WACE Mathematics Applications Formula Sheet

Original worked revision examples with notes on units and assumptions.

Use the board PDF below for the official sheet. Coverage of examples varies by subject.

Official reference material

SCSA Mathematics Applications 2026 formula sheet

What to work out beyond the sheet

A quoted annual rate and an effective annual rate can differ. Check the compounding frequency before comparing offers.

Formulas and worked examples

Finance · compound interest

Formula or reference: $A = P(1 + r)^t$ for annual compounding.

Units and conditions: Use the annual rate as a decimal and t in years.

Worked example: A$1,250 at 4% annually for two years becomes A$1,352.

Finance · effective annual rate

Formula or reference: Effective rate = $(1 + i/n)^n - 1$.

Units and conditions: i is the nominal annual rate and n is the compounding frequency per year.

Worked example: A nominal 8% compounded quarterly gives an effective rate of about 8.24%.