## 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 $\left((-1)^{i}\left(i^{2}-4 \cdot i+4\right)\right)_{i=1}^{\infty}$ ?
2. Are the following sequences equal?
(a) $1,2,1,2,1,2$ and $1,2,1,2,1,2, \ldots$
(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) $4,2,1, \frac{1}{2}, \frac{1}{4}, \frac{1}{8}, \frac{1}{16}, \ldots$
(c) $2,4,6,8,12,14$
4. Let $\left(a_{i}\right)_{i=1}^{\infty}$ 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 $\sum_{i=1}^{10}\left(a_{i}+8 b_{11-i}-2 \cdot i\right)$.
6. Assume that the sums $\sum_{i=1}^{n} a_{i}$ and $\sum_{i=1}^{n} b_{i}$ are arithmetic. Is the sum $\sum_{i=1}^{n}\left(a_{i}+\right.$ $b_{i}$ ) also arithmetic? Justify your answer.
7. You take a loan of $12000 €$ with a $3 \%$ yearly interest rate. You pay the loan back using an even principal payment schedul ${ }^{1}$ monthly for 10 years. How much do you pay interest altogether?
[^0]Let $x, y, p>0$. We say, that $y$ is $p \%$ larger than $x$ if

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

Let $x, y>0$ and $0<p \leq 100$. We say, that $y$ is $p \%$ smaller than $x$ if

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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 $10 \% 2^{2}$ 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?
$\left(11^{*}\right)$. 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 $p=q=2$.
$\left(12^{*}\right)$. You invest $x €$ 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 $x €$ 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) $x=100 €$ ?
(b) $x=100 €+$ everything you will earn in the next 15 years?
[^1]
[^0]:    ${ }^{1}$ This means that at each payment you pay the same principal, and you also pay the interest that has accumulated after your last payment.

[^1]:    ${ }^{2}$ That means, your new salary is $10 \%$ smaller than your old salary.

