Goal:  Continue to build your skills using Excel functions.  Format useful cell formulas using the What If and FV functions when appropriate. Articulate decisions you would evaluate based on the spreadsheet information created.

Complete a spreadsheet for Marsha (adding to the workbook you started for Matt) using the data provided in the case synopsis and the suggested template headings in the attached file:  [Headings Template Second Case Assignment.pdf](https://canvas.wpi.edu/courses/23842/files/3637775/download?wrap=1)[download](https://canvas.wpi.edu/courses/23842/files/3637775/download?download_frd=1), and answer the following questions:

Case Questions:

1)  What are Marsha's expected Pension and Social Security benefits should she live to be 100?

2)  Use the FV function to sum all the pension payments Marsha will receive over the 26 period from age 65 to 90.  Assume that  Marsha receives one payment in December of every year.  Show how your spreadsheet SUM function allows you to check the FV function answer.

3)  Matt wants to know if he contributes $1000 per year to a savings plan for 30 years how much he will accumulate, assuming a 6% rate of return.  A spreadsheet for Matt is not needed to perform calculations for #3.

4) In a text box provide a brief analysis of Marsha's situation?  When does Marsha start spending more than she receives?  If you were Marsha, what changes would you make in retirement?    Keep all your answers extremely short and to the point, but base your decisions on the analysis you create in Excel.