

Name \_\_\_\_\_

Date \_\_\_\_\_

Advanced Algebra

Assignment Sequence and Series Assignment #14 Test Review #1

I can write a direct formula for an arithmetic sequence and a geometric sequence.

Write the direct formula for the following sequences.

1) 
$$\begin{cases} U_1 = 18 \\ U_n = U_{(n-1)} + 4 \\ n \geq 2 \end{cases}$$

direct formula for #1

$$y = 4x + 14$$

direct formula for #2

$$y = 18(.25)^x$$

2) 
$$\begin{cases} U_0 = 18 \\ U_n = .25 * U_{(n-1)} \\ n \geq 1 \end{cases}$$

direct formula for #3

$$y = -22x + 17$$

3) 
$$\begin{cases} U_1 = -5 \\ U_n = U_{(n-1)} - 22 \\ n \geq 2 \end{cases}$$

direct formula for #4

$$y = 5 * 2^x$$

4) 
$$\begin{cases} U_0 = 5 \\ U_n = 2 * U_{(n-1)} \\ n \geq 1 \end{cases}$$

I can find limit of a shifted geometric sequence:

Key Point: You can rapidly click these out on your calculator. You should be able to enter this quickly at this point and click it out.

Method #2: You could enter into sequence mode and look up a big table value. For example start your table at 100.

I clicked them  
All out on my  
calculator

$$\begin{cases} U_0 = 18 \\ U_n = .78 * U_{(n-1)} - 2 \\ n \geq 1 \end{cases}$$

$$\begin{cases} U_0 = 200 \\ U_n = .68 * U_{(n-1)} + 4 \\ n \geq 1 \end{cases}$$

$$\begin{cases} U_0 = 300 \\ U_n = .32 * U_{(n-1)} - 18 \\ n \geq 1 \end{cases}$$

You could put them  
in Sequence Mode  
And go to a far  
out x value on your table

Limit for #1

$$-9.09$$

Limit for #2

$$12.5$$

Limit for #3

$$-26.47$$

Key Point: There is NO LIMIT for all arithmetic sequences. It does not matter if it is an increasing or a decreasing arithmetic sequence. Arithmetic= **NO LIMIT**

Key Point: Geometric Sequences. Geometric Increasing sequences does NOT have a limit.

### Geometric Decreasing the Limit is ZERO.

You can always verify that by clicking it out on your calculator.

Applications are a key learning target when dealing with sequences.

- 1) A Tree nursery harvests 38% of its trees each year for selling. However they plant 200 trees each year to maintain their tree farm. The nursery started its operation with 1000 trees.
- a) Write the direct (if applicable) and the recursive sequence to describe this scenario.

~~Direct formula~~ Shifted Geometric

$$U_0 = 1,000$$

$$U_n = (1 - 0.38) U_{(n-1)} + 200$$

Recursive formula

$$U_0 = 1,000$$

$$U_n = (1 - 0.38) U_{(n-1)} + 200$$

$$n \geq 1$$

- $n \geq 1$  b) How many trees does the farm have after 5 years?

Final answer

569 Trees

- c) What is the long run number of trees that this nursery has at any moment in time. (This means limit)

I checked the table  
at  $U_{100}$  and all entries  
look like 526

Final answer to limit

526 Trees

- 2) You deposit \$500 into an account that earns 6% APR. You make no other deposits. What is the balance of the account in 6 years?

Direct Equation

$$y = 500(1.06)^x$$

Final answer

\$709.26

click it 6 times

# Assignment #14

## Review for TEST

- 3) You deposit \$1,000 into an account that earns 7% APR. You make no other deposits. How many years does it take for the account to triple?

Direct Equation

$$y = 1000(1 + .07)^x$$

$$3000 = 1,000(1.07)^x$$

$$\boxed{3 = 1.07^x}$$

Use Table in Function Mode

Final Answer

$$16 \text{ years}$$

put  $1.07^x$  into  $y=$  and search where  $y$  is equal to 3

- 4) You deposit \$300 into an account that earns 8.25% APR compounded monthly. You make no other deposits. What is the account balance in 5 years?

Direct Equation

$$y = 300\left(1 + \frac{.0825}{12}\right)^x$$

$12 \times 5 = 60$  clicks

Final answer

$$\$452.54$$

- 5) You buy a boat for \$32,000. The boat depreciates 7% each year. What is the value of the boat in 8 years?

Direct Equation

$$y = 32,000(.93)^x$$

$$32,000(.93)^8$$

Final answer

$$\$17,906.62$$

- 6) You buy a boat for \$40,000. The boat depreciates 6% each year. How many years does it take for the boat to have a value of \$32,000.

Direct Equation

$$y = 40,000(.94)^x$$

Final Answer

$$3.6 \text{ years}$$

$$\frac{40,000(.94)^x}{40,000} = \frac{32,000}{40,000}$$

$$.94^x = .8$$

Just like #3 put  $.94^x$  into  $y=$  and search the table for when it equals  $.8$

- 7) You take out a loan for college. The amount that you take out is \$50,000. The APR on this account is 5% compounded monthly. You make no payments on this account during college. What is the loan balance in 4 years?

Direct Equation

$$y = 50,000 \left(1 + \frac{.05}{12}\right)^{48}$$

Final Answer

\$61,044.77

I can use sequence mode to help solve shifted applications.

- 1) You take out a loan for \$45,000 to buy a car. The APR on the account is 5.25% compounded monthly. You also make \$500 payments each month. Write the recursive sequence for this scenario. What is the loan balance after 1 year? How long does it take to pay off the loan? How much money have you paid for the car?

Shifted Geometric Recursive Formula for this

$$\begin{cases} U_0 = 45,000 \\ U_n = \left(1 + \frac{.0525}{12}\right) * U_{(n-1)} - 500 \\ n \geq 1 \end{cases}$$

Now use calculator in sequence mode

Final Answer

115 Total Months

114 x 500 + 179.97

Total paid \$57,179.97

114 / 319.63

115 | 179.97

- 2) The following sequence represents a loan measured in MONTHS

$$\begin{cases} U_0 = 2,000 \\ U_n = \left(1 + \frac{.122}{12}\right) * U_{(n-1)} - 150 \\ n \geq 1 \end{cases}$$

What is the initial amount that was borrowed?

\$2,000

What is the deposit or payment amount?

\$150 ~~payment~~

What is the APR on this LOAN?

12.2%

\* Make sure you can read a shifted sequence

Know what the value means in Real life

\* Make sure you can write a proper sequence

What is the APR being compounded by

Monthly

SUMS

- 1) What is the arithmetic sum  $S_{12}$  if  $U_2=8$  and  $U_4=14$

$$S_n = \frac{n(U_1 + U_n)}{2}$$

$$\frac{14-8}{2} = \frac{6}{2} = \textcircled{3} \text{ common difference}$$

$$S_{12} = \frac{12(5+38)}{2}$$

$$\boxed{258}$$

$$U_n = 5 + 11(3) = \boxed{38}$$

$$U_1 = 5$$

- 2) What is the arithmetic sum  $S_{50}$  if  $U_1 = 18$  and the common difference is 3

$$S_n = \frac{n(U_1 + U_n)}{2}$$

$$U_{90} = 18 + 49(3)$$

$$U_{50} = 165$$

$$S_{50} = \frac{50(18+165)}{2}$$

$$\boxed{4575}$$

High Challenge Sums Problem:

The sum of an arithmetic series to 20 terms is 710. The sum of the same arithmetic series to 50 terms is 4025.

Find  $U_1$  and the common difference. You need to use the sum's formula and simplify. You substitute  $U_n = U_1 + (n-1)d$  in for  $U_n$  and you solve a system of 2 equations and 2 unknowns by doing elimination.