Chapter 1

1. (a) Applying formula (1.1)

$$A(t) = t^2 + 2t + 3$$
 and $A(0) = 3$

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) $a(0) = \frac{1}{3}(3) = 1$.
 - (2) $a'(t) = \frac{1}{3}(2t+2) > 0$ for $t \ge 0$, so that a(t) is an increasing function.
 - (3) a(t) is a polynomial and thus is continuous.
- (c) Applying formula (1.2)

$$I_n = A(n) - A(n-1) = [n^2 + 2n + 3] - [(n-1)^2 + 2(n-1) + 3]$$

= $n^2 + 2n + 3 - n^2 + 2n - 1 - 2n + 2 - 3$
= $2n + 1$.

2. (a) Appling formula (1.2)

$$I_1 + I_2 + ... + I_n = [A(1) - A(0)] + [A(2) - A(1)] + ... + [A(n) - A(n-1)]$$

= $A(n) - A(0)$.

- (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

$$a(0) = b = 1$$

 $a(3) = 9a + b = 1.72$.

Theory Of Interest Solutions Manual

Leslie Jane Federer Vaaler

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