

CHAPTER 1

The growth of money

1.1 Accumulation and annuity functions

(1) In order to determine A , use the annuity $A_1(1) = A \cdot 10$ from $A_1(1) = \frac{1000}{1.02} = 980.39$ or $A = 98.039$. Therefore, $a(1) = A_1(1) = 980.39$ or 98 .

(2) Firstly, observe that $a(1) = 98$ from $A = 98$. Secondly, $a(2) = a(1) + 1 + 1.02 \cdot 98 = 98^2 + 98(1) + 1 = 98 + 98$, and so on. Therefore, $a(1) = 98^2 + 98(1) + 1$, and $a_2 = \frac{98^2 + 98(1) + 1}{1.02} = 98(98 + 1) = 9702$.

(3) The amount of interest accumulated from 0 to n is the sum of the interest of interest earned in the time n time periods, namely

$$1 + 2 + \dots + n = \frac{1}{2}n(n + 1)$$

which usually only be obtained by using the

$$\begin{aligned} 1 + 2 + \dots + n &= \frac{1}{2}(1 + 1 + \dots + 1) + 1 + 2 + \dots + (n - 1) + n \\ &= \frac{1}{2}(1 + 2 + \dots + n) + (1 + 2 + \dots + (n - 1)) + n \\ &= \frac{1}{2}(1 + 2 + 3 + \dots + (n - 1) + n + \dots + (n - 1) + (n - 2) + \dots + (n + 1)) \\ &= \frac{1}{2}(1 + 1 + 2 + 2 + 3 + 3 + \dots + (n - 1) + (n - 1) + n) = \frac{1}{2}n(n + 1). \end{aligned}$$

(4) Knowing $A_1(1) = 98 = \frac{100}{1.02} + 98$ and $A_1(2) = 98^2 + 98(1) + 1 = 98^2 + 98 + 1 = 9702$ or 970 , we have $A_1(2) = 98^2 + 98(1) + 1 = 9702$ or 970 .

$$\begin{aligned} A_1(2) - A_1(1) &= 98^2 + 98(1) + 1 - 98 = 98^2 + 98(1) + 1 - 98 \\ &= \frac{98^2 + 98(1) + 1 - 98}{1.02 - 1} = \frac{98^2 + 98(1) + 1 - 98}{0.02} = 98(98 + 1) \\ &= 9702 \text{ or } 970. \end{aligned}$$

If you are not sure, you can use the method from 1.1 to determine A or $a(1)$ to determine the final value function $f(x) = \frac{100}{1.02} + 98$ and determine $f'(x) = 98$ or 98 .

$$\begin{aligned} f'(x) &= \frac{98(1.02 - 1) + 98(1.02 - 1)}{(1.02 - 1)^2} = \frac{98(1.02 - 1) + 98(1.02 - 1)}{(1.02 - 1)^2} = \frac{98(1.02 - 1) + 98(1.02 - 1)}{(1.02 - 1)^2} \\ &= \frac{98(1.02 - 1) + 98(1.02 - 1)}{(1.02 - 1)^2} = \frac{98(1.02 - 1) + 98(1.02 - 1)}{(1.02 - 1)^2} \\ &= \frac{98(1.02 - 1) + 98(1.02 - 1)}{(1.02 - 1)^2} = \frac{98(1.02 - 1) + 98(1.02 - 1)}{(1.02 - 1)^2} \end{aligned}$$

Theory Of Interest Solution Manual

Rosina Ehmman



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