

CS130/230 Assignment 1

Date Assigned: Thursday, February 5, 2004

Date Due: Thursday, February 12, 2004

Total Points: 45

For this assignment you should create an Excel file that has two worksheets as follows:

After we land our first real job, we should really begin to think about saving a little bit of money. Depending on the economy, we may place our money in a savings account at the bank, invest in the stock market, or buy shares in a mutual fund.

The goal of this assignment is to forecast how the money will change over time in each of these cases.

Worksheet #1 - name it "Savings"

For this worksheet, I want you to figure out how much money you will have at the end of the period using both of these options:

- Paying in \$25 a month to a savings account that has an interest rate of 7% a year over a period of 5 years.
- Paying in \$20 a month to savings account that has an interest rate of 9% a year for a period of 10 years.

In particular, you are to design a basic spreadsheet using EXCEL (with month by month results). To do this, create columns for the initial amount, amount deposited, interest earned and the ending balance. The rows will signify the months.

Highlight the cell that contains the total amount saved for both of the options.

Worksheet #2 - name it "Stocks"

You have just been given \$100,000 to spend in the Stock Market. Using a Web Browser of your choice, I would like you to pick two stocks (I don't care how you pick them) and buy \$50,000 of each stock that you picked. The prices that you are to use for the stocks are the closing prices as of 2/5/04 (Thursday).

In the worksheet, list for each stock:

- Prev Day's Close
- Today's Close
- Percent Change
- Shares
- Present Value

1. For each stock, create the above columns and fill in the day's values.
2. Keep a running total of your stocks each day in your worksheet for the week until the assignment is due.
3. On the day that the assignment is due, calculate the total amount of money that you made or lost on each of your stocks. Label and highlight these amounts.

Worksheet #2 - name it "Mutual Fund"

Instead of taking that \$100,000 and buying stocks in the Stock Market, invest that money in a Mutual Fund. Again, either pick a Mutual Fund at random or do a little research in the top performing Mutual Funds over the last decade. The prices that you are to use for the stocks are the closing prices as of 2/5/04 (Thursday).

In the worksheet, list for your Mutual Fund:

- Prev Day's Close
- Today's Close
- Percent Change
- Shares
- Present Value

1. For each stock, create the above columns and fill in the day's values.
2. Keep a running total of your stocks each day in your worksheet for the week until the assignment is due.
3. On the day that the assignment is due, calculate the total amount of money that you made or lost on each of your stocks. Label and highlight these amounts.

Everything in the worksheet should be right justified and formatted correctly (i.e. currency, percentage, etc) except the text labels.

Once you have completed both worksheets, name your workbook 'your punetid.xls' and place it into the 'CS130 Drop' folder on 'Winter'. Your workbook must be in the drop box by 6 PM for full credit.