

1B Mathematics SL Worksheet 2 Financial Math Summer 2013

Please do this on a separate sheet of graph paper. Use any standard graph paper from the last six years.

The theme of this worksheet is financial math. Please round all answers to two decimal places unless told otherwise.

1. As you know, stock prices generally fluctuate daily. Suppose one share of a company's stock sells for \$50 on Monday morning, but on Monday afternoon, it sells for \$51.

The formula $\text{Percentage Change} = \frac{\text{Change in price}}{\text{previous price}}$ tells you how much a price changes, as a percentage. Notice that you always compare to the previous price (in this example, \$50), not the final price (in this example, the new \$51 on the denominator). The reason for multiplying by 100 is the "convert the decimal over" two places.

In this example, the change in price is $\$51 - \$50 = \$1$, so the percentage change is $\frac{\$1}{\$50} \cdot 100\% = 0.02 \cdot 100\% = 2\%$. So the stock price went up 2% on Monday.

- If a stock starts at \$51 and comes up to \$52, what is the percentage change in price? The answer is not 2%.
- Would you rather have 100% of your uncle's money, or 2% of Bill Gates' money? Explain.
- Which would have the biggest 2% of \$50, or 2% of \$50.7? Explain.
- Explain why a stock that increases by the same amount each day does not grow by the same percentage each day.

You may think how stock prices change over time. (For instance, type in "stock quote" into a search engine, and then enter the company's name. Many companies have stock, although private companies, such as Google, don't.)

Here's how a typical stock quote looks online. This one is from Yahoo Finance, and it indicates how much one share of Netflix stock changed during the day on Friday, July 4, 2013.

Netflix, Inc. (NFLX)	Stock Price
225.10	+4.19 (1.90%) Jul 4, 2013 12:1

What this tells us is that one share of Netflix stock, which is abbreviated by the ticker symbol NFLX, went up \$4.19.

- How much was one share of NFLX one day earlier?
- Explain that a stock price that begins at \$250.91 and goes up \$4.19 would, indeed, increase by 1.63%. Show the work.
- Marnie calculated the percent change as $\frac{\$4.19}{\$225.10} \cdot 100\% = 1.86\%$. Explain what Marnie did incorrectly.
- Not all stocks go up every day. For instance, Netflix & Company (ticker: NFLX) had this stock quote. The price started at \$44.32 on July 4, 2013. How much was it worth the previous day?
- Explain that the percent change was indeed calculated correctly.

Netflix & Company (NFLX)	Stock Price
44.32	+0.68 (1.51%) Jul 4, 2013 12:1

2. Look at the prices of one share of Netflix & Company over the past week. (Notice that the stock market was closed on July 4, which is a holiday, so stock markets are closed.)

Date	June 28, 2013	July 1, 2013	July 2, 2013	July 3, 2013	July 4, 2013
Share Price	\$36.75	\$39.47	\$47.39	\$49.90	\$44.32
Percentage Change	N/A				

- Calculate the percentage change for July 1. (Use the previous price of \$36.75 as your denominator).
- Often, you go to calculate the percentage change for July 2, realize now you use \$39.47 for the previous price, not the June 28 price.
- Likewise, when you calculate the percentage change for July 3, use the previous day's price of \$47.39.
- Still is all of the other stocks.
- On which day did the stock price increase by the greatest percentage?

3. One very useful skill to have when working with percentages is the ability to quickly add or subtract a given percentage without a calculator. For example, to increase a price by 2%, you can simply multiply it by the factor 1.02:

$$100\% + 2\% = 102\% ; \text{Remember that "percent" literally means "divide by 100," so } 102\% = \frac{102}{100} = 1.02$$

Likewise, to decrease a number by 2%, you would simply multiply it by 0.98:

$$100\% - 2\% = 98\% ; \text{Remember that "percent" literally means "divide by 100," so } 98\% = \frac{98}{100} = 0.98$$

- To increase a price by 20%, what would you multiply it by?

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