**FMATH 12 – MIDTERM REVIEW NOTES – (CH 1-4)**

**CHAPTER 1**

1. simple interest

2. compound interest – future value

-present value

3. investments and payment programs

**CHAPTER 2**

1. loans

2. credit cards

3. buy, rent, lease

**CHAPTER 3**

1. set notation

2. intersection

union

3. statements – conditional

- converse

- inverse

- contrapositive

**CHAPTER 4**

1.factorial

2.permutations

3.combinations