

MICROSOFT OFFICE PRACTICE QUESTIONS

QUESTION

To guide the customers in saving for their camera the shop provides the following story. Johan wants to buy a camera. He went to ABSA who suggested a savings account. Calculate how much he can save in 24 months if he saves R100 per month at an interest rate of 3%. He immediately opens the account with R100.

	A	B	C	D	E	F	G	H
1	SERIOUS SAVING							
2		Month	Balance at beginning of month	Interest rate	Interest for the month	Monthly payment	Balance at end of month	
3	1	01-Jan-08	R 100.00	3.00%	R 0.25	R 100.00	R 200.25	
4	2	01-Feb-08	R 200.25	3.00%	R 0.50	R 100.00	R 300.75	
5	3	01-Mar-08	R 300.75	3.00%	R 0.75	R 100.00	R 401.50	
6	4	01-Apr-08	R 401.50	3.00%	R 1.00	R 100.00	R 502.51	
7								
8								
9								
10					12. Average interest	13. Total payments		
11					?	?		

Follow the instructions to help you with your spreadsheet.

N.B. Use formulas or functions to do the necessary calculations. The typing of figures will not gain marks.

Create a spreadsheet with headings similar to the diagram. Save it as *YourSurnameSaving*. Then perform the following operations.

- Provide the spreadsheet with appropriate headings. Format the headings so they appear as in the diagram. 3
- Add a heading **SERIOUS SAVING** and centre it across the selection as it appears in the diagram. 1
- Fill in the Month beginning on 01-Jan-08 in Column B for 24 months. Note the format of the date. 2
- Fill in the Interest rate of 3% in Column D for 24 months. 1
- Fill in the Monthly payment column (Column F) with R100.00 for each month for 24 months. 1
- In row 3 calculate the Interest for the month (Column E) by multiplying the balance at the beginning of the month by the interest rate and dividing by 12. 1

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