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$a(s) - a(0) s = a_0(0) 10$ . So  $a_0(t)$  is a constant, we have  $a(t) - a(0) = \int_0^t a_0(r) dr = \int_0^t a_0(0) dr = t \cdot a_0(0)$   $a(t) = 1 + t \cdot a_0(0)$  Remember that  $a(1) = 1 + i = 1 + a_0(0)$ , so  $a(t) = 1 + it, t \geq 0$ . 11.

Compound Interest: The word

“ Compound ” refers to the process of interest being reinvested to earn additional interest.

Chapter 1. Theory of Interest 1. The measurement of ...

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In interest theory, we often use  $A(t)$  (the amount function) to indicate the value of the account at time  $t$ . The function  $a(t) = A(t) - A(0)$  is referred to as the accumulation function. Thus, the accumulation function for compound interest is  $a(t) = (1+i)^t - 1$ .

Example 3. Banks A and B both offer savings accounts that pay 5% interest per year.

Interest Theory Richard C. Penney Purdue University

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