wage while you are injured from work.

**LESSON  
13.5****EXAMPLE**

The base rate for workers' compensation insurance for underground coal mining in one state is \$19.89 per \$100 paid to employees. The total monthly payroll for a small underground mine is \$176,800.

What is the monthly premium for workers' compensation insurance?

$$19.89 \left( \frac{176,800}{100} \right) = \$35,165.52$$

**LESSON  
13.5**

Complete the problem. Check your answer in the back of the book.


1. The owner of McCothche Machine Shop pays the base rate of \$5.52 per \$100 paid in wages. The payroll for September is \$91,780. What is that month's premium for workers' compensation insurance?

$$5.52 \left( \frac{91,780}{100} \right) = \$5066.26$$

**LESSON  
13.5**

For Problems 2–5, find the monthly premium for workers' compensation insurance.

	Type of Business	Monthly Payroll	Base Rate per \$100	Monthly Premium
2.	Janitorial service	\$ 980	\$ 4.90	

$$4.90 \left( \frac{980}{100} \right) = \boxed{\$48.02}$$


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# Travel Expenses

## Vocab:

Travel Expenses- included's transportation, lodging, meals, fees, etc.

Business Credit Cards-  
PROS: you don't pay; don't have to monitor  
CONS: unapproved expenses; lost cards

$$\text{Total Travel Expenses} = \text{Cost of Transportation} + \text{Cost of Lodging} + \text{Cost of Meals} + \text{Additional Costs}$$

**LESSON  
13.6**

**EXAMPLE 1**

Diversified Sales Company will reimburse Roger Martin for attending a 3-day marketing conference. Diversified will pay him \$0.55 per mile. Martin's expenses included the following:

Expense Category	Amount
Hotel (9/6)	\$274.50
Hotel (9/7)	\$274.50
Conference Reg.	\$195.00
Meals (9/6)	\$ 79.12
Meals (9/7)	\$ 98.23
Meals (9/8)	\$ 35.62
Mileage	(240 miles round-trip)
Tolls	\$ 17.50

$240(0.55) = 132$

\$1106.47

**LESSON  
13.6**

Complete the problems. Check your answers in the back of the book.

1. Cost of transportation to a software conference is \$976. Cost of lodging is \$219 a night for 3 nights. Cost of meals is \$87.52, \$56.90, and \$147.80. Additional costs are \$489 conference registration fee. Find the total travel expenses.

$$\begin{array}{r} 976 \\ + 3(219) \\ + 87.52 \\ + 56.90 \\ + 147.80 \\ + 489 \\ \hline \boxed{\$2,414.22} \end{array}$$

**LESSON  
13.6**

Complete the problems. Check your answers in the back of the book.

2. Cost of transportation to a nursing conference is \$1,235. Cost of lodging is \$239 a night for 4 nights. Cost of meals is \$67.55, \$42.56, \$68.52, and \$97.87. Additional costs are \$590 conference registration fee. Find the total travel expenses.

$$\begin{array}{r} 1235 \\ + 4(239) \\ + 67.55 \\ + 42.56 \\ + 68.52 \\ + 97.87 \\ + 590 \\ \hline \boxed{\$3057.50} \end{array}$$



**LESSON**  
**13.6**
**EXAMPLE 2** Algebra

Nancy Hoover had total travel expenses of \$438. Her transportation cost \$146, her lodging \$219, and additional costs were \$25. If dinner cost twice as much as lunch, how much was her lunch? How much was her dinner?

$$438 = 146 + 219 + 25 + l + 2l$$

$$438 = 390 + 3l$$

$$\begin{array}{r} -390 \\ \hline 48 = 3l \end{array}$$

$$\frac{48}{3} = \frac{3l}{3}$$

$$16 = l$$

$$2(16) = 32 \text{ for dinner}$$

**LESSON  
13.6**

Complete the problem. Check your answer in the back of the book.

3. Maldo Geronimo conducts two-day training sessions for a respiratory care equipment company at various locations throughout the country. His expenses are: lodging \$235 per night, transportation \$495, breakfast and lunch \$56 per day. He has a budget of \$1,200. What is the maximum he can spend on dinner each of the two nights?

$$1200 = 235 + 495 + 2(56) + 2d$$

$$1200 = 842 + 2d$$
$$-842 \quad -842$$

$$358 = 2d$$

$$\boxed{\$179 = d}$$