

### Interest Formula

Simple Interest  $P \times r \times t$

Annual Compound Interest  $P(1+r)^t$

Compound Interest (x/year)  $P(1+r/x)^{xt}$

### Combinatorics

${}^n C_k$   $n!/((n-k)k!)$

${}^n P_k$   $n!(n-k)!$

Circular  $(n-1)!$

### Geomtery

30-60-90  $\triangle$  Sides: 1:2: $\sqrt{3}$

Surface Area: Cylinder  $2\pi r^2 + 2\pi rh$

$\cos 60$   $1/2$

Slope  $(y_2 - y_1)/(x_2 - x_1)$

### Quadratic Equations

$ax^2 + bx + c = 0$   $x = \frac{-b \pm \sqrt{(b^2 - 4ac)}}{2a}$

### Number Divisibility

2 Last digit is 0, 2, 4, 6 or 8

3 Sum of digits divisible by 3

4 Number formed by the last two digits is divisible by 4

5 Last digit is either 0 or 5

6 Divisible by 2 AND 3

8 Number formed by the last three digits is divisible by 8

9 Sum of the digits is divisible by 9

### Combined Rate

Total Rate  $Rate X + Rate Y$

Total Time  $\frac{AB}{A+B}$  ( $A$  &  $B$  are times for individual)

### Number Properties

ODD  $\times$  ODD ODD

EVEN  $\times$  EVEN EVEN

EVEN  $\times$  ODD EVEN

ODD  $\pm$  EVEN ODD

ODD  $\pm$  ODD EVEN

EVEN  $\pm$  EVEN EVEN

Avg. of EVEN Number Of consecutive integers Not an INTEGER



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