

$$V_t = \frac{P_t + D_t}{1 + r} = \frac{P_t + D_t - BC(D)}{1 + r}$$

$$P_t - P_{t-1} = (P_t - P_{t-1}) \times \frac{D}{P} = \frac{D}{P} \times P_t - \frac{D}{P} \times P_{t-1}$$

$$WACC = \frac{E}{V} \times r_e + \frac{P}{V} \times r_p + \frac{D}{V} \times r_d \times (1 - T_c)$$

$$d_t = \frac{\ln\left(\frac{S_t}{K}\right) + \left(r + \frac{\sigma^2}{2}\right)T}{\sigma\sqrt{T}}$$

$$d_1 - d_2 = \sigma\sqrt{T}$$

$$C_t = S_t \times N(d_1) - e^{-rt} \times K \times N(d_2)$$

$$E[R_i] = R_f + \beta[E[R_M] - R_f]$$

$$\beta = \frac{COV(R_i, R_M)}{\sigma_M^2} = \frac{\rho_{iM}\sigma_i}{\sigma_M}$$

## CHEAT SHEET

### TIME VALUE OF MONEY:

$$\text{Future Value: } P_t = P_s \times (1 + r)^t$$

$$\text{Present Value: } P_s = \frac{P_t}{(1 + r)^t}$$

$$\text{Simple Interest: } P_t = P_s + t \times (P_s \times r)$$

$$\text{Finding Time: } t = \frac{\log \frac{P_t}{P_s}}{\log (1 + r)}$$

### Finding Interest Rate:

$$r = \left(\frac{P_t}{P_s}\right)^{\frac{1}{t}} - 1$$

$$\text{Payments Due: ordinary} \times (1 + r)$$

$$\text{PV Perpetuity: } P_s = \frac{C_t}{r}$$

$$\text{PV Grow Perpetuity: } P_s = \frac{C_t}{r - g}$$

$$\text{GROW PERP: if } r = g, P_s = \frac{C_t}{1 + r}$$

$$\text{PV Annuity: } P_s = \frac{C_t}{r} \left[1 - \frac{1}{(1 + r)^t}\right]$$

### PV Grow Annuity:

$$P_s = \frac{C}{r - g} \left[1 - \frac{(1 + g)^t}{(1 + r)^t}\right]$$

### PV SETS U 1 PERIOD BACK

$$\text{FV Annuity: } P_s = \frac{C}{r} [(1 + r)^t - 1]$$

$$\text{APR} = m \times \left[(1 + \text{EAR})^{\frac{1}{m}} - 1\right]$$

$$\text{EAR} = \left(1 + \frac{\text{APR}}{m}\right)^m - 1$$

$$\text{Effective}_{\text{year}} = (1 + \text{EAR})^{\frac{1}{n}} - 1$$

if compounding  $pd = \text{payment freq.} \times AS$

$$\text{Return} = \frac{P_t - P_s}{P_s} + \frac{C_t}{P_s} \quad \text{MORTGAGE}$$

S:

Usually quoted APR semi annual rate  
need EAR monthly

$$\text{EMR} = \left[1 + \left[\left(1 + \frac{\text{APR}}{2}\right)^2 - 1\right]\right]^{\frac{1}{2}} - 1$$

Then:

$$C = \frac{PV \times \text{EMR}}{\left[1 - \frac{1}{(1 + \text{EMR})^t}\right]}$$

### BONDS:

$$PV_{\text{bond}} = PV_{\text{coupon}}(\text{annuity}) + PV_{\text{par value}}$$

$$P_s = \frac{C}{r} \left[1 - \frac{1}{(1 + r)^t}\right] + \frac{F}{(1 + r)^t}$$

YTM <  $r_s$  is premium

YTM =  $r_s$  is par value

find more resources at [www.oneclass.com](http://www.oneclass.com)

### YTM IS COMPOUNDED SEMI-ANNUALLY

\*calculating YTM is plug/play

### Interest Rate Risk/Sensitivity

- longer maturity/lower coupon rate/less frequent coupons, high duration

THE MORE SENSITIVE IT IS

More bonds:

-

Bond price 1/1 when  $\int$  rate 1/1

- Duration underestimates gains/overestimates loss

- if  $r$  changes by 1%, bond price changes by %duration

$$\text{Coupons: } C = \frac{\text{Facevalue} \times r_{\text{coupon}}}{\text{Coupons per year}}$$

zero coupon bond= duration/maturity (6 yr 0 coupon bond has D=6)

### INFLATION - Fisher Rate

nominal = real + inflation

$$1 + r_{\text{nominal}} = (1 + r_{\text{real}}) \times (1 + \text{inflation})$$

$$P_s = \frac{P_t}{(1 + i)^t} \quad \text{inflation flow PV}$$

To discount it you either use nominal PV and nominal rate to discount or inflation PV over the real rate.

### EQUITY

Price of stock:

$$P_s = \frac{D_t + P_t}{r}$$

### Constant Dividend

$$P_s = \sum \frac{D}{(1 + r)^t} = \frac{D}{r}$$

# High School Financial Math Final Exam

**Joacim Rocklöv**



## **High School Financial Math Final Exam:**

## Unveiling the Magic of Words: A Review of "**High School Financial Math Final Exam**"

In a global defined by information and interconnectivity, the enchanting power of words has acquired unparalleled significance. Their ability to kindle emotions, provoke contemplation, and ignite transformative change is truly awe-inspiring. Enter the realm of "**High School Financial Math Final Exam**," a mesmerizing literary masterpiece penned by a distinguished author, guiding readers on a profound journey to unravel the secrets and potential hidden within every word. In this critique, we shall delve to the book is central themes, examine its distinctive writing style, and assess its profound affect the souls of its readers.

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