Hints for 3.2 Accrual

- Accrual is the growth of something by addition.
- The URL is used to track your selections. You notice that flipping the first bit from N to Y always seems to add 20 to the answer (mod 32).
- If the first bit is "Y" add ___. If the second bit is "Y" add ___. If the third bit is "Y" add ___. If the fourth bit is "Y" add ___. If the fifth bit is "Y" add ___. Then add ___. Finally, divide by 32 and take the remainder.