



TERMINOLOGY

Rational numbers	Ratios of integers: $3/4$, $-8/5$, $127/16$, $-3/1 = -3$
Irrational numbers	Numbers that cannot be expressed as ratios of integers: $\sqrt{2}$, $-\frac{1}{3\sqrt{3}}$, π, e
Algebraic expressions	Combinations of numbers and letters: $5a - 6b^2$, $2xy$, $\frac{50c + d}{2a^3 - 6}$
Terms of an algebraic expression	Products or quotients of numbers and letters: $\frac{5a^2y^3}{2c}$, $\frac{1ab}{2c}$ but $5a^2y^3 - \frac{1ab}{2c}$ is an algebraic expression, not a term
Monomial	Algebraic expressions consisting of one term
Binomial	Algebraic expressions consisting of two terms
Multinomial	Algebraic expressions consisting of more than two terms: $\frac{6x}{y} + \frac{3x}{2a} + \sqrt{2}xyz$
Polynomial	Algebraic expressions consisting of several terms that are integral and rational in the lettered terms: $5x^4 - 6x^3 + x^2 - 2x + 1$ but $3/x + y$, $4\sqrt{x} + 3$ are not polynomial
Degree of monomial	Sum of exponents of lettered symbols: $4x^2y^2z^3$ is of degree 10
Degree of polynomial	Exponent of the term of the highest degree: $5x^4 - 6x^3 + x^2 - x + 1$ has a degree of 4
a, b, c, u, v, w = real constants	A, B, C, D, E = algebraic expressions $f(x), g(x)$ = functions of x

INTEREST

SIMPLE INTEREST

P	= principal
I	= accumulated interest
A	= principal + interest
R	= interest rate per year
N	= number of years
I	= $P \times R \times N$
A	= $P(1 + RN)$

Example

- Interest to be paid on \$4,000 borrowed at 10% for 5 years.
- $I = PRN = 4000 \times 0.10 \times 5 = \$2,000$
- Principal to be invested at 7% that will yield \$10,000 in 5 years.

$$P = \frac{A}{1 + RN} = \frac{10,000}{1 + 0.07 \times 5} = \$7,407.41$$

COMPOUND INTEREST

P	= principal
I	= compound interest
A	= compound amount
R	= interest rate per period
N	= number of interest periods
I	= $A - P$
A	= $P(1 + i)^N$

Example

- Compound amount A received and compound interest I earned on principal of \$5,000 compounded semi-annually at 5% over 2 years.

$$\begin{aligned} i &= 0.05/2 = 0.025 \\ N &= 4 \\ P &= \$5,000 \\ A &= P(1 + i)^N = 5000(1 + 0.025)^4 = \$5,519.06 \\ I &= A - P = \$519.06 - 5000 = \$19.06 \end{aligned}$$

DEALING WITH FRACTIONS

RULES

Rule 1
The numerator/denominator can be multiplied/divided by the same factor

EXAMPLE

$$\frac{x}{y} = \frac{-x}{-y} = \frac{3x}{3y} = \frac{x/\sqrt{x}}{y/\sqrt{x}}$$

Rule 2
To add/subtract fractions, write each fraction in terms of a common denominator, preferably the lowest common denominator (LCD)

$$\begin{aligned} \frac{7}{x} - \frac{2}{x-1} &= \frac{3}{x^2} \quad \text{LCD} = x^2(x-1) \\ &= \frac{7x(x-1) - 2x^2}{x^2(x-1)} \\ &= \frac{9x^2 - 4x - 3}{x^2(x-1)} \end{aligned}$$

Rule 3
To multiply fractions, multiply the numerators and denominators separately

$$\frac{2a}{3b} \times \frac{6b}{a^2} = \frac{12ab}{3a^2b} = \frac{4}{a}$$

Rule 4
To divide by a fraction, invert the fraction and multiply

$$\begin{aligned} \frac{a+2ab}{3a^2} \div \frac{2b+1}{6a} &= \frac{6a(a+2ab)}{(2b+1)3a^2} \\ &= \frac{2(1+2b)}{2b+1} = 2 \end{aligned}$$

Rule 5
To divide sums or differences of fractions, reduce the numerator and denominator to single fractions using LCDs, and then divide the result

$$\begin{aligned} \frac{a+1}{a-1} \div \frac{a-1}{a+1} &= \frac{(a+1)^2 - (a-1)^2}{(a-1)(a+1)} \\ &= \frac{a^2 + 2a + 1 - a^2 + 2a - 1}{2a} = 2 \end{aligned}$$

QUADRATIC EQUATIONS

- Every quadratic equation ($ax^2 + bx + c = 0$) in one unknown has exactly two roots (x_1 and x_2) that can be real, equal, or complex.

Notes

- If one is complex, then the 2nd is its conjugate: $A \pm Bi$
- The sum of the roots is given by: $x_1 + x_2 = -b/a$
- The product of the roots is given by: $x_1x_2 = c/a$

QUADRATIC FORMULA

- The roots of a quadratic equation are given directly by the relation:

$$x_{1,2} = \frac{-b \pm \sqrt{b^2 - 4ac}}{2a}$$

Example

Given: $3x^2 + 8x + 5 = 0$
Substitute in:

$$\begin{aligned} x_{1,2} &= \frac{-8 \pm \sqrt{64 - 4 \times 3 \times 3}}{2 \times 3} \\ \therefore x_1 &= -1 \text{ and } x_2 = -5/3 \end{aligned}$$

THE ROOTS

Nature of the Roots

The Discriminant, $D = b^2 - 4ac$

$$D = b^2 - 4ac > 0 \quad \text{Roots are real and unequal}$$

$$D = b^2 - 4ac = 0 \quad \text{Roots are real and equal}$$

$$D = b^2 - 4ac < 0 \quad \text{Roots are complex conjugates}$$

$$D = -4ac < 0 \quad \text{Roots are pure imaginary}$$

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Daniel F McAuley



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web aug 14 2023 clearly state the amount of money you are requesting as an advance on your salary be specific and mention whether you are requesting a full or partial advance additionally propose a feasible repayment plan outlining how you intend to repay the advanced amount over a specific period

request for advance salary application sample semioffice com - Nov 30 2021

web application for advance salary from office or school dear sir i desperately need some money please give me mention the amount of my salary in advance so that i can meet my need i will be very grateful to you sincerely yours your name request for advance salary ms amina subject advance salary request dear sir

application requesting advance salary letters in english - Mar 03 2022

web apr 13 2023 i am writing to request you for advance payment of my salary i am in urgent need of money as mention the reason repay debt function in home festival expenses medical emergency other

how to ask for a salary advance with examples zippia - Jun 18 2023

web mar 1 2023 write a detailed request letter draft a detailed salary advance request letter to your supervisor indicating the specific reason for requesting the advance exactly how much money you need how you intend to repay the full amount how you plan on making your request a one time event courteous language and tone throughout fill out

how to write a letter requesting a salary advance chron com - Nov 11 2022

web mar 26 2018 insert the date and address your letter to the proper person such as the department director or your supervisor in the first paragraph identify your reason for requesting a salary advance planned or recurring events usually do not qualify as an emergency therefore describe dire circumstances such as major home repairs due to

5 free request letter template for salary sample example - May 05 2022

web may 24 2019 below is a request letter for advance salary to the employer or some hr person advance salary request letter from satvik roy mall road big bazar kanpur city 778899 satvik gmail com 92 9889987652 date 3 feb 2022 to malvika vegetable co in ltd near b temple 33 9 sikkim 564356

