Name $\qquad$

Find the indicated sum. Use the formula for the sum of the first $\mathbf{n}$ terms of a geometric sequence.

$$
\text { 1) } \sum_{i=1}^{5} 3(-4)^{i}
$$

1) $\qquad$

Use the formula for the general term (the nth term) of a geometric sequence to find the indicated term of the sequence with the given first term, $\mathrm{a}_{1}$, and common ratio, r .
2) Find $a_{6}$ when $\mathrm{a}_{1}=3200, \mathrm{r}=-\frac{1}{2}$.
2) $\qquad$

Find the indicated sum.
3 ) Find the sum of the first 70 terms of the arithmetic sequence: $-19,-13,-7,-1, \ldots$
3) $\qquad$
4) $\sum_{i=3}^{5}\left(i^{2}+12\right)$
4) $\qquad$

Write the first four terms of the sequence whose general term is given.

$$
\text { 5) } a_{n}=\frac{n+1}{2 n-1}
$$

5) $\qquad$
6) $a_{n}=\frac{-4(n+1)!}{n!}$
7) $\qquad$

Find the common difference for the arithmetic sequence.

$$
\text { 7) }-10,-14,-18,-22, \ldots
$$

7) $\qquad$

The general term of a sequence is given. Determine whether the given sequence is arithmetic, geometric, or neither. If the sequence is arithmetic, find the common difference; if it is geometric, find the common ratio.
8) $a_{n}=3 n-5$
8) $\qquad$
9) $a_{n}=\left(\frac{5}{4}\right)^{n}$
9) $\qquad$
10) $a_{n}=4 n^{2}-2$
10) $\qquad$

Solve the problem. Round to the nearest dollar if needed.
11) Kurt deposits $\$ 100$ each month into an account paying annual interest of $6 \%$ compounded
11) $\qquad$ monthly. How much will his account have in it at the end of 11 years?

Write a formula for the general term (the nth term) of the arithmetic sequence. Then use the formula for $a_{n}$ to find $\mathbf{a}_{20}$, the 20th term of the sequence.
12) $22,14,6,-2, \ldots$
13) Find the accumulated value of an investment of $\$ 11,000$ at $8 \%$ compounded semiannually for 5 years.
14) Jacob wants to buy a house for $\$ 350,000$. Annual interest rates are locked in at $7.25 \%$ on a 30-year loan. How much money will Jacob pay in interest for his house?

Use the formula for the general term (the nth term) of an arithmetic sequence to find the indicated term of the sequence with the given first term, $a_{1}$, and common difference, $d$.

$$
\text { 15) Find a } 57 \text { when } \mathrm{a}_{1}=-8, \mathrm{~d}=\frac{5}{8}
$$

15) $\qquad$

Find the sum of the infinite geometric series, if it exists.
16) $\frac{1}{6}-\frac{1}{3}+\frac{2}{3}-\ldots$
16) $\qquad$
17) $45+15+5+\frac{5}{3}+\ldots$
17) $\qquad$

## Evaluate the factorial expression.

$$
\text { 18) } \frac{\mathrm{n}(\mathrm{n}+4)!}{(\mathrm{n}+5)!}
$$

18) $\qquad$
19) Find the accumulated value of an investment of $\$ 3000$ at $7 \%$ compounded continuously for
20) $\qquad$ 3 years.

Express the sum using summation notation. Use 1 as the lower limit of summation and i for the index of summation
20) $2+4+6+\ldots+12$
20) $\qquad$

Write a formula for the general term (the nth term) of the geometric sequence.

$$
\text { 21) } 3,-1, \frac{1}{3},-\frac{1}{9}, \frac{1}{27}, \ldots
$$

21) $\qquad$

Solve the problem.
22) A deposit of $\$ 9000$ is made in an account that earns $7 \%$ interest compounded quarterly.
22) $\qquad$
The balance in the account after n quarters is given by the sequence
$\mathrm{a}_{\mathrm{n}}=9000\left(1+\frac{0.07}{4}\right)^{\mathrm{n}} \quad \mathrm{n}=1,2,3, \ldots$
Find the balance in the account after 7 years.

Express the repeating decimal as a fraction in lowest terms.
23) $0 . \overline{387}$
23) $\qquad$

Use the formula for the sum of the first $\mathbf{n}$ terms of a geometric sequence to solve.
24) Find the sum of the first 9 terms of the geometric sequence: $-7,-14,-28,-56,-112, \ldots$
24) $\qquad$

Use the formula for the sum of the first $\mathbf{n}$ terms of an arithmetic sequence to find the indicated sum.

$$
\text { 25) } \sum_{i=1}^{46}(-2 \mathrm{i}+2)
$$

25) $\qquad$

If the given sequence is a geometric sequence, find the common ratio.

$$
\text { 26) } \frac{3}{4}, \frac{3}{8}, \frac{3}{16}, \frac{3}{32}, \frac{3}{64}
$$

26) $\qquad$

Express the sum using summation notation. Use a lower limit of summation not necessarily 1 and $\mathbf{k}$ for the index of summation.

$$
\text { 27) } 8+9+10+11+\ldots+30
$$

$\qquad$

Write the first five terms of the geometric sequence.

$$
\text { 28) } a_{n}=-6 a_{n-1} ; a_{1}=-5
$$

28) $\qquad$

Write the first five terms of the arithmetic sequence.

$$
\text { 29) } a_{n}=a_{n}-1-1 ; a_{1}=2
$$

29) $\qquad$

Write the first four terms of the sequence defined by the recursion formula.

$$
\text { 30) } a_{1}=-2 \text { and } a_{n}=-2 a_{n-1} \text { for } n \geq 2
$$

30) $\qquad$

## Solve the problem.

31) John Forgetsalot deposited $\$ 100$ at a $3 \%$ annual interest rate in a savings account fifty years ago, and then he promptly forgot he had done it. Recently, he was cleaning out his home office and discovered the forgotten bank book. How much money is in the account?
32) Carla has just inherited a building that is worth $\$ 250,000$. The building is in a high demand area, and the value of the building is projected to increase at a rate of $25 \%$ per year for the next 4 years. How much more money will she make if she waits four years to sell the building instead of selling now?
33) How much money needs to be invested now to get $\$ 2000$ after 4 years at $8 \%$ compounded quarterly? Express your answer to the nearest dollar.
34) If Emery has $\$ 2100$ to invest at $10 \%$ per year compounded monthly, how long will it be before he has $\$ 2800$ ? If the compounding is continuous, how long will it be? (Round your answers to three decimal places.)
35) Cindy will require $\$ 15,000$ in 5 years to return to college to get an MBA degree. How much money should she ask her parents for now so that, if she invests it at $11 \%$ compounded continuously, she will have enough for school? (Round your answer to the nearest dollar.)
