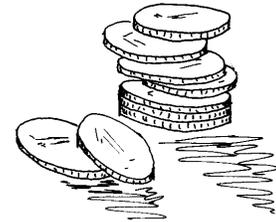


How much is your gift worth?



UNIT 4

This unit teaches calculations with percentages and fractions in the context of giving money. Students are encouraged to consider how they decide upon the value of a gift.

Using this unit

Time: between one and one and a half hours

Level: Intermediate (except Task 6 which is a Higher extension)

Background

Tithing was a practice followed by the Jews of the Old Testament. When the nation of Israel was first established, one of the twelve tribes, the Levites, was chosen to be the priests, to perform the religious duties. They were not given their own land and hence had nothing to support themselves with. To provide them with the necessities of life, the system of tithing was established (Numbers chapter 18 verses 20 - 24). The tithe consisted of a tenth of the produce of the land.

In the New Testament there is no clear statement insisting on the giving of tithes. Jesus certainly expected it of the Jews of the day (Luke chapter 11 verse 42) as it was still part of their religious practice. There are, though, many references to giving to the poor and needy, and a general assumption that Christians have a responsibility to those in need (Matthew chapter 19 verse 21, Matthew chapter 25 verses 34 - 40, 2 Corinthians chapter 8 verses 10 - 15, Galatians chapter 2 verse 10).

Today, some Christians put aside a tenth of their income as their tithe. Often this is given directly to their church, as most church buildings and church ministers are financed solely by the contributions of members of the congregation, just as the Levite priests were supported by the gifts of the other Israelites.

Covenanting

Regular giving to a charity can be made through a Deed of Covenant.

A covenant is a contract between two people or a promise made by one person to another. When a Deed of Covenant has been made, the charity can claim back the tax paid on the money given. This depends upon the giver having paid tax in the first place. The amount claimed back is normally calculated at the basic rate of Income Tax. In addition to the extra money received, a covenant encourages regular giving, thereby stabilising the income of the charity.

Mathematical content

AT2

- ◆ Calculations with money, wages and time
- ◆ Calculations with fractions
- ◆ Finding percentages of quantities
- ◆ Expressing one number as a percentage of another
- ◆ Finding original quantities from percentages

Spiritual and moral development

In the context of how people give to churches and charities, students are encouraged to consider how to value a gift and to see that this depends upon the attitude and wealth of the giver, rather than on the actual amount given.

◆ Students will need a calculator.

Notes on the activities

Wages

Note: Students may need to be reminded that there are not exactly 4 weeks in most months.

This is a preliminary section and may be missed out without any harm to the unit if the students are confident with the processes involved.

Task 1 answers:

Lucy	£480.00	£2,080.00	
Stephen	£168.63	£730.73	
Kalbir	£204.24		£10,620.48
Arnold	£276.93		£14,400.36
Leeming		£543.92	£6,527.04
Andrew		£1,001.00	£12,012.00

Tithing

A good way to start this section could be through a discussion about how voluntary organisations are funded. Charity shops, raffles and other ideas may be discussed as good or bad fund raising methods.



Focus on to the church, and discuss what expenses the church has and how it gathers funds. Explain how the majority of funds are provided by the congregation, and introduce the idea of tithing. Discuss responsibility.

Task 2 answers:

- a) £102 b) £1,224 c) £23.54
- £134.38
- £18.78
- a) £187.50 b) £9,750

Task 3 answers:

- a) £26 b) £1,352 c) £13,520
- £217.20

Gifts

Task 4: 3. The story of ‘the widow’s mite’ is recorded in Luke chapter 21 verses 1 - 4 and Mark chapter 12 verses 41 - 44. Students are encouraged to value a gift by the cost to the giver rather than the size of the gift.

Task 4: 5. This question can be developed into a class discussion. Students could write down their own responses and



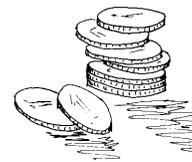
then some could be asked to read theirs out for others to comment upon.

Task 4: 6. The written responses need not be shared, but any good ideas for use of gifts from the class as a whole could be discussed.

Some of the questions may raise further issues to discuss, such as, “why should people give money to churches?” and “what happens if the church does not receive enough money to make ends meet?” Try to provide time to discuss these issues as a conclusion to the work.

Task 4 answers:

- 11.9%
- 13.7%
- Delphia £1800 11.85%
Stephen £1430 13.68%
a) Delphia
b) Stephen



Covenanting

This section is more suitable for higher level GCSE students.

Remind the students to read the ‘notes’ before completing the covenant form. In particular, they must sign it in the presence of their witness.

Task 6 answers:

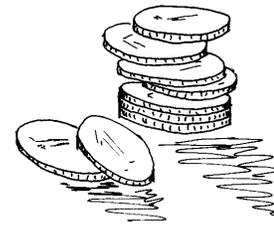
	reclaimed tax	total
1. a)	£20.00	£80.00
b)	£180.00	£720.00
c)	£33.33	£133.33
d)	£41.74	£166.96

Extra Activities

Invite a local church minister to talk about fund-raising and financial issues.

Investigate the costs of maintaining a church building. This would link into work on gas and electricity bills and local taxation.

How much is your gift worth?



UNIT 4

At the end of this unit, you will have worked on:

- ◆ Calculations with money, wages and time
- ◆ Calculations with fractions
- ◆ Finding percentages of quantities
- ◆ Expressing one number as a percentage of another
- ◆ Finding original quantities from percentages

You will also have learnt about:

- ◆ The Christian practice of tithing
- ◆ Judging the value of a gift

You will need a calculator.

Wages

Remember: 52 weeks = 1 year
12 months = 1 year

Example: Peter is paid £272.35 per month. If he were paid weekly, how much would he get?

First find out how much he earns in a year:
Total for one year = £272.35 x 12
= £3,268.20

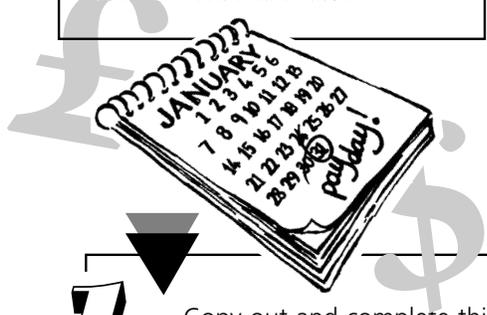
Then find out how much he earns in a week:

$$\text{Pay per week} = \frac{£3,268.20}{52}$$

$$= £62.85$$

This could have been done with one calculation:

$$\text{Pay per week} = \frac{£3,268.20 \times 12}{52}$$

$$= £62.85$$


1 Copy out and complete this table.

	Weekly	Monthly	Annually
Lucy			£24,960.00
Stephen			£8,768.76
Kalbir		£885.04	
Arnold		£1,200.03	
Leeming	£125.52		
Andrew	£231.00		

Tithing

Many people use part of their income to give to charities and good causes. Some do so because of their religious beliefs. Christians, for instance, sometimes put aside a tenth of their income (called a tithe). This is usually given to help run their church and to support people in need.

Example: Ronald earns £132.80 per week. He gives a tithe to his local church.

1. How much does he give each week?
2. How much does he give each year?

$$\begin{aligned} \text{weekly tithe} &= \frac{1}{10} \text{ of } \pounds 132.80 \\ &= \pounds 13.28 \\ \text{annual tithe} &= \pounds 13.28 \times 52 \\ &= \pounds 690.56 \end{aligned}$$



1. Leslie earns £1,020 per month. What is his tithe
a) monthly, b) annually, c) weekly?
2. Amber is paid £310.10 per week. She gives a tithe each month. How much does she give?
3. Each week David gives a tithe on his wage. If he earns £9,766.60 per annum (pa), what is David's tithe?
4. Kamaljit gives £18.75 tithe each week.
a) What is her weekly income?
b) How much does she earn in a year?

Example:

Daniel gives a tithe of his income each month, and is left £853.29.

- a) What is his tithe?
- b) What was his income before he gave his tithe?

When he gives his tithe David is left with $\frac{9}{10}$ of his income. So, divide by 9 to give $\frac{1}{10}$.

$$\text{Tithe} = \frac{\pounds 853.29}{9}$$

$$= \pounds 94.81$$

His original income is 10 times the tithe

$$\begin{aligned} \text{Original income} &= 10 \times \pounds 94.81 \\ &= \pounds 948.10 \end{aligned}$$



1. Charles has £234 left after giving his weekly tithe.
a) How much is his weekly tithe?
b) How much does he give in a year?
c) What is his annual income?
2. Lucy gives a tithe each month, and is left with £847.08. What is her weekly income?

Gifts

For some Christians, a tithe is considered to be the minimum amount to give. On top of this, they are encouraged to give whatever they are able to.

Example: Raymond earns £238 per week and sets aside £30 to give to charity. What percentage of his weekly wage does Raymond give? Write your answer correct to 1 decimal place.

$$\begin{aligned} \text{Percentage given} &= \frac{\pounds 30}{\pounds 238} \times 100\% \\ &= 12.605042 \\ &= 12.6\% \text{ (to 1 d.p.)} \end{aligned}$$

4

Give your answers to the following correct to 1 decimal place.

1. Out of the £1,265.33 she earns each month, Delphia gives £150 as tithes and gifts to her church. What percentage of her wage does she give?
2. Stephen gives £27.50 each week to his local church. His annual income is £10,452.52 pa. What percentage of his income does he give to his church?
3. The Bible tells of an occasion when Jesus pointed out a poor widow who had put two coins into the temple treasury. Even though these coins were of very small value, Jesus said that she had given more than anyone else. Can you explain why Jesus said this?
4. Copy and complete this table. Use the information in 1 and 2 above.

Name	Annual Gift	% of wage
Delphia		
Stephen		

- a) Who gives the most money?
 - b) Who gives the larger % of his/her wage?
 - c) Use your answer to question 3 to help you decide who 'gives' the most. Explain your answer.
5. How do you judge the value of a gift? Write down your answer.



6. Make a list of how you spend your pocket money.
- | e.g. Item | Amount |
|-------------|--------|
| Sweets | £0.60 |
| Mags | £1.20 |
| etc., . . . | |

7. Calculate $\frac{1}{10}$ of your pocket money.
Think about how you could use this to give to a charity or good cause.



Covenanting

If you give regularly to a charity, it is possible to make a Deed of Covenant. The word 'covenant' means a contract between two people, or a promise made by one person to another.

When you earn money you have to pay income tax. A Deed of Covenant lets the charity claim back some of the tax you have paid. The charity can claim back the 25% you have paid in tax. This means you have paid 75% of the total amount the charity receives, and the other 25% is repaid tax.

Here is an example of a covenant form. Ask your teacher for a blank copy to fill in.



Deed of Covenant

The notes below will tell you how to fill in this form.

I (a) _____ of (b)

promise to pay (c)

each year, for a minimum of 4 years, (or during my lifetime if shorter), and thereafter until I terminate this deed, such a sum as after deductions of income tax at the basic rate amounts to (d) £ _____ each (e)

Signed and delivered (f)

Date (g)

To complete this form, please get someone to witness your signature.

Witness signature (h)

Witness address (i)

Notes:

- (a) Your full name and title (Mr/Mrs/Miss/Ms/Dr/Rev/etc.)
 (b) Your full address including postcode.
 (c) The name of the charitable organisation you are giving to.
 (d) The amount you are going to give.
 (e) How often you are going to give it (month/quarter/year/other).

- (f) Your signature.
 (g) The date.
 (h) Someone who you know must witness your signature for this to be valid. Ask the person you choose as a witness to sign here.
 (i) The witness's address.

Example: A gift of £240 is covenanted to a charity.
 How much tax can the charity reclaim?
 How much money does the charity receive all together?

$$\begin{aligned}
 \text{Percentage from reclaimed tax} &= 25\% \\
 \text{Percentage from giver} &= 75\% \\
 75\% \text{ of total} &= £240 \\
 \text{Reclaimed tax} &= \frac{£240}{75} \times 25 \\
 &= £80 \\
 \\
 \text{Total received} &= \frac{£240}{75} \times 100 \\
 &= £320
 \end{aligned}$$

1. Find the reclaimed tax and total amount the charity receives for the following gifts (give your answers correct to the nearest penny where appropriate):

- a) £60 b) £540 c) £100
 d) £125.22

2. Calculate the full value of your deed of covenant.

3. Why do you think the government offers covenanting as an option?



Deed of Covenant

The notes below will tell you how to fill in this form.

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promise to pay (c) _____

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Signed and delivered (f) _____

Date (g) _____

To complete this form, please get someone to witness your signature.

Witness signature (h) _____

Witness address (i) _____

.....
Notes:

- | | |
|--|---|
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To complete this form, please get someone to witness your signature.

Witness signature (h) _____

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.....
Notes:

- | | |
|--|---|
| (a) Your full name and title (Mr/Mrs/Miss/Ms/Dr/Rev/etc.) | (f) Your signature. |
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