

	Common difference	$r = u_{n+1} - u_n$
	Expression for the nth term	$u_n = u_1 + (n - 1)r$
Arithmetic sequences	Monotonicity	Increasing if $r > 0$ Decreasing if $r < 0$
	Sum of the first n terms	$S_n = \frac{u_1 + u_n}{2} \times n$
	Common ratio	$r = \frac{u_{n+1}}{u_n}$
	Expression for the nth term	$u_n = u_1 \times r^{n-1}$
Geometric sequences	Monotonicity	Increasing if $u_1 > 0 \wedge r > 1$ Decreasing if $u_1 < 0 \wedge r > 1$ Not Monotonic if $r < 0$
	Sum of the first n terms	$S_n = u_1 \times \frac{1 - r^n}{1 - r}$
Simple Interest	$FV = P \times (1 + r \times t)$	FV : Future Value P : Principal t : time
Compound Interest	$FV = P \times (1 + r)^t$	r : interest rate