- 1. 7 < 9
- 3. -8 > -12
- 5. -4 < -3
- 7. 12 < |-15|
- 9. |-6| > |4|
- 11. -1, |0|, |-2|, 3,7, |-11|
- 13. -5, -2,0,1, |-6|, |-7|, |11|
- **15**. −2
- **17**. −21
- 19. 4
- **21**. -42
- **23**. −7
- **25**. –9
- **27**. −12
- **29**. -5
- **31**. **-45**
- 33. -40
- **35**. **–**63
- **37**. −9
- **39**. **-**9
- **41**. **-**7
- **43**. **-20**

- **45**. 125
- 47. 16
- 49. 64
- **51**. **-**16
- **53**. 17
- **55**. −3
- **57**. −3
- **59**. **-**28
- 61. 6
- **63**. −11
- **65**. −9
- 67. 48
- **69**. −75
- **71**. **-304**
- 73. -395 Maria borrows \$395.
- 75. 2528 years

- 1. $2^2 \cdot 3^2$
- 3. $2^2 \cdot 5^2$
- 5. 2² · 5 · 11
- 7. 90
- 9. 1080

- 11.7560
- 13.6
- **15**. 56
- **17**. 84
- 19. 630 students
- 21. 24 exams

- 1. $\frac{7}{2}$
- 3. $\frac{53}{8}$
- 5. $-\frac{39}{7}$
- $7.-\frac{107}{7}$
- 9. $4\frac{3}{5}$
- 11. $8\frac{5}{9}$
- 13. $-4\frac{3}{4}$
- **15**. 0.625
- **17**. 9. $\overline{3}$
- 19. 3.2
- **21**. **–**12**.**1875
- **23**. −16. 5
- **25**. 32.83
- 27. $\frac{57}{100}$
- 29. $\frac{532}{100}$

- 31. $\frac{562}{1000}$
- 33. $\frac{3}{7}$
- 35. $\frac{5}{6}$
- 37. $\frac{1}{2}$
- 39. $\frac{4}{15}$
- 41. $\frac{1}{9}$
- 43. $-\frac{4}{21}$
- 45. $\frac{2}{15}$
- **47**. 12¹/₄
- 49. $-39\frac{5}{27}$
- 51. $27\frac{1}{2}$
- 53. $\frac{5}{6}$
- 55. $-1\frac{1}{2}$
- 57. $\frac{128}{375}$
- 59. $-1\frac{1}{3}$
- 61. $1\frac{11}{16}$
- 63. $-1\frac{7}{8}$
- 65. $\frac{1}{3}$
- 67. $\frac{4}{9}$
- 69. $\frac{25}{49}$

- 71. $7\frac{9}{16}$
- 73. $\frac{5}{7}$
- 75. $\frac{5}{9}$
- 77. $\frac{11}{12}$
- 79. $\frac{19}{60}$
- 81. $-\frac{8}{15}$
- 83. $-\frac{67}{75}$
- 85. $14\frac{1}{2}$
- 87. $-4\frac{11}{18}$
- 89. $8\frac{7}{12}$
- 91. $-2\frac{1}{18}$
- 93. $-\frac{1}{18}$
- 95. $-\frac{5}{23}$
- 97. $\frac{1}{3}$
- 99. $\frac{37}{60}$
- 101. $-\frac{7}{20}$
- 103. $\frac{5}{18}$
- 105. $1\frac{7}{15}$
- 107. $-6\frac{11}{14}$
- 109. $7\frac{3}{5}$ gallons of gas

- 1. 7
- 3.8
- **5**. 36
- 7. 12.530
- 9. 4,488.943
- 11. $4\sqrt{2}$
- 13. $8\sqrt{2}$
- 15. $15\sqrt{3}$
- 17. $165\sqrt{2}$
- 19. $3\sqrt{10}$
- 21. $10\sqrt{21}$
- **23**. $196\sqrt{3}$
- **25**. $420\sqrt{6}$
- **27**. $5\sqrt{3} + 5$
- 29. $7\sqrt{2} 7$
- 31. $30 + 45\sqrt{3}$
- 33. $70\sqrt{3} 56$
- 35. $9\sqrt{3}$
- 37. $9\sqrt{5} 7\sqrt{10}$
- 39. $13\sqrt{3}$

- 41. $8\sqrt{2}$
- 43. a. 792.96 km/hour
 - b. 340.05 km/hour
 - c. As the depth of the water decreases, the velocity of the Tsunami decreases.
- 45. 8.82 seconds

- 1.81
- 3. 16
- **5**. −16
- 7. 1
- **9**. −1
- 11.64
- **13**. 32
- **15**. 81
- 17. 4096
- 19. $\frac{1}{16}$
- 21. $-\frac{1}{25}$
- 23. $\frac{1}{16}$
- **25**. **-**1
- 27. $\frac{1}{27}$
- 29.64
- 31. $\frac{1}{8}$

- 33. $\frac{1}{27}$
- 35. $\frac{1}{49}$
- 37. y⁷
- 39. $\frac{1}{t^5}$
- 41. $\frac{1}{y^8}$
- 43. x^5y^4
- 45. $\frac{x^2}{9}$
- **47**. x⁴y⁴
- 49. $\frac{81}{y^4}$
- 51. $\frac{1}{xy^8}$
- 53. $\frac{y^5}{x^6}$
- 55. 3.74×10^{12}
- **57**. 7.624 x 10⁻⁹
- **59**. 1.23 x 10¹¹
- 61. 6.2 x 10⁻⁶
- **63**. 5.85 x 10²⁰
- 65. 2.6784 x 10¹⁸
- 67. 3.1 x 10⁻¹⁶
- 69. 2.5 x 10⁻¹¹
- 71. 2 x 10⁰ or 2
- 73. 9.11×10^{72} grams or 9.11×10^{69} kilograms

75. 1.47 x 10¹⁹ miles

Exercise Set 2.1

- 1.7
- **3**. −5
- **5**. 57
- 7. $-2\frac{41}{100}$
- 9. -84
- 11. 2
- 13. $\frac{2}{9}$
- 15. $-\frac{2}{3}$
- **17**. −45
- 19.90
- 21. -4
- 23.75
- 25. -18

27. a. 71.3 inches

b. The formula overestimates the actual height by 0.3 inches. This trend is not likely to continue indefinitely or men's average height would continually increases. For instance the formula indicates that the average height of men will be about eighteen and a half feet 5000 years from now.

29. a. 18,000 students

b. The formula overestimates the actual number of students by 200.

Exercise Set 2.2

1. -10xy

- 3. xy
- 5.12 + 3x
- 7. -10y 10
- 9. -1.55t 8.62
- 11. 5x 7y 2
- 13. 6.34x + 2.5y 18.11
- 15. 20x 8y + 12
- 17. -20x + 15y + 40
- 19. -2x + 7y 8
- 21. 3x 15y
- 23. -8s 14t
- 25. $-8x^2 + 11x$
- 27. $9x^2 12x$
- 29. $-3x^2y + 7xy^2$
- 31. -3x + 29
- 33. 13x + 1
- 35. 5x + 11
- 37. x 4
- 39. 11x 29
- 41. $4x^2 + 2$
- 43. $2x^2 6$
- 45. $4x^2 + 2x 12$
- 47. $4x^2 + 2x$

- 49. $7x^2 18$
- 51. -12x 28
- 53. -20x + 64
- 55. 10x + 119
- 57. 4x 47
- $59. y^2 9y + 21$

- 1. x = 10
- 3. x = -14
- $5. x = 1\frac{5}{12}$
- 7. x = -0.12
- 9. $x = -\frac{7}{8}$
- 11. x = -7
- 13. x = 4
- 15. x = -3.5
- 17. $x = -\frac{6}{7}$
- 19. x = 4
- 21. x = -4
- 23. x = 2
- **25**. x = -5
- 27. x = -16
- 29. x = -4

- 31. x = -1
- 33. x = -8
- 35. x = -1
- 37. $x = 2\frac{1}{5}$
- 39. $x = 1\frac{5}{7}$

- $1. L = \frac{A}{W}$
- 3. $L = \frac{P-2W}{2}$.
- $5. \ x = \frac{24 + 4y}{3}$
- 7. $y = \frac{28-4x}{-7}$.
- 9. y = 3A x z.
- $11. r = \frac{t Ms}{M}$
- 13. $C = \frac{5}{9}(F 32)$.
- $15. t = \frac{A-P}{Pr}$

Exercise Set 3.1

- 1. 5 + 3x
- 3. 2x 5
- 5. -5x 5
- 7. -1.88x 5
- 9. 50 z
- 11. 40 2x

- 13.48
- 15. $1\frac{5}{12}$
- 17. 14 and 26
- 19. -32 and 25

- 1. The odd integers are 15, 17, and 19.
- 3. The integers are 18, 19, and 20.
- 5. The stamp collector purchased thirty 5¢ stamps, ninety 15¢ stamps, and forty 25¢ stamps.
- 7. In 1968 the average salary for a college instructor was \$10,040.
- 9. 35 cartridges were used over the life of the printer.
- 11. It will take 57 hours of training for somebody with a SAT Math score of 529 to raise their SAT Math score to 700 if we accept the SAT training program's claim.
- 13. After sixty hours the costs of the two plans will be the same.
- 15. After 280 kilowatt hours the costs of the two plans will be the same.

Exercise Set 3.3

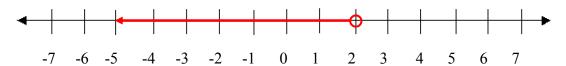
- 1. 0.8 EUR: 1 USD
- 3. 1.24 CAD: 1 USD
- 5. x = 16
- 7. x = 30
- 9. x = 12
- 11. x = 23
- 13. 88.2 miles

- 15. There are about 245 elephants.
- 17. There are about 63 bears in the wildlife refuge.
- 19. After 19.5 more months, the employee will have accrued enough vacation days (25 days) to take a five week vacation.
- 21. An additional \$2250 must be invested so that \$450 is earned each year.

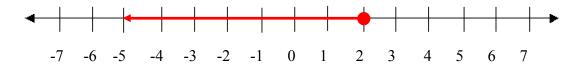
- 1. 0.12
- 3. 0.0035
- 5. $\frac{9}{20}$
- 7. $\frac{143}{300}$
- 9.28%
- 11. $55\frac{5}{9}\%$
- 13. $333\frac{1}{3}\%$
- **15**. 73%
- 17. 16.82%
- 19. 1229%
- 21. 43.2
- 23.18
- **25**. 52%
- **27**. 192
- **29**. 75
- 31.64%

- 33. There was an 18% increase.
- 35. There was a 15% decrease.
- 37. The sale price of the blender is \$48.75
- 39. The regular price of the coffee maker is \$132.
- 41. The value of the car after the first year is \$25,004.
- 43. The wine shop's sale price for the French Chardonnay is \$11.70.
- 45. The supermarket's mark-up rate is 65%.

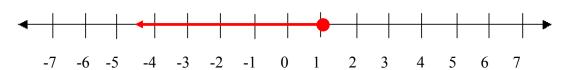
1. x < 2



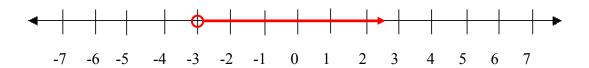
3. $x \le 2$



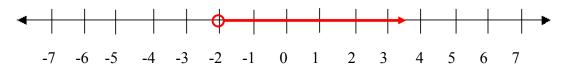
5. $x \le 1$



7. x > -3



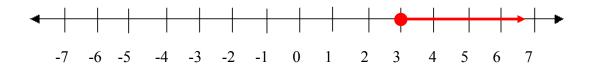
9. x > -2



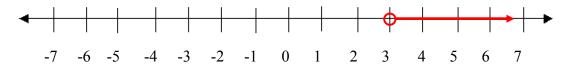
11. *x* < 2



13. $x \ge 3$



15. x > 3



17.
$$\{x | x < -7.5\}$$

19.
$$\{x | x > 3\}$$

21.
$$\{x | x \le -15\}$$

$$23. \left\{ x \middle| x \le -\frac{4}{3} \right\}$$

25.
$$\{x | -1 < x \le 3\}$$

27.
$$\left\{ x \left| -\frac{1}{5} < x < \frac{9}{5} \right\} \right\}$$

- 29. The student needs at least an 89 on the fifth test to earn an A in the math class.
- 31. At most 640 employees can be trained.

33. At most $9\frac{7}{9}$ ounces of artificial flavors can be added to the real orange juice.

35.
$$68^{\circ} \le F \le 95^{\circ}$$

Exercise Set 4.1

1.
$$10x^3 + 15x^2 - 20x$$

3.
$$21x^3 - 35x^2 - 77x$$

$$5. -6x^4 + 9x^3 + 18x^2$$

7.
$$-8x^4 + 20x^3 + 24x^2$$

9.
$$15x^8 - 9x^7 - 6x^6$$

11.
$$12x^3y - 8x^2y^2 + 20xy^3$$

13.
$$-45x^3y^3 + 30x^4y^2 + 24x^4y^3$$

15.
$$40x^4y^2 - 80x^3y^2 - 56x^3y^3 - 96x^4y^3$$

17.
$$15x^2 + 22x + 8$$

19.
$$15x^2 + 29x - 14$$

21.
$$35x^2 - 87x + 22$$

23.
$$42x^2 - 53x + 15$$

25.
$$55x^2 - 74x + 24$$

27.
$$72x^2 - 15x - 42$$

29.
$$15x^2 + 30x - 120$$

31.
$$6x^4 - 6x^2 - 36$$

33.
$$72x^4 - 206x^2 + 140$$

Exercise Set 4.2

1.
$$6x(2x^2 + x - 3)$$
 or $6x(2x + 3)(x - 1)$

- 3. $4x^3(5x^2 4x 3)$
- 5. $11x^2(3x^4 + 5x^2 4)$
- 7. $9x^2(7x^3 2x^2 + 6)$
- 9. $y^2(40y^4 49y^2 35)$
- 11. (x + 2)(x + 3)
- 13. (x + 8)(x + 1)
- 15. (x-4)(x+2)
- 17. does not factor
- 19. (x-3)(x-4)
- 21. (x-5)(x+4)
- 23. (x+7)(x-3)
- 25. (x-4)(x-1)
- 27. (x + 9)(x + 2)
- 29. (x-8)(x+3)
- 31. (x+6)(x-5)
- 33. does not factor
- 35. (x + 8)(x + 8)
- 37. (2x-1)(x+3)
- 39. (3x-1)(x-5)
- 41. does not factor
- 43. (2x + 3)(x 1)
- 45. (5x + 2)(x 3)
- 47. (3x-1)(2x+1)

49.
$$(4x + 3)(x - 2)$$

51.
$$(2x - 5)(2x + 3)$$

53.
$$5x(x + 3)(x + 1)$$

55.
$$3x^2(x-5)(x+2)$$

57.
$$4x^3(x-4)(x-2)$$

59.
$$20x^3(x+4)(x+1)$$

61.
$$x = 7.9$$

63.
$$x = -\frac{3}{2}$$
, $\frac{1}{3}$

65.
$$x = 1.4$$

67.
$$x = -7.3$$

69.
$$x = -1.6$$

71.
$$x = -3.4$$

73.
$$x = 3.6$$

75.
$$x = 0,1,2$$

77.
$$x = -4,0,5$$

79.
$$x = -\frac{1}{3}$$
, 2

81.
$$x = -\frac{3}{2}$$
, 1

83. The numbers are 5 and 6.

85. The numbers are 3 and 5.

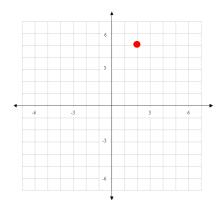
Exercise Set 4.3

1.
$$x = -1, \frac{5}{3}$$

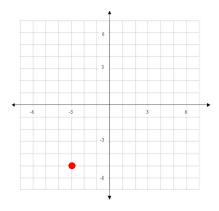
3.
$$x = \frac{-3 \pm \sqrt{29}}{10}$$

- $5. \ x = \frac{7 \pm \sqrt{13}}{6}$
- 7. $x = \frac{3 \pm \sqrt{5}}{2}$
- 9. $x = \frac{1 \pm \sqrt{85}}{6}$
- 11. $x = \frac{1 \pm 2\sqrt{7}}{3}$
- 13. $x = -\frac{1}{6}, \frac{1}{2}$
- 15. $x = \frac{-1 \pm \sqrt{5}}{4}$
- 17. $x = -\frac{2}{3}$, 2
- 19. $x = \frac{7 \pm \sqrt{37}}{4}$
- **21**. $x = 1 \pm \sqrt{6}$

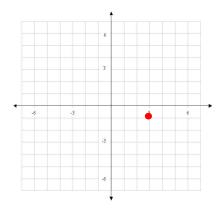
1. (2,5)



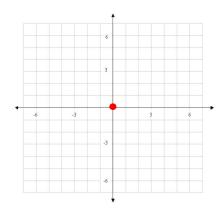
3. (-3, -5)



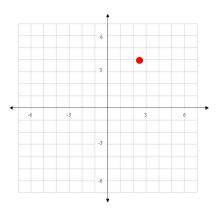
5. (3, -1)



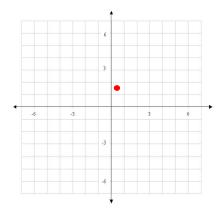
7. (0,0)



9. (2.5,3.5)

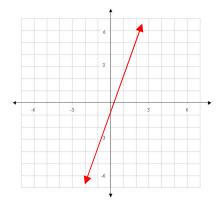


 $11.\left(\frac{1}{2},\frac{3}{4}\right)$

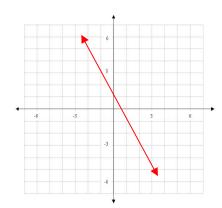


- 13. a. f(2) = 1b. f(10) = 25c. f(-3) = -14d. f(0) = -5
- 15. a. g(2) = 14b. g(-3) = -6c. g(0) = 0d. $g(\frac{1}{5}) = 1\frac{1}{25}$
- 17. a. f(3) = 35b. f(-2) = 20c. f(0) = 8d. f(-5) = 83

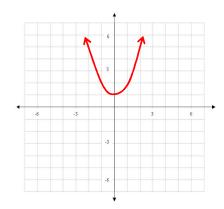
- 19. a. h(7) = 4b. h(-5) = 2c. h(0) = 3d. h(91) = 10
- 21. f(x) = 3x 1



23. f(x) = -2x + 1



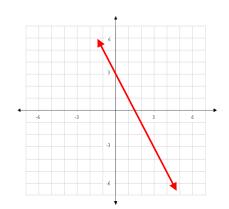
25. $g(x) = x^2 + 1$



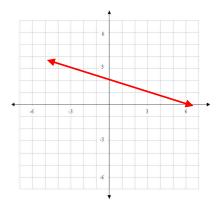
27. Yes, the graph is the graph of a function.

- 29. Yes, the graph is the graph of a function.
- 31. No, the graph is not the graph of a function.
- 33. No, the graph is not the graph of a function.
- 35. Yes, the graph is the graph of a function.
- 37. a. 7725 kilograms
 - b. 193,125 kilograms
- 39. a. \$48,550
 - b. The function underestimates the price by \$3450.

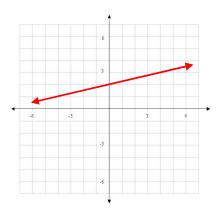
- 1. Yes, (3,5) is a solution to y = 2x 1.
- 3. No, (5, -4) is not a solution to y = -2x + 3.
- 5. Yes, (-2,3) is a solution to y = 2x + 7.
- 7. No, (-2.5) is not a solution to 3x + 2y = 9.
- 9. y = -2x + 3



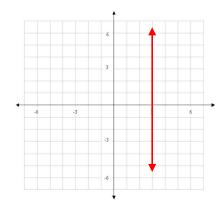
11.
$$y = -\frac{1}{3}x + 2$$



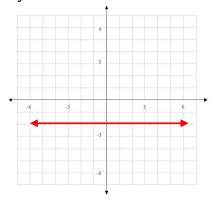
13.
$$y = \frac{1}{4}x + 2$$



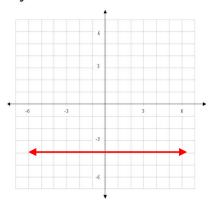
15.
$$x = 3$$



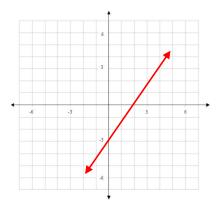
17.
$$y = -2$$



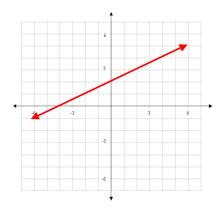
19.
$$y = -4$$



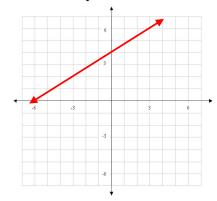
21.
$$3x - 2y = 6$$



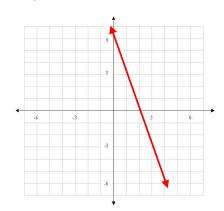
23.
$$2x - 4y = -8$$



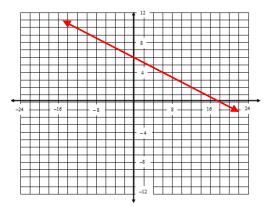
25.
$$-2x + 3y = 12$$



27.
$$y = -3x + 6$$



29.
$$y = -\frac{1}{3}x + 6$$



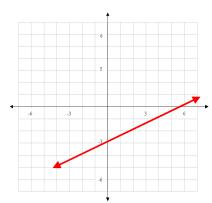
33.
$$m = -3$$

35. m =
$$-\frac{1}{2}$$

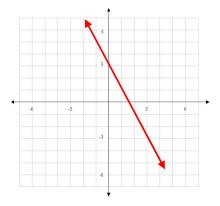
37.
$$m = 0$$

39. undefined slope

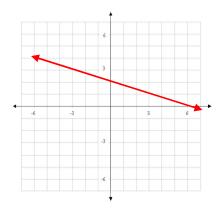
41.
$$y = \frac{1}{2}x - 3$$



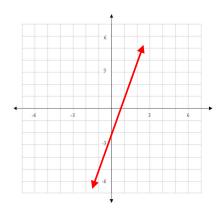
43.
$$y = -2x + 3$$



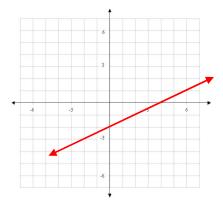
45.
$$y = -\frac{1}{3}x + 2$$



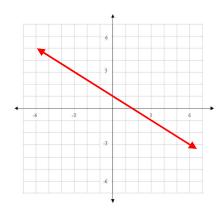
47.
$$y = 3x - 2$$



49.
$$3x - 6y = 12$$



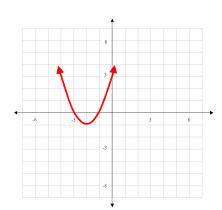
$$51.\ 2x + 3y = 3$$



- 1. Yes
- 3. No
- 5. (3,1)
- 7. No solution
- 9. (1,5)
- 11. (-1,1)
- 13. (2,3)

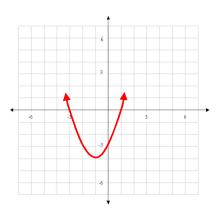
- 15. (-2,6)
- 17. (-5, -2)
- 19. (3,1)
- **21**. (**-**3,2)
- 23. (1,4)
- 25. (2, -1)
- **27**. (-1, -2)
- 29. (7, -3)
- 31. (-3,2)
- 33. There are 52 grams of sugar in the cola and 45 grams of sugar in the root beer.
- 35. 21 motorcycles and 17 cars had all tires replaced.
- 37. The 4% bond is for \$120,000 and the 2% bond is for \$30,000.
- 39. The hot dog costs 1.75 euro and the beer costs 1.50 euro.

- 1. $f(x) = x^2 + 4x + 3$
- a. up
- b. (-2, -1)
- c. (-3,0) and (-1,0)
- d. (0,3)
- e.



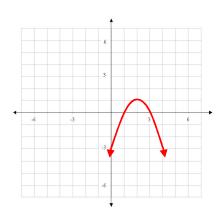
3.
$$f(x) = x^2 + 2x - 3$$

- a. up
- b. (-1, -4)
- c. (-3,0) and (1,0)
- d.(0,-3)
- e.



5.
$$f(x) = -x^2 + 4x - 3$$

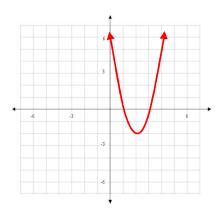
- a. down
- b. (2,1)
- c. (1,0) and (3,0)
- d.(0,-3)
- e.



7.
$$f(x) = 2x^2 - 8x + 6$$

b.
$$(2, -2)$$

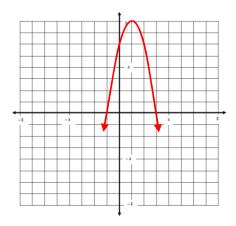
e.



9.
$$f(x) = -2x^2 + 4x + 6$$

c.
$$(-1,0)$$
 and $(3,0)$

e.



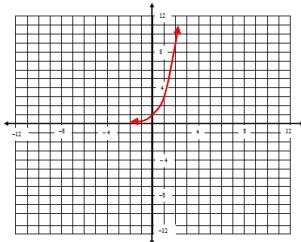
11. The minimum of -34 is found at x = -3.

13. The maximum of 42 is found at x = -2.

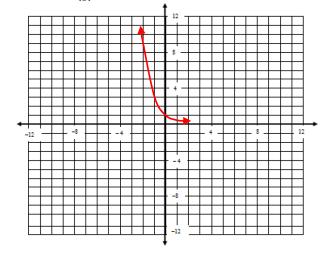
15. The minimum of -140 is found at x = 4.

- 17. The maximum of 82,500 is found at x = 25.
- 19. According to the function, the maximum profit is \$15,988,000, which occurs when 20,000 security systems are installed.
- 21. According to the function, the maximum profit is \$34,500, which occurs when 300 boots are produced and sold.
- 23. According to the function, the maximum height is 44.1 meters, which occurs 3 seconds after the object is launched. The time t must be more than 0 seconds because before that the object has not been launched. The time can be no more than 6 seconds because the object hits the ground 6 seconds after being launched.

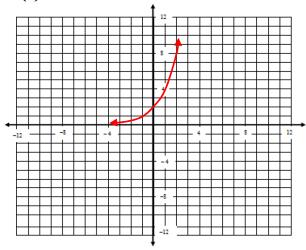
1. $f(x) = 3^x$



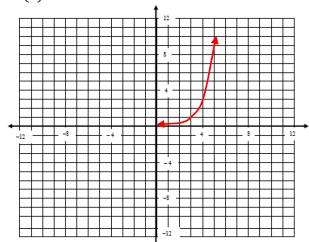
3. $f(x) = \left(\frac{1}{3}\right)^x$



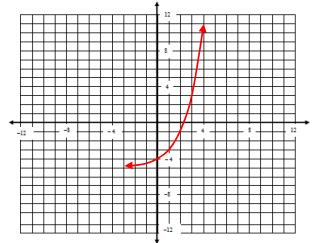
5. $f(x) = 2^{x+1}$



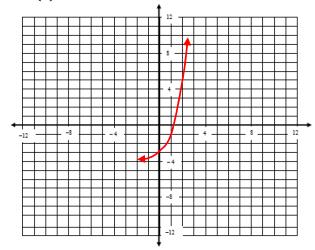
7. $f(x) = 3^{x-3}$



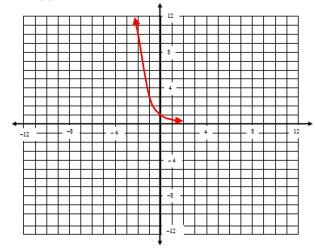
9. $f(x) = 2^x - 5$



11.
$$f(x) = 3^x - 4$$



13.
$$f(x) = 3^{-x}$$



- 15. According to the formula, 5,000,000 people had malaria in 1960 and 10,000,000 people had malaria in 1985. So, the doubling time is 25 years.
- 17. According to the formula, there will be 14.9 grams of carbon-14 10,000 years after the organism dies.

1.
$$2 = \log_{10} 100$$

$$3.3 = \log_2 8$$

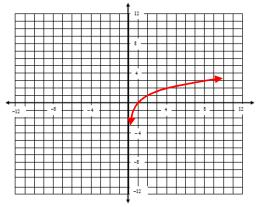
5.
$$-2 = \log_3 \frac{1}{9}$$

7.
$$16 = 4^2$$

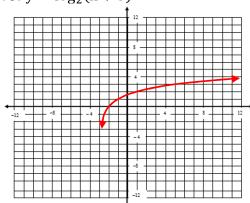
9.
$$1 = 5^0$$

11.
$$\frac{1}{49} = 7^{-2}$$

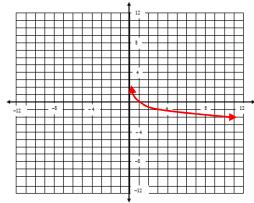
13.
$$y = \log_2 x$$



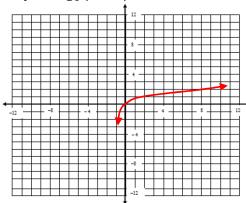
15.
$$y = log_2(x + 3)$$



17.
$$y = \log_{\frac{1}{3}} x$$



19.
$$y = log_3(x + 1)$$



- 21. 4602 people will hear about the product after \$40,000 is spent on advertising. 6176 people will hear about the product after \$1,500,000 is spent on advertising. It does not appear that the extra advertising dollars will be well spent.
- 23. The growth rate is 9.9%, which is very high for inflation.

- 1. \$2080
- 3. \$225,000
- 5. \$162
- 7. \$580.83
- 9. \$184.93
- 11. \$16,695.21
- 13. \$25,920
- 15. \$15,750
- 17. \$14,978
- 19.6.5%
- 21.7.6%
- 23. \$12,791

- 25. \$8733
- 27. \$69.35
- 29. \$25,813.70
- 31. 3.7%
- 33. \$48,781

For future value problems, round to the nearest dollar.

- 1. \$26,044
- 3. \$557,265
- 5. \$333,184
- 7. \$25,871
- 9. \$295,967
- 11. \$207,484; If this were simple interest instead of annually compounded interest the future value would be \$136,800. The future value for annually compounded interest is more than simple interest because the interest that is earned and applied each year grows for the rest of the investment time. For simple interest the interest is applied once at the end of the investment time based on the original principal only.
- 13. \$125,225
- 15. \$73,288
- 17. \$1,076,891
- 19. \$50,186
- 21. \$8,723
- 23. \$63,510
- 25. \$63

For present value problems, round-up to the nearest dollar.

27. \$24,263

- 29. \$60,570
- 31. \$35,801
- 33. \$52,237
- 35. \$11,655
- 37. \$12,690
- 39. \$349,460
- 41. a. \$203,849
 - b. \$552,967
 - c. \$91,961 at 7%; \$452,469 at 3%
 - d. The twenty-five year old could invest some money every month.
- 43. \$39,445.74

- 1. \$158,853 ; \$68,853
- 3. \$1,489,153; \$1,201,153
- 5. a. \$603,518; \$387,518
 - b. \$349,312; \$133,312
 - c. By starting to save for retirement earlier, the young person earns \$254,206 extra in interest for the

same amount of money put in.

- 7. \$662; \$721,960
- 9. \$3900 ; \$298,000
- 11. a. \$558
 - b. \$1453
 - c. It is important for the couple to start early because they pay less.
 - d. \$363; \$752
- 13. \$376,249 ; \$229,249
- 15. \$403,866; deposits account for \$16,154,640; interest accounts for \$3,845,360

For the following questions, round to the nearest dollar.

- 1. a. \$13,750
 - b. \$261,250
 - c. \$3918.75
 - d. \$1443
 - e. \$258,230
- 3. a. \$174,000
 - b. \$406,000
 - c. \$8120
 - d. \$3054
 - e. \$143,720
- 5. a. \$1802 ; \$339,970
 - b. \$2615; \$70,050
 - c. If the couple can afford the down payment and the monthly payments, the second option will be much interest.

better because it saves them \$269,920 in

- 7. a. \$1277; \$387,960
 - b. \$1471; \$84,780
- c. If the bachelor can afford the down payment and the monthly payments, the second option will be much better because it saves the bachelor \$303,180 in interest.
- 9. \$431; \$17,720
- 11. \$872 ; \$1392
- 13. \$776 ; \$33,120

Exercise Set 7.1

- 1.24
- 3. 1
- **5**. 182
- 7. 639,200

- 9.28
- 11. $\approx 8.04531 \times 10^{13}$
- 13. 67,600,000; Two possible license plates are AA 12345 and BZ 73912.
- 15. 45; Two possible breakfast options are coffee/omelet/booth and juice/pancakes/counter .
- 17. $_{10}P_2 = 90$
- 19. $_{20}P_4 = 116,280$
- 21. $_{18}C_4 = 3060$
- **23**. $_{25}C_6 = 177,100$
- **25**. ${}_{10}C_2 \cdot {}_{8}C_5 = 2520$
- 27.36
- 29.32
- 31. $_{15}P_4 = 32,760$
- 33. $_{30}P_4 = 657,720$
- 35. $_{200}P_3 = 7,880,400$
- 37. $_{150}$ C₃ = 551,300
- 39. ${}_{8}C_{3} \cdot {}_{15}C_{5} = 168,168$
- 41.96
- 43. $20 \cdot 20 \cdot 20 = 8000$ ways if the flavors can be repeated. $_{20}P_3 = 6840$ ways if the flavors must be different.
- **45**. $_{100}C_{15} \approx 2.53338 \times 10^{17}$
- 47. $_{80}P_2 = 6320$
- 49. $_{15}C_2 \cdot _{9}C_3 = 8820$

- 1. $\frac{3}{6}$ or .5
- 3. $\frac{2}{3}$ or .667
- 5. $\frac{1}{3}$ or .333
- 7. $\frac{0}{6}$ or 0
- 9. $\frac{3}{8}$ or .375
- 11. $\frac{1}{2}$ or .5
- 13. $\frac{1}{8}$ or .125
- 15. $\frac{7}{8}$ or .875
- 17. $\frac{0}{8}$ or 0
- 19. $\frac{3}{8}$ or .375
- 21. $\frac{11}{16}$ or .6875
- 23. $\frac{1}{4}$ or .25
- 25. $\frac{5}{16}$ or .3125
- 27. $\frac{11}{16}$ or .6875
- 29. $\frac{0}{16}$ or 0
- 31. $\frac{3}{10}$ or .3
- 33. $\frac{3}{10}$ or .3
- 35. $\frac{7}{15}$ or .467
- 37. $\frac{3}{5}$ or .6

- 39. $\frac{1}{5}$ or .2
- 41. $\frac{1}{2}$ or .5
- 43. $\frac{7}{12}$ or .583
- 45. $\frac{5}{18}$ or .278
- 47. $\frac{0}{36}$ or 0
- 49. $\frac{11}{20}$ or .55
- 51. $\frac{9}{20}$ or .45
- 53. $\frac{1}{6}$ or .167
- 55. $\frac{1}{5}$ or .2
- 57. $\frac{19}{50}$ or .38
- 59. $\frac{31}{100}$ or .31
- 61. $\frac{7}{50}$ or .14

- 1. . 9999 or 99.99%
- 3. $\frac{127}{128}$ or .992
- 5. $\frac{5}{8}$ or .625
- 7. $\frac{7}{16}$ or .4375
- 9. $\frac{7}{10}$ or .7
- 11. $\frac{1}{2}$ or .5

- 13. $\frac{2}{5}$ or .4
- 15. $\frac{1}{2}$ or .5
- 17. $\frac{3}{5}$ or .6
- 19. $\frac{1}{3}$ or .333
- 21. $\frac{3}{5}$ or .6
- 23. $\frac{2}{5}$ or .4
- 25. $\frac{1}{3}$ or .333
- 27. P(chocolate or walnut) = $\frac{18}{25}$ or .72 P(neither chocolate nor walnut) = $\frac{7}{25}$ or .28
- 29. $\frac{7}{15}$ or .467
- 31. $\frac{4}{5}$ or .8
- 33. $\frac{11}{20}$ or .55
- 35. $\frac{43}{60}$ or .717
- 37. $\frac{3}{4}$ or .75
- 39. $\frac{59}{100}$ or .59
- 41. $\frac{67}{100}$ or .67
- 43. $\frac{61}{100}$ or .61
- 45. $\frac{47}{100}$ or .47
- 47. $\frac{27}{50}$ or .54
- 49. $\frac{69}{100}$ or .69

- 1. $\frac{1}{4}$ or .25
- 3. $\frac{1}{3}$ or .333
- 5. $\frac{1}{3}$ or .333
- 7. $\frac{1}{8}$ or .125
- 9. $\frac{1}{9}$ or .111
- 11. $\frac{8}{27}$ or .296
- 13. $\frac{4}{25}$ or .16
- 15. $\frac{2}{15}$ or .133
- 17. $\frac{9}{100}$ or .09
- 19. $\frac{1}{30}$ or .0333
- 21. $\frac{27}{1000}$ or .027
- 23. $\frac{1}{120}$ or .00833
- 25. $\frac{1}{4}$ or .25
- 27. $\frac{1}{3}$ or .333
- 29. a. 0.027
 - b. 0.7
 - c. 0.343
 - d. 0.657
- 31. $\frac{49}{225}$ or .217

- 33. $\frac{1}{5}$ or .2
- 35. $\frac{1}{25}$ or .04
- 37. $\frac{1}{70}$ or .0143
- 39. $\frac{343}{3375}$ or .102
- 41. $\frac{1}{13}$ or .0769
- 43. $\frac{1}{7}$ or .143
- 45. $\frac{1}{5}$ or .2
- 47. $\frac{3}{7}$ or .429
- 49. $\frac{1}{5}$ or .2
- 51. $\frac{4}{9}$ or .444
- 53. $\frac{1}{6}$ or .167
- 55. $\frac{11}{20}$ or .55
- 57. $\frac{3}{8}$ or .375
- 59. $\frac{21}{100}$ or .21
- 61. $\frac{1}{10}$ or .1
- 63. $\frac{10}{21}$ or .476
- 65. $\frac{5}{21}$ or .238
- 67. $\frac{13}{20}$ or .65
- 69. $\frac{7}{18}$ or .389

- 1. quantitative discrete
- 3. quantitative continuous
- 5. qualitative

7.

Number of
<u>families</u>
1
3
6
5
7
5
0
3

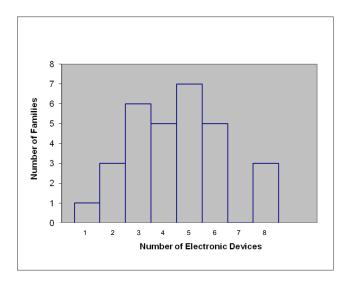
26 families had at least 3 electronic devices in their home.

9.

Number of	Number of
<u>Sunglasses</u>	<u>Students</u>
0	8
1	7
2	3
3	2

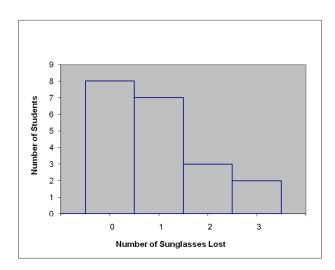
8 students did not lose any sunglasses over the last year.

11.



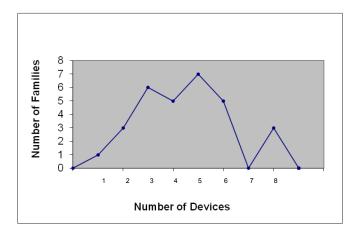
10 families had at most 3 electronic devices in their home.

13.



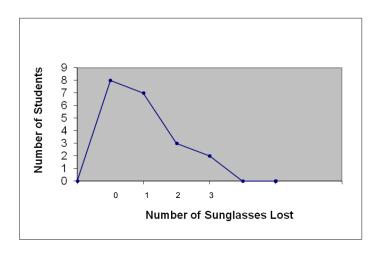
12 students lost at least 1 pair of sunglasses over the last year?

15.



14 families had between 2 and 4 electronic devices inclusive in their home.

17.



All 20 students lost less than 4 pairs of sunglasses over the last year.

19. Frequency distributions, frequency polygons, and histograms all group the raw data into different classes and display the frequency of the different classes. Frequency polygons and histograms display the data as pictures whereas frequency polygons use a table with numbers to show the size of the classes. Histograms use the height of bars to represent the size of the different classes.

Exercise Set 8.2

- 1. 87 is the mean grade.
- 3. 90 is the median grade.
- 5. A score of 80 is the mean grade.
- 7. A score of 75 is the median grade.
- 9. Answers will vary. The mean takes the size of all the data values into account in its calculation. The mode is the most frequently occurring value. The median is the "middle" value for all of the values. The midrange is the "middle" value for the lowest and highest values only.
- 11. 0 absences
- 13. 3 absences
- 15. 4.5 is the mode of the scores.
- 17. 4.15 is the midrange of the scores.
- 19. 4.4 children
- 21. 4.5 children
- 23. 11.4 cartoons of eggs
- 25. 11.5 cartoons of eggs
- 27. 2.2 cups of coffee
- 29. 2 cups of coffee
- 31. Answers will vary. The mean takes the size of all the data values into account in its calculation. The mode is the most frequently occurring value. The median is the "middle" value for all of the values. The midrange is the "middle" value for the lowest and highest values only.
- 33. 0 lost pairs of sunglasses
- 35. 1.5 lost pairs of sunglasses
- 37. 4 false claims
- 39. 4.5 false claims
- 41. 6.4 lost keys

43. 6 lost keys

Exercise Set 8.3

- 1. The range for the grades is 30.
- 3. The range for the grades is 35.
- 5. Set 1: The mean score is 80.
 - Set 2: The mean score is 80.
- 7. Set 1: The standard deviation of the test scores is 20.
 - Set 2: The standard deviation of the test scores is 14.6.
- 9. The standard deviations show that the data for set 1 is more spread out than the data for set 2 even though the means and ranges are the same..
- 11. 2.3 absences
- 13. The standard deviation of the scores is 0.44.
- 15. 1.8 lost children
- 17. 16 eggs
- 19. 1.5 cups of coffee
- 21. 0.999 lost pairs of sunglasses
- 23. 1.75 false claims
- 25. 1.5 lost keys

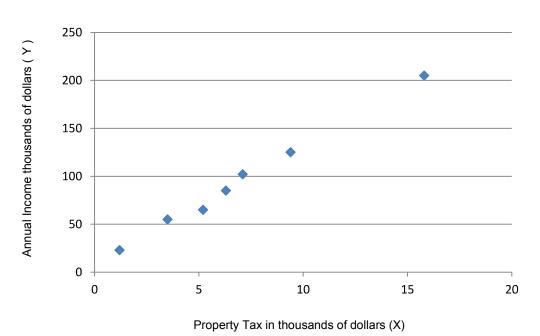
Exercise Set 8.4

- 1. It means that 95% of men are less than 74 inches tall.
- 3. It means that 92% of women are less than 69 inches tall.
- 5. It means that 98% of the scores on the test are less than 52.
- 7.95%

- 9.16%
- 11. 2.5%
- 13.68%
- 15. 2.5%
- 17. 16%
- 19.2
- 21. -1.5
- 23. 1.83
- 25.0
- 27. -0.33
- 29. 0.9821 or 98.21%
- 31. 0.0901 or 9.01%
- 33. 0.3936 or 39.36%
- 35. 0.9838 or 98.38%
- 37. 0.6141 or 61.41%
- 39. 0.8943 or 89.43%
- 41. 0.5346 or 53.46%
- 43. 0.9452 or 94.52%
- 45. 0.9641 or 96.41%
- 47. 0.0294 or 2.94%
- 49. 0.2877 or 28.77%
- 51. 0.4973 or 49.73%
- 53. 0.4246 or 42.46%
- 55. 0.903 or 90.3%

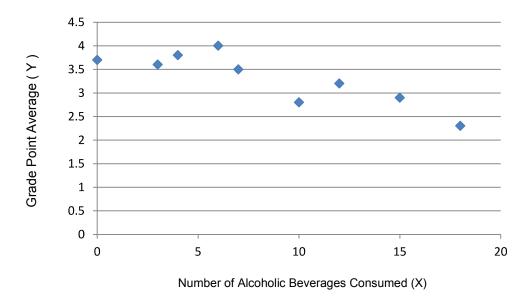
- 57. 0.1151 or 11.51%
- 59. 0.9452 or 94.52%
- 61. 0.6962 or 69.62%
- 63. 0.0012 or 0.12%
- 65. 0.0012 or 0.12%
- 67. 0.3167 or 31.67%

1.

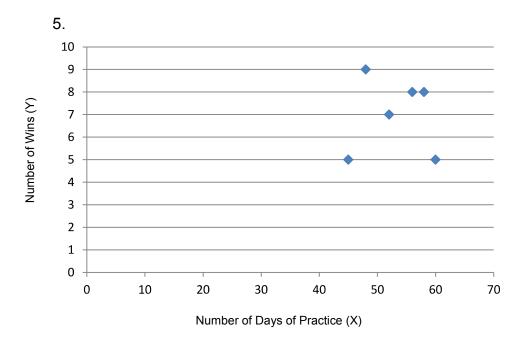


There is a positive linear correlation between property tax and annual income.

3.



There is a negative linear correlation between number of alcoholic beverages consumed and grade point average.



There is no linear correlation between number of days of practice and number of wins.

- 7. D
- 9. E
- 11. A
- 13. r = -0.96; strong negative correlation; supported by the scatter plot
- 15. r = 0.69; moderate positive linear correlation; supported by the scatter plot
- 17. r = 0.915; strong positive linear correlation; support by the scatter plot

Math 103 Formula Sheet

Financial Management

Simple Interest: Int = Prt Future Value for Simple Interest:

FV = P(1 + rt)

Future Value for Compound Interest:

$$FV = P\left(1 + \frac{r}{n}\right)^{nt}$$

Present Value for Compound Interest:

$$P = \frac{FV}{\left(1 + \frac{r}{n}\right)^{nt}}$$

Future Value for

continuous compounding:

$$FV = Pe^{r \cdot t}$$

Effective Annual Yield:

$$EAY = \left(1 + \frac{r}{n}\right)^n - 1$$

Future Value of an

Annuity (Pmt is the amount of each deposit):

$$FV = \frac{Pmt \left[\left(1 + \frac{r}{n} \right)^{nt} - 1 \right]}{\left(\frac{r}{n} \right)}$$

Periodic deposits for an Annuity (FV is the future value of the annuity):

$$Pmt = \frac{FV\left(\frac{r}{n}\right)}{\left[\left(1 + \frac{r}{n}\right)^{nt} - 1\right]}$$

Periodic Mortgage **Payments**

(B is the amount of mortgage):

$$Pmt = \frac{B\left(\frac{r}{n}\right)}{\left[1 - \left(1 + \frac{r}{n}\right)^{-nt}\right]}$$

Probability and Counting Rules

Permutation rule:

$$_{n} P_{k} = \frac{n!}{(n-k)!}$$

Combination rule:

$$_{n}C_{k} = \frac{n!}{(n-k)! \, k!}$$

 $P(\overline{E}) = 1 - P(E)$

$$P(E) = 1 - P(\overline{E})$$

P(A or B) = P(A) + P(B)

$$P(A \text{ or } B) = P(A) + P(B) - P(A \text{ and } B)$$

 $P(A \text{ and } B) = P(A) \cdot P(B)$

$$P(B \text{ given A}) = \frac{\text{number of common outcomes for B and A}}{\text{number of outcomes within A}}$$

Statistics

Mean for

data:

Mean for individual
$$\overline{x} = \frac{\sum x}{n}$$

Mean for grouped data:

$$\overline{\mathbf{x}} = \frac{\sum \mathbf{f} \cdot \mathbf{x}_{\mathbf{m}}}{\mathbf{n}}$$

Standard

Standard Deviation:
$$s = \sqrt{\frac{\sum (x - \overline{x})^2}{n - 1}}$$

Z-score:

$$z = \frac{x - \overline{x}}{s}$$