DEBUG02-01

1. **Duplicate variable names**: **test2** is declared twice but not **test3**.
2. **Incorrect calculation of average**: the average should be calculated by summing all test scores and dividing by 3. The current calculation is to divide only **test3** by 3 and then add **test1** and **test2**, which leads to incorrect results.
3. **Inconsistent output variable names**: the variable name **answer** is used when outputting the average, but the previously declared **average** should be used.

DEBUG02-02

There are several issues that need to be fixed to correctly calculate and display the average of three test scores for any number of students and to allow the program to stop when the user enters a negative value for the first test:

1. **Problems entering the** test1 **variable**: in the **housekeeping() function**, the value of **test1** should be entered, but this step was missed.
2. **Scoping of variables in loop conditions**: **test1** needs to be initialized or entered before the conditional judgment of the **while** loop, otherwise the loop may not execute correctly.
3. Missing **input for** test3 **variable**: no input is taken for **test3** before calculating the average value **in mainLoop()**.
4. **Variable name misspelled**: in the **mainLoop() function**, the last line should be **input test1**, not **input tesst1**.
5. average **should be calculated after getting all test scores**: it needs to be calculated after input **test2** and **test3**.

DEBUG02-03

1. **Inconsistent variable naming**: In the **startUp() function**, the user is asked to enter the mortgage payment amount, which is stored in the variable **mtgPayment**. However, the variable used in the loop is **mortgagePayment**, which causes the program to not correctly use the value entered by the user.
2. **Updates to the** mortgagePayment **variable**: the program should request the user to enter the value of **mortgagePayment** before the start of each loop so that it can decide whether to continue with the loop based on the user input.
3. **Missing input for** mortgagePayment **in loop**: The loop relies on the value of **mortgagePayment**, but the value is not re-entered in **mainLoop()**, resulting in an inability to end the program based on user input.