Set A solution:

```
def calculate_net_spend(M, n):
    in_weight = np.zeros(n)
    out_weight = np.zeros(n)

for i in range(n):
        for j in range(n):
            out_weight[i] += M[i, j]
            in_weight[j] += M[i, j]

    net_spend = out_weight - in_weight
    return net_spend
```

Rubric:

Portion	Grade
Calculates sum of incoming weights correctly	5
Calculates sum of outgoing weights correctly	5
Subtracts corresponding incoming weight from outgoing weight	5

Set B solution:

```
def calculate_net_income(M, n):
    in_weight = np.zeros(n)
    out_weight = np.zeros(n)

    for i in range(n):
        for j in range(n):
            out_weight[i] += M[i, j]
            in_weight[j] += M[i, j]

    net_income = in_weight - out_weight
    return net_income
```

Rubric:

Portion	Grade
Calculates sum of incoming weights correctly	5
Calculates sum of outgoing weights correctly	5
Subtracts corresponding outgoing weight from incoming weight	5