

The Math Confidence Cheat Sheet

Part 1 · Everyday money math

EVERYDAY MONEY MATH

1

EVERYDAY

Percentages, the easy way

Build any % from 10%, 5% and 1%. 10% = move the decimal one step left; 5% is half of that; 1% is two steps.

e.g. 15% of 80 → $8 + 4 = 12$

2

EVERYDAY

Flip a percentage

$x\%$ of y always equals $y\%$ of x . Swap them whenever one side is easier to work out.

e.g. 8% of 50 is fiddly, but 50% of 8 = 4

3

EVERYDAY

Tip in seconds

For 10% move the decimal left once. For 20% double it. For 15% add half of the 10%.

e.g. Bill \$60 → 10% = \$6, so 15% = \$9

4

EVERYDAY

Discounts don't add up

"20% off, then 10% off" is NOT 30% off. Multiply what's left instead: $0.8 \times 0.9 = 0.72$.

e.g. You pay 72% → only 28% off

5

EVERYDAY

Which one is cheaper?

Divide price by quantity to get the price per unit, then compare the two numbers.

e.g. 750g/\$4 (\$0.0053/g) beats 500g/\$3 (\$0.006/g)

6

EVERYDAY

Split a bill fast

Round the bill up to an easy number, divide it evenly, then trim back a little.

e.g. \$71 for 4 → treat as \$72 → \$18 each

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Part 2 · School & mental-math tricks

SCHOOL & MENTAL-MATH TRICKS

7

SCHOOL

Multiply by 11

For a 2-digit number, add its two digits and drop the sum in the middle. (If it's 10+, carry the 1.)

e.g. $35 \times 11 \rightarrow 3 (3+5) 5 = 385$

8

SCHOOL

Square anything ending in 5

Take the front part n , work out $n \times (n+1)$, then stick 25 on the end.

e.g. $35^2 \rightarrow 3 \times 4 = 12 \rightarrow 1225$

9

SCHOOL

The lazy 9x trick

To multiply by 9, multiply by 10 and subtract the number itself.

e.g. $9 \times 7 = 70 - 7 = 63$

10

SCHOOL

Fractions into percentages

Divide top by bottom, then $\times 100$. Memorise the anchors: $\frac{1}{2}=50\%$, $\frac{1}{4}=25\%$, $\frac{1}{5}=20\%$, $\frac{1}{8}=12.5\%$.

e.g. $\frac{3}{8} = 0.375 = 37.5\%$

11

SCHOOL

Check your multiplication

Add each number's digits to one digit, multiply those, and it should match the answer's digit sum.

e.g. $385 \rightarrow 3+8+5 = 16 \rightarrow 7$, and $(3+5) \times (1+1) = 16 \rightarrow 7$

12

SCHOOL

Divide by 5 the lazy way

Double the number, then move the decimal one step left. Much faster than long division.

e.g. $130 \div 5 \rightarrow 260 \rightarrow 26$

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