

9.3

## Geometric Sequences and Series

### Objectives

- Recognize, write, and find the  $n$ th terms of geometric sequences.
- Find the sum of a finite geometric sequence.
- Find the sum of an infinite geometric series.
- Use geometric sequences to model and solve real-life problems.



# Geometric Sequences

## Geometric Sequences

We have learned that a sequence whose consecutive terms have a common *difference* is an arithmetic sequence.

In this section, you will study another important type of sequence called a geometric sequence.

Consecutive terms of a geometric sequence have a common ratio.

## Geometric Sequences

### Definition of Geometric Sequence

A sequence is **geometric** when the ratios of consecutive terms are the same. So, the sequence  $a_1, a_2, a_3, a_4, \dots, a_n, \dots$  is geometric when there is a number  $r$  such that

$$\frac{a_2}{a_1} = \frac{a_3}{a_2} = \frac{a_4}{a_3} = \dots = r, \quad r \neq 0.$$

$r = \text{Common ratio}$

The number  $r$  is the **common ratio** of the geometric sequence.

A geometric sequence may be thought of as an exponential function whose domain is the set of natural numbers.

5, 10, 20, 40

1 2 3 4

$5 \cdot 1 \quad 5 \cdot 2^1 \quad 5 \cdot 2^2 \quad 5 \cdot 2^3$

2, 4, 8, 16, ...

1 2 3 4

$2^0 \quad 2^1 \quad 2^2 \quad 2^3$

### 9-3 Examples PCAL 2nd done.notebook

Example 1 Write the first 4 terms.

a. The sequence whose  $n$ th term is  $2^n$  is geometric. For this sequence, the common ratio of consecutive terms is  $r=2$ .

(1a)  $2, 2^2, 2^3, 2^4$   $r = \frac{4}{2} = 2$   
 $2, 4, 8, 16$

b. The sequence whose  $n$ th term is  $4(3^n)$  is geometric. The common ratio of consecutive terms is  $r=3$ .

(fb)  $4(3^1), 4(3^2), 4(3^3), 4(3^4)$   $r = \frac{36}{12} = 3$   
 $12, 36, 108, 324$

c. The sequence whose  $n$ th term is  $(-1/3)^n$  is geometric. For this sequence, the common ratio of consecutive terms is  $r=-1/3$ .

(1c)  $(-1/3)^1, (-1/3)^2, (-1/3)^3, (-1/3)^4$   $r = \frac{1/9}{-1/3} = \frac{1}{9} \cdot \frac{-3}{1} = \frac{-3}{9} = -1/3$   
 $-1/3, 1/9, -1/27, 1/81$

Reminders about Arithmetic Sequences and Series:

$$a_n = a_1 + (n-1)d$$

$$S_n = \frac{n}{2}(a_1 + a_n)$$

---

$$S_n = \frac{n}{2}(a_1 + a_1 + (n-1)d)$$

← Recursive  
 $a_1 = \text{given}$   
 $a_n = a_{n-1} + d$

## Geometric Sequences

### The $n$ th Term of a Geometric Sequence

The  $n$ th term of a geometric sequence has the form

$$a_n = a_1 r^{n-1}$$

where  $r$  is the common ratio of consecutive terms of the sequence. So, every geometric sequence can be written in the following form.

$$\begin{array}{cccccccc} a_1, & a_2, & a_3, & a_4, & a_5, & \dots, & a_n, & \dots \\ \downarrow & \downarrow & \downarrow & \downarrow & \downarrow & & \downarrow & \\ a_1, & a_1 r, & a_1 r^2, & a_1 r^3, & a_1 r^4, & \dots, & a_1 r^{n-1}, & \dots \end{array}$$

$$a_n = a_1 r^{n-1}$$

Geometric  
 $a_n = a_1 r^{n-1}$

recursive  
 $a_1 = \text{given}$   
 $a_{n+1} = a_n r$

★ When you know the  $n$ th term of a geometric sequence, you can find the  $(n + 1)$ th term by multiplying by  $r$ . That is,

$$a_{n+1} = a_n r$$

## 9-3 Examples PCAL 2nd done.notebook

### Example 2

Write the first five terms of the geometric sequence whose first term is  $a_1 = 3$  and whose common ratio is  $r = 2$ . Then graph the terms on a set of coordinate axes.

$$\textcircled{2} \quad a_1 = \textcircled{3} \quad r = 2$$

$$a_2 = 3 \cdot 2 = 6$$

$$a_3 = 6 \cdot 2 = 12$$

$$a_4 = 12 \cdot 2 = 24$$

$$a_5 = 24 \cdot 2 = 48$$

3, 6, 12, 24, 48

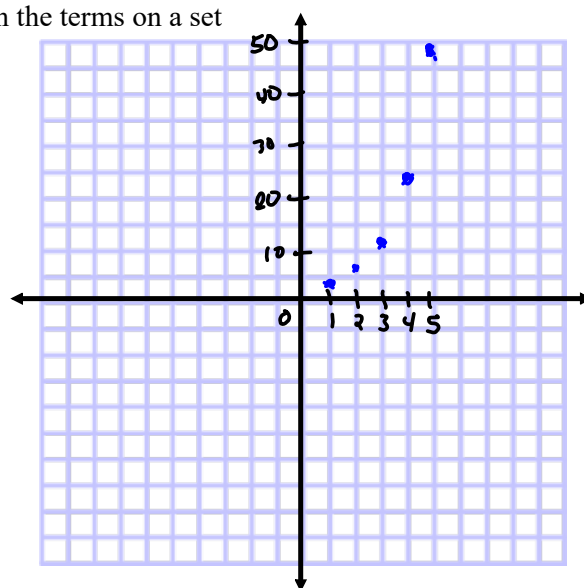
(1, 3)

(2, 6)

(3, 12)

(4, 24)

(5, 48)





## 9-3 Examples PCAL 2nd done.notebook

Example 3

Find the 15th term of the geometric sequence whose first term is 20 and whose common ratio is 1.05

③ Find 15<sup>th</sup> term

$$a_1 = 20 \quad r = 1.05 \quad n = 15$$

$$a_n = a_1 r^{n-1}$$

$$a_{15} = 20(1.05)^{15-1}$$

$$a_{15} = 20(1.05)^{14}$$

$$a_{15} = 39.60$$

**Example 4 – Finding a Term of a Geometric Sequence**

4.

Find the 12th term of the geometric sequence

5, 15, 45, . . . .

④ Find 12<sup>th</sup> term  
geometric

5, 15, 45

$$a_1 = 5$$

$$r = \frac{15}{5} = 3$$

$$n = 12$$

$$a_{12} = 5(3)^{12-1}$$

$$a_{12} = 5(3)^{11}$$

$$a_{12} = 885,735$$

## Geometric Sequences

When you know *any* two terms of a geometric sequence, you can use that information to find *any other* term of the sequence.

9-3 Examples PCAL 2nd done.notebook

Example 5

The fourth term of a geometric sequence is 125, and the tenth term is  $\frac{125}{64}$ .  
 Find the 14th term. (Assume that the terms of the sequence are positive.)

⑤ 4<sup>th</sup> term is 125  
 10<sup>th</sup> term  $\frac{125}{64}$   
 Find 14<sup>th</sup> term

$$a_4 = 125$$

$$a_4 = a_1 r^3$$

$$a_{10} = \frac{125}{64}$$

$$a_{10} = a_1 r^9$$

$$\frac{1}{125} \cdot \frac{125}{64} = \frac{125}{125} r^6 \cdot \frac{1}{125}$$

$$\frac{1}{64} = r^6$$

$$\left(\frac{1}{2}\right)^6 = r^6$$

$$r = \frac{1}{2}$$

$$a_n = \frac{125}{1024}$$

$$a_n = a_1 r^{n-1}$$

$$a_n = 125 \left(\frac{1}{2}\right)^{n-1}$$

$$a_{11} = 125 \left(\frac{1}{2}\right)^{10}$$

$$a_{11} = \frac{125}{1024}$$

$$a_{14} = \frac{125}{1024}$$



# The Sum of a Finite Geometric Sequence

## The Sum of a Finite Geometric Sequence

The formula for the sum of a *finite* geometric sequence is as follows.

### The Sum of a Finite Geometric Sequence

The sum of the finite geometric sequence

$$a_1, a_1r, a_1r^2, a_1r^3, a_1r^4, \dots, a_1r^{n-1}$$

with common ratio  $r \neq 1$  is given by  $S_n = \sum_{i=1}^n a_1r^{i-1} = a_1 \left( \frac{1-r^n}{1-r} \right)$ .

$$S_n = \sum_{i=1}^n a_1 r^{i-1} \quad S_n = a_1 \left( \frac{1-r^n}{1-r} \right)$$

### Example 6 – Sum of a Finite Geometric Sequence

6. Find the sum  $\sum_{i=1}^{12} 4(0.3)^{i-1}$ .

$$4(.3)^0, 4(.3)^1, 4(.3)^2, \dots, 4(.3)^{11}$$

$$4, 1.2, \dots$$

⑥ Find sum  $\sum_{i=1}^{12} 4(0.3)^{i-1}$

$$a_1 = 4(0.3)^0 = 4(0.3)^0 = 4 \cdot 1 = 4$$

$$r = 0.3$$

$$n = 12$$

$$S_n = a_1 \left( \frac{1-r^n}{1-r} \right)$$

$$S_{12} = 4 \left( \frac{1-0.3^{12}}{1-0.3} \right)$$

$$S_{12} \approx 5.714$$

## The Sum of a Finite Geometric Sequence

When using the formula for the sum of a finite geometric sequence, be careful to check that the sum is of the form

$$\sum_{i=1}^n a_1 r^{i-1}$$

Exponent for  $r$  is  $i-1$ .

For a sum that is not of this form, you must adjust the formula. For instance, if the sum in Example 6 were

$\sum_{i=1}^{12} 4(0.3)^i$ , then you would evaluate the sum as follows.

$$\sum_{i=1}^{12} 4(0.3)^i = 4(0.3) + 4(0.3)^2 + 4(0.3)^3 + \cdots + 4(0.3)^{12}$$

$$a_1 = 4(.3) \quad r = .3 \quad n = 12$$

$$S_n = a_1 \left( \frac{1-r^n}{1-r} \right)$$

$$S_{12} = 4(.3) \left( \frac{1-.3^{12}}{1-.3} \right)$$

$$= 1.714$$



## The Sum of a Finite Geometric Sequence

$$= 4(0.3) + [4(0.3)](0.3) + [4(0.3)](0.3)^2 + \cdots + [4(0.3)](0.3)^{11}$$

$$= 4(0.3) \left[ \frac{1 - (0.3)^{12}}{1 - 0.3} \right]$$

$$a_1 = 4(0.3), r = 0.3, n = 12$$

$$\approx 1.714$$



# Geometric Series

## Geometric Series

The summation of the terms of an infinite geometric *sequence* is called an **infinite geometric series** or simply a **geometric series**.

The formula for the sum of a *finite* geometric *sequence* can, depending on the value of  $r$ , be extended to produce a formula for the sum of an *infinite* geometric *series*.

Specifically, if the common ratio  $r$  has the property that  $|r| < 1$ , can be shown that  $r^n$  approaches zero as  $n$  increases without bound.

Think about sum formula

$$S_n = a_1 \left( \frac{1-r^n}{1-r} \right) \quad \text{as } n \rightarrow \infty \quad r^n \rightarrow 0$$

$$\text{so } S_n = a_1 \left( \frac{1-0}{1-r} \right) = a_1 \left( \frac{1}{1-r} \right) = \frac{a_1}{1-r} \quad |r| < 1$$

## Geometric Series

Consequently,

$$a_1 \left( \frac{1-r^n}{1-r} \right) \rightarrow a_1 \left( \frac{1-0}{1-r} \right) \text{ as } n \rightarrow \infty.$$

The following summarizes this result.

### The Sum of an Infinite Geometric Series

If  $|r| < 1$ , then the infinite geometric series

$$a_1 + a_1 r + a_1 r^2 + a_1 r^3 + \dots + a_1 r^{n-1} + \dots$$

has the sum

$$S = \sum_{i=0}^{\infty} a_1 r^i = \frac{a_1}{1-r}.$$

$$S = \sum_{i=0}^{\infty} a_1 r^i = \frac{a_1}{1-r}$$

Note that if  $|r| \geq 1$ , the series does not have a sum.

### Example 7 – Finding the Sum of an Infinite Geometric Series

7.

Find each sum.

a.  $\sum_{n=0}^{\infty} 4(0.6)^n$

$7a \sum_{n=0}^{\infty} 4(0.6)^n$       $a_1 = 4(0.6)^0$   
 $a_1 = 4$

$r = 0.6$  has a sum

$$S = \frac{a_1}{1-r} = \frac{4}{1-.6} = \frac{4}{.4}$$

$$S = 10$$

b.  $3 + 0.3 + 0.03 + 0.003 + \dots$

$(7b) 3 + 0.3 + 0.03 + 0.003 + \dots$

$$a_1 = 3$$

$$r = \frac{.3}{3} = \frac{3}{10} \cdot \frac{1}{3} = \frac{1}{10}$$

$$S = \frac{a_1}{1-r} = \frac{3}{1-.1} = \frac{3}{.9} = \frac{3}{\frac{9}{10}} = 3 \cdot \frac{10}{9}$$

$$S = \frac{10}{3}$$



# Application

### Example 8 – Increasing Annuity

8.

An investor deposits \$50 on the first day of each month in an account that pays 3% interest, compounded monthly.

What is the balance at the end of 2 years? (This type of investment plan is called an **increasing annuity**.)

⑧ Remember  
Interest  
Formula

$$P = 50 \quad n = 12 \quad r = 0.03 \quad t = 2$$

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

$$A_1 = 50 \left(1 + \frac{.03}{12}\right)^{12 \cdot \frac{1}{12}} = 50(1.0025)^1 \leftarrow \text{think of } A_1 \text{ as 1st term}$$

$$a_1 = 5(1.0025) = 50.125$$

$$r = 1.0025$$

$$n = 24$$

$$A_{23} = 50 \left(1 + \frac{.03}{12}\right)^{23} = 50(1.0025)^{23}$$

$A_{24}$

total annuity  
balance is  
sum of these

$$S_n = a_1 \left(\frac{1-r^n}{1-r}\right)$$

$$S_n = 50.125 \left(\frac{1-1.0025^{24}}{1-1.0025}\right)$$

$$S_{24} = 1238.23$$

The balance in that increasing annuity after 24 months is \$1238.23.

## Example 8 – *Increasing Annuity*

An investor deposits \$50 on the first day of each month in an account that pays 3% interest, compounded monthly. What is the balance at the end of 2 years? (This type of investment plan is called an **increasing annuity**.)

### Solution:

To find the balance in the account after 24 months, consider each of the 24 deposits separately. The first deposit will gain interest for 24 months, and its balance will be

$$A_{24} = 50 \left( 1 + \frac{0.03}{12} \right)^{24} = 50(1.0025)^{24}.$$



## Example 8 – *Solution*

cont'd

The second deposit will gain interest for 23 months, and its balance will be

$$\begin{aligned}A_{23} &= 50\left(1 + \frac{0.03}{12}\right)^{23} \\ &= 50(1.0025)^{23}.\end{aligned}$$

The last deposit will gain interest for only 1 month, and its balance will be

$$\begin{aligned}A_1 &= 50\left(1 + \frac{0.03}{12}\right)^1 \\ &= 50(1.0025).\end{aligned}$$

## Example 8 – *Solution*

cont'd

The total balance in the annuity will be the sum of the balances of the 24 deposits.

Using the formula for the sum of a finite geometric sequence, with  $A_1 = 50(1.005)$  and  $r = 1.005$ , and  $n = 24$ , you have

$$S_n = A_1 \left( \frac{1 - r^n}{1 - r} \right)$$

Sum of a finite  
geometric sequence

$$S_{24} = 50(1.0025) \left[ \frac{1 - (1.0025)^{24}}{1 - 1.0025} \right]$$

Substitute  $50(1.005)$  for  $A_1$ ,  
 $1.005$  for  $r$ , and  $24$  for  $n$ .

$$\approx \$1238.23.$$

Use a calculator.

9.3

## Geometric Sequences and Series

### Objectives

- Recognize, write, and find the  $n$ th terms of geometric sequences.
- Find the sum of a finite geometric sequence.
- Find the sum of an infinite geometric series.
- Use geometric sequences to model and solve real-life problems.