

	A	B	C	D	E	F
1	What does smoking cost you (besides your life)?					
2	Edward Gorey, 8K9					
3			Number of Packs per Day			
4		1	1.5	2	2.5	3
5						
6	Day	1.75	=B6*C4	=B6*D4	=B6*E4	=B6*F4
7	Week	=B6*7	=C6*7	=D6*7	=E6*7	=F6*7
8	Month	=B6*30	=C6*30	=D6*30	=E6*30	=F6*30
9	Year	=B6*365	=C6*365	=D6*365	=E6*365	=F6*365
10	10 years	=B9*10	=C9*10	=D9*10	=E9*10	=F9*10
11	20 years	=B9*20	=C9*20	=D9*20	=E9*20	=F9*20
12	30 years	=B9*30	=C9*30	=D9*30	=E9*30	=F9*30
13	40 years	=B9*40	=C9*40	=D9*40	=E9*40	=F9*40
14						
15						
16	What would you have saved if you put this amount in the bank each month instead?					
17						
18	10 years	=FV(0.05/12,12*10,-B8)	=FV(0.05/12,12*10,-C8)	=FV(0.05/12,12*10,-D8)	=FV(0.05/12,12*10,-E8)	=FV(0.05/12,12*10,-F8)
19	20 years	=FV(0.05/12,12*20,-B8)	=FV(0.05/12,12*20,-C8)	=FV(0.05/12,12*20,-D8)	=FV(0.05/12,12*20,-E8)	=FV(0.05/12,12*20,-F8)
20	30 years	=FV(0.05/12,12*30,-B8)	=FV(0.05/12,12*30,-C8)	=FV(0.05/12,12*30,-D8)	=FV(0.05/12,12*30,-E8)	=FV(0.05/12,12*30,-F8)
21	40 years	=FV(0.05/12,12*40,-B8)	=FV(0.05/12,12*40,-C8)	=FV(0.05/12,12*40,-D8)	=FV(0.05/12,12*40,-E8)	=FV(0.05/12,12*40,-F8)