# **COMPUTER APPLICATIONS**

#### Overview

This event provides recognition for FBLA members who can most efficiently demonstrate computer application skills.

This event consists of two parts: an objective test taken at the NLC and a skills production test taken prior to the NLC. This is an individual event.

# **Competencies and Task Lists**

http://www.fbla-pbl.org/docs/ct/FBLA/COMPUTERAPPLICATIONS.pdf

#### **Website Resources**

- Certiport
  - http://www.certiport.com
- Jan's Illustrated Computer Literacy 101 http://www.jegsworks.com/lessons/lessonintro.htm
- Microsoft Word Mail Merge Tutorials http://mistupid.com/technical/mailmerge
- Quia How Computers Work http://www.quia.com/pages/solcomputers.html
- Webopedia http://www.pcwebopedia.com/

# **COMPUTER APPLICATIONS SAMPLE QUESTIONS**

- 1. Applied science devoted to comfort, efficiency, and safety in the workplace is called:
  - a. ergonomics
  - b. equal employment opportunity
  - c. environmental protection
  - d. employee safety protection

**Competency:** Basic Computer Terminology and Concepts

- 2. This is usually mounted inside the computer's system unit and is a large capacity and fast-access storage device.
  - a. hard disk
  - b. program's drive
  - c. floppy disk
  - d. thumb drive

**Competency:** Basic Computer Terminology and Concepts

- 3. You need to set up a table of contents for your research project, what type of tabs should you use?
  - a. left tabs
  - b. decimal tabs
  - c. center tabs
  - d. dot leader tabs

**Competency:** Basic Application Knowledge and Word Processing

- 4. Using Microsoft Word 2003 or 2007, if you wanted to find another word to replace the word "responsible" in the report you just typed, you could:
  - a. use the "translate" feature
  - b. use the "thesaurus" feature
  - c. use the help feature
  - d. use the "spell check" feature

**Competency:** Basic Application Knowledge and Word Processing

- 5. All the parts of a simplified memo (in order) are:
  - a. addressee, body, writer, enclosure, and reference initials
  - b. to, from, date, subject, body, and reference initials
  - c. addressee, body, writer, enclosure, and reference initials
  - d. date, addressee, subject, body, writer, and reference initials

**Competency:** Basic Application Knowledge and Word Processing

- 6. Which statement is **true** about a standard style memo?
  - a. the body is always double spaced
  - b. has the writer's name typed at the bottom
  - c. should be centered horizontally
  - d. has a heading TO: FROM: DATE: SUBJECT:

**Competency:** Basic Application Knowledge and Word Processing

- 7. What is full justification?
  - a. left and right margins would have straight lines
  - b. left margin would be jagged and the right margin would be a straight line
  - c. left margin would be a straight line and the right would be jagged
  - d. left and right margins would be jagged

**Competency:** Basic Application Knowledge and Word Processing

- 8. The horizontal and vertical lines on the worksheet are called:
  - a. gridlines
  - b. rows
  - c. boxes
  - d. columns

**Competency:** Spreadsheet and Database Applications

- 9. To enter text in a cell, the cell must first be:
  - a. shaded
  - b. empty
  - c. active
  - d. wide enough

**Competency:** Spreadsheet and Database Applications

- 10. The small black plus sign on the bottom right in an active cell is called the:
  - a. cell reference
  - b. fill handle
  - c. drag and drop feature
  - d. formula mode

**Competency:** Spreadsheet and Database Applications

- 11. The  $\sum$  icon is used to:
  - a. add currency
  - b. sum
  - c. average a group of numbers
  - d. decrease decimals

**Competency:** Spreadsheet and Database Applications

- 12. The point where a column and a row meet is the:
  - a. connection
  - b. table
  - c. cell
  - d. gridlines

**Competency:** Spreadsheet and Database Applications

- 13. In this view you can see and change placeholders and layouts as well as make across-the-board changes, such as adding a logo to all your slides.
  - a. slide show view
  - b. slide master view
  - c. slide sorter view
  - d. slide layout view

Competency: Presentation, Publishing, and Multimedia Applications

- 14. To have a picture appear on all slides, where do you add it?
  - a. to the slide sorter
  - b. to the slides you want to see it on
  - c. slide master
  - d. any slide

Competency: Presentation, Publishing, and Multimedia Applications

- 15. To create handouts that are more elaborate than what you can make in Microsoft Office PowerPoint 2007, you can:
  - a. print your slides and send them to a professional printer
  - b. print your slides using the slide sorter in PowerPoint
  - c. print your slides in outlined view
  - d. print your handouts from Microsoft Office Word 2007

Competency: Presentation, Publishing, and Multimedia Applications

- 16. Use this view to deliver your presentation to your audience.
  - a. presenter view
  - b. outline view
  - c. slide show view
  - d. normal view

**Competency:** Presentation, Publishing, and Multimedia Applications

- 17. Provides consistency in design and color throughout an entire presentation.
  - a. auto content wizard
  - b. design template
  - c. slide layout
  - d. background slides

Competency: Presentation, Publishing, and Multimedia Applications

- 18. This type of remote conferencing allows people at different locations to talk with one another by telephone.
  - a. video conference
  - b. teleconference
  - c. web conference
  - d. fax conference

Competency: E-mail, Integrated, and Collaboration Applications

- 19. This type of remote conferencing takes place over an Internet connection.
  - a. web conference
  - b. video conference
  - c. teleconference
  - d. mobile conference

**Competency:** Email, Integrated, and Collaboration Applications

- 20. This provides an easy way to send electronic messages to a group of people.
  - a. Bcc's
  - b. distribution lists
  - c. Cc's
  - d. Attachments

Competency: Email, Integrated, and Collaboration Applications

- 21. Mary made a copy of her favorite music CD and gave it to her friend as a gift. What law, if any, is she breaking?
  - a. copyright software
  - b. Anti-piracy software law
  - c. Right To Use software law
  - d. She isn't breaking any law. She can make one backup copy.

Competency: Email, Integrated, and Collaboration Applications

- 22. When someone invades someone else's computer without permission, it is called:
  - a. hacking
  - b. spamming
  - c. phishing
  - d. trolling

**Competency:** Netiquette and Legal

- 23. Programs offered on the Internet at **no** cost and are usually unreliable are called:
  - a. freeware
  - b. shareware
  - c. right to use
  - d. public domain

**Competency:** Netiquette and Legal

- 24. Lisa is writing a history paper. Some of the author's wording has stuck in her mind because of reading it several times. Without realizing it, she uses the wording in her paper. What just happened?
  - a. she broke copyright laws
  - b. she plagiarized her work
  - c. she broke computer privacy laws
  - d. nothing happened, because she didn't do it on purpose

**Competency:** Netiquette and Legal

- 25. A form of criminal activity using social engineering techniques to fraudulently acquire sensitive information, such as passwords and credit card details, by masquerading as a trustworthy person or business in an electronic communication is called:
  - a. spamming
  - b. phishing
  - c. flaming
  - d. trolling

**Competency:** Netiquette and Legal

- 26. This copies itself repeatedly, using up resources and possibly shutting down computers or networks.
  - a. Trojan horse
  - b. worm
  - c. spoofing
  - d. virus

Competency: Security

- 27. How can you make your password more secure?
  - a. make sure you use numbers only
  - b. make it long, using letters, numbers, symbols, and capital letters
  - c. make it up to eight characters or numbers long
  - d. make sure your password has your name somewhere in it

**Competency:** Security

- 28. What is a biometric device?
  - a. device that authenticates a person's identity using personal characteristics
  - b. guarantines infected files that it cannot remove
  - c. metric device that installs a personal firewall program on to your computer
  - d. mechanical device that helps you do something that you usually can't do

**Competency:** Security

- 29. A security system consisting of hardware and/or software that prevents unauthorized intrusion is called:
  - a. firewall
  - b. encryption
  - c. antivirus software
  - d. intrusion security system software

**Competency:** Security

- 30. Unsolicited email messages sent to many recipients is called:
  - a. phishing
  - b. unethical mail
  - c. spam
  - d. instant messaging

**Competency:** Security

# **COMPUTER APPLICATIONS SAMPLE PRODUCTION PROBLEMS**

#### JOB 1: Database

Create a database for WTD Industries to keep track of their customer information. Use the following customer information to create your database:

Custom er ID	First Nam	Last Name	Address	City	Stat e	Zip	Email address	Phone Number	Amoun t Paid	Amou nt Due
0.12	е							110		2
HK31	Hass	Kahn	1357 Spruce St.	Duck	NC	27949	hkahn@wtd.n	252-555-	\$1500.0	\$435.0
11131	an	IXaiiii	1007 Oprace Ot.	Duck	110	21343	et	7531	0	0
SA79	Shay	Adams	9753 Riding	Corolla	NC	27927	sadams@wtd.	252-555-	\$650.00	\$350.0
SATS	Silay	Auaiiis	Place	Corolla	INC	21921	net	3579	φοσο.υυ	0
DN10	Dwig	Norris	123 Main St.	Charlotte	NC	28277	dnorris@wtd.n	704-555-	\$485.00	\$200.0
DIVIO	ht	1101115	123 Mail St.	Chanone	INC	20211	et	3210	\$ <del>4</del> 65.00	0
AM65	Λ rt	Miller	5678 Elm St.	Charlotte	NC	28277	amiller@wtd.n	704-555-	\$345.00	\$500.0
Aivios	Art	willei	3076 EIIII St.	Chanotte	INC	20211	et	8765	\$343.00	0
JR41	Juan	Rivera	1470 Tall Oaks	Corolla	NC	27927	jrivera@wtd.n	252-555-	\$1900.0	\$0.00
JN41	Juan	Riveia	Dr.	Cololla	INC	21921	et	0741	0	φυ.υυ
AB23	Ana	Black	3289 Beach Dr.	Corolla	NC	27927	ablack@wtd.n	252-555-	\$0.00	\$925.0
AD23	Ana	DIACK	3209 Deach Dr.	Corolla	INC	21921	et	9823	φ0.00	0

Job 1-A: Report Created from Table

**Directions:** Create a report from the table in landscape orientation. All of the fields should be included and the report should be sorted alphabetically by the Customer ID. Adjust the widths of the columns so that you can see all of the information. Title the report Job 1-A with your name, school, and state in the title.

Print Job 1-A: Report in landscape format

Job 1-B: Report Created from Query

**Directions:** Create a query for all customers that owe at least \$200. Include the customer's first and last name, customer ID, amount paid, and amount due fields. Save the query and create a report for the query. Title the report Job 1-B with your name, school, and state in the title.

Print Job 1-B: Report from Query

Job 1-C: Report Created from Query

**Directions:** Create a query for all customers that live in Corolla. Include the customer's first and last name, city, and phone number fields. Save the query and create a report for the query. Title the report Job 1-C with your name, school, and state in the title.

Print Job 1-C: Report from Query

# **JOB 2: Mail Merge Letter**

**Directions:** Write a mail merge letter in accordance with the FBLA-PBL Format Guide. The letter is being sent from William T. Stephens, President of WTD Industries. It will be sent to all the clients in the database created in Job 1. Personalize the salutation so that it addresses each client by his or her first name.

Supply all necessary letter parts; use the current date. The body of the letter is as follows:

We would like to thank you for your business this year. It has been a very productive and successful year at WTD Industries. We have created new products and expanded our service options. In appreciation for your business this past year, we would like to offer you 10 percent off your next purchase.

We look forward to serving you in the future!

Print Job 2-A: Letter with Merge Field Print Job 2-B: Source Document

JOB 3: Table

**Directions:** Create the following table with gridlines in accordance with the FBLA Format Guide.

	TOP 5 GROSSING MOVI	ES OF A	LL TIME	
Rank	Title		Director	Worldwide Box Office Draw
1	Avatar	2009	James Cameron	\$2,781,505,847
2	Titanic	1997	James Cameron	\$1,835,300,000
3	The Lord of the Rings: The Return of the King	2003	Peter Jackson	\$1,129,219,252
4	Pirates of the Caribbean: Dead Man's Chest	2006	Gore Verbinski	\$1,065,896,541
5	Toy Story 3	2010	Lee Unkrich	\$1,062,984,497
			Total	

Use a formula to calculate the total Worldwide Box Office Draw for all five movies.

Print Job 3: Table

# **JOB 4: Spreadsheet with Charts**

Job 4-A: Create a spreadsheet using the information below.

**Title**: WTD Event Planners **Subtitle**: 4<sup>th</sup> Quarter Expenses

Expense	October	November	December	Total	Average
Advertising	2800	3500	3200		
Insurance	500	500	500		
Miscellaneous	430	650	725		
Office Supplies	376	450	410		
Payroll Tax	1400	1450	1485		
Rent	5000	5000	5000		
Travel	4800	4000	4200		
Utilities	1250	1400	1375		
Salaries	12000	12250	12400		

- 1. Calculate the total for each expense.
- 2. Calculate the average for each expense.
- 3. Calculate the total for each month.
- 4. Make the title size 18 point font, bold. Center the title over all the columns.
- 5. Make the sub title size 16 point font, bold. Center the sub-title over all the columns.
- 6. Make the column headings size 14 point, bold.
- 7. Shade the cells containing the Title and Subtitle.
- 8. Change the font color of the title and subtitle.
- 9. Format the cells with numbers in them as currency with no dollar signs, only the advertising and total row of numbers should have dollar signs.
- 10. Put a bottom border in all of the cells in the salaries row.

**Print Job 4-A1:** Formatted spreadsheet in landscape format, fitting on one page **Print Job 4-A2:** Spreadsheet with formulas in landscape format and fit on one page

#### Job 4-B: 3-D Chart

Create a 3-D pie chart for the monthly expenses for November only from the data used in Job 4-A.

- 1. Select the pie slice for the largest expense and pull the slice out from the rest of the pie.
- 2. Rotate the pie chart so that the pulled slice is positioned in the lower right.
- 3. Add the title November Expenses to the chart,
- 4. Add the percentage data labels to the pie slices.

Print Job 4-B1: 3-D pie chart on a page by itself

Create a 3-D column chart comparing the total for each month.

- Recolor the October column yellow, the November column orange, and the December column red.
- 2. Add data labels.
- 3. Remove the legend.
- 4. Add the title **TOTAL EXPENSES** to the chart.

Print Job 4-B2: 3-D column chart on page by itself

#### **JOB 5: Amortization Schedule**

Amount Borrowed	
Interest Rate	
Number of	
Payments	
Monthly Payment	

You are interested in buying a \$12,000 car. Your job is to create a spreadsheet that will calculate the monthly payments. You also will need to create an amortization schedule for the loan. The car cost is \$12,000. You are planning on a \$2,000 down payment. The interest rate is 6.5 percent and you plan to finance the car for three years.

Payment	Beginning Balance	Payment	Interest	Principal	Balance
1					

- a. Create a spreadsheet that calculates the monthly payment.
- b. Create an amortization schedule showing the fields above. Place the amortization schedule below the payment calculation.

**Print 5-A:** Payment and amortization schedule to fit on one page

**Print 5-B:** Formatted spreadsheet showing formulas for payment and amortization schedule to fit on one page

# **JOB 6: Presentation**

In this problem, you will create a presentation with eight slides.

- You may use any appropriate design template for the presentation.
- Use the information below to create each slide.
- Use a table layout on slide 2.
- Hyperlink each word in the table on slide 2 to its corresponding slide. (Simile to slide 3, Metaphor to slide 4, etc.)
- Add at least one appropriate image on slides 3 8. (Minimum of six images)
- Format the presentation appropriately.

# Slide 1 (Title Slide)

#### Poetry Terms

Your Name, School, State, and Job 6

# Slide 2

# Poetry Terms

Simile	Metaphor
Personification	Alliteration
Onomatopoeia	Rhyme

# Slide 3

# Simile

- Compares two unlike things using "like" or "as"
  - His temper was as ferocious as a lion.
  - Her lips were like a ruby.

# Slide 4

# Metaphor

- Compares two unlike things by saying one is the other
  - o The sun is a ball bouncing through the sky.

# Slide 5

# Personification

- Gives human characteristics to non-human things
  - o The leaves shivering in the sun.

# Slide 6

# Alliteration

- Repetition of beginning consonant sounds
  - Creamy and crunchy
  - o Seven silly salesmen saw six swans swimming
  - o She sells seashells by the seashore

# Slide 7

# Onomatopoeia

- Words that imitate sounds
  - o Buzz
  - Hiss
  - Moo
  - o Grrr
  - Meow

# Slide 8

# Rhyme

- Repetition of sounds at the ends of words
  - o Simple, Pimple
  - o Take, Rake, Snake
  - o Mountain, Fountain

# Print Job 6: Presentation showing six slides

Business Proc	edures Answer Key	
1) B	11) A	21) A
2) D	12) A	22) D
3) B	13) C	23) C
4) A	14) A	24) C
5) C	15) B	25) D
6) B 7) C	16) D 17) C 18) C 19) A	26) A
7) C	17) C	27) B
8) B	18) C	28) A
	19) A	,
,		
10) D	20) C	30) A
	lications Answer Key	Lan
1) A	11) B	21) A
2) A	12) C	22) A
3) D	13) B 14) C	23) A
4) B	14) C	24) B
5) D	15) D	25) B
,		
7) A	17) B	27) B
8) A	18) B	28) A
9) C	19) A	29) A
10) B	20) B	30) C
Computer Prok	olem Solving Answer Key	
1) A	11) D	21) C
2) A	12) A	22) C
2) 7		
3) D		23) D
4) B	14) A 15) C 16) C	24) C 25) C 26) C
5) D	15) C	25) C
6) B	16) C	26) C
7) A	17) C	27) C
8) D	18) B	28) A
9) C	19) A	
l '	: _	· -
10) C	20) B	(30) B
Cyber Security		(24)
1) A	11) D	21) A
2) C 3) C	12) C	22) D
	12) C 13) B 14) D 15) C 16) D	23) A
4) A	14) D	24) B
5) D	15) C	25) D
6) B	16) D	26) B
6) B 7) C	17) B	27) D
8) A	17) D	28) D
0) 7		
9) B	19) A	29) A
10) A	20) B	30) C

# **COMPUTER APPLICATIONS PRODUCTION ANSWER KEY**

# JOB 1-A: Report Created from Table-Alpha Last Name

# Job 1-A, Your Name, School, State

Customer ID	First Name	Last Name	Address	City	State	Zip	E-mail Address	Phone Number	Amount Paid	Amount Due
SA70	Shay	Adams	9753 Riding Place	Corolla	NC	27927	sadams@wtd.net	(252) 555-3579	\$650.00	\$350.00
MT75	Michael	Taylor	5791 Lane Dr.	Charlotte	NC	28277	mtaylor@wtd.net	(704) 555-1975	\$200.00	\$75.00
JR41	Juan	Rivera	1470 Tall Oaks Dr.	Corolla	NC	27927	jrivera@wtd.net	(252) 555-0741	\$1,900.00	\$0.00
HK31	Hassan	Kahn	1357 Sprce St.	Duck	NC	27949	hkahn@wtd.net	(252) 555-7581	\$1,500.00	\$435.00
DN10	Dwight	Norris	123 Main St.	Charlotte	NC	28277	dnorris@wtd.net	(704) 555-3210	\$485.00	\$200.00
AM65	Art	Miller	5678 Elm St.	Charlotte	NC	28277	amiller@wtd.net	(704) 555-8765	\$345.00	\$500.00
AB23	Ana	Black	3289 Beach Dr.	Corolla	NC	27927	ablack@wtd.net	(252) 555-9823	\$0.00	\$925.00
day, April 15, 201	11									

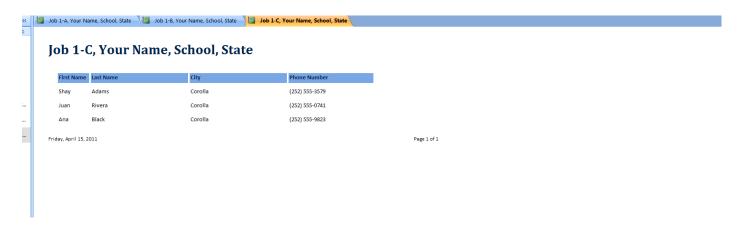
Page

**JOB 1-B: Report Created From Query** 

# Job 1-B, Your Name, School, State

First Name	Last Name	Customer ID	Amount Paid	Amount Due
Hassan	Kahn	HK31	\$1,500.00	\$435.00
Shay	Adams	SA70	\$650.00	\$350.00
Art	Miller	AM65	\$345.00	\$500.00
Ana	Black	AB23	\$0.00	\$925.00
Friday, April 15, 2011				

**JOB 1-C: Report Created from Query** 



# JOB 2-A: Mail Merge Letter FIELDS MAY VARY WITH NAMES

Current Date

«AddressBlock»

Dear «First\_Name»

We would like to thank you for your business this year. It has been a very productive and successful year at WTD Industries. We have created new products and expanded our service options. I appreciation for your business this past year, we would like to offer you 10 percent off your next purchase.

We look forward to serving you in the future.

Sincerely

William T. Stephens President, WTD Industries

XX

# **JOB 2-B: Source Document**

Will vary—must contain the following names in the source document. They are **not** asked to print out individual letters just provide the source document created

Ana Black Hassan Kahn
3289 Beach Dr. 1357 Sprce St.
Corolla, NC 27927 Duck, NC 27949

Art Miller Juan Rivera
5678 Elm St. 1470 Tall Oaks Dr.
Charlotte, NC 28277 Corolla, NC 27927

Dwight Norris Shay Adams
123 Main St. 9753 Riding Place
Charlotte, NC 28277 Corolla, NC 27927

JOB 3: Table Centered vertically

# **TOP 5 GROSSING MOVIES OF ALL TIME**

Rank	Title	Year	Director	Worldwide Box Office Draw
1	Avatar	2009	James Cameron	2,781,505,847
2	Titanic	1997	James Cameron	1,835,300,000
3	The Lord of the Rings: The Return of the King	2003	Peter Jackson	1,129,219,252
4	Pirates of the Caribbean: Dead Man's Chest	2006	Gore Verbinski	1,065,896,541
5	Toy Story 3	2010	Lee Unkrich	1,062,984,497
			Total	\$7,874,906,137.00

JOB 4-A1: Spreadsheet with Charts-Landscape, one page

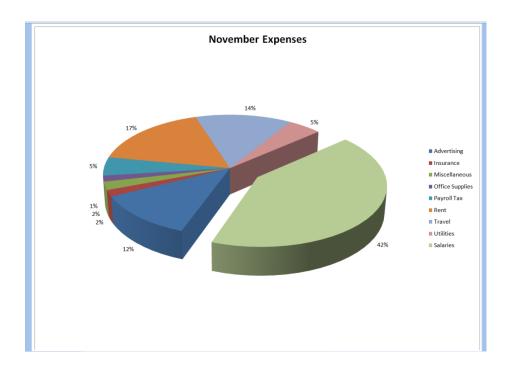
				WTD Even	t Planı	ners								
	4th Quarter Expenses													
Expense October November December Total Average														
Advertising	\$	2,800.00	\$	3,500.00	\$	3,200.00	\$	9,500.00	\$	3,166.67				
Insurance		500.00		500.00		500.00		1,500.00		500.00				
Miscellaneous		430.00		650.00		725.00		1,805.00		601.67				
Office														
Supplies		376.00		450.00		410.00		1,236.00		412.00				
Payroll Tax		1,400.00		1,450.00		1,485.00		4,335.00		1,445.00				
Rent		5,000.00		5,000.00		5,000.00		15,000.00		5,000.00				
Travel		4,800.00		4,000.00		4,200.00		13,000.00		4,333.33				
Utilities		1,250.00		1,400.00		1,375.00		4,025.00		1,341.67				
Salaries		12,000.00		12,250.00		12,400.00		36,650.00		12,216.67				
Total	\$	28,556.00	\$	29,200.00	\$	29,295.00								

JOB 4-A2: Spreadsheet with Formulas-Landscape, one page

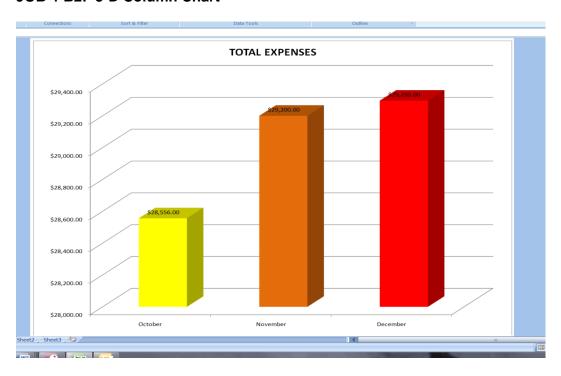
		WTD E	Event Planners		
		4th Qua	arter Expenses		
Expense	October	November	December	Total	Average
Advertising	2800	3500	3200	=SUM(B4:D4)	=AVERAGE(B4:D4
Insurance	500	500	500	=SUM(B5:D5)	=AVERAGE(B5:D5
Miscellaneous	430	650	725	=SUM(B6:D6)	=AVERAGE(B6:D6
Office Supplies	376	450	410	=SUM(B7:D7)	=AVERAGE(B7:D7
Payroll Tax	1400	1450	1485	=SUM(B8:D8)	=AVERAGE(B8:D8
Rent	5000	5000	5000	=SUM(B9:D9)	=AVERAGE(B9:D9
Travel	4800	4000	4200	=SUM(B10:D10)	=AVERAGE(B10:D
Utilities	1250	1400	1375	=SUM(B11:D11)	=AVERAGE(B11:D
Salaries	12000	12250	12400	=SUM(B12:D12)	=AVERAGE(B12:D
Total	_CLIM/D4:D43\	_CLIM/(C4:C12)	_CLIM/D4:D43\	_	

Total =SUM(B4:B12) =SUM(C4:C12) =SUM(D4:D12)

JOB 4-B1: 3-D Pie Chart



JOB 4-B2: 3-D Column Chart



**JOB 5-A: Amortization Schedule** 

\$

Amount Borrowed 10,000.00
Interest Rate 6.50%
Number of Payments 36
Monthly Payment \$306.49

,	Beginning	*			
Payment	Balance	Payment	Interest	Principal Balance	
1	10,000.00	306.49	54.17	252.32	9,747.60
2	9,747.68	306.49	52.80	253.69	9,493.99
3	9,493.99	306.49	51.43	255.06	9,238.92
4	9,238.92	306.49	50.04	256.45	8,982.48
5	8,982.48	306.49	48.66	257.83	8,724.64
6	8,724.64	306.49	47.26	259.23	8,465.41
7	8,465.41	306.49	45.85	260.64	8,204.77
8	8,204.77	306.49	44.44	262.05	7,942.73
9	7,942.73	306.49	43.02	263.47	7,679.26
10	7,679.26	306.49	41.60	264.89	7,414.37
11	7,414.37	306.49	40.16	266.33	7,148.04
12	7,148.04	306.49	38.72	267.77	6,880.27
13	6,880.27	306.49	37.27	269.22	6,611.04
14	6,611.04	306.49	35.81	270.68	6,340.36
15	6,340.36	306.49	34.34	272.15	6,068.22
16	6,068.22	306.49	32.87	273.62	5,794.60
17	5,794.60	306.49	31.39	275.10	5,519.49
18	5,519.49	306.49	29.90	276.59	5,242.90
19	5,242.90	306.49	28.40	278.09	4,964.81
20	4,964.81	306.49	26.89	279.60	4,685.21
21	4,685.21	306.49	25.38	281.11	4,404.10
22	4,404.10	306.49	23.86	282.63	4,121.47
23	4,121.47	306.49	22.32	284.17	3,837.30
24	3,837.30	306.49	20.79	285.70	3,551.60
25	3,551.60	306.49	19.24	287.25	3,264.34
26	3,264.34	306.49	17.68	288.81	2,975.54
27	2,975.54	306.49	16.12	290.37	2,685.16
28	2,685.16	306.49	14.54	291.95	2,393.22
29	2,393.22	306.49	12.96	293.53	2,099.69
30	2,099.69	306.49	11.37	295.12	1,804.57
31	1,804.57	306.49	9.77	296.72	1,507.86
32	1,507.86	306.49	8.17	298.32	1,209.54
33	1,209.54	306.49	6.55	299.94	909.60
34	909.60	306.49	4.93	301.56	608.04
35	608.04	306.49	3.29	303.20	304.84
36	304.84	306.49	1.65	304.84	(0.00)

**JOB 5-A: Amortization Schedule Formulas** 

Amount Borrowed 10000 Interest Rate 0.065 Number of Payments 36

36 =PMT(C2/12,C3,-C1)

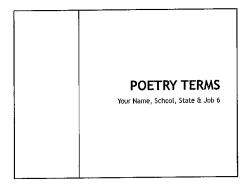
Monthly Payment C1)

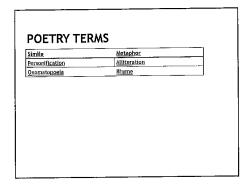
Payment	Beginning Balance	Payment	Interest	Principal	Balance
		_	=IPMT(\$C\$2/12,A7,\$C\$3,-	=PPMT(\$C\$2/12,A7,\$C\$3,-	
1	=C1	=\$C\$4	\$C\$1)	\$C\$1)	=B7-E7
			=IPMT(\$C\$2/12,A8,\$C\$3,-	=PPMT(\$C\$2/12,A8,\$C\$3,-	
2	=B7-E7	=\$C\$4	\$C\$1)	\$C\$1)	=B8-E8
			=IPMT(\$C\$2/12,A9,\$C\$3,-	=PPMT(\$C\$2/12,A9,\$C\$3,-	
3	=B8-E8	=\$C\$4	\$C\$1)	\$C\$1)	=B9-E9
			=IPMT(\$C\$2/12,A10,\$C\$3,-	=PPMT(\$C\$2/12,A10,\$C\$3,-	=B10-
4	=B9-E9	=\$C\$4	\$C\$1)	\$C\$1)	E10
			=IPMT(\$C\$2/12,A11,\$C\$3,-	=PPMT(\$C\$2/12,A11,\$C\$3,-	=B11-
5	=B10-E10	=\$C\$4	\$C\$1)	\$C\$1)	E11
_			=IPMT(\$C\$2/12,A12,\$C\$3,-	=PPMT(\$C\$2/12,A12,\$C\$3,-	=B12-
6	=B11-E11	=\$C\$4	\$C\$1)	\$C\$1)	E12
_	D. ( ) = ( )	0004	=IPMT(\$C\$2/12,A13,\$C\$3,-	=PPMT(\$C\$2/12,A13,\$C\$3,-	=B13-
7	=B12-E12	=\$C\$4	\$C\$1)	\$C\$1)	E13
•	D40 E40	0004	=IPMT(\$C\$2/12,A14,\$C\$3,-	=PPMT(\$C\$2/12,A14,\$C\$3,-	=B14-
8	=B13-E13	=\$C\$4	\$C\$1)	\$C\$1)	E14
0	D44 E44	<u></u>	=IPMT(\$C\$2/12,A15,\$C\$3,-	=PPMT(\$C\$2/12,A15,\$C\$3,-	=B15-
9	=B14-E14	=\$C\$4	\$C\$1)	\$C\$1)	E15
10	D4E E4E	<u></u>	=IPMT(\$C\$2/12,A16,\$C\$3,-	=PPMT(\$C\$2/12,A16,\$C\$3,-	=B16- E16
10	=B15-E15	=\$C\$4	\$C\$1) =IPMT(\$C\$2/12,A17,\$C\$3,-	\$C\$1) =PPMT(\$C\$2/12,A17,\$C\$3,-	=B17-
11	=B16-E16	=\$C\$4	\$C\$1)	\$C\$1)	=D17- E17
11	=B10-E10	=\$C\$4	=IPMT(\$C\$2/12,A18,\$C\$3,-	=PPMT(\$C\$2/12,A18,\$C\$3,-	=B18-
12	=B17-E17	=\$C\$4	\$C\$1)	\$C\$1)	E18
12	-D17 L17	–ψΟψ-	=IPMT(\$C\$2/12,A19,\$C\$3,-	=PPMT(\$C\$2/12,A19,\$C\$3,-	=B19-
13	=B18-E18	=\$C\$4	\$C\$1)	\$C\$1)	E19
10	-D10 L10	–ψΟψ⊣	=IPMT(\$C\$2/12,A20,\$C\$3,-	=PPMT(\$C\$2/12,A20,\$C\$3,-	=B20-
14	=B19-E19	=\$C\$4	\$C\$1)	\$C\$1)	E20
			=IPMT(\$C\$2/12,A21,\$C\$3,-	=PPMT(\$C\$2/12,A21,\$C\$3,-	=B21-
15	=B20-E20	=\$C\$4	\$C\$1)	\$C\$1)	E21
			=IPMT(\$C\$2/12,A22,\$C\$3,-	=PPMT(\$C\$2/12,A22,\$C\$3,-	=B22-
16	=B21-E21	=\$C\$4	\$C\$1)	\$C\$1)	E22
			=IPMT(\$C\$2/12,A23,\$C\$3,-	=PPMT(\$C\$2/12,A23,\$C\$3,-	=B23-
17	=B22-E22	=\$C\$4	\$C\$1)	\$C\$1)	E23
			=IPMT(\$C\$2/12,A24,\$C\$3,-	=PPMT(\$C\$2/12,A24,\$C\$3,-	=B24-
18	=B23-E23	=\$C\$4	\$C\$1)	\$C\$1)	E24
			=IPMT(\$C\$2/12,A25,\$C\$3,-	=PPMT(\$C\$2/12,A25,\$C\$3,-	=B25-
19	=B24-E24	=\$C\$4	\$C\$1)	\$C\$1)	E25
			=IPMT(\$C\$2/12,A26,\$C\$3,-	=PPMT(\$C\$2/12,A26,\$C\$3,-	=B26-
20	=B25-E25	=\$C\$4	\$C\$1)	\$C\$1)	E26
	500 500	0004	=IPMT(\$C\$2/12,A27,\$C\$3,-	=PPMT(\$C\$2/12,A27,\$C\$3,-	=B27-
21	=B26-E26	=\$C\$4	\$C\$1)	\$C\$1)	E27
00	D07 F07	0004	=IPMT(\$C\$2/12,A28,\$C\$3,-	=PPMT(\$C\$2/12,A28,\$C\$3,-	=B28-
22	=B27-E27	=\$C\$4	\$C\$1)	\$C\$1)	E28
00	D00 F00	ው <u>ው</u> 4	=IPMT(\$C\$2/12,A29,\$C\$3,-	=PPMT(\$C\$2/12,A29,\$C\$3,-	=B29-
23	=B28-E28	=\$C\$4	\$C\$1)	\$C\$1)	E29
24	_B20 E20	_¢_¢₄	=IPMT(\$C\$2/12,A30,\$C\$3,-	=PPMT(\$C\$2/12,A30,\$C\$3,-	=B30-
24 25	=B29-E29	=\$C\$4 -\$C\$4	\$C\$1) -IDMT(\$C\$2/12 A21 \$C\$2	\$C\$1) _DDMT/\$C\$2/12 A21 \$C\$2	E30 _B31
25	=B30-E30	=\$C\$4	=IPMT(\$C\$2/12,A31,\$C\$3,-	=PPMT(\$C\$2/12,A31,\$C\$3,-	=B31-

			\$C\$1)	\$C\$1)	E31
			=IPMT(\$C\$2/12,A32,\$C\$3,-	=PPMT(\$C\$2/12,A32,\$C\$3,-	=B32
26	=B31-E31	=\$C\$4	\$C\$1)	\$C\$1)	E32
			=IPMT(\$C\$2/12,A33,\$C\$3,-	=PPMT(\$C\$2/12,A33,\$C\$3,-	=B33
27	=B32-E32	=\$C\$4	\$C\$1)	\$C\$1)	E33
			=IPMT(\$C\$2/12,A34,\$C\$3,-	=PPMT(\$C\$2/12,A34,\$C\$3,-	=B34
28	=B33-E33	=\$C\$4	\$C\$1)	\$C\$1)	E34
			=IPMT(\$C\$2/12,A35,\$C\$3,-	=PPMT(\$C\$2/12,A35,\$C\$3,-	=B35
29	=B34-E34	=\$C\$4	\$C\$1)	\$C\$1)	E35
			=IPMT(\$C\$2/12,A36,\$C\$3,-	=PPMT(\$C\$2/12,A36,\$C\$3,-	=B36
30	=B35-E35	=\$C\$4	\$C\$1)	\$C\$1)	E36
			=IPMT(\$C\$2/12,A37,\$C\$3,-	=PPMT(\$C\$2/12,A37,\$C\$3,-	=B37
31	=B36-E36	=\$C\$4	\$C\$1)	\$C\$1)	E37
			=IPMT(\$C\$2/12,A38,\$C\$3,-	=PPMT(\$C\$2/12,A38,\$C\$3,-	=B38
32	=B37-E37	=\$C\$4	\$C\$1)	\$C\$1)	E38
			=IPMT(\$C\$2/12,A39,\$C\$3,-	=PPMT(\$C\$2/12,A39,\$C\$3,-	=B39
33	=B38-E38	=\$C\$4	\$C\$1)	\$C\$1)	E39
			=IPMT(\$C\$2/12,A40,\$C\$3,-	=PPMT(\$C\$2/12,A40,\$C\$3,-	=B40
34	=B39-E39	=\$C\$4	\$C\$1)	\$C\$1)	E40
			=IPMT(\$C\$2/12,A41,\$C\$3,-	=PPMT(\$C\$2/12,A41,\$C\$3,-	=B41
35	=B40-E40	=\$C\$4	\$C\$1)	\$C\$1)	E41
			=IPMT(\$C\$2/12,A42,\$C\$3,-	=PPMT(\$C\$2/12,A42,\$C\$3,-	=B42
36	=B41-E41	=\$C\$4	\$C\$1)	\$C\$1)	E42

#### **JOB 6: PowerPoint**

There should be six slides to a page – they will have a variety of frames and colors. In order for the judges to view the answer key was printed in black and white





#### SIMILE

- ⊕ Compares two unlike things using "like" or "as".
- His temper was as ferocious as a lion
- Her lips were like a ruby



#### **METAPHOR**

- Compares two unlike things by saying one is the other
- The sun is a ball bouncing through the sky



# **PERSONIFICATION**

- Gives human characteristics to non-human things
- The leaves shivering in the sun



# **ALLITERATION**

- Repetition of beginning consonant sounds
- · Creamy and Crunchy
- Seven silly salesmen saw six swans swimming
- She sells seashells by the seashore



