

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.

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**Addison-Wesley Longman,
Incorporated, Maurice D. Weir**



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