CHAPTER 1

# The growth of money

**1.1E Accumulation and amount functions**

(1) In order to determine $K$, use the condition $A_K(0) = K$. We have $A_K(0) = \frac{1.06^0}{0.06} + K = 16 + K$. So $K = -16$. Therefore $a(t) = \frac{1.06^t}{0.06} - 16 = \frac{1.06^t - 0.96}{0.06}$.

(2) Firstly, observe that $a(0) = \frac{0}{0.06} = 0$ for any $p$ and $r$. Secondly, $\frac{a(t+1)}{a(t)} = \frac{p(1+r)^{t+1}}{p(1+r)^t} = 1+r$. Hence $a(1) = 1+r$, $a(2) = (1+r)^2$, $a(3) = (1+r)^3$, and so $a(t) = (1+r)^t$. Therefore $p(1+r)^t = 20(1+r)^t + 5(1+r)^{t-1}$. Dividing by $(1+r)^{t-1}$ gives $p(1+r) = 20(1+r) + 5$, and so $p = 25$. Therefore $a(t) = 25(1+r)^t$. If $a(5) = 1.5$ then $25(1+r)^5 = 1.5$, and so $(1+r)^5 = \frac{1.5}{25} = 0.06$. Hence $1+r = 0.06^{1/5} = e^{\frac{1}{5}\ln 0.06} = e^{-0.562341} = 1.75826$.

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

$$1 + 2 + \cdots + n = n + \frac{1}{2}n(n-1).$$

An equitable way to divide it up is as follows:

$$\begin{aligned}
1 + 2 + \cdots + n &= \tfrac{1}{2}[(1 + 2 + \cdots + n) + (n + (n-1) + \cdots + 1)] \\
&= \tfrac{1}{2}[(1 + 2 + \cdots + n) + (n + (n-1) + \cdots + 2 + 1)] \\
&= \tfrac{1}{2}[(1 + n) + (2 + (n-1)) + \cdots + (n + 1)] \\
&= \tfrac{1}{2}[(n+1) + (n+1) + \cdots + (n+1)] = \tfrac{1}{2}n(n+1).
\end{aligned}$$

(5) Now $A_K(0) = K$, so $A_K(1) = 1.06K - 50$, $A_K(2) = 1.06A_K(1) - 50 = 1.06(1.06K - 50) - 50 = 1.06^2K - 53$, $A_K(3) = 1.06A_K(2) - 50 = 1.06(1.06^2K - 53) - 50 = 1.06^3K - 106.18$. Therefore

$$\begin{aligned}
i_3 &= \frac{A_K(3) - A_K(2) - 50}{A_K(2) - 50} = \frac{(1.06^3K - 106.18) - (1.06^2K - 103)}{1.06^2K - 103} \\
&= \frac{0.06K - 3.18}{1.06^2K - 103}.
\end{aligned}$$

If you know calculus, you could let $f(K)$ be the RHS. For $K \geqslant 1700/3$ (ensuring $i_3 \geqslant 0$) the derivative function $f'(K)$ is $\frac{(1.06^2K - 103)(0.06) - (0.06K - 3.18)(2.12)}{(1.06^2K - 103)^2}$. But the derivative $f'(K) = 0$ for $K = \frac{109}{3} \notin \mathbb{N}$. Now

$$\begin{aligned}
f'(K) &= \frac{(0.06)(1.06^2K - 103) - (0.06K - 3.18)(2.12)}{(1.06^2K - 103)^2} = \frac{(0.06)(1.06^2K - 103) - (0.06)(2.12K - 6.36)}{(1.06^2K - 103)^2} \\
&= \frac{-(0.06)(1.06^2K - 109)}{(1.06^2K - 103)^2}
\end{aligned}$$

# Theory Of Interest Solution Manual

James F. Epperson

**Theory Of Interest Solution Manual:**

**Solutions Manual for Stephen G. Kellison's the Theory of Interest** Richard L. London,Actex Publications,2005

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**Table of Contents Theory Of Interest Solution Manual**


1. Understanding the eBook Theory Of Interest Solution Manual
    - The Rise of Digital Reading Theory Of Interest Solution Manual
    - Advantages of eBooks Over Traditional Books
2. Identifying Theory Of Interest Solution Manual
    - Exploring Different Genres
    - Considering Fiction vs. Non-Fiction
    - Determining Your Reading Goals
3. Choosing the Right eBook Platform
    - Popular eBook Platforms
    - Features to Look for in an Theory Of Interest Solution Manual
    - User-Friendly Interface
4. Exploring eBook Recommendations from Theory Of Interest Solution Manual
    - Personalized Recommendations
    - Theory Of Interest Solution Manual User Reviews and Ratings
    - Theory Of Interest Solution Manual and Bestseller Lists
5. Accessing Theory Of Interest Solution Manual Free and Paid eBooks
    - Theory Of Interest Solution Manual Public Domain eBooks
    - Theory Of Interest Solution Manual eBook Subscription Services
    - Theory Of Interest Solution Manual Budget-Friendly Options

6. Navigating Theory Of Interest Solution Manual eBook Formats
    - ePub, PDF, MOBI, and More
    - Theory Of Interest Solution Manual Compatibility with Devices
    - Theory Of Interest Solution Manual Enhanced eBook Features
7. Enhancing Your Reading Experience
    - Adjustable Fonts and Text Sizes of Theory Of Interest Solution Manual
    - Highlighting and Note-Taking Theory Of Interest Solution Manual
    - Interactive Elements Theory Of Interest Solution Manual
8. Staying Engaged with Theory Of Interest Solution Manual
    - Joining Online Reading Communities
    - Participating in Virtual Book Clubs
    - Following Authors and Publishers Theory Of Interest Solution Manual
9. Balancing eBooks and Physical Books Theory Of Interest Solution Manual
    - Benefits of a Digital Library
    - Creating a Diverse Reading Collection Theory Of Interest Solution Manual
10. Overcoming Reading Challenges
    - Dealing with Digital Eye Strain
    - Minimizing Distractions
    - Managing Screen Time
11. Cultivating a Reading Routine Theory Of Interest Solution Manual
    - Setting Reading Goals Theory Of Interest Solution Manual
    - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Theory Of Interest Solution Manual
    - Fact-Checking eBook Content of Theory Of Interest Solution Manual
    - Distinguishing Credible Sources
13. Promoting Lifelong Learning
    - Utilizing eBooks for Skill Development
    - Exploring Educational eBooks
14. Embracing eBook Trends
    - Integration of Multimedia Elements

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