

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?

$$a = 120,000$$

$$r = 4.5\% = 0.045 = (1 + 0.045) = 1.045$$

$$f(5) = 120,000 \cdot (1.045)^5$$

$$f(5) = 144,410 \text{ people}$$

PERCENT DECAY Decrease in value

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

A new car is sold for \$24,490. It depreciates by 12% each year. What would be the new value of the car after 5 years?

$$a = 24,490$$

$$r = 12\% = 0.12 = (1 - 0.12) = 0.88$$

$$f(5) = 24,490 \cdot (0.88)^5$$

$$f(5) = \$8,218.96$$

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%	\$112.00
Quarterly	12%	\$112.68
Monthly	12%	\$113.04
Daily	12%	\$113.31

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Anchor & Review Chart

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Zhe Xu



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