

CHANGE LADDER

Card L · the denominator is the value you start from.

FICTIONAL FIGURES · NOT INFLATION DATA

Version 1: \$125 Version 2: \$137.50

FORWARD: \$125 → \$137.50

Difference \$_____ ÷ starting \$125 × 100

Percentage increase = _____%

Reverse check: original × (1 + rate) = new

RETURN: \$137.50 → \$125

Difference \$_____ ÷ starting \$137.50 × 100

Percentage decrease ≈ _____%

Same dollar difference; a different starting base.

Underline “from” before choosing a percentage denominator.