9.3 Geometric Sequences and Series

What you should learn

- 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.

Why you should learn it

Geometric sequences can be used to model and solve real-life problems. For instance, in Exercise 113 on page 668, you will use a geometric sequence to model the population of China.

Geometric Sequences

In Section 9.2, you 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*.

Definition of Geometric Sequence

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

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

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

Example 1 Examples of Geometric Sequences

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

$$\underbrace{2, 4}_{\frac{4}{2} = 2}, 8, 16, \ldots, 2^n, \ldots \qquad \text{Begin with } n = 1.$$

b. The sequence whose nth term is $4(3^n)$ is geometric. For this sequence, the common ratio of consecutive terms is 3.

$$\underbrace{12, 36}_{\frac{36}{12} = 3}, 108, 324, \ldots, 4(3^n), \ldots \qquad \text{Begin with } n = 1.$$

c. The sequence whose nth term is $\left(-\frac{1}{3}\right)^n$ is geometric. For this sequence, the common ratio of consecutive terms is $-\frac{1}{3}$.

$$\underbrace{-\frac{1}{3}, \frac{1}{9}}_{\frac{1/9}{-1/3} = -\frac{1}{3}}, -\frac{1}{27}, \frac{1}{81}, \ldots, \left(-\frac{1}{3}\right)^n, \ldots \qquad \text{Begin with } n = 1.$$

CHECKPoint Now try Exercise 5.

WARNING / CAUTION

Be sure you understand that the sequence $1, 4, 9, 16, \ldots$, whose nth term is n^2, is *not* geometric. The ratio of the second term to the first term is

$$\frac{a_2}{a_1} = \frac{4}{1} = 4$$

but the ratio of the third term to the second term is

$$\frac{a_3}{a_2} = \frac{9}{4}.$$

In Example 1, notice that each of the geometric sequences has an nth term that is of the form ar^n, where the common ratio of the sequence is r. A geometric sequence may be thought of as an exponential function whose domain is the set of natural numbers.

The *n*th Term of a Geometric Sequence

The nth 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.

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

If you know the nth term of a geometric sequence, you can find the $(n + 1)$th term by multiplying by r. That is, $a_{n+1} = a_n r$.

Example 2 Finding the Terms of a Geometric Sequence

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.

Solution

Starting with 3, repeatedly multiply by 2 to obtain the following.

$a_1 = 3$ 1st term

$a_2 = 3(2^1) = 6$ 2nd term

$a_3 = 3(2^2) = 12$ 3rd term

$a_4 = 3(2^3) = 24$ 4th term

$a_5 = 3(2^4) = 48$ 5th term

Figure 9.4 shows the first five terms of this geometric sequence.

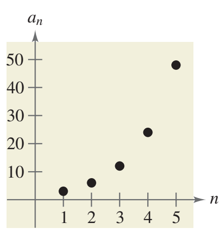

FIGURE 9.4

CHECKPoint Now try Exercise 17.

Example 3 Finding a Term of a Geometric Sequence

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

Algebraic Solution

$a_{15} = a_1 r^{n-1}$ Formula for geometric sequence

$= 20(1.05)^{15-1}$ Substitute 20 for a_1, 1.05 for r, and 15 for n.

≈ 39.60 Use a calculator.

CHECKPoint Now try Exercise 35.

Numerical Solution

For this sequence, $r = 1.05$ and $a_1 = 20$. So, $a_n = 20(1.05)^{n-1}$. Use the *table* feature of a graphing utility to create a table that shows the values of $u_n = 20(1.05)^{n-1}$ for $n = 1$ through $n = 15$. From Figure 9.5, the number in the 15th row is approximately 39.60, so the 15th term of the geometric sequence is about 39.60.

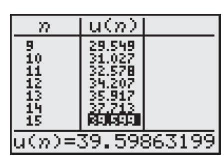

FIGURE 9.5

Example 4 Finding a Term of a Geometric Sequence

Find the 12th term of the geometric sequence

5, 15, 45, ...

Solution

The common ratio of this sequence is

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

Because the first term is $a_1 = 5$, you can determine the 12th term $(n = 12)$ to be

$$a_n = a_1 r^{n-1} \qquad \text{Formula for geometric sequence}$$

$$a_{12} = 5(3)^{12-1} \qquad \text{Substitute 5 for } a_1\text{, 3 for } r\text{, and 12 for } n.$$

$$= 5(177{,}147) \qquad \text{Use a calculator.}$$

$$= 885{,}735. \qquad \text{Simplify.}$$

CHECK*Point* Now try Exercise 45.

If you know *any* two terms of a geometric sequence, you can use that information to find a formula for the nth term of the sequence.

Example 5 Finding a Term of a Geometric Sequence

The fourth term of a geometric sequence is 125, and the 10th term is 125/64. Find the 14th term. (Assume that the terms of the sequence are positive.)

Solution

The 10th term is related to the fourth term by the equation

$$a_{10} = a_4 r^6 \qquad \text{Multiply fourth term by } r^{10-4}.$$

Because $a_{10} = 125/64$ and $a_4 = 125$, you can solve for r as follows.

$$\frac{125}{64} = 125r^6 \qquad \text{Substitute } \tfrac{125}{64} \text{ for } a_{10} \text{ and 125 for } a_4.$$

$$\frac{1}{64} = r^6 \qquad \text{Divide each side by 125.}$$

$$\frac{1}{2} = r \qquad \text{Take the sixth root of each side.}$$

You can obtain the 14th term by multiplying the 10th term by r^4.

$$a_{14} = a_{10} r^4 \qquad \text{Multiply the 10th term by } r^{14-10}.$$

$$= \frac{125}{64}\left(\frac{1}{2}\right)^4 \qquad \text{Substitute } \tfrac{125}{64} \text{ for } a_{10} \text{ and } \tfrac{1}{2} \text{ for } r.$$

$$= \frac{125}{64}\left(\frac{1}{16}\right) \qquad \text{Evaluate power.}$$

$$= \frac{125}{1024} \qquad \text{Simplify.}$$

CHECK*Point* Now try Exercise 53.

Algebra Help

Remember that r is the common ratio of consecutive terms of a geometric sequence. So, in Example 5,

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

$$= a_1 \cdot r \cdot r \cdot r \cdot r^6$$

$$= a_1 \cdot \frac{a_2}{a_1} \cdot \frac{a_3}{a_2} \cdot \frac{a_4}{a_3} \cdot r^6$$

$$= a_4 r^6.$$

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

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

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

For a proof of this formula for the sum of a finite geometric sequence, see Proofs in Mathematics on page 721.

Example 6 Finding the Sum of a Finite Geometric Sequence

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

Solution

By writing out a few terms, you have

$$\sum_{i=1}^{12} 4(0.3)^{i-1} = 4(0.3)^0 + 4(0.3)^1 + 4(0.3)^2 + \cdots + 4(0.3)^{11}.$$

Now, because $a_1 = 4$, $r = 0.3$, and $n = 12$, you can apply the formula for the sum of a finite geometric sequence to obtain

$$S_n = a_1\left(\frac{1-r^n}{1-r}\right) \qquad \text{Formula for the sum of a sequence}$$

$$\sum_{i=1}^{12} 4(0.3)^{i-1} = 4\left[\frac{1-(0.3)^{12}}{1-0.3}\right] \qquad \text{Substitute 4 for } a_1\text{, 0.3 for } r\text{, and 12 for } n.$$

$$\approx 5.714. \qquad \text{Use a calculator.}$$

CHECKPoint Now try Exercise 71.

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

$$\sum_{i=1}^{n} a_1\, r^{i-1}. \qquad \text{Exponent for } r \text{ is } i-1.$$

If the sum 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.

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

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

$$= 4(0.3)\left[\frac{1-(0.3)^{12}}{1-0.3}\right] \approx 1.714 \qquad a_1 = 4(0.3),\ r = 0.3,\ n = 12$$

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 $|r| < 1$, it can be shown that r^n becomes arbitrarily close to zero as n increases without bound. Consequently,

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

This result is summarized as follows.

The Sum of an Infinite Geometric Series

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

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

has the sum

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

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

Example 7 Finding the Sum of an Infinite Geometric Series

Find each sum.

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

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

Solution

a. $$\sum_{n=0}^{\infty} 4(0.6)^n = 4 + 4(0.6) + 4(0.6)^2 + 4(0.6)^3 + \cdots + 4(0.6)^n + \cdots$$

$$= \frac{4}{1 - 0.6} \qquad \frac{a_1}{1 - r}$$

$$= 10$$

b. $$3 + 0.3 + 0.03 + 0.003 + \cdots = 3 + 3(0.1) + 3(0.1)^2 + 3(0.1)^3 + \cdots$$

$$= \frac{3}{1 - 0.1} \qquad \frac{a_1}{1 - r}$$

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

$$\approx 3.33$$

CHECK*Point* Now try Exercise 93.

Application

Example 8 Increasing Annuity

A deposit of \$50 is made on the first day of each month in an account that pays 6% interest, compounded monthly. What is the balance at the end of 2 years? (This type of savings plan is called an **increasing annuity.**)

Solution

The first deposit will gain interest for 24 months, and its balance will be

$$A_{24} = 50\left(1 + \frac{0.06}{12}\right)^{24}$$
$$= 50(1.005)^{24}.$$

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

$$A_{23} = 50\left(1 + \frac{0.06}{12}\right)^{23}$$
$$= 50(1.005)^{23}.$$

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

$$A_1 = 50\left(1 + \frac{0.06}{12}\right)^{1}$$
$$= 50(1.005).$$

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 $r = 1.005$, you have

$$S_{24} = 50(1.005)\left[\frac{1 - (1.005)^{24}}{1 - 1.005}\right] \qquad \text{Substitute } 50(1.005) \text{ for } A_1, 1.005 \text{ for } r, \text{ and } 24 \text{ for } n.$$
$$= \$1277.96. \qquad \text{Simplify.}$$

CHECK*Point* Now try Exercise 121.

Study Tip

Recall from Section 3.1 that the formula for compound interest (for n compoundings per year) is

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

So, in Example 8, \$50 is the principal P, 0.06 is the interest rate r, 12 is the number of compoundings per year n, and 2 is the time t in years. If you substitute these values into the formula, you obtain

$$A = 50\left(1 + \frac{0.06}{12}\right)^{12(2)}$$
$$= 50\left(1 + \frac{0.06}{12}\right)^{24}.$$

Classroom Discussion

An Experiment You will need a piece of string or yarn, a pair of scissors, and a tape measure. Measure out any length of string at least 5 feet long. Double over the string and cut it in half. Take one of the resulting halves, double it over, and cut it in half. Continue this process until you are no longer able to cut a length of string in half. How many cuts were you able to make? Construct a sequence of the resulting string lengths after each cut, starting with the original length of the string. Find a formula for the nth term of this sequence. How many cuts could you theoretically make? Discuss why you were not able to make that many cuts.