

# Appendix

## Standard Normal Probability Table

## Student T Percentile Table

## F Percentile Table

&

## Chi-square Table

**Note:** The probabilities in the tables are the areas in the lower tail. Notice that, on the contrary, Pagano and Gauvreau (the textbook) show the areas in the upper tail. In the exams, I will provide the table presented here.

**Table A.3. Probabilities of Standard Normal Distribution**  
 (Areas in the lower tail of the standard normal distribution)

Z	0.00	0.01	0.02	0.03	0.04	0.05	0.06	0.07	0.08	0.09
0.0	0.5000	0.5040	0.5080	0.5120	0.516	0.5199	0.5239	0.5279	0.5319	0.5359
0.1	0.5398	0.5438	0.5478	0.5517	0.5557	0.5596	0.5636	0.5675	0.5714	0.5753
0.2	0.5793	0.5832	0.5871	0.5910	0.5948	0.5987	0.6026	0.6064	0.6103	0.6141
0.3	0.6179	0.6217	0.6255	0.6293	0.6331	0.6368	0.6406	0.6443	0.6480	0.6517
0.4	0.6554	0.6591	0.6628	0.6664	0.6700	0.6736	0.6772	0.6808	0.6844	0.6879
0.5	0.6915	0.6950	0.6985	0.7019	0.7054	0.7088	0.7123	0.7157	0.7190	0.7224
0.6	0.7257	0.7291	0.7324	0.7357	0.7389	0.7422	0.7454	0.7486	0.7517	0.7549
0.7	0.7580	0.7611	0.7642	0.7673	0.7704	0.7734	0.7764	0.7794	0.7823	0.7852
0.8	0.7881	0.7910	0.7939	0.7967	0.7995	0.8023	0.8051	0.8078	0.8106	0.8133
0.9	0.8159	0.8186	0.8212	0.8238	0.8264	0.8289	0.8315	0.8340	0.8365	0.8389
1.0	0.8413	0.8438	0.8461	0.8485	0.8508	0.8531	0.8554	0.8577	0.8599	0.8621
1.1	0.8643	0.8665	0.8686	0.8708	0.8729	0.8749	0.8770	0.8790	0.8810	0.8830
1.2	0.8849	0.8869	0.8888	0.8907	0.8925	0.8944	0.8962	0.8980	0.8997	0.9015
1.3	0.9032	0.9049	0.9066	0.9082	0.9099	0.9115	0.9131	0.9147	0.9162	0.9177
1.4	0.9192	0.9207	0.9222	0.9236	0.9251	0.9265	0.9279	0.9292	0.9306	0.9319
1.5	0.9332	0.9345	0.9357	0.9370	0.9382	0.9394	0.9406	0.9418	0.9429	0.9441
1.6	0.9452	0.9463	0.9474	0.9484	0.9495	0.9505	0.9515	0.9525	0.9535	0.9545
1.7	0.9554	0.9564	0.9573	0.9582	0.9591	0.9599	0.9608	0.9616	0.9625	0.9633
1.8	0.9641	0.9649	0.9656	0.9664	0.9671	0.9678	0.9686	0.9693	0.9699	0.9706
1.9	0.9713	0.9719	0.9726	0.9732	0.9738	0.9744	0.9750	0.9756	0.9761	0.9767
2.0	0.9772	0.9778	0.9783	0.9788	0.9793	0.9798	0.9803	0.9808	0.9812	0.9817
2.1	0.9821	0.9826	0.9830	0.9834	0.9838	0.9842	0.9846	0.9850	0.9854	0.9857
2.2	0.9861	0.9864	0.9868	0.9871	0.9875	0.9878	0.9881	0.9884	0.9887	0.9890
2.3	0.9893	0.9896	0.9898	0.9901	0.9904	0.9906	0.9909	0.9911	0.9913	0.9916
2.4	0.9918	0.9920	0.9922	0.9925	0.9927	0.9929	0.9931	0.9932	0.9934	0.9936
2.5	0.9938	0.9940	0.9941	0.9943	0.9945	0.9946	0.9948	0.9949	0.9951	0.9952
2.6	0.9953	0.9955	0.9956	0.9957	0.9959	0.9960	0.9961	0.9962	0.9963	0.9964
2.7	0.9965	0.9966	0.9967	0.9968	0.9969	0.9970	0.9971	0.9972	0.9973	0.9974
2.8	0.9974	0.9975	0.9976	0.9977	0.9977	0.9978	0.9979	0.9979	0.9980	0.9981
2.9	0.9981	0.9982	0.9982	0.9983	0.9984	0.9984	0.9985	0.9985	0.9986	0.9986
3.0	0.9987	0.9987	0.9987	0.9988	0.9988	0.9989	0.9989	0.9989	0.9990	0.9990
3.1	0.9990	0.9991	0.9991	0.9991	0.9992	0.9992	0.9992	0.9992	0.9993	0.9993
3.2	0.9993	0.9993	0.9994	0.9994	0.9994	0.9994	0.9994	0.9995	0.9995	0.9995
3.3	0.9995	0.9995	0.9995	0.9996	0.9996	0.9996	0.9996	0.9996	0.9996	0.9997
3.4	0.9997	0.9997	0.9997	0.9997	0.9997	0.9997	0.9997	0.9997	0.9997	0.9998

**Table A.4. Percentiles of the *t* distribution**  
(Area in Lower Tail)

<i>df</i>	<b>0.900</b>	<b>0.950</b>	<b>0.975</b>	<b>0.990</b>	<b>0.995</b>	<b>0.999</b>
1	3.0777	6.3138	12.7062	31.8205	63.6567	318.3088
2	1.8856	2.9200	4.3027	6.9646	9.9248	22.3271
3	1.6377	2.3534	3.1824	4.5407	5.8409	10.2145
4	1.5332	2.1318	2.7764	3.7469	4.6041	7.1732
5	1.4759	2.0150	2.5706	3.3649	4.0321	5.8934
6	1.4398	1.9432	2.4469	3.1427	3.7074	5.2076
7	1.4149	1.8946	2.3646	2.9980	3.4995	4.7853
8	1.3968	1.8595	2.3060	2.8965	3.3554	4.5008
9	1.3830	1.8331	2.2622	2.8214	3.2498	4.2968
10	1.3722	1.8125	2.2281	2.7638	3.1693	4.1437
11	1.3634	1.7959	2.2010	2.7181	3.1058	4.0247
12	1.3562	1.7823	2.1788	2.6810	3.0545	3.9296
13	1.3502	1.7709	2.1604	2.6503	3.0123	3.8520
14	1.3450	1.7613	2.1448	2.6245	2.9768	3.7874
15	1.3406	1.7531	2.1314	2.6025	2.9467	3.7328
16	1.3368	1.7459	2.1199	2.5835	2.9208	3.6862
17	1.3334	1.7396	2.1098	2.5669	2.8982	3.6458
18	1.3304	1.7341	2.1009	2.5524	2.8784	3.6105
19	1.3277	1.7291	2.0930	2.5395	2.8609	3.5794
20	1.3253	1.7247	2.0860	2.528	2.8453	3.5518
21	1.3232	1.7207	2.0796	2.5176	2.8314	3.5272
22	1.3212	1.7171	2.0739	2.5083	2.8188	3.5050
23	1.3195	1.7139	2.0687	2.4999	2.8073	3.4850
24	1.3178	1.7109	2.0639	2.4922	2.7969	3.4668
25	1.3163	1.7081	2.0595	2.4851	2.7874	3.4502
26	1.3150	1.7056	2.0555	2.4786	2.7787	3.4350
27	1.3137	1.7033	2.0518	2.4727	2.7707	3.4210
28	1.3125	1.7011	2.0484	2.4671	2.7633	3.4082
29	1.3114	1.6991	2.0452	2.4620	2.7564	3.3962
30	1.3104	1.6973	2.0423	2.4573	2.7500	3.3852
35	1.3062	1.6896	2.0301	2.4377	2.7238	3.3400
40	1.3031	1.6839	2.0211	2.4233	2.7045	3.3069
50	1.2987	1.6759	2.0086	2.4033	2.6778	3.2614
60	1.2958	1.6706	2.0003	2.3901	2.6603	3.2317
70	1.2938	1.6669	1.9944	2.3808	2.6479	3.2108
80	1.2922	1.6641	1.9901	2.3739	2.6387	3.1953
90	1.2910	1.6620	1.9867	2.3685	2.6316	3.1833
100	1.2901	1.6602	1.9840	2.3642	2.6259	3.1737
∞	1.2816	1.6449	1.9600	2.3263	2.5758	3.0902

**Table A.5 (a) Critical values of  $F$  distribution (99<sup>th</sup> percentiles)**

Denominator degree of freedom, $l$	99 <sup>th</sup> percentile of the $F$ distribution with degrees of freedom $k$ and $l$																	
	Numerator degrees of freedom, $k$																	
	1	2	3	4	5	6	7	8	9	10	15	20	25	30	40	50	100	Inf
1	4052	4999	5403	5625	5764	5859	5928	5981	6022	6056	6157	6209	6240	6261	6287	6303	6334	6366
2	98.50	99.00	99.17	99.25	99.30	99.33	99.36	99.37	99.39	99.4	99.43	99.45	99.46	99.47	99.47	99.48	99.49	99.50
3	34.12	30.82	29.46	28.71	28.24	27.91	27.67	27.49	27.35	27.23	26.87	26.69	26.58	26.5	26.41	26.35	26.24	26.13
4	21.20	18.00	16.69	15.98	15.52	15.21	14.98	14.80	14.66	14.55	14.20	14.02	13.91	13.84	13.75	13.69	13.58	13.46
5	16.26	13.27	12.06	11.39	10.97	10.67	10.46	10.29	10.16	10.05	9.722	9.553	9.449	9.379	9.291	9.238	9.13	9.020
6	13.75	10.92	9.780	9.148	8.746	8.466	8.260	8.102	7.976	7.874	7.559	7.396	7.296	7.229	7.143	7.091	6.987	6.880
7	12.25	9.547	8.451	7.847	7.460	7.191	6.993	6.840	6.719	6.620	6.314	6.155	6.058	5.992	5.908	5.858	5.755	5.650
8	11.26	8.649	7.591	7.006	6.632	6.371	6.178	6.029	5.911	5.814	5.515	5.359	5.263	5.198	5.116	5.065	4.963	4.859
9	10.56	8.022	6.992	6.422	6.057	5.802	5.613	5.467	5.351	5.257	4.962	4.808	4.713	4.649	4.567	4.517	4.415	4.311
10	10.04	7.559	6.552	5.994	5.636	5.386	5.200	5.057	4.942	4.849	4.558	4.405	4.311	4.247	4.165	4.115	4.014	3.909
11	9.646	7.206	6.217	5.668	5.316	5.069	4.886	4.744	4.632	4.539	4.251	4.099	4.005	3.941	3.860	3.81	3.708	3.602
12	9.330	6.927	5.953	5.412	5.064	4.821	4.640	4.499	4.388	4.296	4.01	3.858	3.765	3.701	3.619	3.569	3.467	3.361
13	9.074	6.701	5.739	5.205	4.862	4.620	4.441	4.302	4.191	4.100	3.815	3.665	3.571	3.507	3.425	3.375	3.272	3.165
14	8.862	6.515	5.564	5.035	4.695	4.456	4.278	4.140	4.030	3.939	3.656	3.505	3.412	3.348	3.266	3.215	3.112	3.004
15	8.683	6.359	5.417	4.893	4.556	4.318	4.142	4.004	3.895	3.805	3.522	3.372	3.278	3.214	3.132	3.081	2.977	2.868
16	8.531	6.226	5.292	4.773	4.437	4.202	4.026	3.890	3.780	3.691	3.409	3.259	3.165	3.101	3.018	2.967	2.863	2.753
17	8.400	6.112	5.185	4.669	4.336	4.102	3.927	3.791	3.682	3.593	3.312	3.162	3.068	3.003	2.92	2.869	2.764	2.653
18	8.285	6.013	5.092	4.579	4.248	4.015	3.841	3.705	3.597	3.508	3.227	3.077	2.983	2.919	2.835	2.784	2.678	2.566
19	8.185	5.926	5.010	4.500	4.171	3.939	3.765	3.631	3.523	3.434	3.153	3.003	2.909	2.844	2.761	2.709	2.602	2.489
20	8.096	5.849	4.938	4.431	4.103	3.871	3.699	3.564	3.457	3.368	3.088	2.938	2.843	2.778	2.695	2.643	2.535	2.421
21	8.017	5.780	4.874	4.369	4.042	3.812	3.640	3.506	3.398	3.310	3.030	2.880	2.785	2.720	2.636	2.584	2.475	2.360
22	7.945	5.719	4.817	4.313	3.988	3.758	3.587	3.453	3.346	3.258	2.978	2.827	2.733	2.667	2.583	2.531	2.422	2.305
23	7.881	5.664	4.765	4.264	3.939	3.710	3.539	3.406	3.299	3.211	2.931	2.781	2.686	2.620	2.535	2.483	2.373	2.256
24	7.823	5.614	4.718	4.218	3.895	3.667	3.496	3.363	3.256	3.168	2.889	2.738	2.643	2.577	2.492	2.440	2.329	2.211
25	7.770	5.568	4.675	4.177	3.855	3.627	3.457	3.324	3.217	3.129	2.85	2.699	2.604	2.538	2.453	2.400	2.289	2.169
26	7.721	5.526	4.637	4.14	3.818	3.591	3.421	3.288	3.182	3.094	2.815	2.664	2.569	2.503	2.417	2.364	2.252	2.131
27	7.677	5.488	4.601	4.106	3.785	3.558	3.388	3.256	3.149	3.062	2.783	2.632	2.536	2.470	2.384	2.330	2.218	2.097
28	7.636	5.453	4.568	4.074	3.754	3.528	3.358	3.226	3.120	3.032	2.753	2.602	2.506	2.440	2.354	2.300	2.187	2.064
29	7.598	5.420	4.538	4.045	3.725	3.499	3.330	3.198	3.092	3.005	2.726	2.574	2.478	2.412	2.325	2.271	2.158	2.034
30	7.562	5.390	4.510	4.018	3.699	3.473	3.304	3.173	3.067	2.979	2.700	2.549	2.453	2.386	2.299	2.245	2.131	2.006
40	7.314	5.179	4.313	3.828	3.514	3.291	3.124	2.993	2.888	2.801	2.522	2.369	2.271	2.203	2.114	2.058	1.938	1.805
50	7.171	5.057	4.199	3.720	3.408	3.186	3.020	2.890	2.785	2.698	2.419	2.265	2.167	2.098	2.007	1.949	1.825	1.683
100	6.895	4.824	3.984	3.513	3.206	2.988	2.823	2.694	2.590	2.503	2.223	2.067	1.965	1.893	1.797	1.735	1.598	1.427
Inf	6.635	4.605	3.782	3.319	3.017	2.802	2.639	2.511	2.407	2.321	2.039	1.878	1.773	1.696	1.592	1.523	1.358	1.000

**Table A.5 (b) Critical values of *F* distribution (95<sup>th</sup> percentiles)**

Denominator degree of freedom, <i>l</i>	95 <sup>th</sup> percentile of the <i>F</i> distribution with degrees of freedom <i>k</i> and <i>l</i>																	
	Numerator degrees of freedom, <i>k</i>																	
	1	2	3	4	5	6	7	8	9	10	15	20	25	30	40	50	100	Inf
1	161.4	199.5	215.7	224.6	230.2	234.0	236.8	238.9	240.5	241.9	245.9	248.0	249.3	250.1	251.1	251.8	253.0	254.3
2	18.51	19.00	19.16	19.25	19.30	19.33	19.35	19.37	19.38	19.40	19.43	19.45	19.46	19.46	19.47	19.48	19.49	9.500
3	10.13	9.552	9.277	9.117	9.013	8.941	8.887	8.845	8.812	8.786	8.703	8.660	8.634	8.617	8.594	8.581	8.554	8.526
4	7.709	6.944	6.591	6.388	6.256	6.163	6.094	6.041	5.999	5.964	5.858	5.803	5.769	5.746	5.717	5.699	5.664	5.628
5	6.608	5.786	5.409	5.192	5.050	4.950	4.876	4.818	4.772	4.735	4.619	4.558	4.521	4.496	4.464	4.444	4.405	4.365
6	5.987	5.143	4.757	4.534	4.387	4.284	4.207	4.147	4.099	4.060	3.938	3.874	3.835	3.808	3.774	3.754	3.712	3.669
7	5.591	4.737	4.347	4.120	3.972	3.866	3.787	3.726	3.677	3.637	3.511	3.445	3.404	3.376	3.340	3.319	3.275	3.230
8	5.318	4.459	4.066	3.838	3.687	3.581	3.500	3.438	3.388	3.347	3.218	3.150	3.108	3.079	3.043	3.02	2.975	2.928
9	5.117	4.256	3.863	3.633	3.482	3.374	3.293	3.230	3.179	3.137	3.006	2.936	2.893	2.864	2.826	2.803	2.756	2.707
10	4.965	4.103	3.708	3.478	3.326	3.217	3.135	3.072	3.020	2.978	2.845	2.774	2.730	2.700	2.661	2.637	2.588	2.538
11	4.844	3.982	3.587	3.357	3.204	3.095	3.012	2.948	2.896	2.854	2.719	2.646	2.601	2.570	2.531	2.507	2.457	2.404
12	4.747	3.885	3.490	3.259	3.106	2.996	2.913	2.849	2.796	2.753	2.617	2.544	2.498	2.466	2.426	2.401	2.350	2.296
13	4.667	3.806	3.411	3.179	3.025	2.915	2.832	2.767	2.714	2.671	2.533	2.459	2.412	2.380	2.339	2.314	2.261	2.206
14	4.600	3.739	3.344	3.112	2.958	2.848	2.764	2.699	2.646	2.602	2.463	2.388	2.341	2.308	2.266	2.241	2.187	2.131
15	4.543	3.682	3.287	3.056	2.901	2.790	2.707	2.641	2.588	2.544	2.403	2.328	2.280	2.247	2.204	2.178	2.123	2.066
16	4.494	3.634	3.239	3.007	2.852	2.741	2.657	2.591	2.538	2.494	2.352	2.276	2.227	2.194	2.151	2.124	2.068	2.010
17	4.451	3.592	3.197	2.965	2.810	2.699	2.614	2.548	2.494	2.450	2.308	2.230	2.181	2.148	2.104	2.077	2.020	1.960
18	4.414	3.555	3.160	2.928	2.773	2.661	2.577	2.510	2.456	2.412	2.269	2.191	2.141	2.107	2.063	2.035	1.978	1.917
19	4.381	3.522	3.127	2.895	2.740	2.628	2.544	2.477	2.423	2.378	2.234	2.155	2.106	2.071	2.026	1.999	1.940	1.878
20	4.351	3.493	3.098	2.866	2.711	2.599	2.514	2.447	2.393	2.348	2.203	2.124	2.074	2.039	1.994	1.966	1.907	1.843
21	4.325	3.467	3.072	2.840	2.685	2.573	2.488	2.420	2.366	2.321	2.176	2.096	2.045	2.010	1.965	1.936	1.876	1.812
22	4.301	3.443	3.049	2.817	2.661	2.549	2.464	2.397	2.342	2.297	2.151	2.071	2.020	1.984	1.938	1.909	1.849	1.783
23	4.279	3.422	3.028	2.796	2.640	2.528	2.442	2.375	2.320	2.275	2.128	2.048	1.996	1.961	1.914	1.885	1.823	1.757
24	4.260	3.403	3.009	2.776	2.621	2.508	2.423	2.355	2.300	2.255	2.108	2.027	1.975	1.939	1.892	1.863	1.800	1.733
25	4.242	3.385	2.991	2.759	2.603	2.490	2.405	2.337	2.282	2.236	2.089	2.007	1.955	1.919	1.872	1.842	1.779	1.711
26	4.225	3.369	2.975	2.743	2.587	2.474	2.388	2.321	2.265	2.220	2.072	1.990	1.938	1.901	1.853	1.823	1.760	1.691
27	4.210	3.354	2.960	2.728	2.572	2.459	2.373	2.305	2.250	2.204	2.056	1.974	1.921	1.884	1.836	1.806	1.742	1.672
28	4.196	3.340	2.947	2.714	2.558	2.445	2.359	2.291	2.236	2.190	2.041	1.959	1.906	1.869	1.820	1.790	1.725	1.654
29	4.183	3.328	2.934	2.701	2.545	2.432	2.346	2.278	2.223	2.177	2.027	1.945	1.891	1.854	1.806	1.775	1.710	1.638
30	4.171	3.316	2.922	2.690	2.534	2.421	2.334	2.266	2.211	2.165	2.015	1.932	1.878	1.841	1.792	1.761	1.695	1.622
40	4.085	3.232	2.839	2.606	2.449	2.336	2.249	2.180	2.124	2.077	1.924	1.839	1.783	1.744	1.693	1.660	1.589	1.509
50	4.034	3.183	2.790	2.557	2.400	2.286	2.199	2.130	2.073	2.026	1.871	1.784	1.727	1.687	1.634	1.599	1.525	1.438
100	3.936	3.087	2.696	2.463	2.305	2.191	2.103	2.032	1.975	1.927	1.768	1.676	1.616	1.573	1.515	1.477	1.392	1.283
Inf	3.841	2.996	2.605	2.372	2.214	2.099	2.010	1.938	1.880	1.831	1.666	1.571	1.506	1.459	1.394	1.350	1.243	1.000

**Table A.8. Percentiles of the chi-square distribution**  
 (Area in Lower Tail)

<i>df</i>	<b>0.900</b>	<b>0.950</b>	<b>0.975</b>	<b>0.990</b>	<b>0.999</b>
1	2.71	3.84	5.02	6.63	10.83
2	4.61	5.99	7.38	9.21	13.82
3	6.25	7.81	9.35	11.34	16.27
4	7.78	9.49	11.14	13.28	18.47
5	9.24	11.07	12.83	15.09	20.52
6	10.64	12.59	14.45	16.81	22.46
7	12.02	14.07	16.01	18.48	24.32
8	13.36	15.51	17.53	20.09	26.12
9	14.68	16.92	19.02	21.67	27.88
10	15.99	18.31	20.48	23.21	29.59
11	17.28	19.68	21.92	24.72	31.26
12	18.55	21.03	23.34	26.22	32.91
13	19.81	22.36	24.74	27.69	34.53
14	21.06	23.68	26.12	29.14	36.12
15	22.31	25.00	27.49	30.58	37.70
16	23.54	26.30	28.85	32.00	39.25
17	24.77	27.59	30.19	33.41	40.79
18	25.99	28.87	31.53	34.81	42.31
19	27.20	30.14	32.85	36.19	43.82
20	28.41	31.41	34.17	37.57	45.31
21	29.62	32.67	35.48	38.93	46.80
22	30.81	33.92	36.78	40.29	48.27
23	32.01	35.17	38.08	41.64	49.73
24	33.20	36.42	39.36	42.98	51.18
25	34.38	37.65	40.65	44.31	52.62