

PERCENT GROWTH & DECAY

VISUALLY
APPEALING

EASY
ASSEMBLY

7 DIFFERENT
VERSIONS

PERCENT GROWTH & DECAY

PERCENT GROWTH Increase in value

$$f(t) = a(1+r)^t$$

The population in Grand City in 2012 was 120,000. The population increased by a rate of 4.5% each year. What is the new population after 5 years?

$$\begin{aligned} a &= 120,000 \\ r &= 4.5\% = 0.045 \\ f(5) &= 120,000 \cdot (1.045)^5 \\ f(5) &= 144,410 \text{ people} \end{aligned}$$

PERCENT DECAY Decrease in value

$$f(t) = a(1-r)^t$$

A new car is sold for \$16,490. It depreciates by 12% each year. What would be the new value of the car after 5 years?

$$\begin{aligned} a &= 16,490 \\ r &= 12\% = 0.12 \\ f(5) &= 16,490 \cdot (0.88)^5 \\ f(5) &= \$8,218.96 \end{aligned}$$

COMPOUNDING INTEREST

Calculated on the principal and any interest already accumulated.

EFFECTIVE APR (ANNUAL % RATE)

- Use when compounding is not mentioned and dealing with full year
- Example: higher than nominal APR of 12% per year for 5 years

$$f(t) = a(1+r)^t$$

NOMINAL APR TO EFFECTIVE APR

NOMINAL APR (ANNUAL % RATE)

- Shows how often compounding period
- Example: 12% per year compounded quarterly

$$f(t) = a(1 + \frac{r}{n})^{nt}$$

EXAMPLE: \$100 IN AN ACCOUNT WITH NOMINAL APR OF 12%

Compounding interval	Amount per year	Balance in one year
Annually	12%	\$112
Quarterly	12%	\$112.68
Monthly	12%	\$113.04
Daily	12%	\$113.31

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Anchor & Review Chart

Percent Growth And Decay Tesccc Algebra Key

CL Gary



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Table of Contents Percent Growth And Decay Tesccc Algebra Key

1. Understanding the eBook Percent Growth And Decay Tesccc Algebra Key
 - The Rise of Digital Reading Percent Growth And Decay Tesccc Algebra Key
 - Advantages of eBooks Over Traditional Books
2. Identifying Percent Growth And Decay Tesccc Algebra Key
 - 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 Percent Growth And Decay Tesccc Algebra Key
 - User-Friendly Interface
4. Exploring eBook Recommendations from Percent Growth And Decay Tesccc Algebra Key
 - Personalized Recommendations
 - Percent Growth And Decay Tesccc Algebra Key User Reviews and Ratings
 - Percent Growth And Decay Tesccc Algebra Key and Bestseller Lists
5. Accessing Percent Growth And Decay Tesccc Algebra Key Free and Paid eBooks

- Percent Growth And Decay Tesccc Algebra Key Public Domain eBooks
 - Percent Growth And Decay Tesccc Algebra Key eBook Subscription Services
 - Percent Growth And Decay Tesccc Algebra Key Budget-Friendly Options
6. Navigating Percent Growth And Decay Tesccc Algebra Key eBook Formats
 - ePub, PDF, MOBI, and More
 - Percent Growth And Decay Tesccc Algebra Key Compatibility with Devices
 - Percent Growth And Decay Tesccc Algebra Key Enhanced eBook Features
 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Percent Growth And Decay Tesccc Algebra Key
 - Highlighting and Note-Taking Percent Growth And Decay Tesccc Algebra Key
 - Interactive Elements Percent Growth And Decay Tesccc Algebra Key
 8. Staying Engaged with Percent Growth And Decay Tesccc Algebra Key
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Percent Growth And Decay Tesccc Algebra Key
 9. Balancing eBooks and Physical Books Percent Growth And Decay Tesccc Algebra Key
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Percent Growth And Decay Tesccc Algebra Key
 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
 11. Cultivating a Reading Routine Percent Growth And Decay Tesccc Algebra Key
 - Setting Reading Goals Percent Growth And Decay Tesccc Algebra Key
 - Carving Out Dedicated Reading Time
 12. Sourcing Reliable Information of Percent Growth And Decay Tesccc Algebra Key
 - Fact-Checking eBook Content of Percent Growth And Decay Tesccc Algebra Key
 - Distinguishing Credible Sources
 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development

- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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