

# COLLEGE ALGEBRA

with Modeling and Visualization



GARY  
ROCKSWOLD  
THIRD EDITION



8.1

# Sequences

- ◆ Understand basic concepts about sequences
- ◆ Learn how to represent sequences
- ◆ Identify and use arithmetic sequences
- ◆ Identify and use geometric sequences

# Introduction

- ◆ A sequence is a function that computes an ordered list.

## Example

If an employee earns \$12 per hour, the function  $f(n) = 12n$  generates the terms of the sequence

12, 24, 36, 48, 60, ...

when  $n = 1, 2, 3, 4, 5, \dots$



## SEQUENCE

An **infinite sequence** is a function that has the set of natural numbers as its domain. A **finite sequence** is a function with domain  $D = \{1, 2, 3, \dots, n\}$ , for some fixed natural number  $n$ .

# Sequences

- ◆ Instead of letting  $y$  represent the output, it is common to write  $a_n = f(n)$ , where  $n$  is a natural number in the domain of the sequence. The *terms* of a sequence are

$$a_1, a_2, a_3, \dots, a_n, \dots$$

- ◆ The first term is  $a_1 = f(1)$ , the second term is  $a_2 = f(2)$  and so on. The  *$n$ th term* or *general term* of a sequence is  $a_n = f(n)$ .

# Example

Write the first four terms  $a_1, a_2, a_3, a_4, \dots$  of each sequence, where  $a_n = f(n)$ ,

a)  $f(n) = 5n + 3$

b)  $f(n) = (4)^{n-1} + 2$

## Solution

a)  $a_1 = f(1) = 5(1) + 3 = 8$

$$a_2 = f(2) = 5(2) + 3 = 13$$

$$a_3 = f(3) = 5(3) + 3 = 18$$

$$a_4 = f(4) = 5(4) + 3 = 23$$

b)  $a_1 = f(1) = (4)^{1-1} + 2 = 2$

$$a_2 = f(2) = (4)^{2-1} + 2 = 6$$

$$a_3 = f(3) = (4)^{3-1} + 2 = 18$$

$$a_4 = f(4) = (4)^{4-1} + 2 = 66$$

# Recursive Sequence

- ◆ With a recursive sequence, one or more previous terms are used to generate the next term.
- ◆ The terms  $a_1$  through  $a_{n-1}$  must be found before  $a_n$  can be found.

## Example

- a) Find the first four terms of the recursive sequence that is defined by
- $$a_n = 3a_{n-1} + 5 \text{ and } a_1 = 4, \text{ where } n \geq 2.$$
- b) Graph the first 4 terms of the sequence.

# Example continued

## Solution

### a) Numerical Representation

$$a_1 = 4$$

$$a_2 = 3a_1 + 5 = 3(4) + 5 = 17$$

$$a_3 = 3a_2 + 5 = 3(17) + 5 = 56$$

$$a_4 = 3a_3 + 5 = 3(56) + 5 = 173$$

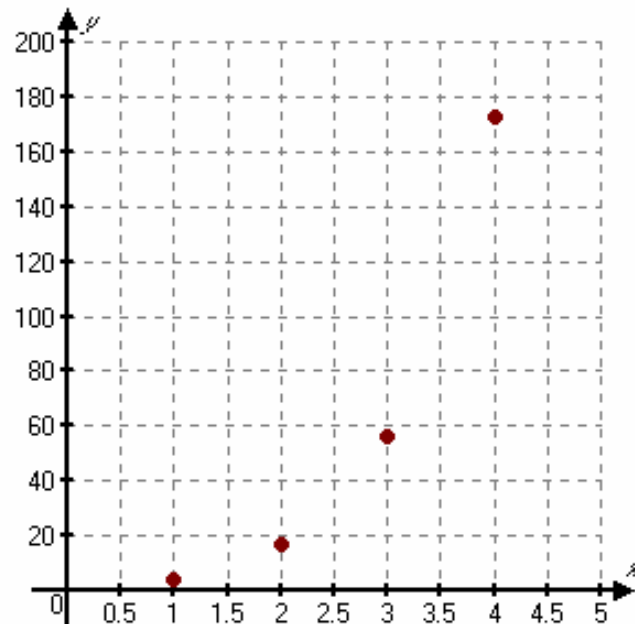
The first four terms are 4, 17, 56, and 173.

| $n$   | 1 | 2  | 3  | 4   |
|-------|---|----|----|-----|
| $a_n$ | 4 | 17 | 56 | 173 |

# Solution continued

## *Graphical Representation*

- b) To represent these terms graphically, plot the points. Since the domain of the graph only contains natural numbers, the graph of the sequence is a scatterplot.





# Arithmetic Sequences



## INFINITE ARITHMETIC SEQUENCE

An **infinite arithmetic sequence** is a linear function whose domain is the set of natural numbers.

### Example

An employee receives 10 vacation days per year. Thereafter the employee receives an additional 2 days per year with the company. The amount of vacation days after  $n$  years with the company is represented by

$$f(n) = 2n + 10, \text{ where } f \text{ is a linear function.}$$

How many vacation days does the employee have after 14 years? (Assume no rollover of days.)

**Solution**  $f(14) = 2(14) + 10 = 38$  days of vacation.

# Arithmetic Sequence

- ◆ An arithmetic sequence can be defined recursively by  $a_n = a_{n-1} + d$ , where  $d$  is a constant. Since  $d = a_n - a_{n-1}$  for each valid  $n$ ,  $d$  is called the *common difference*. If  $d = 0$ , then the sequence is a *constant sequence*. A *finite arithmetic sequence* is similar to an infinite arithmetic sequence except its domain is  $D = \{1, 2, 3, \dots, n\}$ , where  $n$  is a fixed natural number.
- ◆ Since an arithmetic sequence is a linear function, it can always be represented by  $f(n) = dn + c$ , where  $d$  is the common difference and  $c$  is a constant.

## Example

Find a general term  $a_n = f(n)$  for the arithmetic sequence;  $a_1 = 4$  and  $d = -3$ .

### Solution

Let  $f(n) = dn + c$ .

Since  $d = -3$ ,  $f(n) = -3n + c$ .

$$a_1 = f(1) = -3(1) + c = 4 \quad \text{or} \quad c = 7$$

Thus  $a_n = -3n + 7$ .

# Terms of an Arithmetic Sequence



## ***n*th TERM OF AN ARITHMETIC SEQUENCE**

In an arithmetic sequence with first term  $a_1$  and common difference  $d$ , the  $n$ th term,  $a_n$ , is given by

$$a_n = a_1 + (n - 1)d.$$

### Example

Find a symbolic representation (formula) for the arithmetic sequence given by 6, 10, 14, 18, 22,...

### Solution

The first term is 6. Successive terms can be found by adding 4 to the previous term.  $a_1 = 6$  and  $d = 4$

$$\begin{aligned} a_n &= a_1 + (n - 1)d \\ &= 6 + (n - 1)(4) \\ &= 4n + 2 \end{aligned}$$

# Geometric Sequences

- ◆ Geometric sequences are capable of either rapid growth or decay.

## Examples

- ◆ Population
- ◆ Salary
- ◆ Automobile depreciation



### INFINITE GEOMETRIC SEQUENCE

An **infinite geometric sequence** is a function defined by  $f(n) = cr^{n-1}$ , where  $c$  and  $r$  are nonzero constants. The domain of  $f$  is the set of natural numbers.

## Example

Find a general term  $a_n$  for the geometric sequence;  $a_3 = 18$  and  $a_6 = 486$ .

### Solution

Find  $a_n = cr^{n-1}$  so that  $a_3 = 18$  and  $a_6 = 486$ .

$$\text{Since } \frac{a_6}{a_3} = \frac{cr^{6-1}}{cr^{3-1}} = \frac{r^5}{r^2} = r^3 \quad \text{and} \quad \frac{a_6}{a_3} = \frac{486}{18} = 27,$$

$$r^3 = 27 \text{ or } r = 3.$$

$$\text{So } a_n = c(3)^{n-1}.$$

$$\text{Therefore } a_3 = c(3)^{3-1} = 18 \text{ or } c = 2.$$

$$\text{Thus } a_n = 2(3)^{n-1}.$$



8.2

# Series

- ◆ Understand basic concepts about series
- ◆ Identify and find the sum of arithmetic series
- ◆ Identify and find the sum of geometric series
- ◆ Learn and use summation notation

# Introduction

- ◆ A *series* is the summation of the terms in a sequence.
- ◆ *Series* are used to approximate functions that are too complicated to have a simple formula.
- ◆ *Series* are instrumental in calculating approximations of numbers like  $\pi$  and  $e$ .



## SERIES

A **finite series** is an expression of the form

$$a_1 + a_2 + a_3 + \cdots + a_n,$$

and an **infinite series** is an expression of the form

$$a_1 + a_2 + a_3 + \cdots + a_n + \cdots.$$



# Infinite Series

- ◆ An infinite series contains many terms.
- ◆ Sequence of partial sums:

$$S_1 = a_1$$

$$S_2 = a_1 + a_2$$

$$S_3 = a_1 + a_2 + a_3$$

$$\vdots$$

$$S_n = a_1 + a_2 + a_3 + \cdots + a_n$$

- ◆ If  $S_n$  approaches a real number  $S$  as  $n \rightarrow \infty$ , then the sum of the infinite series is  $S$ .
- ◆ Some infinite series do not have a sum  $S$ .

# Example

For  $a_n = 3n - 1$ , calculate  $S_5$ .

## Solution

Since  $S_5 = a_1 + a_2 + a_3 + a_4 + a_5$ , start calculating the first five terms of the sequence  $a_n = 3n - 1$ .

$$a_1 = 3(1) - 1 = 2$$

$$a_4 = 3(4) - 1 = 11$$

$$a_2 = 3(2) - 1 = 5$$

$$a_5 = 3(5) - 1 = 14$$

$$a_3 = 3(3) - 1 = 8$$

$$\text{Thus } S_5 = 2 + 5 + 8 + 11 + 14 = 40$$

# Arithmetic Series

- ◆ Summing the terms of an arithmetic sequence results in an *arithmetic series*.



## SUM OF THE FIRST $n$ TERMS OF AN ARITHMETIC SEQUENCE

The **sum of the first  $n$  terms of an arithmetic sequence**, denoted  $S_n$ , is found by averaging the first and  $n$ th terms and then multiplying by  $n$ . That is,

$$S_n = a_1 + a_2 + a_3 + \cdots + a_n = n \left( \frac{a_1 + a_n}{2} \right).$$

# Arithmetic Series continued

Since  $a_n = a_1 + (n - 1)d$ ,  $S_n$  can also be written in the following way.

$$\begin{aligned} S_n &= n \left( \frac{a_1 + a_n}{2} \right) \\ &= \frac{n}{2} (a_1 + a_1 + (n-1)d) \\ &= \frac{n}{2} (2a_1 + (n-1)d) \end{aligned}$$

## Example

Use the formula to find the sum of the arithmetic series  $4 + 7 + 10 + \cdots + 58$ .

### Solution

The series has  $n = 19$  terms with  $a_1 = 4$  and  $a_{19} = 58$ . We can then use the formula to find the sum.

$$S_n = n \left( \frac{a_1 + a_n}{2} \right)$$

$$\begin{aligned} S_{19} &= 19 \left( \frac{4 + 58}{2} \right) \\ &= 589 \end{aligned}$$

# Example

A worker has a starting annual salary of \$45,000 and receives a \$2500 raise each year. Calculate the total amount earned over 5 years.

## Solution

The arithmetic sequence describing the salary during year  $n$  is computed by

$$a_n = 45,000 + 2500(n - 1).$$

The first and fifth year's salaries are

$$a_1 = 45,000 + 2500(1 - 1) = 45,000$$

$$a_5 = 45,000 + 2500(5 - 1) = 55,000$$

## Solution continued

Thus the total amount earned during this 5-year period is

$$S_5 = 5 \left( \frac{45,000 + 55,000}{2} \right) = \$250,000.$$

The sum can also be found using

$$S_n = \frac{n}{2} (2a_1 + (n-1)d).$$

$$S_5 = \frac{5}{2} (2 \square 45,000 + (5-1)2500) = \$250,000.$$

# Geometric Series

- ◆ The sum of the terms of a geometric sequence is called a *geometric series*.



## SUM OF THE FIRST $n$ TERMS OF A GEOMETRIC SEQUENCE

If a geometric sequence has first term  $a_1$  and common ratio  $r$ , then the sum of the first  $n$  terms is given by

$$S_n = a_1 \left( \frac{1 - r^n}{1 - r} \right),$$

provided  $r \neq 1$ .



# Annuities

- ◆ An *annuity* is a sequence of deposits made at equal periods of time.
- ◆ After  $n$  years the amount is given by

$$A_0 + A_0(1+i) + A_0(1+i)^2 + \cdots + A_0(1+i)^{n-1}.$$

- ◆ This is a geometric series with first term  $a_1 = A_0$  and common ratio  $r = (1+i)$ . The sum of the first  $n$  terms is given by

$$S_n = A_0 \left( \frac{1 - (1+i)^n}{1 - (1+i)} \right) = A_0 \left( \frac{(1+i)^n - 1}{i} \right).$$

## Example

A 30-year-old employee deposits \$4000 into an account at the end of each year until age 65. If the interest rate is 8%, find the future value of the annuity.

**Solution** Let  $A_0 = 4000$ ,  $i = 0.08$ , and  $n = 35$ . The future value of the annuity is given by

$$\begin{aligned} S_n &= A_0 \left( \frac{(1+i)^n - 1}{i} \right) \\ &= 4000 \left( \frac{(1+0.08)^{35} - 1}{0.08} \right) \\ &= \$689,267. \end{aligned}$$

# Infinite Geometric Series



## SUM OF AN INFINITE GEOMETRIC SEQUENCE

The sum of the infinite geometric sequence with first term  $a_1$  and common ratio  $r$  is given by

$$S = \frac{a_1}{1 - r},$$

provided  $|r| < 1$ . If  $|r| \geq 1$ , then this sum does not exist.

# Summation Notation

- ◆ *Summation notation* is used to write series efficiently. The symbol  $\Sigma$ , sigma, indicates the sum.



## SUMMATION NOTATION

$$\sum_{k=1}^n a_k = a_1 + a_2 + a_3 + \cdots + a_n.$$

- ◆ The letter  $k$  is called the *index of summation*. The numbers 1 and  $n$  represent the subscripts of the first and last term in the series. They are called the *lower limit* and *upper limit* of the summation, respectively.

# Example

Evaluate each series.

$$\text{a) } \sum_{k=1}^3 4k$$

$$\text{b) } \sum_{k=1}^3 4$$

$$\text{c) } \sum_{k=1}^6 (3k + 6)$$

## Solution

$$\text{a) } \sum_{k=1}^3 4k = 4 + 8 + 12 = 24 \quad \text{b) } \sum_{k=1}^3 4 = 4 + 4 + 4 = 12$$

$$\begin{aligned} \text{c) } \sum_{k=1}^6 (3k + 6) &= (3(1) + 6) + (3(2) + 6) + (3(3) + 6) + \\ &\quad (3(4) + 6) + (3(5) + 6) + (3(6) + 6) \\ &= 9 + 12 + 15 + 18 + 21 + 24 = 99 \end{aligned}$$

# Properties for Summation Notation



## PROPERTIES FOR SUMMATION NOTATION

Let  $a_1, a_2, a_3, \dots, a_n$  and  $b_1, b_2, b_3, \dots, b_n$  be sequences, and  $c$  be a constant.

$$1. \sum_{k=1}^n ca_k = c \sum_{k=1}^n a_k$$

$$4. \sum_{k=1}^n c = nc$$

$$2. \sum_{k=1}^n (a_k + b_k) = \sum_{k=1}^n a_k + \sum_{k=1}^n b_k$$

$$5. \sum_{k=1}^n k = \frac{n(n+1)}{2}$$

$$3. \sum_{k=1}^n (a_k - b_k) = \sum_{k=1}^n a_k - \sum_{k=1}^n b_k$$

$$6. \sum_{k=1}^n k^2 = \frac{n(n+1)(2n+1)}{6}$$

# Example

Use properties for summation notation to find each sum.

$$\text{a) } \sum_{k=1}^{18} 4k$$

$$\text{b) } \sum_{k=1}^{11} 4k^2 - 6$$

## Solution

$$\begin{aligned}\text{a) } \sum_{k=1}^{18} 4k &= 4 \sum_{k=1}^{18} k \\ &= 4 \left[ \frac{18(18+1)}{2} \right] \\ &= 684\end{aligned}$$

$$\begin{aligned}\text{b) } \sum_{k=1}^{11} 4k^2 - 6 &= \sum_{k=1}^{11} 4k^2 - \sum_{k=1}^{11} 6 \\ &= 4 \sum_{k=1}^{11} k^2 - \sum_{k=1}^{11} 6 \\ &= 4 \left[ \frac{11(11+1)(2 \cdot 11 + 1)}{6} \right] - 11(6) \\ &= 1958\end{aligned}$$