

# Algebra - Review Sheet

# Simplifying an expression.

What order should you follow?

Brackets	
Exponents	
Divide	Multiply
Add	Subtract

#### To manipulate an equation,

You can:

- Add or subtract the same number to/from both sides
- Multiply or divide both sides by the same number
- Square both sides, cube both sides, etc.
- Take the square root of both sides or cube root, etc

#### Simple Algebraic Rules

**Multiplying Terms** 

(a) 
$$x$$
 (bc) = abc

(a) 
$$x (b+c) = ab + ac$$

$$(a+b) \times (c+d) = a(c+d) + b(c+d)$$

• Anything to the power of 0 is 1.

$$A^0 = 1$$
,

$$473^0 = 1$$
,

$$\pi^0 = 1$$
.

$$1,000,000^0 = 1$$

Inverse Powers  $X^{-1} = \frac{1}{x}$ ,  $Y^{-6} = \frac{1}{V^{6}}$ 

$$Y^3 + Y^2 = (Y \times Y \times Y) + (Y \times Y)$$

..... Can't be simplified

 $(Y^2)^3 = (Y \times Y)^3 = (Y \times Y) \times (Y \times Y) \times (Y \times Y) = Y^6$  ..... multiply the two powers =>2 x 3 = 6

$$Y^2 \times Y^3 = (Y \times Y) \times (Y \times Y \times Y) = Y^5$$

..... add the two powers  $\Rightarrow$  2 + 3 = 5

$$\frac{Y^3}{Y^2} = \frac{Y \times Y \times Y}{Y \times Y} = Y^1$$

..... minus the power below the line from the power above the line  $\Rightarrow$  3 – 2

## **Fractions**

### **Addition**

$$\frac{1}{A} + \frac{1}{B} = \frac{1}{A} \times \frac{B}{B} + \frac{1}{B} \times \frac{A}{A}$$
$$= \frac{B+A}{A \times B}$$

Remember,  $\frac{A}{A} = 1$  and  $\frac{B}{B} = 1$  so we are just changing how we present the terms

## Multiplication

$$\frac{1}{A}x\frac{1}{B} = \frac{1}{A \times B}$$



# Algebra – Review Sheet

**Division** 

$$\frac{1}{A} \div \frac{1}{B} = \frac{1}{A} \times \frac{B}{1}$$
$$= \frac{B}{A}$$

We are able to change the division sign to a multiply sign by inverting the second fraction (=> turning it upside down)

So, 'dividing by  $\frac{1}{B}$ ' becomes 'multiplying by  $\frac{B}{1}$ '

Remember:

$$\frac{A}{A \times B} = \frac{1}{B}$$

$$\frac{X^2 + 2X}{X} = \frac{X(X+2)}{X} = \frac{X+2}{1} = X+2$$

$$\frac{A}{A+B} = \frac{1}{B}$$

$$\frac{X+2}{X} = 2$$

#### **Lowest Common Denominator**

When you want to sum (or subtract) two fractions, you need to find a common denominator. The easiest way is usually to multiply the two denominators (this will give you a common denominator, but it won't necessarily be the lowest one). E.g.

$$\frac{1}{7} + \frac{3}{5}$$

Lowest Common denominator =  $7 \times 5 = 35$ 

Now multiply so that you have the same denominator in each fraction:

$$\frac{5}{5}x\frac{1}{7} + \frac{3}{5}x\frac{7}{7}$$
 (effectively multiplying by 1)
$$= \frac{5}{35} + \frac{21}{35}$$
 (you can combine once they have the same denominator)
$$= \frac{26}{35}$$

The same applies for algebraic fractions, e.g.

$$\frac{x}{y} + \frac{2x}{z}$$

Lowest Common denominator = yz

$$\frac{z}{z} x \frac{x}{y} + \frac{2x}{z} x \frac{y}{y}$$

$$= \frac{zx}{zy} + \frac{2xy}{zy}$$

$$= \frac{zx + 2xy}{zy}$$

## **Surds**

Properties of surds...

$$\sqrt{ab} = \sqrt{a}\sqrt{b}$$

$$\sqrt{\left(\frac{a}{b}\right)} = \frac{\sqrt{a}}{\sqrt{b}}$$

$$\sqrt{a}\sqrt{a} = a$$

To simplify surds, find the largest possible perfect square number greater than 1 that will divide evenly into the number under the square root.

Then use the first property above. E.g.  $\sqrt{63} = \sqrt{(9x7)} = \sqrt{9} \times \sqrt{7} = 3\sqrt{7}$ 



# Algebra - Review Sheet

# Indices and Logarithms (From your Log Tables – Very Important!!!)

Indices
$$a^{p}a^{q} = a^{p+q}$$

$$a^{\frac{1}{q}} = \sqrt[q]{a}$$

$$\frac{a^{p}}{a^{q}} = a^{p-q}$$

$$a^{\frac{p}{q}} = \sqrt[q]{a^{p}} = \left(\sqrt[q]{a}\right)^{p}$$

$$(a^{p})^{q} = a^{pq}$$

$$(ab)^{p} = a^{p}b^{p}$$

$$a^{0} = 1$$

$$a^{-p} = \frac{1}{a^{p}}$$

$$\left(\frac{a}{b}\right)^{p} = \frac{a^{p}}{b^{p}}$$

General rule of logs: 
$$a = b^c <=> \log_b a = c$$

$$\log_a(xy) = \log_a x + \log_a y \qquad \log_a \left(\frac{1}{x}\right) = -\log_a x$$

$$\log_a \left(\frac{x}{y}\right) = \log_a x - \log_a y \qquad \log_a (a^x) = x$$

$$\log_a x^q = q \log_a x \qquad a^{\log_a x} = x$$

$$\log_a 1 = 0 \qquad \log_b x = \frac{\log_a x}{\log_a b}$$

#### Common mistake with Indices

$$(A + B)^{2}$$
 =  $A^{2} + B^{2}$   
 $(A + B)^{2}$  =  $(A + B) \times (A + B)$   
=  $A \times (A + B) + B \times (A + B)$   
=  $A^{2} + AB + AB + B^{2}$   
=  $A^{2} + 2AB + B^{2}$ 



## **Factorisation**

Common forms of algebraic equations you might need to factorise:

Take out common terms	Factorise by grouping
ab + ad = a(b + d)	ab + ad + cb + cd = a(b + d) + c(b + d)
	= (a + c)(b + d)
Factorise a trinomial	Difference of two squares
$a^2 - 2ab + b^2 = (a - b)(a - b) = (a - b)^2$	$a^2 - b^2 = (a + b)(a - b)$
Difference of two cubes	Sum of two cubes
$a^3 - b^3 = (a - b)(a^2 + ab + b^2)$	$a^3 + b^3 = (a + b)(a^2 - 2ab + b^2)$

# **Solving Equations**

Solving Quadratic Equations (i.e. finding the roots of a quadratic equation)

You can either:

A. Factorise & let each factor = 0 e.g.  $x^2 + 3x - 18 = 0$ 

...look at the factors of  $-18 \Rightarrow (-1x18, -2x9, -3x6 \text{ etc.})$ 

OR

B. Use the formula  $x = \frac{-b \pm \sqrt{b^2 - 4ac}}{2a}$  ...be careful of the sign in front of each of the terms!

OR
C. Complete the square (write in vertex form) and set = 0

All three approaches will work. Some quadratics are easier to factorise than others, but you can always use the formula approach – even for simple quadratics.

Regarding the formula:

- If  $b^2 4ac > 0$ , the equation has two real distinct roots
- If  $b^2 4ac = 0$ , the equation has two equal real roots
- If  $b^2 4ac < 0$ , the equation has no real roots

# Society of Actuaries in Ireland

# Algebra - Review Sheet

#### **Factor theorem**

"If an algebraic expression is divided by one of its factors, then the remainder is zero. The expression (x - k) is a factor of a polynomial f(x) if the remainder when we divide f(x) by (x - k) is zero."

- If f(k) = 0, then (x k) is a factor of f(x)
- If (x k) is a factor of f(x), then f(k) = 0

#### **Solving cubic equations** $(ax^3 + bx^2 + cx + d = 0)$

- Find the first root, k, by trial and error
- If x = k is a root, then (x k) is a factor
- Divide f(x) by (x k), which always gives a quadratic expression
- Find the factors of the quadratic and then find the roots of the quadratic

## **Inequalities**

Always remember that multiplying or dividing both sides of an inequality by a negative number reverses the direction of the inequality symbol

#### **Quadratic inequalities**

Replace >, <,  $\ge$ ,  $\le$  with = to make an equation

- Solve the equation to find the roots -> these are called the critical values of the inequality & the solution either will be between these critical values or outside these critical values
- Test a number between the critical values (often 0) in the original inequality

Two possibilities arise:

- If the inequality is true, then the solution lies between the critical values
- If the inequality is false, then the solution does not lie between the critical values

(Note: that if the inequality uses < or >, the critical values are not included in the solution set, whereas if the inequality uses  $\le$  or  $\ge$ , the critical values are included in the solution set)

## **Modulus inequalities**

If  $|x| \le a$ , then  $-a \le x \le a$  (Note: "mod x" is the same as "|x|")

If  $|x| \ge a$ , then  $x \le -a$  or  $x \ge a$ 

**4** | Page October 2024