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

${}^nC_k$	n!/((n-k)k!)!
${}^nP_k$	n!/(n-k)!
Circular	(n-1)!

Geomtery

30-60-90 ▲	Sides: 1:2:√3
Surface Area: Cyclinder	$2\pi r^2 + 2\pi rh$
cos60	1/2
Slope	(y2-y1)/(x2-x1)

Quadratic Equations

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

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	**AB/(A+B)** *(A & B are times for individual)*

Number Properties

ODD ✖ ODD	ODD
EVEN ✖ EVEN	EVEN
EVEN ✖ ODD	EVEN
ODD ± EVEN	ODD
ODD ± ODD	EVEN
EVEN ± EVEN	EVEN
Avg. of EVEN Number Of consecutive integers	Not an INTEGER

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