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## CHAPTER 8:

# Discrete Functions: Financial Applications

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**Note:** Answers are given to the same number of decimal points as the numbers in each question.

### Getting Started, p. 474

1. a) Each term in the sequence is equal to the previous term plus 4. So the next two terms are 23 and 27:

$$t_4 = 19 + 4 = 23$$

$$t_5 = 23 + 4 = 27$$

The general term,  $t_n$ , is  $3 + 4n$ .

For example,

$$t_1 = 3 + (4 \times 1) = 7$$

$$t_2 = 3 + (4 \times 2) = 11$$

The recursive formula is  $t_1 = 7$ ,  $t_n = t_{n-1} + 4$ , where  $n > 1$ .

b) Each term in the sequence is equal to the previous term minus 27. So the next two terms are  $-50$  and  $-77$ :

$$t_4 = -23 - 27 = -50$$

$$t_5 = -50 - 27 = -77$$

The general term,  $t_n$ , is  $85 - 27n$ .

For example,

$$t_1 = 85 - (27 \times 1) = 58$$

$$t_2 = 85 - (27 \times 2) = 31$$

The recursive formula is  $t_1 = 58$ ,  $t_n = t_{n-1} - 27$ , where  $n > 1$ .

c) Each term in the sequence is equal to the previous term multiplied by 4. So the next two terms are 1280 and 5120:

$$t_4 = 320 \times 4 = 1280$$

$$t_5 = 1280 \times 4 = 5120$$

The general term,  $t_n$ , is  $5 \times 4^{n-1}$ .

For example,

$$t_1 = 5 \times 4^0 = 5$$

$$t_2 = 5 \times 4^1 = 20$$

The recursive formula is  $t_1 = 5$ ,  $t_n = 4t_{n-1}$ , where  $n > 1$ .

d) Each term in the sequence is equal to the previous term multiplied by  $-\frac{1}{2}$ . So the next

two terms in the series are  $-125$  and  $62\frac{1}{2}$ :

$$t_4 = 250 \times -\frac{1}{2} = -125$$

$$t_5 = -125 \times -\frac{1}{2} = 62\frac{1}{2}$$

The general term,  $t_n$ , is  $1000 \times \left(-\frac{1}{2}\right)^{n-1}$ . For example,

$$t_1 = 1000 \times \left(-\frac{1}{2}\right)^0$$

$$t_2 = 1000 \times \left(-\frac{1}{2}\right)^1$$

The recursive formula is  $t_1 = 1000$ ,

$$t_n = \left(-\frac{1}{2}\right)t_{n-1}, \text{ where } n > 1.$$

2. a) In an arithmetic sequence, there is a common difference,  $d$ , between terms. If  $t_4 = 46$  then  $t_5 = 46 + d$  and  $t_6 = (46 + d) + d$ .

Substituting  $t_6 = 248$ ,

$$248 = 46 + 2d$$

$$2d = 202$$

$$d = 101$$

So the fifth term,  $t_5$ , is  $46 + 101 = 147$ .

b) As determined in a),  $d = 101$ .

c) Start with  $t_6$  and subtract the common difference to find the first term,  $t_1$ :

$$t_6 = 46$$

$$t_5 = 46 - d$$

$$t_4 = (46 - d) - d = 46 - 2d$$

$$t_3 = (46 - 2d) - d = 46 - 3d = -257.$$

d) The general term,  $t_n$ , is  $-358 + 101n$ . So the 100th term,  $t_{100}$ , is  $-358 + (100 \times 101) = 9742$ .

# Chapter 8 Nelson Solutions

**Sebastian Brünink**



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