9.2 SUMMATION NOTATION

In the previous section, we introduced sequences and now we shall present notation and theorems concerning the sum of terms of a sequence. We begin with a definition, which, while intimidating, is meant to make our lives easier.

Definition 9.3. Summation Notation: Given a sequence $\{a_n\}_{n=k}^{\infty}$ and numbers m and p satisfying $k \leq m \leq p$, the summation from m to p of the sequence $\{a_n\}$ is written

$$\sum_{n=m}^{p} a_n = a_m + a_{m+1} + \ldots + a_p$$

The variable n is called the **index of summation**. The number m is called the **lower limit of summation** while the number p is called the **upper limit of summation**.

In English, Definition 9.3 is simply defining a short-hand notation for adding up the terms of the sequence $\{a_n\}_{n=k}^{\infty}$ from a_m through a_p. The symbol Σ is the capital Greek letter sigma and is shorthand for 'sum'. The lower and upper limits of the summation tells us which term to start with and which term to end with, respectively. For example, using the sequence $a_n = 2n - 1$ for $n \geq 1$, we can write the sum $a_3 + a_4 + a_5 + a_6$ as

$$
\begin{aligned}
\sum_{n=3}^{6}(2n - 1) &= (2(3) - 1) + (2(4) - 1) + (2(5) - 1) + (2(6) - 1) \\
&= 5 + 7 + 9 + 11 \\
&= 32
\end{aligned}
$$

The index variable is considered a 'dummy variable' in the sense that it may be changed to any letter without affecting the value of the summation. For instance,

$$\sum_{n=3}^{6}(2n - 1) = \sum_{k=3}^{6}(2k - 1) = \sum_{j=3}^{6}(2j - 1)$$

One place you may encounter summation notation is in mathematical definitions. For example, summation notation allows us to define polynomials as functions of the form

$$f(x) = \sum_{k=0}^{n} a_k x^k$$

for real numbers a_k, $k = 0, 1, \ldots n$. The reader is invited to compare this with what is given in Definition 3.1. Summation notation is particularly useful when talking about matrix operations. For example, we can write the product of the ith row R_i of a matrix $A = [a_{ij}]_{m \times n}$ and the jth column C_j of a matrix $B = [b_{ij}]_{n \times r}$ as

$$Ri \cdot Cj = \sum_{k=1}^{n} a_{ik} b_{kj}$$

Again, the reader is encouraged to write out the sum and compare it to Definition 8.9. Our next example gives us practice with this new notation.

Example 9.2.1.

1. Find the following sums.

   (a) $\displaystyle\sum_{k=1}^{4} \frac{13}{100^k}$

   (b) $\displaystyle\sum_{n=0}^{4} \frac{n!}{2}$

   (c) $\displaystyle\sum_{n=1}^{5} \frac{(-1)^{n+1}}{n}(x-1)^n$

2. Write the following sums using summation notation.

   (a) $1 + 3 + 5 + \ldots + 117$

   (b) $1 - \dfrac{1}{2} + \dfrac{1}{3} - \dfrac{1}{4} + - \ldots + \dfrac{1}{117}$

   (c) $0.9 + 0.09 + 0.009 + \ldots 0.\underbrace{0\cdots0}_{n-1 \text{ zeros}}9$

Solution.

1. (a) We substitute $k = 1$ into the formula $\frac{13}{100^k}$ and add successive terms until we reach $k = 4$.

$$
\begin{aligned}
\sum_{k=1}^{4} \frac{13}{100^k} &= \frac{13}{100^1} + \frac{13}{100^2} + \frac{13}{100^3} + \frac{13}{100^4} \\
&= 0.13 + 0.0013 + 0.000013 + 0.00000013 \\
&= 0.13131313
\end{aligned}
$$

   (b) Proceeding as in (a), we replace every occurrence of n with the values 0 through 4. We recall the factorials, $n!$ as defined in number Example 9.1.1, number 6 and get:

$$
\begin{aligned}
\sum_{n=0}^{4} \frac{n!}{2} &= \frac{0!}{2} + \frac{1!}{2} + \frac{2!}{2} + \frac{3!}{2} = \frac{4!}{2} \\
&= \frac{1}{2} + \frac{1}{2} + \frac{2 \cdot 1}{2} + \frac{3 \cdot 2 \cdot 1}{2} + \frac{4 \cdot 3 \cdot 2 \cdot 1}{2} \\
&= \frac{1}{2} + \frac{1}{2} + 1 + 3 + 12 \\
&= 17
\end{aligned}
$$

   (c) We proceed as before, replacing the index n, but *not* the variable x, with the values 1 through 5 and adding the resulting terms.

$$\sum_{n=1}^{5} \frac{(-1)^{n+1}}{n}(x-1)^n = \frac{(-1)^{1+1}}{1}(x-1)^1 + \frac{(-1)^{2+1}}{2}(x-1)^2 + \frac{(-1)^{3+1}}{3}(x-1)^3$$
$$+ \frac{(-1)^{1+4}}{4}(x-1)^4 + \frac{(-1)^{1+5}}{5}(x-1)^5$$
$$= (x-1) - \frac{(x-1)^2}{2} + \frac{(x-1)^3}{3} - \frac{(x-1)^4}{4} + \frac{(x-1)^5}{5}$$

2. The key to writing these sums with summation notation is to find the pattern of the terms. To that end, we make good use of the techniques presented in Section 9.1.

(a) The terms of the sum 1, 3, 5, etc., form an arithmetic sequence with first term $a = 1$ and common difference $d = 2$. We get a formula for the nth term of the sequence using Equation 9.1 to get $a_n = 1 + (n-1)2 = 2n - 1$, $n \geq 1$. At this stage, we have the formula for the terms, namely $2n - 1$, and the lower limit of the summation, $n = 1$. To finish the problem, we need to determine the upper limit of the summation. In other words, we need to determine which value of n produces the term 117. Setting $a_n = 117$, we get $2n - 1 = 117$ or $n = 59$. Our final answer is

$$1 + 3 + 5 + \ldots + 117 = \sum_{n=1}^{59}(2n - 1)$$

(b) We rewrite all of the terms as fractions, the subtraction as addition, and associate the negatives '$-$' with the numerators to get

$$\frac{1}{1} + \frac{-1}{2} + \frac{1}{3} + \frac{-1}{4} + \ldots + \frac{1}{117}$$

The numerators, 1, -1, etc. can be described by the geometric sequence[1] $c_n = (-1)^{n-1}$ for $n \geq 1$, while the denominators are given by the arithmetic sequence[2] $d_n = n$ for $n \geq 1$. Hence, we get the formula $a_n = \frac{(-1)^{n-1}}{n}$ for our terms, and we find the lower and upper limits of summation to be $n = 1$ and $n = 117$, respectively. Thus

$$1 - \frac{1}{2} + \frac{1}{3} - \frac{1}{4} + - \ldots + \frac{1}{117} = \sum_{n=1}^{117} \frac{(-1)^{n-1}}{n}$$

(c) Thanks to Example 9.1.3, we know that one formula for the nth term is $a_n = \frac{9}{10^n}$ for $n \geq 1$. This gives us a formula for the summation as well as a lower limit of summation. To determine the upper limit of summation, we note that to produce the $n - 1$ zeros to the right of the decimal point before the 9, we need a denominator of 10^n. Hence, n is

---

[1] This is indeed a geometric sequence with first term $a = 1$ and common ratio $r = -1$.

[2] It is an arithmetic sequence with first term $a = 1$ and common difference $d = 1$.

the upper limit of summation. Since n is used in the limits of the summation, we need to choose a different letter for the index of summation.[3] We choose k and get

$$0.9 + 0.09 + 0.009 + \ldots 0.\underbrace{0 \cdots 0}_{n-1 \text{ zeros}} 9 \;=\; \sum_{k=1}^{n} \frac{9}{10^k}$$

$\square$

The following theorem presents some general properties of summation notation. While we shall not have much need of these properties in Algebra, they do play a great role in Calculus. Moreover, there is much to be learned by thinking about why the properties hold. We invite the reader to prove these results. To get started, remember, "When in doubt, write it out!"

Theorem 9.1. Properties of Summation Notation: Suppose $\{a_n\}$ and $\{b_n\}$ are sequences so that the following sums are defined.

- $\displaystyle\sum_{n=m}^{p} (a_n \pm b_n) = \sum_{n=m}^{p} a_n \pm \sum_{n=m}^{p} b_n$

- $\displaystyle\sum_{n=m}^{p} c\, a_n = c \sum_{n=m}^{p} a_n$, for any real number c.

- $\displaystyle\sum_{n=m}^{p} a_n = \sum_{n=m}^{j} a_n + \sum_{n=j+1}^{p} a_n$, for any natural number $m \le j < j+1 \le p$.

- $\displaystyle\sum_{n=m}^{p} a_n = \sum_{n=m+r}^{p+r} a_{n-r}$, for any whole number r.

We now turn our attention to the sums involving arithmetic and geometric sequences. Given an arithmetic sequence $a_k = a + (k-1)d$ for $k \ge 1$, we let S denote the sum of the first n terms. To derive a formula for S, we write it out in two different ways

$$
\begin{array}{ccccccccc}
S &=& a &+& (a+d) &+& \ldots &+& (a+(n-2)d) &+& (a+(n-1)d) \\
S &=& (a+(n-1)d) &+& (a+(n-2)d) &+& \ldots &+& (a+d) &+& a
\end{array}
$$

If we add these two equations and combine the terms which are aligned vertically, we get

$$2S = (2a+(n-1)d) + (2a+(n-1)d) + \ldots + (2a+(n-1)d) + (2a+(n-1)d)$$

The right hand side of this equation contains n terms, all of which are equal to $(2a+(n-1)d)$ so we get $2S = n(2a+(n-1)d)$. Dividing both sides of this equation by 2, we obtain the formula

---

[3]To see why, try writing the summation using 'n' as the index.

$$S = \frac{n}{2}(2a + (n-1)d)$$

If we rewrite the quantity $2a + (n-1)d$ as $a + (a + (n-1)d) = a_1 + a_n$, we get the formula

$$S = n\left(\frac{a_1 + a_n}{2}\right)$$

A helpful way to remember this last formula is to recognize that we have expressed the sum as the product of the number of terms n and the *average* of the first and n^{th} terms.

To derive the formula for the geometric sum, we start with a geometric sequence $a_k = ar^{k-1}$, $k \geq 1$, and let S once again denote the sum of the first n terms. Comparing S and rS, we get

$$
\begin{array}{ccccccccccc}
S & = & a & + & ar & + & ar^2 & + & \ldots & + & ar^{n-2} & + & ar^{n-1} & & \\
rS & = & & & ar & + & ar^2 & + & \ldots & + & ar^{n-2} & + & ar^{n-1} & + & ar^n
\end{array}
$$

Subtracting the second equation from the first forces all of the terms except a and ar^n to cancel out and we get $S - rS = a - ar^n$. Factoring, we get $S(1-r) = a\left(1 - r^n\right)$. Assuming $r \neq 1$, we can divide both sides by the quantity $(1-r)$ to obtain

$$S = a\left(\frac{1 - r^n}{1 - r}\right)$$

If we distribute a through the numerator, we get $a - ar^n = a_1 - a_{n+1}$ which yields the formula

$$S = \frac{a_1 - a_{n+1}}{1 - r}$$

In the case when $r = 1$, we get the formula

$$S = \underbrace{a + a + \ldots + a}_{n \text{ times}} = n\,a$$

Our results are summarized below.

> **Equation 9.2. Sums of Arithmetic and Geometric Sequences:**
>
> - The sum S of the first n terms of an arithmetic sequence $a_k = a + (k-1)d$ for $k \geq 1$ is
>
> $$S = \sum_{k=1}^{n} a_k = n\left(\frac{a_1 + a_n}{2}\right) = \frac{n}{2}(2a + (n-1)d)$$
>
> - The sum S of the first n terms of a geometric sequence $a_k = ar^{k-1}$ for $k \geq 1$ is
>
> 1. $S = \sum_{k=1}^{n} a_k = \frac{a_1 - a_{n+1}}{1-r} = a\left(\frac{1-r^n}{1-r}\right)$, if $r \neq 1$.
>
> 2. $S = \sum_{k=1}^{n} a_k = \sum_{k=1}^{n} a = na$, if $r = 1$.

While we have made an honest effort to derive the formulas in Equation 9.2, formal proofs require the machinery in Section 9.3. An application of the arithmetic sum formula which proves useful in Calculus results in formula for the sum of the first n natural numbers. The natural numbers themselves are a sequence[4] 1, 2, 3, ... which is arithmetic with $a = d = 1$. Applying Equation 9.2,

$$1 + 2 + 3 + \ldots + n \quad = \quad \frac{n(n+1)}{2}$$

So, for example, the sum of the first 100 natural numbers[5] is $\frac{100(101)}{2} = 5050$.

An important application of the geometric sum formula is the investment plan called an **annuity**. Annuities differ from the kind of investments we studied in Section 6.5 in that payments are deposited into the account on an on-going basis, and this complicates the mathematics a little.[6] Suppose you have an account with annual interest rate r which is compounded n times per year. We let $i = \frac{r}{n}$ denote the interest rate per period. Suppose we wish to make ongoing deposits of P dollars at the *end* of each compounding period. Let A_k denote the amount in the account after k compounding periods. Then $A_1 = P$, because we have made our first deposit at the *end* of the first compounding period and no interest has been earned. During the second compounding period, we earn interest on A_1 so that our initial investment has grown to $A_1(1+i) = P(1+i)$ in accordance with Equation 6.1. When we add our second payment at the end of the second period, we get

$$A_2 = A_1(1+i) + P = P(1+i) + P = P(1+i)\left(1 + \frac{1}{1+i}\right)$$

The reason for factoring out the $P(1+i)$ will become apparent in short order. During the third compounding period, we earn interest on A_2 which then grows to $A_2(1+i)$. We add our third

---

[4]This is the identity function on the natural numbers!

[5]There is an interesting anecdote which says that the famous mathematician Carl Friedrich Gauss was given this problem in primary school and devised a very clever solution.

[6]The reader may wish to re-read the discussion on compound interest in Section 6.5 before proceeding.

payment at the end of the third compounding period to obtain

$$A_3 = A_2(1+i) + P = P(1+i)\left(1 + \frac{1}{1+i}\right)(1+i) + P = P(1+i)^2\left(1 + \frac{1}{1+i} + \frac{1}{(1+i)^2}\right)$$

During the fourth compounding period, A_3 grows to $A_3(1+i)$, and when we add the fourth payment, we factor out $P(1+i)^3$ to get

$$A_4 = P(1+i)^3\left(1 + \frac{1}{1+i} + \frac{1}{(1+i)^2} + \frac{1}{(1+i)^3}\right)$$

This pattern continues so that at the end of the kth compounding, we get

$$A_k = P(1+i)^{k-1}\left(1 + \frac{1}{1+i} + \frac{1}{(1+i)^2} + \ldots + \frac{1}{(1+i)^{k-1}}\right)$$

The sum in the parentheses above is the sum of the first k terms of a geometric sequence with $a = 1$ and $r = \frac{1}{1+i}$. Using Equation 9.2, we get

$$1 + \frac{1}{1+i} + \frac{1}{(1+i)^2} + \ldots + \frac{1}{(1+i)^{k-1}} = 1\left(\frac{1 - \frac{1}{(1+i)^k}}{1 - \frac{1}{1+i}}\right) = \frac{(1+i)\left(1 - (1+i)^{-k}\right)}{i}$$

Hence, we get

$$A_k = P(1+i)^{k-1}\left(\frac{(1+i)\left(1 - (1+i)^{-k}\right)}{i}\right) = \frac{P\left((1+i)^k - 1\right)}{i}$$

If we let t be the number of years this investment strategy is followed, then $k = nt$, and we get the formula for the future value of an **ordinary annuity**.

Equation 9.3. Future Value of an Ordinary Annuity: Suppose an annuity offers an annual interest rate r compounded n times per year. Let $i = \frac{r}{n}$ be the interest rate per compounding period. If a deposit P is made at the end of each compounding period, the amount A in the account after t years is given by

$$A = \frac{P\left((1+i)^{nt} - 1\right)}{i}$$

The reader is encouraged to substitute $i = \frac{r}{n}$ into Equation 9.3 and simplify. Some familiar equations arise which are cause for pause and meditation. One last note: if the deposit P is made a the *beginning* of the compounding period instead of at the end, the annuity is called an **annuity-due**. We leave the derivation of the formula for the future value of an annuity-due as an exercise for the reader.

Example 9.2.2. An ordinary annuity offers a 6% annual interest rate, compounded monthly.

1. If monthly payments of \$50 are made, find the value of the annuity in 30 years.

2. How many years will it take for the annuity to grow to \$100,000?

Solution.

1. We have $r = 0.06$ and $n = 12$ so that $i = \frac{r}{n} = \frac{0.06}{12} = 0.005$. With $P = 50$ and $t = 30$,

$$A = \frac{50\left((1 + 0.005)^{(12)(30)} - 1\right)}{0.005} \approx 50225.75$$

Our final answer is \$50,225.75.

2. To find how long it will take for the annuity to grow to \$100,000, we set $A = 100000$ and solve for t. We isolate the exponential and take natural logs of both sides of the equation.

$$
\begin{aligned}
100000 &= \frac{50\left((1 + 0.005)^{12t} - 1\right)}{0.005} \\
10 &= (1.005)^{12t} - 1 \\
(1.005)^{12t} &= 11 \\
\ln\left((1.005)^{12t}\right) &= \ln(11) \\
12t\ln(1.005) &= \ln(11) \\
t &= \tfrac{\ln(11)}{12\ln(1.005)} \approx 40.06
\end{aligned}
$$

This means that it takes just over 40 years for the investment to grow to \$100,000. Comparing this with our answer to part 1, we see that in just 10 additional years, the value of the annuity nearly doubles. This is a lesson worth remembering.   □

We close this section with a peek into Calculus by considering *infinite* sums, called **series**. Consider the number $0.\overline{9}$. We can write this number as

$$0.\overline{9} = 0.9999... = 0.9 + 0.09 + 0.009 + 0.0009 + \ldots$$

From Example 9.2.1, we know we can write the sum of the first n of these terms as

$$0.\underbrace{9\cdots 9}_{n \text{ nines}} = .9 + 0.09 + 0.009 + \ldots 0.\underbrace{0\cdots 0}_{n-1 \text{ zeros}}9 = \sum_{k=1}^{n} \frac{9}{10^k}$$

Using Equation 9.2, we have

$$\sum_{k=1}^{n} \frac{9}{10^k} = \frac{9}{10}\left(\frac{1 - \frac{1}{10^{n+1}}}{1 - \frac{1}{10}}\right) = 1 - \frac{1}{10^{n+1}}$$

It stands to reason that $0.\overline{9}$ is the same value of $1 - \frac{1}{10^{n+1}}$ as $n \to \infty$. Our knowledge of exponential expressions from Section 6.1 tells us that $\frac{1}{10^{n+1}} \to 0$ as $n \to \infty$, so $1 - \frac{1}{10^{n+1}} \to 1$. We have just argued that $0.\overline{9} = 1$, which may cause some distress for some readers.[7] Any non-terminating decimal can be thought of as an infinite sum whose denominators are the powers of 10, so the phenomenon of adding up infinitely many terms and arriving at a finite number is not as foreign of a concept as it may appear. We end this section with a theorem concerning geometric series.

Theorem 9.2. Geometric Series: Given the sequence $a_k = ar^{k-1}$ for $k \geq 1$, where $|r| < 1$,

$$a + ar + ar^2 + \ldots = \sum_{k=1}^{\infty} ar^{k-1} = \frac{a}{1 - r}$$

If $|r| \geq 1$, the sum $a + ar + ar^2 + \ldots$ is not defined.

The justification of the result in Theorem 9.2 comes from taking the formula in Equation 9.2 for the sum of the first n terms of a geometric sequence and examining the formula as $n \to \infty$. Assuming $|r| < 1$ means $-1 < r < 1$, so $r^n \to 0$ as $n \to \infty$. Hence as $n \to \infty$,

$$\sum_{k=1}^{n} ar^{k-1} = a\left(\frac{1 - r^n}{1 - r}\right) \to \frac{a}{1 - r}$$

As to what goes wrong when $|r| \geq 1$, we leave that to Calculus as well, but will explore some cases in the exercises.

---

[7]To make this more palatable, it is usually accepted that $0.\overline{3} = \frac{1}{3}$ so that $0.\overline{9} = 3\left(0.\overline{3}\right) = 3\left(\frac{1}{3}\right) = 1$. Feel better?

9.2.1 EXERCISES

In Exercises 1 - 8, find the value of each sum using Definition 9.3.

1. $\displaystyle\sum_{g=4}^{9}(5g+3)$

2. $\displaystyle\sum_{k=3}^{8}\frac{1}{k}$

3. $\displaystyle\sum_{j=0}^{5}2^j$

4. $\displaystyle\sum_{k=0}^{2}(3k-5)x^k$

5. $\displaystyle\sum_{i=1}^{4}\frac{1}{4}(i^2+1)$

6. $\displaystyle\sum_{n=1}^{100}(-1)^n$

7. $\displaystyle\sum_{n=1}^{5}\frac{(n+1)!}{n!}$

8. $\displaystyle\sum_{j=1}^{3}\frac{5!}{j!\,(5-j)!}$

In Exercises 9 - 16, rewrite the sum using summation notation.

9. $8+11+14+17+20$

10. $1-2+3-4+5-6+7-8$

11. $x-\dfrac{x^3}{3}+\dfrac{x^5}{5}-\dfrac{x^7}{7}$

12. $1+2+4+\cdots+2^{29}$

13. $2+\frac{3}{2}+\frac{4}{3}+\frac{5}{4}+\frac{6}{5}$

14. $-\ln(3)+\ln(4)-\ln(5)+\cdots+\ln(20)$

15. $1-\frac{1}{4}+\frac{1}{9}-\frac{1}{16}+\frac{1}{25}-\frac{1}{36}$

16. $\frac{1}{2}(x-5)+\frac{1}{4}(x-5)^2+\frac{1}{6}(x-5)^3+\frac{1}{8}(x-5)^4$

In Exercises 17 - 28, use the formulas in Equation 9.2 to find the sum.

17. $\displaystyle\sum_{n=1}^{10}5n+3$

18. $\displaystyle\sum_{n=1}^{20}2n-1$

19. $\displaystyle\sum_{k=0}^{15}3-k$

20. $\displaystyle\sum_{n=1}^{10}\left(\frac{1}{2}\right)^n$

21. $\displaystyle\sum_{n=1}^{5}\left(\frac{3}{2}\right)^n$

22. $\displaystyle\sum_{k=0}^{5}2\left(\frac{1}{4}\right)^k$

23. $1+4+7+\ldots+295$

24. $4+2+0-2-\ldots-146$

25. $1+3+9+\ldots+2187$

26. $\frac{1}{2}+\frac{1}{4}+\frac{1}{8}+\ldots+\frac{1}{256}$

27. $3-\frac{3}{2}+\frac{3}{4}-\frac{3}{8}+-\cdots+\frac{3}{256}$

28. $\displaystyle\sum_{n=1}^{10}-2n+\left(\frac{5}{3}\right)^n$

In Exercises 29 - 32, use Theorem 9.2 to express each repeating decimal as a fraction of integers.

29. $0.\overline{7}$

30. $0.\overline{13}$

31. $10.\overline{159}$

32. $-5.8\overline{67}$

In Exercises 33 - 38, use Equation 9.3 to compute the future value of the annuity with the given terms. In all cases, assume the payment is made monthly, the interest rate given is the annual rate, and interest is compounded monthly.

33. payments are $300, interest rate is 2.5%, term is 17 years.

34. payments are $50, interest rate is 1.0%, term is 30 years.

35. payments are $100, interest rate is 2.0%, term is 20 years

36. payments are $100, interest rate is 2.0%, term is 25 years

37. payments are $100, interest rate is 2.0%, term is 30 years

38. payments are $100, interest rate is 2.0%, term is 35 years

39. Suppose an ordinary annuity offers an annual interest rate of 2%, compounded monthly, for 30 years. What should the monthly payment be to have $100,000 at the end of the term?

40. Prove the properties listed in Theorem 9.1.

41. Show that the formula for the future value of an annuity due is

$$A = P(1+i) \left[\frac{(1+i)^{nt} - 1}{i} \right]$$

42. Discuss with your classmates what goes wrong when trying to find the following sums.[8]

   (a) $\displaystyle\sum_{k=1}^{\infty} 2^{k-1}$ (b) $\displaystyle\sum_{k=1}^{\infty} (1.0001)^{k-1}$ (c) $\displaystyle\sum_{k=1}^{\infty} (-1)^{k-1}$

---

[8]When in doubt, write them out!

9.2.2 ANSWERS

1. 213

2. $\frac{341}{280}$

3. 63

4. $-5 - 2x + x^2$

5. $\frac{17}{2}$

6. 0

7. 20

8. 25

9. $\displaystyle\sum_{k=1}^{5}(3k+5)$

10. $\displaystyle\sum_{k=1}^{8}(-1)^{k-1}k$

11. $\displaystyle\sum_{k=1}^{4}(-1)^{k-1}\frac{x^{2k-1}}{2k-1}$

12. $\displaystyle\sum_{k=1}^{30}2^{k-1}$

13. $\displaystyle\sum_{k=1}^{5}\frac{k+1}{k}$

14. $\displaystyle\sum_{k=3}^{20}(-1)^{k}\ln(k)$

15. $\displaystyle\sum_{k=1}^{6}\frac{(-1)^{k-1}}{k^2}$

16. $\displaystyle\sum_{k=1}^{4}\frac{1}{2k}(x-5)^{k}$

17. 305

18. 400

19. -72

20. $\dfrac{1023}{1024}$

21. $\dfrac{633}{32}$

22. $\dfrac{1365}{512}$

23. 14652

24. -5396

25. 3280

26. $\dfrac{255}{256}$

27. $\dfrac{513}{256}$

28. $\dfrac{17771050}{59049}$

29. $\dfrac{7}{9}$

30. $\dfrac{13}{99}$

31. $\dfrac{3383}{333}$

32. $-\dfrac{5809}{990}$

33. $76,163.67

34. $20,981.40

35. $29,479.69

36. $38,882.12

37. 49,272.55

38. 60,754.80

39. For $100,000, the monthly payment is $\approx$ $202.95.