

7-6 Study Guide and Intervention

Growth and Decay

Exponential Growth Population increases and growth of monetary investments are examples of **exponential growth**. This means that an initial amount increases at a steady rate over time.

Exponential Growth

The general equation for exponential growth is $y = a(1 + r)^t$.

- y represents the final amount.
- a represents the initial amount.
- r represents the rate of change expressed as a decimal.
- t represents time.

Example 1: POPULATION The population of Johnson City in 2005 was 25,000. Since then, the population has grown at an average rate of 3.2% each year.

- a. Write an equation to represent the population of Johnson City since 2005.

The rate 3.2% can be written as 0.032.

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

$$y = 25,000(1 + 0.032)^t$$

$$y = 25,000(1.032)^t$$

- b. According to the equation, what will the population of Johnson City be in 2015?

In 2015 t will equal $2015 - 2005$ or 10. Substitute 10 for t in the equation from part a.

$$\begin{aligned} y &= 25,000(1.032)^{10} & t &= 10 \\ &\approx 34,256 \end{aligned}$$

In 2015 the population of Johnson City will be about 34,256.

Example 2: INVESTMENT The Garcias have \$12,000 in a savings account. The bank pays 3.5% interest on savings accounts, compounded monthly. Find the balance in 3 years.

The rate 3.5% can be written as 0.035. The special equation for compound interest is $A = P \left(1 + \frac{r}{n}\right)^{nt}$, where A represents the balance, P is the initial amount, r represents the annual rate expressed as a decimal, n represents the number of times the interest is compounded each year, and t represents the number of years the money is invested.

$$\begin{aligned} A &= P \left(1 + \frac{r}{n}\right)^{nt} \\ &= 12,000 \left(1 + \frac{0.035}{12}\right)^{3(12)} \\ &= 13,326.49 \end{aligned}$$

In three years, the balance of the account will be \$13,326.49.

Exercises

1. **POPULATION** The population of the United States has been increasing at an average rate of 0.91%. If the population was about 303,146,000 in 2008, predict the population in 2012.

3. **POPULATION** It is estimated that the population of the world is increasing at an average annual rate of 1.3%. If the 2008 population was about 6,641,000,000, predict the 2015 population.

2. **INVESTMENT** Determine the value of an investment of \$2500 if it is invested at an interest rate of 5.25% compounded monthly for 4 years.

4. **INVESTMENT** Determine the value of an investment of \$100,000 if it is invested at an interest rate of 5.2% compounded quarterly for 12 years.

Exponential Growth And Decay Study Guide

Miriam A. Leiva



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Algebra 1, Study Guide and Intervention

Workbook McGraw-Hill/Glencoe,2002-06

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Study Guide Richard St. Andre,1990

Study Guide with Selected Solutions David C.

Lay,Larry J. Goldstein,David I. Schneider,1987 This extremely readable highly regarded and widely adopted text present

innovative ways for applying calculus to real world situations in the business economics life science and social science disciplines The text's straightforward engaging approach fosters the growth of both mathematical maturity and an appreciation for the usefulness of mathematics The authors tried and true formula pairing substantial amounts of graphical analysis and informal geometric proofs with an abundance of hands on exercises has proven to be tremendously successful Functions derivatives applications of the derivative techniques of differentiations exponential and natural logarithm functions definite integral variables trigonometric functions integration differential equations Taylor polynomials and probability For individuals interested in an introduction to calculus applications *Study Guide for Single Variable Calculus* Assistant Professor of Theology Columba Stewart, Osb, James Stewart, 1995 In this version of his best selling text Stewart has reorganized the material so professors can teach transcendental functions more than just trigonometric functions early before the definite integral This variation introduces the derivative of the logarithmic and exponential functions at the same time as the polynomial functions and develops other transcendental functions prior to the introduction of the definite integral In the Third Edition Stewart retains the focus on problem solving the meticulous accuracy the patient explanations and the carefully graded problems that have made this text work so well for a wide range of students In the new edition Stewart has increased his emphasis on technology and innovation and has expanded his focus on problem solving and applications When writing his previous editions Stewart set out to bring some of the spirit of Polya to his presentation This resulted in the strategy sections in the First Edition and the Problems Plus and Applications Plus sections in the Second Edition Now in the Third Edition he extends the idea further with a new section on Principles of Problem Solving and new extended examples in the Problems Plus and Applications Plus sections Stewart makes a serious attempt to help students reason mathematically

Student's Study Guide and Journal Margaret L. Lial, John Hornsby, Terry McGinnis, Abby Tanenbaum, 1999-11-11

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