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$a(s) \cdot a(0) \cdot s = a(0) \cdot 10$. So $a(0)$ is a constant, we have $a(t) \cdot a(0) = \int_0^t a(0) dr = \int_0^t a(0) dr = t \cdot a(0)$ $a(t) = 1 + t \cdot a(0)$ 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.

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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