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$a(s) - a(0) s = a_0(0) 10$. So $a_0(t)$ is a

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constant, we have $a(t) - a(0) = \int_0^t a'(r) dr$.
 $a'(r) = a(0)r$ so $\int_0^t a(0)r dr = \frac{1}{2} a(0)t^2$.
 $a(t) = a(0) + \frac{1}{2} a(0)t^2$. Remember that $a(1) = 1+i = 1+a(0)$, 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.

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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 $a(t) = \frac{A(t)}{A(0)}$ is referred to as the accumulation function. Thus, the accumulation function for compound interest is $a(t) = (1+i)^t$:

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

Interest Theory Richard C. Penney

Purdue University

Mathematical Interest Theory

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