

Answer Key: The Ups and Downs of Investments

Too many people focus on the amount of money that fluctuates when investments have gains or losses, yet investment experts say that the net worth (the amount your stock is worth with all shares combined) and the price per share (the cost to purchase a single share) are equally important.

Here's what this looks like for this person who invests on a regular basis.

Date	Amount invested	Price per share	Number of shares purchased (Divide the amount invested by the price per share.)	Total shares owned (Add the number of shares purchased to the total shares owned from the previous transaction.)	Net worth of stock (Multiply the price per share by the total number of shares owned.)
May 1	\$0	\$14.70	0	0	0
May 15	\$100	\$14.75	6.779661	6.779661	\$100.00
June 15	\$100	\$14.00	7.1428571	13.922518	\$194.91525
July 15	\$100	\$13.75	7.2727273	21.195245	\$291.43462
August 15	\$100	\$14.25	7.0175439	28.212789	\$402.03224
September 15	\$100	\$14.75	6.779661	34.99245	\$516.13864
October 15	\$100	\$15.00	6.6666667	41.659117	\$624.88675
November 15	\$100	\$15.10	6.6225166	48.281634	\$729.05267
December 15	\$100	\$15.30	6.5359477	54.817582	\$838.709
January 15	\$100	\$15.60	6.4102564	61.2227838	\$955.15428

