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