Hot Backup (year 1)																										
	1	2	3	4	5	6	7	8	9	10	11	12	Total	13	14	15	16	17	18	19	20	21	22	23	24	Total
Cost	50,000	10000	10000	10000	10000	10000	0	0	0	0	0	0	100,000	0	0	0	0	0	0	0	0	0	0	0	0	
Saving	0	0	0	0	0	0	1250	1250	1250	1250	1250	1250	7500	1250	1250	1250	1250	1250	1250	1250	1250	1250	1250	1250	1250	150
ROI													0													1
PV(cost)	50000	9803.921569	9611.687812	9423.223345	9238.45426	9057.308098	0	0	0	0	0	0	97134.59509	0	0	0	0	0	0	0	0	0	0	0	0	1
PV(Benefit)	0	0	0	0	0	0	1109.964228	1088.200223	1066.862964	1045.944082	1025.435375	1005.328799	6341.735671	985.6164695	966.2906564	947.3437807	928.7684125	910.5572671	892.7032031	875.1992187	858.0384497	841.2141664	824.719771	808.5487951	792.6948971	10631.695
C/B													15.31672087													
Second credit card																										1
	1	2	3	4	5	6	7	8	9	10	11	12	Total	13	14	15	16	17	18	19	20	21	22	23	24	Total
Cost	12,000	12000	12000	5000	5000	5000	5000	5000	5000	5000	5000	5000	81,000	5000	5000	5000	5000	5000	5000	5000	5000	5000	5000	5000	5000	6000
Saving	0	0	0	3333.333333	3333.333333	3333.333333	3333.333333	3333.333333	3333.333333	3333.333333	3333.333333	3333.333333	30000	3333.333333	3333.333333	3333.333333	3333.333333	3333.333333	3333.333333	3333.333333	3333.333333	3333.333333	3333.333333	3333.333333	3333.333333	4000
ROI													0													
PV(cost)	17000	11764.70588	11534.02537	4711.611673	4619.22713	4528.654049	4439.856911	4352.800893	4267.451856	4183.776329	4101.741499	4021.315195	79525.16679	3942.465878	3865.162625	3865.162625	3865.162625	3865.162625	3865.162625	3865.162625	3865.162625	3865.162625	3865.162625	3865.162625	3865.162625	46459.2547
PV(Benefit)	0	0	0	3141.074448	3079.484753	3019.102699	2959.904607	2901.867262	2844.967904	2789.18422	2734.494333	2680.876797	26150.95702	2628.310585	2576.775084	2576.775084	2576.775084	2576.775084	2576.775084	2576.775084	2576.775084	2576.775084	2576.775084	2576.775084	2576.775084	30972.836
C/B													3.041004072													1.
Hot backup	year 1 and 2																									
Cost	100,000																									
Saving	22500																									
ROI	0																									
PV(cost)	97134.59509																									
PV(Benefit)	16973.43076																									
C/B	5.722743768																									
Second Credit Card																										
Cost	141,000																									
Saving	70000																									
ROI	0																									
PV(cost)	125984.4216																									
PV(Benefit)	57123.79353																									
C/B	2.205463149																									