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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 $a(t) = \frac{A(t) - A(0)}{t}$ 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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Simple Interest (S.I) - Definition, Formula, and Problems

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Mathematical Assn. of America 2009 107 pages \$34.00 Hardcover HB539

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