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Written Response

- 1) In this project, I learned multiple things. Firstly, I learned how to separate code into a .c file and a .h file. Secondly, I learned how to use pointers and how to use pointer notation with structs (->). I understood the concept but practicing it with a project of this size helped me fully understand it. Finally, I learned how to do file input and output with command line arguments.
- 2) The not financially literate person paid \$95,585.69 in debt. The financially literate person paid \$82,065.10 in debt. $\$95,585.69 - \$82,065.10 = \$13,520.59$
- 3) The not financially literate person had zero debt at year 36. The financially literate person had zero debt at year 12. $36 - 12 = 24$ years.
- 4) The financially literate person ends up with \$2,835,102. The not financially literate person ends up with \$1,066,160. $\$2,835,102 - \$1,066,160 = \$1,768,942$
- 5) I think the savings placement function has the biggest impact on FL and NFL. The difference between 0.01 and 0.07 is huge when you multiply by a number 40 times. The factors numbers don't seem to really impact it that much.
- 6)
 - a. A financially literate person would not buy expensive things when they can't afford it. A not financially literate person would buy these things.

- b. A financially literate person would not invest their money into only one stock. A not financially literate person would do this.
- c. A financially literate person would put as much as they can into their 401k. A not financially literate person would put less into their 401k.

7)

