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By Neil, Facky StaffUpdated: Apr 4, 2019With so many people having a smartphone in their pocket – a calculator that can help determine discounts in stores, calculate a tip percentage in restaurants, or balance a checkbook in a snap -- is it really useful to be able to do fast math in your head? Many still say yes. You may not always have a calculator handy, or you may have your hands full or no cell service. Before you wonder just how useful that high school algebra class was, see if you know these best math tricks. Instead of worrying about how much to tip at a restaurant, or the dollar amount of your favorite clearance sale, use this fast trick to determine percentages. First, multiply the first number by the second number. For example, 30 percent of 50 is 30 x 50. Keep in mind that percentages are a fraction of 100, so you'll move the decimal places two points to the right. So, for 30 percent of 50, you multiply 30 x 50, which is 1500. Move your decimal point two places to the right, and you'll see that 30 percent of 50 is 15. Emanuele Cremaschi / Getty Images Adding large numbers can be tricky. Totaling up 376 and 582 in your head may be complicated. However, if you add numbers in multiples of ten, then it becomes much easier. Simply round each number up to the nearest ten and then add. For example, round up 376 to 380 and 587 to 590. Add 380 to 590 (here's a tip: just add 38+59) and you'll have 970. Then, you just subtract the numbers that you added on to round up. In this case, 4 and 3. Then, subtract the total of those numbers from the total - 970-7, 376+582=963. Mental math is all about making the process work for you, it doesn't have to make sense to anyone else! tazytaz / Getty Images If you need to see if your pizza has enough slices for everyone to be served fairly, here's a quick math trick. For numbers ending in a multiple of 2, you can divide equally by 2. To divide by 3, add the digits of the number together. For instance, 501 is divisible by three because 5+0+1=6, so divisible by three. To divide into quarters, the last two digits should be divisible by four, and for five, the number should end in 5 or 0. Divisible by 9 if the digits of the entire number, added together, are divisible by nine. These simple tips should help make sure everyone gets served fairly! LauriPatterson / Getty Images You may be investing in your future - but for a quick estimate of how much to invest in an account that builds compound interest, use the Rule of 72. The Rule of 72 helps you determine your compound interest in an investment account and tell you how fast your money will double. Just divide the number 72 into your target interest rate, and you'll get the approximate number of years before your investment matures. For example, investing in a Certificate of Deposit (CD) at 0.9% would take 80 years for your investment to double. Consider this when planning your portfolio! acilo / Getty Images Here's a tip for the parents helping elementary kids memorize their 9s time's tables. The sum of the digits of anything multiplied by 9 equals 9. To give an example: 9 x 8 = 729 x 35= 3159x 50 = 450 Unfortunately, that's where this trick stops, but most of these tips will work for smaller kids looking to pass the speed multiplication tests in third grade! vgajic / Getty Images If you get paid by the hour, you can estimate what your annual salary will be, working off a 40 hour work week with no over time. Simply double your hourly rate, and you'll have a pretty close approximation as to what your annual salary would be. This information is especially valuable for those transitioning from hourly paid work to salary, as many employers ask for an annual salary in automated computer applications. Dean Mitchell / Getty Images Here's another fun trick for the younger folks. When you want to multiply a number by 10, simply add a zero to the end of the number. 10 x 72 = 720. 10 x 33 = 330. want to get fancy? let your little one multiply 1,000 x 1,000. The answer? One million Get even fancier with the 11 multiplier trick. When multiplying by 11, put a space between the digits of the number that isn't 11. For example, 11 x 63. Then, 6 3. Add the numbers together and put the answer in the space. 6 9 3. 11 x 63 = 693! vgajic / Getty Images This seems like it's another fun math trick for the little ones, but it can also save adults in a pinch. Many companies do accounting by the quarter - that is, a quarter of the year. If you need a quick estimate of your annual expenditures when looking at a quarterly budget, there's a simple trick to see if the line items are worth an annual investment. Simply double the number, then double it again. For example, widgets cost \$325 per quarter. Double, that's \$650 and doubled again is \$1300. Is that what you want to spend on widgets? Maybe, or maybe not but you'll have quick information at your fingertips. STEEX / Getty Images Sometimes fractions are tricky, especially if you're trying to pass numbers in a news article. There's a fast way to "guesstimate" fractions, even when they're awkward, like 30/50. Simply use easy benchmarks, like 1/4, 1/3, 3/4, 1/2, and so forth. Then, round your fraction to the closest one and you'll have a better estimate of the size. this is especially useful when measuring cooking ingredients, or for those who track their food in volume. Jasmina81 / Getty Images Here's why you wanted to read this! Want to always win at the "pick a number" party game? Want to get the first turn for a game? Ask the group to pick a number - don't worry - with our trick, you'll always win. Then, tell them to double it. Ask them to add 6 to that sum - then tell them to divide by two. Their head is probably spinning, so tell them to subtract the number they started with. The answer? three. Just write it down on a piece of paper, and enjoy the spoils! Anchiy / Getty Images Without a doubt, the most famous first class experience from Europe is the Lufthansa first class cabin. Their service inflight is tough to match, and the lounge experience in Frankfurt is simply stunning!Carriers from the Middle East and Asia continue to provide amazing first class experiences, but the Lufthansa first class cabin remains one of the best experiences in the sky.Let's look at what you'll get when you book Lufthansa first class, and we're going to focus on 3 of the best ways Miles & MoreMiles & More is the frequent flyer program for several European airlines including Lufthansa, Austrian Airlines, Swiss Air, Brussels Airlines, LOT Polish Airlines, and Croatia Airlines.Lufthansa Miles & More Award Chart from May 9, 2019. Image courtesy of lufthansa.comYou will need 7,000 miles in your Miles & More account to search for award availability online. If you don't have the required miles to search online, call Lufthansa's U.S. customer service center at 800-581-6400.Hot Tip: Child tickets for flights on Adria Airways, Austrian Airlines, Air Dolomiti, Brussels Airlines, Croatia Airlines, Erowings, LOT Polish Airlines, Lufthansa, Luxair, and SWISS can be booked at a 25% mileage discount.The main benefit of this method is that you will have access to first class award availability more than 15 days in advance. Partner bookings typically will only receive award inventory in first class around -2 weeks before departure, making planning in-advance difficult.With Lufthansa's own Miles & More frequent flyer program, you will be able to book first class up to 355-359 days before departure!To complete a booking online, follow these simple steps:Go to Miles & MoreLog into your Miles & More accountSelect your desired travel dates and routeSelect "First" as your class of serviceSelect your desired flightMake sure you select a Lufthansa flight, as the search results will show other Miles & More partnersYou will be required to pay the carrier-imposed surcharges on award tickets when booking with Miles & More. The fees can be steep, but they are lower on flights from Europe rather than the U.S.If you want to book a round-trip itinerary, search for both round-trip tickets and one-way tickets. Booking 2 one-way tickets might have lower combined surcharges than the round-trip option.Hot Tip: We've got an entire post dedicated to the best ways to utilize your Miles & More Miles for max value if you need more ideas.United MileagePlusUnited MileagePlus has long been the go-to method for many people in the U.S. when booking Lufthansa First Class. Unlike Miles & More, United does not pass on the carrier-imposed surcharges on award bookings. They do, however, charge more miles for flying on a partner airline than United metal, so you'll pay a bit more when booking on Lufthansa. United got rid of its award chart and now relies on a dynamic pricing schedule, but you can expect to pay around 121,000 miles for a Savor award.You can book your flight online by following these steps:Visit United's websiteSign in to your accountSelect "Search for award travel"Select your travel dates and your desired routeSelect your cabin of choiceSelect your flight (make sure it is operated by Lufthansa!)Review your flight choiceHot Tip: Transfer Chase Ultimate Rewards at a 1:1 ratio if you need some United miles to complete your booking.When you search on United's site, confirm award availability before you transfer any Chase Ultimate Rewards. Once you have selected your flights, you will be able to review your choice.Occasionally, United will show phantom space — this means that the flight will show as an option, but after selecting it you will be notified that space no longer exists.Asiana ClubOur third option isn't the most commonly used method of booking, but Asiana Club provides another great way to book Lufthansa first class.If you want to fly in the first class cabin for the fewest miles, look no further than Asiana Club.You will be required to call Asiana to book the award, as they do not allow partner bookings online.Also, you must reserve and have your ticket issued 3 days prior to departure, which prevents snagging last-minute awards.Here's what you need to know:Search for availability using United's site (see above for the steps)Call Asiana at 1-800-227-4262The U.S. call center is open between 8:30am-5:30pm PT (Monday-Friday)Tell the phone representative you'd like to book an award with their Star Alliance partner LufthansaProvide your travel dates and flight numbersOnce you confirm space, you will be prompted to give your credit card for any necessary taxes and feesAsiana Airlines will pass on surcharges when booking award tickets, so include that in your calculation.Air Canada AeroplanAir Canada's Aeroplan program is another great option to book first class awards on Lufthansa. They'll charge you from 100,000 miles one-way to book a first class ticket.The booking process is simple and can be done online. Here's what you'll need to do:Visit Aeroplan's siteLog into your Aeroplan account (you'll need your account number)Under "Use Your Miles" select "Travel"Select your travel dates, cities, and class of serviceSelect your flight and complete your bookingAir Canada revamped its award program in late 2019, which increased the cost to redeem miles but eliminated surcharges — which often surpassed \$1,000!Hot Tip: Check out our Aeroplan region definition guide to make it easy to find out how many miles you need to book your award.If you need Aeroplan points, you can transfer American Express Membership Rewards and Chase Ultimate Rewards points at a 1:1 ratio almost instantly. You can also transfer Capital One miles at a 2:1.5 ratio.Other Options for Booking First ClassSeveral other Star Alliance partners you might want to consider when booking Lufthansa first class are Air Canada Aeroplan, Avianca LifeMiles, Aegean Airlines Miles+Bonus, and ANA Mileage Club.Great Lufthansa First Class RedemptionsEnjoy a comfortable flight in your amazing Lufthansa first class seat!If you're looking for the cheapest mileage cost, Asiana Club might be your best bet. While you'll still have to pay the surcharges, a one-way first class flight on Lufthansa is only 50,000 Asiana miles.Air Canada Aeroplan is another great opportunity at 70,000 miles one-way, as there are more ways to earn Aeroplan points.On a one-way award from the U.S., you can expect \$500+ in taxes and fees, while a one-way from Germany to the U.S. will be roughly \$400. Depending on your origin in Europe, the taxes and fees will vary.Visiting Europe from Asia? You can book Lufthansa first class from Hong Kong to Frankfurt or Munich for 105,000 Miles & More miles. Thanks to Hong Kong's prohibition on surcharges, the taxes and fees on this booking are very low.To fly between Europe and the U.S., you can use 110,000 United miles for a one-way flight without carrier-imposed surcharges.How to Earn Enough Miles for Lufthansa First ClassEarning Lufthansa Miles & More Miles or Asiana Club MilesBarclays provides a co-branded card with Miles & More, and Bank of America provides a co-branded card with Asiana Airlines. You can earn Marriott Bonvoy points and transfer those to Asiana at a transfer rate of 3:1. Plus, for every 60,000 Marriott points that you transfer, you'll receive a bonus of 5,000 Asiana miles. There are a number of Marriott credit cards that you can use.Earning United MileagePlus MilesIf you need United miles, you can transfer from Chase Ultimate Rewards, which can be earned through the following cards:Recommended Chase Cards (Personal)Chase Sapphire Preferred® Card - This is our favorite beginners travel rewards card, which is currently offering Chase's best offer ever of 100,000 point bonus after you spend \$4,000 on purchases in the first 3 months from account opening. That's \$1,250 when you redeem through Chase Ultimate Rewards®. The card earns 5x points on travel purchased through Chase Ultimate Rewards, 3x points on dining and 2x points on all other travel purchases, plus more. Enjoy a \$50 annual Ultimate Rewards Hotel Credit, and other travel benefits such as excellent travel insurance coverage, including car rental insurance and no foreign transaction fees, this card is a very rewarding card.Chase Sapphire Reserve® - This premium card will get you access to 1,300+ airport lounges, as well as a number of other card benefits. The current sign up bonus is 60,000 points after you spend \$4,000 on purchases in the first 3 months from account opening. You'll also get a \$300 travel credit per year which wipes away a big chunk of the \$550 annual fee. As an extra bonus, until 12/31/21, gas station & grocery store purchases will also count towards earning your Travel Credit. Earn big with this card, earn 5X total points on air travel and 10X total points on hotels and car rentals when you purchase travel through Chase Ultimate Rewards immediately after the first \$300 is spent on travel purchases annually. Earn 3X points on other travel and dining & 1 point per \$1 spent on all other purchases.Chase Freedom Unlimited® card - A solid, no annual fee card that earns you a \$200 bonus after you spend \$500 in your first 3 months. Earn 5% cash-back on grocery store purchases (not including Target or Walmart purchases) on up to \$12,000 spent in the first year, and 5% on travel purchases through Chase Ultimate Rewards. Then earn 3% cash-back on dining and drugstore purchases, and 1.5% cash-back on all other purchases, but you won't get any travel benefits with this card.Recommended Chase Cards (Business)Chase Sapphire Preferred® Credit Card - this is our #1 recommended business card and right now comes with a 100,000 sign up bonus after you spend \$15,000 on purchases in the first 3 months after account opening. This bonus is worth \$1,000 cash back or \$1,250 toward travel when redeemed through Chase Ultimate Rewards®. Pay your cell phone bill with this card to receive up to \$600 in cell phone insurance coverage per year, as well as a number of other benefits. Earn 3x on the first \$150,000 spent on travel and select business categories each account anniversary year, plus 1x on all other purchases — with no limit to the amount you can earn. All for an annual fee of \$95.Ink Business Cash® Credit Card - Earn \$750 bonus cash back after you spend \$7,500 on purchases in the first 3 months from account opening. This no annual fee business card earns up to 5% cash-back on the first \$25,000 spent in combined purchases at office supply stores and on internet, cable and phone services each account anniversary year, plus 2% cash-back on the first \$25,000 spent in combined purchases at gas stations and restaurants each account anniversary.Ink Business Unlimited® Credit Card - Earn unlimited 1.5% cash back rewards on every purchase made for your business. Earn \$750 bonus cash back after you spend \$7,500 on purchases in the first 3 months from account opening. There's no annual fee.Chase also provides co-branded cards that earn United miles directly.Earning Air Canada Aeroplan PointsIf you want to take advantage of Air Canada's award chart, you have plenty of ways to earn Membership Rewards that can be transferred to your Aeroplan account.Recommended Amex Cards (Personal)The Platinum Card® from American Express - There's currently a new welcome bonus offer of 60,000 100,000 Membership Rewards Points after spending \$6,000 on purchases in your first 6 months of Card Membership. Plus, earn 10x points on eligible purchases on the Card at restaurants worldwide and when you Shop Small in the U.S., on up to \$25,000 in combined purchases, during your first 6 months of Card Membership. This is our #1 card for accessing 1,300+ airport lounges worldwide, including Priority Pass (enrollment required). We leverage ~\$4,900+ in benefits and perks from the card every year. Terms Apply. For rates and fees of the Amex Platinum card, click here.American Express® Gold Card - This card has a new welcome bonus of 35,000 60,000 Membership Rewards points after spending \$4,000 on purchases in your first 6 months of Card Membership. We love using this card as it earns 4X Membership Rewards Points at restaurants, including takeout and delivery, and earns 4X Membership Rewards points at U.S. supermarkets (on up to \$25,000 per calendar year in purchases, then 1X). There's no better card in our opinion if you eat out and/or shop at supermarkets regularly, and you'll have access to many benefits and perks. Terms apply and for rates and fees of the Amex Gold card, click here.Recommended Amex Cards (Business)The Business Platinum Card® from American Express - Right now, there's a new welcome bonus of 85,000 100,000 Membership Rewards points after spending \$15,000 on eligible purchases within the first 3 months of Card Membership. See how we get \$4,000+ in value per year by leveraging many of the benefits & perks, including access to 1,300+ airport lounges worldwide. For rates & fees of the Business Platinum, click here.American Express® Business Gold Card - one of our favorite Amex business cards because we earn 4x points across the top 2 select categories that we spend the most money in each month, such as Facebook or Google ads. The 4x points applies to the first \$150,000 in combined purchases from these 2 categories each calendar year. After that, you earn 1x. Terms Apply. The current welcome bonus is 70,000 Membership Rewards points after spending \$10,000 on eligible purchases within the first 3 months of Card Membership. For rates and fees of the Business Gold, click here.The Blue Business® Plus Credit Card from American Express - A super simple, no-annual-fee card that earns you 2x points on everyday business purchases, up to \$50,000 in purchases per year. After that, earn 1x. Right now, you can earn 15,000 Membership Rewards® points after you spend \$3,000 in eligible purchases on the Card within your first 3 months of Card Membership. Terms Apply. For rates and fees of the Blue Business Plus, click here.When Should You Search for Award Space?If you use Miles & More, you can book much earlier than when booking via a partner airline.Unlike Lufthansa business class award space, Lufthansa restricts first class award availability to its own Miles & More members until roughly 2 weeks before departure.If you need to make sure you are booked on a flight ahead of time, is the Miles & More program is your best bet. If you are more flexible and using a partner program to book, start looking for Lufthansa first class award space 15 days prior to your departure.What Do You Get With Lufthansa First Class?Lufthansa provides a luxury first class cabin experience that you won't want to miss. With amazing service, a great lie-flat seat, and a wonderful lounge experience, there's no doubt you will love flying on Lufthansa. Lufthansa and Star Alliance First Class LoungesAs part of Star Alliance (the largest airline alliance), you will have access to many first class lounges across the globe when flying Lufthansa first class.Lufthansa First Class TerminalWhen you fly first class from Frankfurt, you'll experience one of the world's best first class lounges. The Lufthansa First Class Terminal is an experience like few others.Travelers from around the world love this lounge so much, it has almost become a destination in and of itself.This lounge does all the little things right: hot pretzels, dining from Michelin star-rated chefs, numerous beverage options, and much more. During your visit, you will have access to 130 types of whiskey!Lufthansa Welcome Lounge in FrankfurtStart your vacation or business trip with a shower in the Lufthansa Welcome Lounge at the Frankfurt airport.If you are flying into Frankfurt, check out the Lufthansa Welcome Lounge, where you can take care of a little work or have a nice meal before heading into the city. If you need to freshen up after a long flight, you can have a quick shower to prepare for the day.Final Thoughts!If there is a bucket list for out of this world flight experiences, Lufthansa first class is definitely on it!From the moment you arrive at the airport, you will be blown away by the service Lufthansa provides. A Porsche or Mercedes ride to your flight plus champagne and amazing meals in the lounge and on the plane...what more could you want?If you didn't already stop reading this article to go book your Lufthansa first class flight — what are you waiting for? Get to it!The information regarding the Chase Freedom Unlimited® was independently collected by Upgraded Points and not provided nor reviewed by the issuer. For rates and fees of The Platinum Card® from American Express, click here. For rates and fees of the American Express® Gold Card, click here. For rates and fees of the American Express® Business Gold Card, click here. For rates and fees of The Blue Business® Plus Credit Card from American Express, click here. For rates and fees of the Marriott Bonvoy Business™ American Express® Card, click here. For rates and fees of the Marriott Bonvoy Brilliant™ American Express® Card, click here.Like this post? Pin it on Pinterest!

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