umask digit	default file permissions	default directory permissions
0	rw	rwx
1	rw	rw
2	r	rx
3	r	r
4	w	wx
5	w	w
6	x	x
7	(no permission allowed)	(no permission allowed)

So if our umask value is 022, then any new files will, by default, have the permissions 644 (666 - 022). Likewise, any new directories will, by default, be created with the permissions 755 (777 - 022).