Default	High	
60	·	18
62	2	50
57		52
88		71
40		54
58		55
33	3	57
125	5	20
50)	56
54	1	156
60)	40
43	3	14
22	l	12
37	7	17
58	3	18
42	L	54
53	3	17
23	l	56
44	1	51
140)	51
59	€	19
48	3	39
45	5	139
50)	51
59	€	80
65	5	75
16	5	138
20)	58
60)	62
22	2	55

STDEV.S	STDEV.S
27.04592	36.0677

F-Test Two-Sample for Variances

	Variable 1	Variable 2
Mean	52.96666667	54.5
Variance	731.4816092	1300.87931
Observations	30	30
df	29	29
F	0.562297827	
P(F<=f) one-tail	0.063436278	
F Critical one-tail	0.537399965	

mean(var1) < mean(var2)

F > F Crit

assume equal

t-Test: Two-Sample Assuming Equal Variances

	Variable 1	Variable 2
Mean	52.96666667	54.5
Variance	731.4816092	1300.87931
Observations	30	30
Pooled Variance	1016.18046	
Hypothesized Mean Difference	0	
df	58	
t Stat	-0.186293107	
P(T<=t) one-tail	0.426432483	
t Critical one-tail	1.671552762	
P(T<=t) two-tail	0.852864966	
t Critical two-tail	2.001717484	

High		Max		
	18		51	
	50		35	
	52		59	
	71		11	
	54		21	
	55		63	
	57		54	
	20		62	
	56		41	
	156		49	
	40		55	
	14		67	
	12		52	
	17		49	
	18		60	
	54		50	
	17		33	
	56		52	
	51		57	
	51		58	
	19		54	
	39		76	
	139		64	
	51		31	
	80		30	
	75		71	
	138		45	
	58		20	
	62		58	
	55		124	

STDEV.S STDEV.S 36.0677 20.65302

F-Test Two-Sample for Variances

	Variable 1	Variable 2
Mean		51.73333333
Variance	1300.87931	426.5471264
Observations	30	30
df	29	29
F	3.049790351	
P(F<=f) one-tail	0.001835396	
F Critical one-tail	1.860811435	

mean(var1) > mean(var2)

F > F Crit

assume unequal

t-Test: Two-Sample Assuming Unequal Variances

	Variable 1	Variable 2
Mean	54.5	51.73333333
Variance	1300.87931	426.5471264
Observations	30	30
Hypothesized Mean Difference	0	
df	46	
t Stat	0.364600856	
P(T<=t) one-tail	0.358540107	
t Critical one-tail	1.678660414	
P(T<=t) two-tail	0.717080215	
t Critical two-tail	2.012895599	

Default	Max	
60)	51
62	2	35
57		59
88		11
40)	21
58	3	63
33	3	54
125	5	62
50)	41
54	4	49
60)	55
43	3	67
2:	1	52
37	7	49
58	3	60
4:	1	50
53	3	33
2:	1	52
44	4	57
140)	58
59	€	54
48	3	76
45	5	64
50)	31
59	9	30
65	5	71
16	5	45
20)	20
60)	58
22	2	124

STDEV.S STDEV.S 27.04592 20.65302

F-Test Two-Sample for Variances

	Variable 1	Variable 2
Mean	52.96666667	51.73333333
Variance	731.4816092	426.5471264
Observations	30	30
df	29	29
F	1.714890487	
P(F<=f) one-tail	0.076176618	
F Critical one-tail	1.860811435	

mean(var1) > mean(var2)

F < F Crit

assume equal

t-Test: Two-Sample Assuming Equal Variances

	Variable 1	Variable 2
Mean	52.96666667	51.73333333
Variance	731.4816092	426.5471264
Observations	30	30
Pooled Variance	579.0143678	
Hypothesized Mean Difference	0	
df	58	
t Stat	0.198509561	
P(T<=t) one-tail	0.421670298	
t Critical one-tail	1.671552762	
P(T<=t) two-tail	0.843340595	
t Critical two-tail	2.001717484	
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