



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.

$$\begin{aligned} i &= 0.05/2 = 0.025 \\ N &= 4 \\ P &= \$5,000 \\ A &= P(1 + i)^N = 5000(1 + 0.025)^4 \\ &= \$5,519.06 \\ I &= A - P = 5519.06 - 5000 \\ &= \$519.06 \end{aligned}$$

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, $D = b^2 - 4ac$

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

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

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

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

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Mark Steyvers



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