



## TERMINOLOGY

<b>Rational numbers</b>	<p>Ratios of integers: <math>3/4</math>, <math>-8/5</math>, <math>127/16</math>, <math>-3/1 = -3</math></p>
<b>Irrational numbers</b>	<p>Numbers that cannot be expressed as ratios of integers: <math>\sqrt{2}</math>, <math>-\frac{1}{3\sqrt{3}}</math>, <math>\pi</math>, <math>e</math></p>
<b>Algebraic expressions</b>	<p>Combinations of numbers and letters: <math>5a - 6b^2</math>, <math>2xy</math>, <math>\frac{50c + d}{2a^3 - 6}</math></p>
<b>Terms of an algebraic expression</b>	<p>Products or quotients of numbers and letters: <math>\frac{5x^2y^3}{2c}</math>, <math>\frac{1ab}{2c}</math> but <math>5x^2y^3 - \frac{1ab}{2c}</math> is an algebraic expression, not a term</p>
<b>Monomial</b>	Algebraic expressions consisting of one term
<b>Binomial</b>	Algebraic expressions consisting of two terms
<b>Multinomial</b>	Algebraic expressions consisting of more than two terms: $\frac{6x}{y} + \frac{3x}{2a} + \sqrt{2}xyz$
<b>Polynomial</b>	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
<b>Degree of monomial</b>	Sum of exponents of lettered symbols: $4x^2y^2z^3$ is of degree 10
<b>Degree of polynomial</b>	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:

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

### THE ROOTS

#### Nature of the Roots

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

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

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

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

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

# Mcmxciv Instructional Fair Inc Algebra If8762 63

**Michael Hoelscher**



**Mcmxciv Instructional Fair Inc Algebra If8762 63:**

This book delves into Mcmxciv Instructional Fair Inc Algebra If8762 63. Mcmxciv Instructional Fair Inc Algebra If8762 63 is an essential topic that needs to be grasped by everyone, ranging from students and scholars to the general public. This book will furnish comprehensive and in-depth insights into Mcmxciv Instructional Fair Inc Algebra If8762 63, encompassing both the fundamentals and more intricate discussions.

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## **Table of Contents Mcmxciv Instructional Fair Inc Algebra If8762 63**

1. Understanding the eBook Mcmxciv Instructional Fair Inc Algebra If8762 63
  - The Rise of Digital Reading Mcmxciv Instructional Fair Inc Algebra If8762 63
  - Advantages of eBooks Over Traditional Books
2. Identifying Mcmxciv Instructional Fair Inc Algebra If8762 63
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Mcmxciv Instructional Fair Inc Algebra If8762 63
  - User-Friendly Interface
4. Exploring eBook Recommendations from Mcmxciv Instructional Fair Inc Algebra If8762 63
  - Personalized Recommendations
  - Mcmxciv Instructional Fair Inc Algebra If8762 63 User Reviews and Ratings
  - Mcmxciv Instructional Fair Inc Algebra If8762 63 and Bestseller Lists
5. Accessing Mcmxciv Instructional Fair Inc Algebra If8762 63 Free and Paid eBooks
  - Mcmxciv Instructional Fair Inc Algebra If8762 63 Public Domain eBooks
  - Mcmxciv Instructional Fair Inc Algebra If8762 63 eBook Subscription Services
  - Mcmxciv Instructional Fair Inc Algebra If8762 63 Budget-Friendly Options
6. Navigating Mcmxciv Instructional Fair Inc Algebra If8762 63 eBook Formats
  - ePub, PDF, MOBI, and More
  - Mcmxciv Instructional Fair Inc Algebra If8762 63 Compatibility with Devices
  - Mcmxciv Instructional Fair Inc Algebra If8762 63 Enhanced eBook Features
7. Enhancing Your Reading Experience

- Adjustable Fonts and Text Sizes of Mcmxciv Instructional Fair Inc Algebra If8762 63
- Highlighting and Note-Taking Mcmxciv Instructional Fair Inc Algebra If8762 63
- Interactive Elements Mcmxciv Instructional Fair Inc Algebra If8762 63
- 8. Staying Engaged with Mcmxciv Instructional Fair Inc Algebra If8762 63
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Mcmxciv Instructional Fair Inc Algebra If8762 63
- 9. Balancing eBooks and Physical Books Mcmxciv Instructional Fair Inc Algebra If8762 63
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Mcmxciv Instructional Fair Inc Algebra If8762 63
- 10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
- 11. Cultivating a Reading Routine Mcmxciv Instructional Fair Inc Algebra If8762 63
  - Setting Reading Goals Mcmxciv Instructional Fair Inc Algebra If8762 63
  - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Mcmxciv Instructional Fair Inc Algebra If8762 63
  - Fact-Checking eBook Content of Mcmxciv Instructional Fair Inc Algebra If8762 63
  - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
  - Utilizing eBooks for Skill Development
  - Exploring Educational eBooks
- 14. Embracing eBook Trends
  - Integration of Multimedia Elements
  - Interactive and Gamified eBooks

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1 getting started with database administration 1 1 types of oracle database users 1 2 tasks of a database administrator 1 3 sql statements 1 4 identifying your oracle database

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