

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)

- Does NOT take compounding periods into account
- Interest rate always by banks and credit cards
- 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%	\$113.49
Daily	12%	\$114.32

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Anchor & Review Chart

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BM King



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