## MATEMATIIKAN PERUSKURSSI Exercise 1 26.1.2017

The Exercise-sessions are on Thursday 26.1.2017. If you cannot attend, the exercises can also be returned until 14.00 Thursday 26.1.2017 either to juha.m.ylinen@jyu.fi, or directly to my office MaD308.

1. What are the first five terms of the sequences  $(2 \cdot i - 5)_{i=1}^{23}$  and  $((-1)^i (i^2 - 4 \cdot i + 4))_{i=1}^{\infty}$ ?

- 2. Are the following sequences equal?
- (a) 1, 2, 1, 2, 1, 2 and 1, 2, 1, 2, 1, 2, ...
- (b) 1, 1, 2, 1, 1, 2, 1, 1, 2 and 1, 2, 1, 1, 2, 1, 1, 2, 1
- (c)  $1, 4, \sqrt{2}, 0.5, 0, \cos(\pi), 12$  and  $2^0, 2^2, 2^{\frac{1}{2}}, 2^{-1}, \log(1), -1, 12$

3. Are the following sequences arithmetic/geometric? If a sequence is arithmetic/geometric, then how much is the difference of two consecutive terms d, or the ratio of two consecutive terms q?

- (a) 1, 2, 3, 4, 5, 6, 7, 8, 9
- (b)  $4, 2, 1, \frac{1}{2}, \frac{1}{4}, \frac{1}{8}, \frac{1}{16}, \dots$
- (c) 2, 4, 6, 8, 12, 14

4. Let  $(a_i)_{i=1}^{\infty}$  an arithmetic sequence with  $a_1 = 8$  and  $a_{13} = 92$ . How much is the difference of two consecutive terms? Also, compute  $a_{25}$ .

5. Assume that  $\sum_{i=1}^{10} a_i = 161$  and  $\sum_{i=1}^{10} b_i = -5$ . Compute the sum  $\sum_{i=1}^{10} (a_i + 8b_{11-i} - 2 \cdot i)$ .

6. Assume that the sums  $\sum_{i=1}^{n} a_i$  and  $\sum_{i=1}^{n} b_i$  are arithmetic. Is the sum  $\sum_{i=1}^{n} (a_i + b_i)$  also arithmetic? Justify your answer.

7. You take a loan of  $12000 \in$  with a 3 % yearly interest rate. You pay the loan back using an even principal payment schedule<sup>1</sup> monthly for 10 years. How much do you pay interest altogether?

 $<sup>^{1}</sup>$ This means that at each payment you pay the same principal, and you also pay the interest that has accumulated after your last payment.

Let x, y, p > 0. We say, that y is p% larger than x if

$$y = \left(1 + \frac{p}{100}\right)x.$$

Let x, y > 0 and 0 . We say, that y is <math>p% smaller than x if

$$y = \left(1 - \frac{p}{100}\right)x.$$

8. If y is p% larger than x, then x is q% smaller than y. Solve q.

9. You and your friend have a summer job that pays each of you 1000 €/month. After the first week the company accidentally lowers your pay by 10%,<sup>2</sup> and raises your friends salary by 10%. The company notices its mistake the following day, and raises your salary by 10%, and lowers your friends salary by 10%. How much is your salary now? How about your friends salary?

10. The company hires you as a permanent employee. You manage to negotiate a 4% raise. The company would like for the raise to become effective after a year, but you want the raise to become effective right away. However, the company accepts a compromise, where you get a raise of 2% now, and another raise of 2% after a year. How many % is your salary greater after the raises, compared to what it was before the raises?

(11<sup>\*</sup>). Assume that p + q = 4. Prove, that if you first get a raise of p%, and then a raise of q%, your salary after the raises is largest with the choice p = q = 2.

(12\*). You invest  $x \in$  into stock. With probability 0.95 the course of the stock is raised by 10% in a year, and with probability 0.05 the course of the stock goes down by 90%. What is the *expected value* of your investment, i.e. how much do you have in average after one year? Which is more profitable in average, investing into the stock, or depositing the  $x \in$  into a bank account that gives you a 2% yearly interest?

Bonusquestion (does not affect the exercise points): Which would you choose, the investment or the bank account, when:

(a)  $x = 100 \in ?$ 

(b)  $x = 100 \notin$  + everything you will earn in the next 15 years?

 $<sup>^{2}</sup>$ That means, your new salary is 10% smaller than your old salary.