

Arithmetic Master Cheat Sheet

Essential Formulas, Rules, and Quick-Calculation Techniques

1. Number Systems

- **Natural Numbers ($\mathbb{N}$):** $\{1, 2, 3, \dots\}$
- **Whole Numbers:** $\{0, 1, 2, 3, \dots\}$
- **Integers ($\mathbb{Z}$):** $\{\dots, -2, -1, 0, 1, 2, \dots\}$
- **Rational Numbers ($\mathbb{Q}$):** $\frac{p}{q}$ where $q \neq 0$.
- **Irrational Numbers:** Cannot be expressed as fractions (e.g., $\pi, e, \sqrt{2}$).

2. Divisibility Rules

- 2**
Sum of digits is divisible by 2.
- 3**
Sum of digits is divisible by 3.
- 4**
Last two digits form a number divisible by 4.
- 5**
Last digit is 0 or 5.
- 9**
Sum of digits is divisible by 9.
- 11**
Diff. of alternate digit sums is 0 or multiple of 11.

3. HCF and LCM

- For any two numbers a and b :

$$\text{HCF}(a, b) \times \text{LCM}(a, b) = a \times b$$

- **HCF of Fractions:**

$$\text{HCF}\left(\frac{a}{b}, \frac{c}{d}\right) = \frac{\text{HCF}(a, c)}{\text{LCM}(b, d)}$$

- **LCM of Fractions:**

$$\text{LCM}\left(\frac{a}{b}, \frac{c}{d}\right) = \frac{\text{LCM}(a, c)}{\text{HCF}(b, d)}$$

4. Fractions and Decimals

- **Addition/Subtraction:**

$$\frac{a}{b} \pm \frac{c}{d} = \frac{ad \pm bc}{bd}$$

- **Multiplication:**

$$\frac{a}{b} \times \frac{c}{d} = \frac{ac}{bd}$$

- **Division:**

$$\frac{a}{b} \div \frac{c}{d} = \frac{a}{b} \times \frac{d}{c} = \frac{ad}{bc}$$

5. Percentages

- **Percentage to Fraction:**

Last digit is even (0, 2, 4, 6, 8). $\frac{\text{Number}}{10}$

Last two digits form a number divisible by 100.

Sum of digits is divisible by 9.

Sum of digits is divisible by 11.

Sum of digits is divisible by 11.

Sum of digits is divisible by 11.

Sum of digits is divisible by 11.

Sum of digits is divisible by 11.

Sum of digits is divisible by 11.

Sum of digits is divisible by 11.

Sum of digits is divisible by 11.

Sum of digits is divisible by 11.

Sum of digits is divisible by 11.

Sum of digits is divisible by 11.

Sum of digits is divisible by 11.

Sum of digits is divisible by 11.

Sum of digits is divisible by 11.

Sum of digits is divisible by 11.

Sum of digits is divisible by 11.

Sum of digits is divisible by 11.

Sum of digits is divisible by 11.

Sum of digits is divisible by 11.

Sum of digits is divisible by 11.

Sum of digits is divisible by 11.

Sum of digits is divisible by 11.

Sum of digits is divisible by 11.

$$\% \text{ Change} = \frac{\text{Final} - \text{Initial}}{\text{Initial}} \times 100$$

- **Successive Percentage Change** (for $a\%$ and $b\%$):

$$\text{Net Change} = \left(a + b + \frac{ab}{100}\right)\%$$

6. Ratio and Proportion

- If $a : b = c : d$, then $ad = bc$ (Cross Product).

- **Componendo and Dividendo:**

$$\text{If } \frac{a}{b} = \frac{c}{d}, \text{ then } \frac{a+b}{a-b} = \frac{c+d}{c-d}$$

- **Direct Proportion:** $y = kx \implies \frac{y_1}{x_1} = \frac{y_2}{x_2}$

- **Inverse Proportion:** $xy = k \implies x_1y_1 = x_2y_2$

7. Profit, Loss, and Discount

- **Profit (P):** $\text{SP} - \text{CP}$

- **Loss (L):** $\text{CP} - \text{SP}$

- **Profit Percentage:**

$$\text{P}\% = \left(\frac{\text{SP} - \text{CP}}{\text{CP}}\right) \times 100$$

- **Loss Percentage:**

$$\text{L}\% = \left(\frac{\text{CP} - \text{SP}}{\text{CP}}\right) \times 100$$

- **Discount Formula:**

$$\text{Discount} = \text{Marked Price (MP)} - \text{Selling Price (SP)}$$

8. Simple and Compound Interest

- **Simple Interest (SI):**

$$\text{SI} = \frac{P \times R \times T}{100}$$

where P = Principal, R = Rate, T = Time.

- **Compound Interest (CI):**

$$A = P \left(1 + \frac{R}{100}\right)^n$$

$$\text{CI} = A - P$$

where n = Number of compounding periods.

9. Speed, Time, and Distance

- **Fundamental Relations:**

$$\text{Distance} = \text{Speed} \times \text{Time}$$

- **Average Speed:**

$$\text{Avg Speed} = \frac{\text{Total Distance}}{\text{Total Time}}$$

- **Unit Conversion:**

$$1 \text{ km/hr} = \frac{5}{18} \text{ m/s}$$

- **Relative Speed:**

- Same direction: $S_1 - S_2$
- Opposite direction: $S_1 + S_2$