



## 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	<p><math>A, B, C, D, E</math> = algebraic expressions</p> <p><math>f(x), g(x)</math> = functions of <math>x</math></p>

## INTEREST

### SIMPLE INTEREST

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

#### 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

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

#### 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

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

**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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**G Thomas**



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

1. Understanding the eBook Mcmxciv Instructional Fair Inc Answers Algebra If8762
  - The Rise of Digital Reading Mcmxciv Instructional Fair Inc Answers Algebra If8762
  - Advantages of eBooks Over Traditional Books
2. Identifying Mcmxciv Instructional Fair Inc Answers Algebra If8762
  - 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 Answers Algebra If8762
  - User-Friendly Interface
4. Exploring eBook Recommendations from Mcmxciv Instructional Fair Inc Answers Algebra If8762
  - Personalized Recommendations
  - Mcmxciv Instructional Fair Inc Answers Algebra If8762 User Reviews and Ratings
  - Mcmxciv Instructional Fair Inc Answers Algebra If8762 and Bestseller Lists
5. Accessing Mcmxciv Instructional Fair Inc Answers Algebra If8762 Free and Paid eBooks
  - Mcmxciv Instructional Fair Inc Answers Algebra If8762 Public Domain eBooks
  - Mcmxciv Instructional Fair Inc Answers Algebra If8762 eBook Subscription Services
  - Mcmxciv Instructional Fair Inc Answers Algebra If8762 Budget-Friendly Options
6. Navigating Mcmxciv Instructional Fair Inc Answers Algebra If8762 eBook Formats
  - ePub, PDF, MOBI, and More
  - Mcmxciv Instructional Fair Inc Answers Algebra If8762 Compatibility with Devices
  - Mcmxciv Instructional Fair Inc Answers Algebra If8762 Enhanced eBook Features
7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Mcmxciv Instructional Fair Inc Answers Algebra If8762
  - Highlighting and Note-Taking Mcmxciv Instructional Fair Inc Answers Algebra If8762
  - Interactive Elements Mcmxciv Instructional Fair Inc Answers Algebra If8762
8. Staying Engaged with Mcmxciv Instructional Fair Inc Answers Algebra If8762

- Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Mcmxciv Instructional Fair Inc Answers Algebra If8762
9. Balancing eBooks and Physical Books Mcmxciv Instructional Fair Inc Answers Algebra If8762
- Benefits of a Digital Library
  - Creating a Diverse Reading Collection Mcmxciv Instructional Fair Inc Answers Algebra If8762
10. Overcoming Reading Challenges
- Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
11. Cultivating a Reading Routine Mcmxciv Instructional Fair Inc Answers Algebra If8762
- Setting Reading Goals Mcmxciv Instructional Fair Inc Answers Algebra If8762
  - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Mcmxciv Instructional Fair Inc Answers Algebra If8762
- Fact-Checking eBook Content of Mcmxciv Instructional Fair Inc Answers Algebra If8762
  - 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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