

EXPONENTIAL FUNCTION APPLICATIONS

EXPONENTIAL FUNCTIONS APPLICATIONS

Compound Interest		Continuously Compounded Interest		
$A = P(1 + \frac{r}{n})^t$		$A = Pe^{rt}$		
A	t	r	n	t
Final amount	Time (years)	Rate (decimal)	# of times compounded annually	Time (years)

1. Your parents start a college fund for you when you were 5 years old. They deposited \$2,000 in an account that earns 6.5% annual interest compounded continuously. How much money will be available to pay for college when you are ready to pay for college? Round your answer to the nearest cent.

$P = 2000$
 $r = 0.065$
 $t = 15$

$A = 2000e^{0.065(15)}$
 $A = 32651.84$

There will be approximately \$32,651.84 in the account.

2. The account \$2,000 into an account that pays 6% annual interest compounded monthly. How much money will be in the account after 7 years? Round your answer to the nearest cent.

$P = 2000$
 $r = 0.06$
 $n = 12$
 $t = 7$

$A = 2000(1 + \frac{0.06}{12})^{12(7)}$
 $A = 26751.84$

There will be approximately \$26,751.84 in the account.

3. If you deposit \$2,000 into a savings account that pays 6.5% annual interest compounded monthly, how long will it take to reach \$30,000 in the account? Round your answer to the nearest year.

$A = 30000$
 $P = 2000$
 $r = 0.065$
 $n = 12$

$30000 = 2000(1 + \frac{0.065}{12})^{12t}$
 $15 = (1 + \frac{0.065}{12})^{12t}$
 $\ln 15 = \ln(1 + \frac{0.065}{12})^{12t}$
 $\ln 15 = 12t \ln(1 + \frac{0.065}{12})$
 $\frac{\ln 15}{12 \ln(1 + \frac{0.065}{12})} = t$
 $t \approx 6.5$ years

EXPONENTIAL FUNCTIONS APPLICATIONS

Exponential Growth Model		Exponential Decay Model		
$A = P(1 + r)^t$		$A = P(1 - r)^t$		
A	t	r	t	t
Final amount	Time (years)	Rate (decimal)	Time (years)	Time (years)

4. The car costs \$20,000. The value of the car decreases by 15% annually. What is the car worth after 5 years?

$A = 20000(1 - 0.15)^5$
 $A = 10496.43$

The car will be worth \$10,496.43 in 5 years.

5. A town's population was approximately 40,000 people. The population of the town grows by 2.5% each year. About how many people will there be in 2025?

$A = 40000(1 + 0.025)^{20}$
 $A = 60270.43$

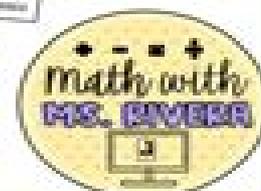
In 2025, there will be approximately 60,270 people.

6. The car cost \$20,000 and depreciates in value by 15% each year. How much is the car worth after 5 years?

$A = 20000(1 - 0.15)^5$
 $A = 10496.43$

In 5 years, the car will be worth approximately \$10,496.43.

Detailed answer keys are included!



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