

## Chapter 1

1. (a) Applying formula (1.1)

$$A(t) = t^2 + 2t + 3 \quad \text{and} \quad A(0) = 3$$

so that

$$a(t) = \frac{A(t)}{k} = \frac{A(t)}{A(0)} = \frac{1}{3}(t^2 + 2t + 3).$$

- (b) The three properties are listed on p. 2.

$$(1) \quad a(0) = \frac{1}{3}(3) = 1.$$

$$(2) \quad a'(t) = \frac{1}{3}(2t + 2) > 0 \quad \text{for} \quad t \geq 0,$$

so that  $a(t)$  is an increasing function.

$$(3) \quad a(t) \text{ is a polynomial and thus is continuous.}$$

- (c) Applying formula (1.2)

$$\begin{aligned} I_n &= A(n) - A(n-1) = [n^2 + 2n + 3] - [(n-1)^2 + 2(n-1) + 3] \\ &= n^2 + 2n + 3 - n^2 + 2n - 1 - 2n + 2 - 3 \\ &= 2n + 1. \end{aligned}$$

2. (a) Applying formula (1.2)

$$\begin{aligned} I_1 + I_2 + \dots + I_n &= [A(1) - A(0)] + [A(2) - A(1)] + \dots + [A(n) - A(n-1)] \\ &= A(n) - A(0). \end{aligned}$$

- (b) The LHS is the increment in the fund over the  $n$  periods, which is entirely attributable to the interest earned. The RHS is the sum of the interest earned during each of the  $n$  periods.

3. Using ratio and proportion

$$\frac{5000}{11,130}(12,153.96 - 11,575.20) = \$260.$$

4. We have  $a(t) = at^2 + b$ , so that

$$\begin{array}{rclcl} a(0) & = & & b & = & 1 \\ a(3) & = & 9a & + & b & = & 1.72. \end{array}$$

# Theory Of Interest Solution Manual

**Minjie Lin**



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