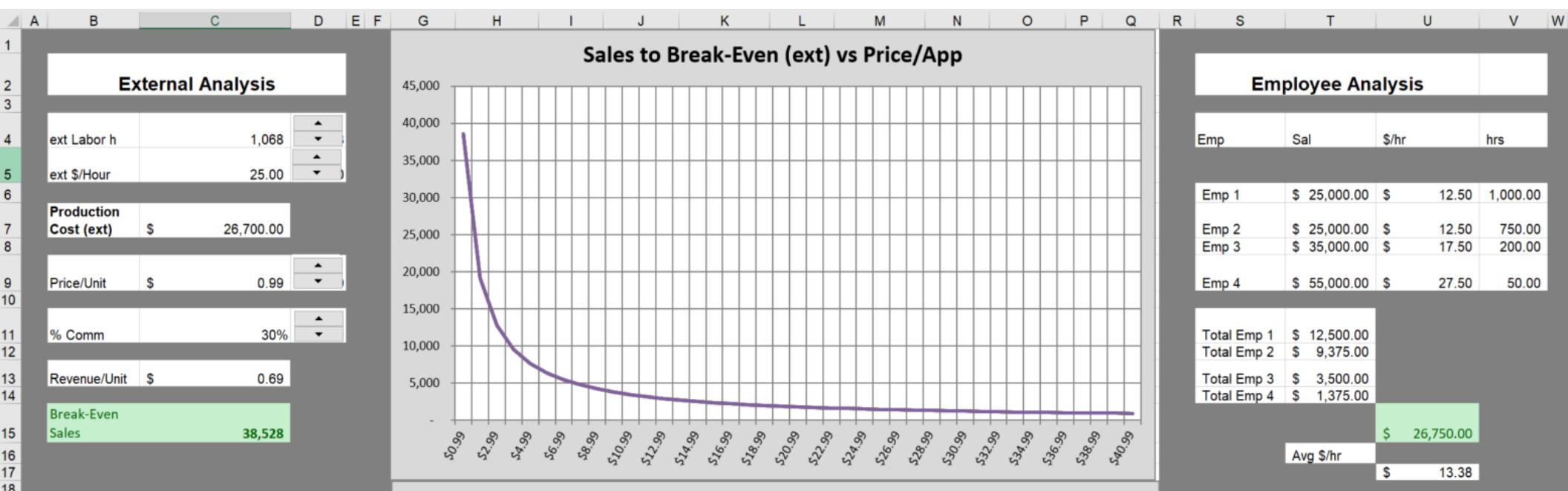


Q: How much should I charge for my App?

A: When do you want to break even?



Aloyts 2017

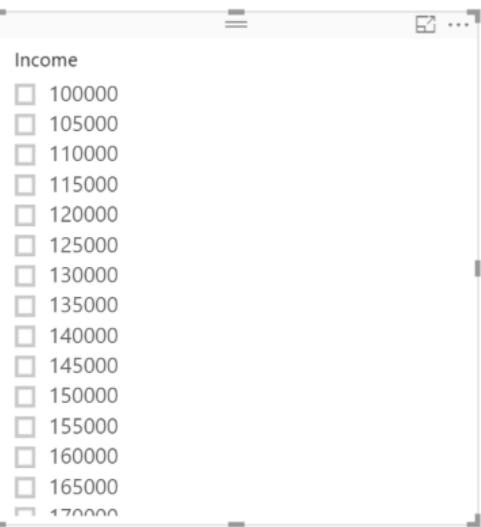
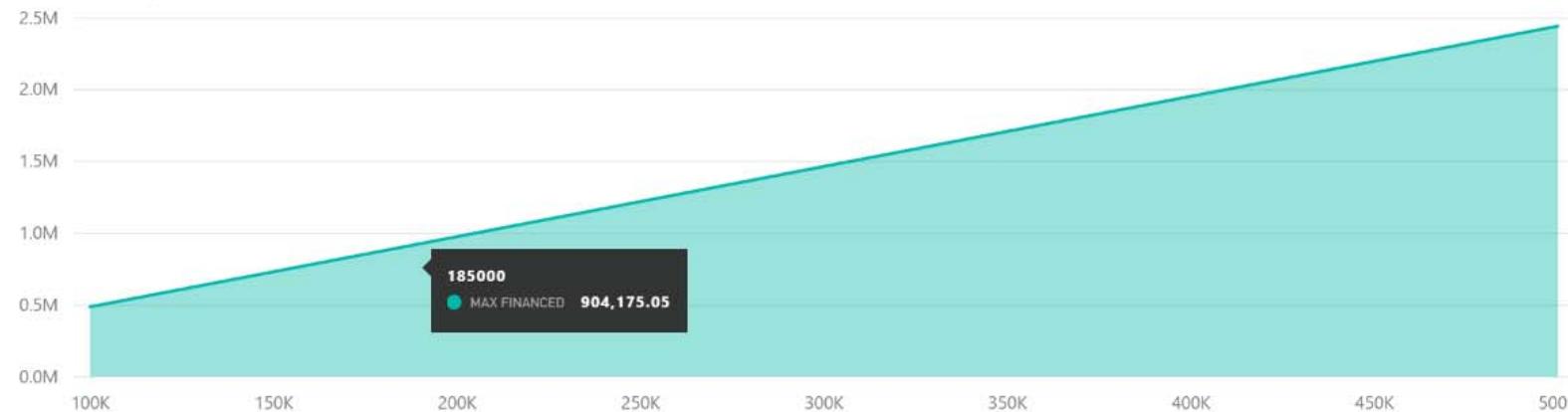
Aloyts 2017



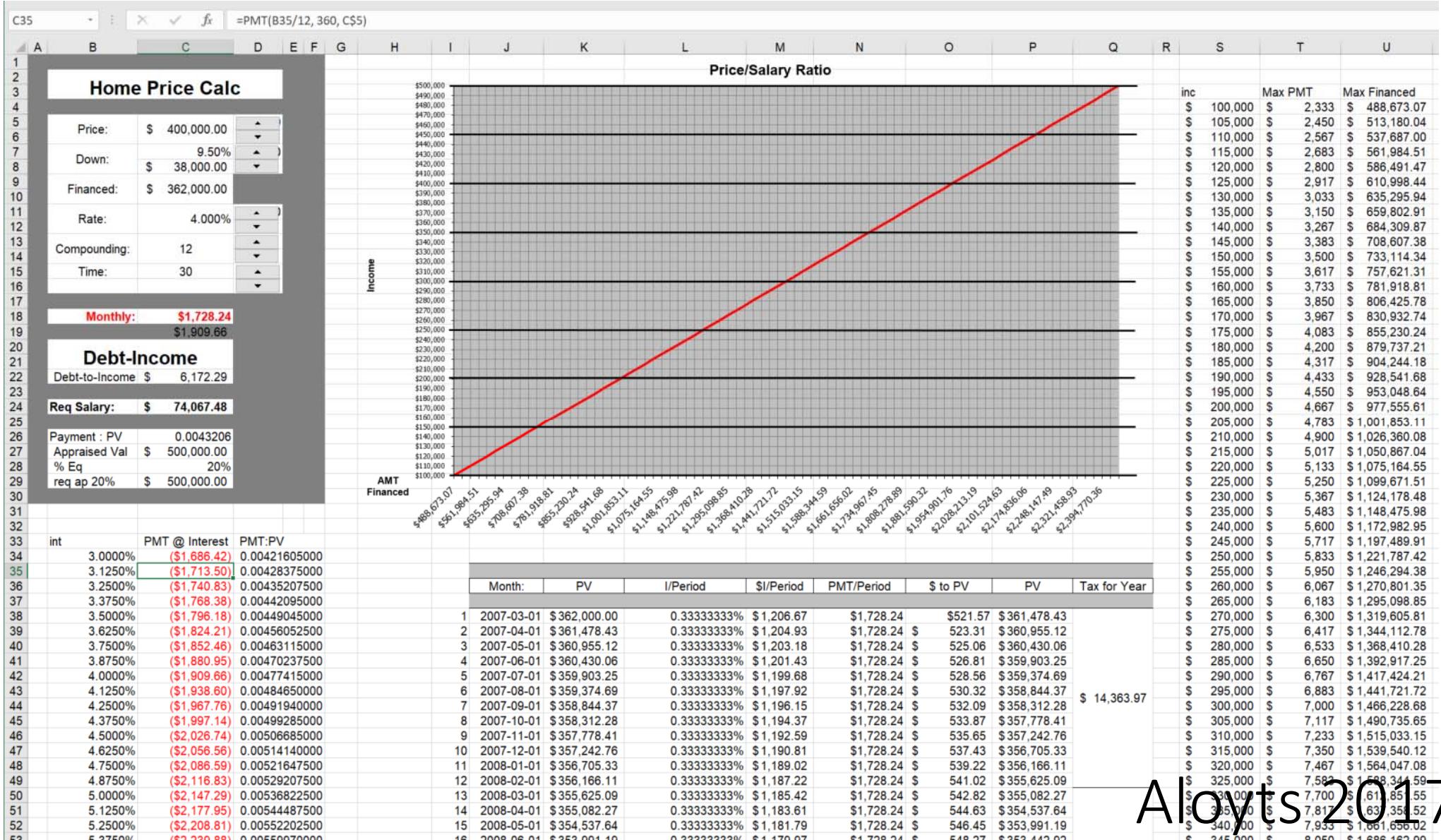
Q: How much house can I afford without going “jumbo”?

A:

Max Financed by Income



Aloyz 2017



Alloys 2017

Q: How much does my car cost me?

A	B	C	D	E	F	G	H	I	J	K	L	M
1				purch	\$ 48,047.25		Insurance	\$ 10,181.00		\$ 43,946.21		
2	AVG Mi/Day	11.58		Int	\$ 7,024.83		Legal	\$ 1,439.99				\$/mi
3	MPG:	9.8776			\$ 55,072.0800		Lic	\$ 50.00				3.57
4	\$/day	\$ 4.28			\$ 43,946.2100		Maint	\$ 1,993.75				
5	\$/mi	\$ 0.37			\$ 11,427.6077		Parking	\$ 8,642.67				
6	Total G/day	1.17					Repair	\$ 3,802.13				
7	Total G/mi	0.10			\$ 110,445.8977		svc	\$ 17,836.67				
8												
9	avg			19.0836	\$ 3.65	69.6805			188.50	16.2805	9.8761	0.1023
10	total			3,129.71		\$ 11,427.61			30,914	2,670		
11												
12	Fillup	Date	Actual Miles	Gallons	\$/gal	Fillup Total	EST Miles	Miles Driven	Days Driven	MPG	GPM	
82	69	2012-11-29	58,744	18.1940	\$ 3.7990	\$ 69.12	58,759		165	18	9.0689	0.1103
83	70	2012-12-16	58,928	19.2100	\$ 3.6990	\$ 71.06	58,934		184	17	9.5783	0.1044
84	71	2013-01-07	59,096	18.5900	\$ 3.6690	\$ 68.21	59,112		168	22	9.0371	0.1107
85	72	2013-01-20	59,313	19.1310	\$ 3.7290	\$ 71.34	59,285		217	13	11.3428	0.0882
86	73	2013-02-14	59,491	19.6340	\$ 4.2690	\$ 83.82	59,507		178	25	9.0659	0.1103
87	74	2013-03-05	59,677	19.1010	\$ 4.3490	\$ 83.07	59,680		186	19	9.7377	0.1027
88	75	2013-03-31	59,856	19.8200	\$ 4.6490	\$ 92.14	59,873		179	26	9.0313	0.1107
89	76	2013-04-21	60,035	19.5920	\$ 4.2190	\$ 82.66	60,050		179	21	9.1364	0.1095
90	77	2013-05-09	60,228	19.8400	\$ 4.4590	\$ 88.47	60,231		193	18	9.7278	0.1028
91	78	2013-05-29	60,410	19.4360	\$ 4.4690	\$ 86.86	60,420		182	20	9.3641	0.1068
92	79	2013-06-24	60,609	19.8040	\$ 4.4990	\$ 89.10	60,606		199	26	10.0485	0.0995
93	80	2013-07-12	60,807	19.3480	\$ 4.3990	\$ 85.11	60,800		198	18	10.2336	0.0977
94	81	2013-08-02	60,979	19.0930	\$ 4.4990	\$ 85.90	60,996		172	21	9.0085	0.1110
95	82	2013-08-27	61,175	19.7190	\$ 4.0690	\$ 80.24	61,174		196	25	9.9397	0.1006
96	83	2013-09-08	61,370	19.1370	\$ 4.5090	\$ 86.29	61,364		195	12	10.1897	0.0981
97	84	2013-10-13	61,554	18.8330	\$ 3.9590	\$ 74.56	61,556		184	35	9.7701	0.1024
98	85	2013-10-29	61,714	18.1520	\$ 3.9090	\$ 70.96	61,733		160	16	8.8145	0.1135
99	86	2013-11-18	61,886	19.2060	\$ 3.7090	\$ 71.24	61,904		172	20	8.9555	0.1117
100	87	2013-12-07	62,061	19.0870	\$ 3.8990	\$ 74.42	62,075		175	19	9.1685	0.1091
101	88	2014-01-06	62,219	18.3970	\$ 3.9490	\$ 72.65	62,243		158	30	8.5884	0.1164
102	89	2014-01-28	62,408	19.8040	\$ 3.8990	\$ 77.22	62,415		189	22	9.5435	0.1048
103	90	2014-02-25	62,576	19.0770	\$ 4.0590	\$ 77.43	62,596		168	28	8.8064	0.1436

Aloyts 2017

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ob Data Value

1	StartDT	02/18/08
2	EndDT	05/16/10
3		
4	Tot CLS63 \$	51274.95885
5	Tot pmt+mt \$	46721
6	Tot gas \$	4553.958851
7	Tot Gal	1359.110589
8	Total Miles	13100
9	Total Days	818
10		
11	Avg MPG:	9.63865642
12	AVG Mi/Day	16.01466993
13	AVG \$/Gal	3.345266667
14	AVG Gal/fill	18.12147452
15	Avg \$/fill	60.71945135
16	Avg gal/mi	0.105032563
17	Avg \$/mi	3.914118996
18	Avg \$/day	62.68332378

Date \$/gal Gallons Fillup Total Miles Days Driven Miles Driven Gal/mi MPG

Monday, February 18, 2008	0.00	0.00	49	0	0	0	0.10	9.60
Wednesday, March 5, 2008	3.66	17.28	63.24	215	16	166	0.10	9.60
Saturday, March 15, 2008	3.77	17.19	64.79	381	10	166	0.10	9.66
Sunday, March 16, 2008	3.80	14.38	54.64	519	1	138	0.10	9.59
Sunday, March 30, 2008	3.80	16.17	61.42	674	14	155	0.10	9.59
Sunday, April 6, 2008	3.86	15.22	58.72	821	7	147	0.10	9.66
Wednesday, April 16, 2008	4.00	17.74	70.93	991	10	170	0.10	9.58
Tuesday, April 29, 2008	4.08	17.97	73.30	1164	13	173	0.10	9.63
Thursday, May 8, 2008	4.10	18.02	73.87	1337	9	173	0.10	9.60
Monday, May 12, 2008	4.10	13.74	56.30	1469	4	132	0.10	9.61
Friday, May 23, 2008	4.20	17.31	72.68	1636	11	167	0.10	9.65
Monday, June 2, 2008	4.44	18.58	82.49	1815	10	179	0.10	9.63
Saturday, June 14, 2008	4.78	17.77	84.92	1985	12	170	0.10	9.57
Tuesday, June 24, 2008	4.78	18.59	88.85	2164	10	179	0.10	9.63
Tuesday, July 8, 2008	4.78	19.38	92.64	2351	14	187	0.10	9.65
Wednesday, July 16, 2008	4.66	18.85	87.81	2445	8	94	0.20	4.99
Sunday, July 27, 2008	4.50	19.23	86.54	2612	11	167	0.12	8.68
Saturday, August 9, 2008	4.32	18.96	81.87	2779	13	167	0.11	8.81
Friday, August 15, 2008	4.22	19.87	83.82	2971	6	192	0.10	9.66
Friday, August 22, 2008	4.10	20.23	82.92	3180	7	209	0.10	10.33
Friday, September 12, 2008	3.96	20.17	79.84	3361	21	181	0.11	8.98
Monday, September 22, 2008	3.86	18.24	70.40	3536	10	175	0.10	9.59
Thursday, October 2, 2008	3.78	19.66	74.30	3722	10	186	0.11	9.46
Total	1,359.11	4,553.96		807	13100			

\$/gal by Date

MPG by Date

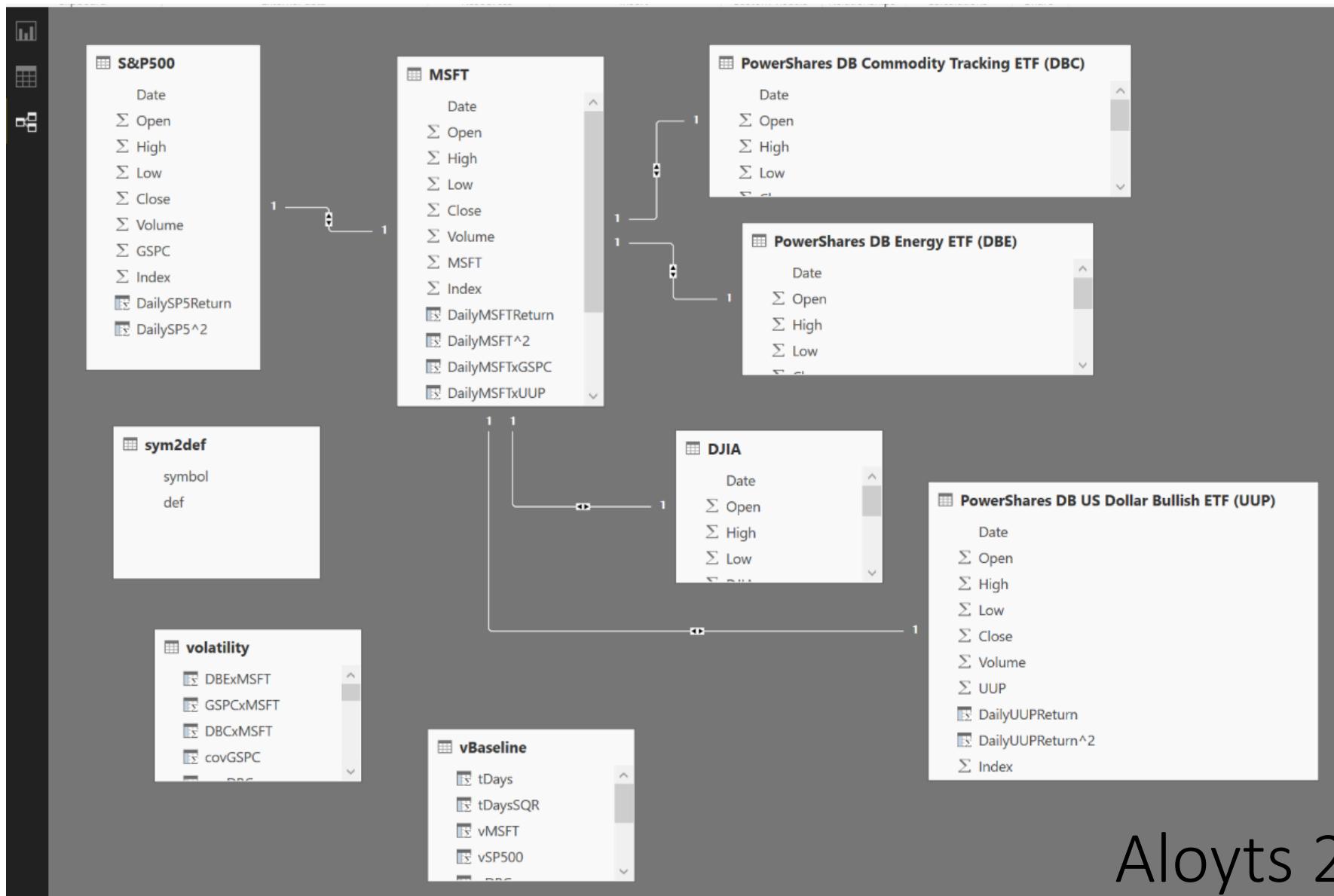
Miles Driven by Date

Aloyts 2017

Q: I want to know the correlation between my stock
And other indexes.

	A	B	C	D	E	F	G	H	I	J	K
1		Adj Close	Daily Returns	Daily Returns^2	Adj Close	Daily Returns	Daily Returns^2	ReturnProducts	Adj Close	Daily Returns	Daily Returns^2
2	Input Section				Output Section						
4	As of Date	2017-04-25		Name	Annual Volatility	Cov(X,Y)	sReturnX * sReturnY	Correlation; pX,Y			
5	Name of Firm	MSFT		MSFT	60.7869%	N/A	N/A	N/A			
6	Index 1	^GSPC		^GSPC	40.6154%	9.16635E-05	0.000140039	0.654557061			
7	Index 2	UUP		UUP	20.8260%	-9.08511E-06	7.18065E-05	-0.126522149			
8	Index 3	10ySWAP -> DOW		10ySWAP -> DOW	37.8201%	8.41396E-05	0.000130401	0.645238592			
9	Index 4	DBC		DBC	42.8552%	4.1653E-05	0.000147761	0.281893306			
10	Index 5	DBE		DBE	63.3384%	5.6365E-05	0.000218386	0.258097941			
11											
12				1763.00							
13				SQRT()=	41.9881						
14	Calculation Section										
16	Date	MSFT Adj Close	MSFT Daily Returns	MSFT Daily Returns^2	^GSPC Adj Close	^GSPC Daily Returns	^GSPC Daily Returns^2	^GSPC ReturnProducts	UUP Adj Close	UUP Daily Returns	UUP Daily Returns
17	2010-04-26	\$ 25.81			\$ 1,212.05				\$ 23.83		
18	2010-04-27	\$ 25.59	(0.008357461)	6.9847151101312E-05	\$ 1,183.71	(0.0233819)	0.00054672	0.0195%	\$ 24.12	0.0121696	0.000
19	2010-04-28	\$ 25.64	0.001944902	3.7826446679910E-06	\$ 1,191.36	0.0064628	0.00004177	0.0013%	\$ 24.11	(0.0004146)	0.000
20	2010-04-29	\$ 25.72	0.002911690	8.4779409016829E-06	\$ 1,206.78	0.0129432	0.00016753	0.0038%	\$ 24.00	(0.0045625)	0.000
21	2010-04-30	\$ 25.33	(0.014838702)	2.2018708823210E-04	\$ 1,186.69	(0.0166477)	0.00027715	0.0247%	\$ 23.96	(0.0016667)	0.000
22	2010-05-03	\$ 25.60	0.010478049	1.0978952051386E-04	\$ 1,202.26	0.0131206	0.00017215	0.0137%	\$ 24.11	0.0062605	0.000
23	2010-05-04	\$ 24.99	(0.023655244)	5.5957055886790E-04	\$ 1,173.60	(0.0238385)	0.00056827	0.0564%	\$ 24.38	0.0111986	0.000
24	2010-05-05	\$ 24.76	(0.009293033)	8.6360462781813E-05	\$ 1,165.87	(0.0065866)	0.00004338	0.0061%	\$ 24.61	0.0094340	0.000
25	2010-05-06	\$ 24.04	(0.029145761)	8.4947537663287E-04	\$ 1,128.15	(0.0323535)	0.00104675	0.0943%	\$ 24.81	0.0081267	0.000
26	2010-05-07	\$ 23.40	(0.026570055)	7.0596783021593E-04	\$ 1,110.88	(0.0153083)	0.00023434	0.0407%	\$ 24.70	(0.0044336)	0.000
27	2010-05-10	\$ 24.01	0.025877379	6.6963872329810E-04	\$ 1,159.73	0.0439741	0.000193372	0.1138%	\$ 24.64	(0.0024292)	0.000
28	2010-05-11	\$ 23.96	(0.002073305)	4.2985924786400E-06	\$ 1,155.79	(0.0033973)	0.000001154	0.0007%	\$ 24.75	0.0044643	0.000
29	2010-05-12	\$ 24.42	0.019390644	3.7599708071206E-04	\$ 1,171.67	0.0137395	0.00018877	0.0266%	\$ 24.82	0.0028283	0.000
30	2010-05-13	\$ 24.26	(0.006793491)	4.6151519223336E-05	\$ 1,157.44	(0.0121451)	0.00014750	0.0083%	\$ 24.96	0.0056406	0.000
31	2010-05-14	\$ 24.00	(0.010601888)	1.1240002291500E-04	\$ 1,135.68	(0.0188000)	0.00035344	0.0199%	\$ 25.19	0.0092148	0.000
32	2010-05-17	\$ 24.01	0.000345635	1.1946389794666E-07	\$ 1,136.94	0.0011094	0.00000123	0.0000%	\$ 25.19	-	
33	2010-05-18	\$ 23.83	(0.007289077)	5.3130645238542E-05	\$ 1,120.80	(0.0141959)	0.00020152	0.0103%	\$ 25.46	0.010785	0.000
34	2010-05-19	\$ 23.53	(0.012587437)	1.5844355841358E-04	\$ 1,115.05	(0.0051303)	0.00002632	0.0065%	\$ 25.12	(0.0094260)	0.000
35	2010-05-20	\$ 22.59	(0.040014139)	1.6011312955045E-03	\$ 1,071.59	(0.0389759)	0.00151912	0.1560%	\$ 25.0	(0.0051540)	0.000

Aloyts 2017



Aloyts 2017

Date
Open
High
Low
Close
Volume
MSFT
Index
DailyMSFTReturn
DailyMSFT^2
DailyMSFTxGSPC
DailyMSFTxUUP
DailyMSFTxDBC
DailyMSFTxDBE
DailyMSFTxDJIA

X
V
Fields >

Search

□ DJIA
□ MSFT

Σ Close
□ DailyMSFT^2

□ DailyMSFTReturn
□ DailyMSFTxDBC

□ DailyMSFTxUUP
□ DailyMSFTxGSPC

□ DailyMSFTxDBE
□ DailyMSFTxDJIA

Date
High
Index
MSFT
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Volume
UUP
UDB
UDBE
UDJIA

□ Date
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□ Index
□ MSFT
□ Open
□ Volume
□ UUP
□ UDB
□ UDBE
□ UDJIA

□ PowerShares DB Co...
□ PowerShares DB En...
□ PowerShares DB US...
□ S&P500
□ sym2def
□ VBA elite
□ Volatility

Monday, April 26, 2010
31
31.280001
30.860001
31.110001
63649300
25.807719
0
0
0
0
0
0
0
0

Tuesday, April 27, 2010
30.950001
31.25
30.75
30.85
68730900
25.592032
1
-0.00835746080465305
6.9847151101312E-05
0.000195413691749637
-0.000101706755804036
0.00012699221756557
0.000105242099021557
0.000158899506059751

Wednesday, April 28, 2010
30.92
31
30.620001
30.91
64557900
25.641806
2
0.00194490222581778
3.78264466799095E-06
1.25694208846484E-05
-8.0634417296151E-07
6.4883332623857E-06
7.29520714860377E-06
9.4271393186634E-06

Thursday, April 29, 2010
30.93
31.43
30.67
31
52665200
25.716467
3
0.00291169038561501
8.47794090168287E-06
3.7686672318865E-05
-1.32844811623208E-05
2.29935206962078E-05
2.82899663774249E-05
3.21743244560127E-05

Friday, April 30, 2010
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31.08
30.52
30.540001
63214800
25.334868
4
-0.0148387023769634
0.000220187088232099
0.000247029971821818
2.47317889075387E-05
-0.000116262609910326
-0.000120818450145518
0.000210887643132177

Monday, May 3, 2010
30.67
31.059999
30.58
30.860001
43989500
25.600328
5
0.0104780494613195
0.000109789520513857
0.000137478162965363
6.55980150623896E-05
5.14461918090537E-05
0.000157709261348787
0.000136317239404518

Tuesday, May 4, 2010
30.52
30.549999
29.75
30.129999
82085600
24.994746
6
-0.023655243792189
0.000559570558867895
0.000563904717551427
-0.00026490536078383
0.000635685581567044
0.000821302364747112
0.000477398065613569

Wednesday, May 5, 2010
29.77
30.09
29.690001
29.85
66833800
24.762469
7
-0.00929303302382023
8.63604627818134E-05
6.12090747916836E-05
-8.76708888111386E-05
0.000209967721331794
0.000306402672934625
5.0977492897458E-05

Thursday, May 6, 2010
29.59
29.879999
27.91
28.98
128613000
24.040748
8
-0.0291457608689989
0.000849475376632867
0.000942967277197638
-0.000236858742195015
0.00057393315802942
0.00050815709447302
0.000929368611280203

Friday, May 7, 2010
28.93
28.950001
27.32
28.209999
173718100
23.401984
9
-0.0265700551413792
0.000705967830215933
0.00040674143275351
0.000117801412464445
0.000139230569734077
0.000649584389121683
0.00035330684506384

Monday, May 10, 2010
29.01
29.48
28.709999
28.940001
86653300
24.007566
10
0.0258773786017459
0.000669638723298096
0.00113793505335513
6.28621217813714E-05
0.000499824158480546
0.000721721553565268
0.00100890167108634

Tuesday, May 11, 2010
28.68
29.65
28.57
28.879999
63789400
23.957791
11
-0.00207330472401912
4.29859247864E-06
7.0436208673823E-06
-9.25590918030585E-06
3.57149522943749E-06
8.96828626197806E-06
7.08968414572628E-06

Wednesday, May 12, 2010
28.98
29.58
28.92
29.440001
47146800
24.422348
12
0.019390644151292
0.000375997080712064
0.000266418221069989
5.48422258904667E-05
0.000158940542706157
0.000168481876167165
0.000268176140009245

Thursday, May 13, 2010
29.26
29.73
29.18
29.24
45188800
24.256435
13
-0.00679349094526049
4.61515922333863E-05
8.25079350416708E-05
-8.3191756182729E-05
5.81388499958996E-05
0.00011717544451522
7.10463748064826E-05

Friday, May 14, 2010
29.200001
29.209999
28.93
63334000
23.999271
23.999271
14
-0.0106018877052625
0.00011240022914996
0.00019931563641556
-9.76945301955253E-05
0.000269966065865555
0.000312317587314969
0.000160056541280658

Monday, May 17, 2010
29.120001
29.23
28.450001
28.940001
46053300
24.007566
15
0.000345635498678387
1.19463897946657E-07
3.83436928375838E-07
0
-9.79656215760269E-06
-1.03492033941316E-05
1.8452885548952E-07

Tuesday, May 18, 2010
28.870001
29
28.4
28.6
52690600
23.832573
16
-0.0072890771184384
5.31306452385423E-05
0.000103475050201678
-7.81276762880691E-05
9.9671646103471E-06
7.39694929566685E-05
7.88049799777899E-05

Wednesday, May 19, 2010
28.52
28.690001
27.790001
28.24
61746700
23.532582
17
-0.0125873465306674
0.00015844355841358
6.45768708842534E-05
0.000118656122781473
0.00011490186643405
0.000134423713484273
7.97332772474308E-05

Thursday, May 20, 2010
27.65
27.84
27.040001
27.110001
87991100
22.590946
18
-0.040014138695023
0.00160113129505454
0.0015595872045535
0.000206256888456431
0.000829402267527586
0.00133035089850201
0.0014418998097094

Friday, May 21, 2010
26.629999
27.110001
26.440001
26.84
117596300
22.365953
19
-0.0099594324204049
9.91902941365961E-05
-0.0014963429863125
4.36643111297113E-05
-0.000103060918743598
-4.44860598861286E-06
-0.00124027736432497

Monday, May 24, 2010
26.85
26.860001
26.26
26.27
73711700
21.890968
20
-0.021236966741368
0.00045100875637397
0.000274127064286758
-0.000212539699173016
1.9774707352945E-05
9.48088353171206E-05
0.000264216135534739

Tuesday, May 25, 2010
25.65
26.33
25.379999
26.07
98373600
21.724306
21
-0.00761327685463709
5.79619844653528E-05
-2.69462413866232E-06
-2.11225432638812E-05
6.03095013534057E-05
5.803843602362E-05
1.72588426624402E-05

Wednesday, May 26, 2010
26.23
26.610001
24.559999
25.01
1/6684100
20.841002
22
-0.040639/108326499
0.0016532120849947
0.00023014396101502
-0.0002730/553943008
-0.0004392528131/347
-0.0069818036485/73
0.00028054362484/196

Thursday, May 27, 2010
25.73
26.360001
25.73
26
136433600
21.665975
23
0.0395841332388913
0.0015669036042743
0.00130137483671635
-0.000419616695164937
0.00115882917939133
0.00174092811668158
0.00112921219670047

Friday, May 28, 2010
25.84
26.120001
25.66
25.799999
67496900
21.499313
24
-0.00769233787078583
5.917206191832358E-05
9.5190287589474E-05
-4.27349034459219E-05
6.59842838730099E-05
1.63663489872947E-05
9.17475443889728E-05

Tuesday, June 1, 2010
25.530001
26.309999
25.52
25.889999
76152400
21.574311
25
0.00348839053601391
1.21688685317514E-05
-5.98793435346394E-05
1.37663399211269E-06
-6.51293344669871E-05
-7.88422342701778E-05
-3.87534013481937E-05

Wednesday, June 2, 2010
26.059999
26.48
25.73
26.459999
65718800
22.049295
26
0.0220161839699076
0.000484712356596815
0.000568957795620467
-8.68488519523034E-06
0.000265624505698399
0.000585946519975022
0.000495320363030028

Thursday, June 3, 2010
26.549999
26.93
26.41
26.860001
67837000
22.382619
27
0.0151172180335017
0.00022853028107243
6.12455427075996E-05
7.75541920732906E-05
8.31765870891709E-05
0.000256985628523163
8.46658173510356

Friday, June 4, 2010
26.1
26.57
25.620001
25.790001
89832200
21.490981
28
-0.0398361782416972
0.00158692109690427
0.00137081968446247
-0.000469214518174399
0.00123523033307588
0.00148157788545475
0.0022558857758303

Aloyts 2017

symbol	def
GSPC	S&P 500
UUP	Index Proxy for long position in \$US against foreign currency basket
DBE	Energy Commodities
DJIA	Dow Jones IA
DBC	Commodity Risk measure

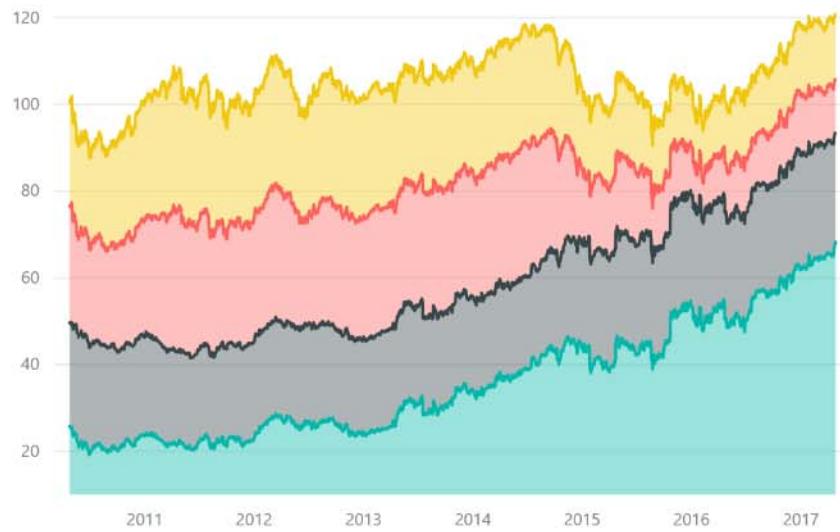
corrUUP, corrDJIA, corrGSPC, corrDBE and corr...

corrUUP ● corrDJIA ● corrGSPC ● corrDBE ►



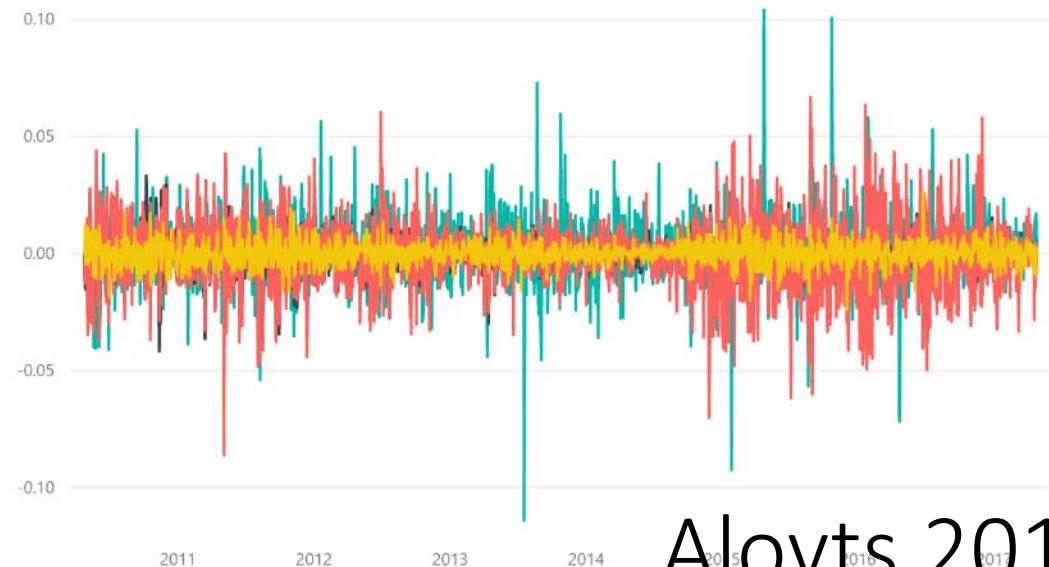
MSFT, UUP, DBE and DBC by Date

MSFT ● UUP ● DBE ● DBC



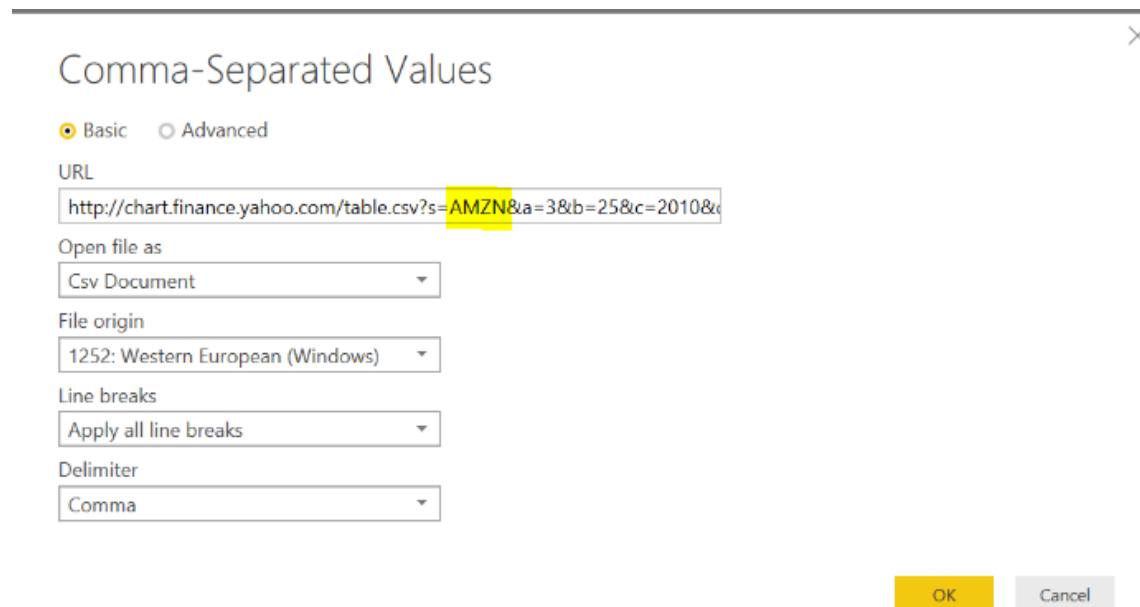
DailyMSFTReturn, DailyDBCReturn, DailyDBEReturn and DailyUUPReturn by Date

DailyMSFTReturn ● DailyDBCReturn ● DailyDBEReturn ● DailyUUPReturn



Aloyts 2017

Compared to pasting thousands of rows into Excel (which works), all you have to do in PBI is change a symbol...



Aloyts 2017

