
CHAPTER 8:

Discrete Functions: Financial Applications

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 $-358 + (100 \times 101) = 9742$.

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Arnold B. Loebel



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