$$\begin{array}{ll}
1 & A = P(1 + \frac{r}{m}) & mt \\
&= 22000(1 + \frac{.0275}{12}) \\
&= 22000(1.08589) \\
&= 23889.72
\end{array}$$

$$2 A = Pe^{rt}
= 5500 e^{0.00}
= 5500 (3.32)$$

$$5 \text{ APY} = (1 + \frac{1}{m})^{m} - 1$$

$$= (1 + \frac{.035}{4})^{4} - 1$$

$$= .03546 = 3.55\%$$

$$6 PY = e^{r} - 1$$

$$= e^{.034} - 1$$

$$= 3.46\%$$

$$\begin{array}{c|cccc}
7 & \begin{bmatrix} 3 & 7 & 2 \\
 & -1 & 1 \end{bmatrix}
\end{array}$$

$$\begin{bmatrix} -2 & 1 & 0 \\ 0 & -1 & 4 \end{bmatrix} \begin{bmatrix} -4 & 5 \\ -6 & 3 \\ 9 & 0 \end{bmatrix} = \begin{bmatrix} -8-6+0 & -10+3+0 \\ 0+6+36 & 0-3+0 \end{bmatrix}$$
$$= \begin{bmatrix} -14 & 7 \\ 42 & -3 \end{bmatrix}$$

10 Misprint

$$2x-y=9$$
 $y=2x-9$
 $y=8-9$
 $x+3y=1$
 $x+3(2x-9)=1$
 $y=-1$
 $x+6x-27)=1$
 $7x=2.9$
 $x=4$

11

B $I = B = \begin{bmatrix} 10 & 0 \\ 0 & 10 \end{bmatrix}$

12
 $\begin{bmatrix} -3 & 2 & | 1 & 0 \\ 2 & 4 & | 0 & | \end{bmatrix}$
 $R1 \begin{bmatrix} -3 & 2 & | 1 & 0 \\ 2 & 4 & | 0 & | \end{bmatrix}$
 $R1 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 3 & 2 & | 6 & | / 2 \\ 0 & | & | & | / 2 \end{bmatrix}$
 $R1 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6 & | / 2 \\ R2 \begin{bmatrix} 1 & 2 & | 6$

15
$$det = 0 = 3(4x+3) - (4x-1)$$
 $12x + 9 - 4x + 1 = 0$
 $8x + 10 = 0$
 $8x = -10$
 $x = -\frac{7}{8} = -\frac{5}{4}$

16
a) $A^{-1} = \frac{1}{-555+56} \begin{bmatrix} -11 & -8 \\ 7 & 5 \end{bmatrix} = \begin{bmatrix} -11 & -8 \\ 7 & 5 \end{bmatrix}$
b) $AA^{-1} = I$

17 $\begin{bmatrix} 3 & -2 \\ 1 & 4 \end{bmatrix} \begin{bmatrix} -2 \\ 1 \end{bmatrix} - \begin{bmatrix} -6-2 \\ -2+4 \end{bmatrix} = \begin{bmatrix} -8 \\ 2 \end{bmatrix} = \begin{bmatrix} x_1 \\ x_2 \end{bmatrix}$

18 $\begin{bmatrix} 1 & 3 \\ 1 & 4 \end{bmatrix} = \begin{bmatrix} 1 & 4 & -3 \\ -1 & 1 \end{bmatrix} = \begin{bmatrix} 4 & -3 \\ -1 & 1 \end{bmatrix} \times \begin{bmatrix} 9 \\ 6 \end{bmatrix}$
 $\begin{bmatrix} x_1 \\ x_2 \end{bmatrix} = \begin{bmatrix} -96-18 \\ -9+6 \end{bmatrix} = \begin{bmatrix} 18 \\ -3 \end{bmatrix}$

19
$$A = \begin{bmatrix} -3 & 4 \\ b & -8 \end{bmatrix}$$
, $Aet(A) = 24 - 24 = 0$
 $5 = \frac{1}{2} = 0$
 $20 \begin{bmatrix} -3 & 4 & 1 \\ 6 & -8 & -14 \end{bmatrix}$ $A = \frac{1}{2} = \frac{$