

$$V_1 = \frac{P_1 + D_1}{1+r} + \frac{P_2 + D_2}{1+r} + \dots + \frac{P_n + D_n}{1+r}$$

$$P_1 = P_0 + (P_1 - P_0) \times \frac{D}{P} = \frac{D}{P} \times P_0 + \frac{D}{P} \times P_0$$

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

$$d_1 = \frac{\ln\left(\frac{S_0}{K}\right) + \left(r + \frac{\sigma^2}{2}\right)T}{\sigma\sqrt{T}}$$

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

$$C_1 = S_0 \times N(d_1) - e^{-rt} \times K \times N(d_2)$$

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

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

CHEAT SHEET

TIME VALUE OF MONEY:

$$\text{Future Value: } P_t = P_0 \times (1 + r)^t$$

$$\text{Present Value: } P_0 = \frac{P_t}{(1 + r)^t}$$

$$\text{Simple Interest: } P_t = P_0 + t \times (P_0 \times r)$$

$$\text{Finding Time: } t = \frac{\log \frac{P_t}{P_0}}{\log (1 + r)}$$

Finding Interest Rate:

$$r = \left(\frac{P_t}{P_0} \right)^{\frac{1}{t}} - 1$$

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

$$\text{PV Perpetuity: } P_0 = \frac{C_1}{r}$$

$$\text{PV Grow Perpetuity: } P_0 = \frac{C_1}{r - g}$$

$$\text{GROW PERP: if } r = g, P_0 = \frac{C_1}{1 + r}$$

$$\text{PV Annuity: } P_0 = \frac{C_1}{r} \left[1 - \frac{1}{(1 + r)^t} \right]$$

PV Grow Annuity:

$$P_0 = \frac{C}{r - g} \left[1 - \frac{(1 + g)^t}{(1 + r)^t} \right]$$

PV SETS U 1 PERIOD BACK

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

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

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

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

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

$$\text{Return} = \frac{P_t - P_0}{P_0} + \frac{C_t}{P_0} \quad \text{MORTGAGE}$$

S:

Usually quoted APR semi annual rate
need EAR monthly

$$\text{EMR} = \left[1 + \left[\left(1 + \frac{\text{APR}}{2} \right)^2 - 1 \right] \right]^{\frac{1}{12}} - 1$$

Then:

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

BONDS:

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

$$P_0 = \frac{C}{r} \left[1 - \frac{1}{(1 + r)^t} \right] + \frac{F}{(1 + r)^t}$$

YTM < r_s is premium

YTM = r_s is par value

find more resources at www.oneclass.com

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

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

$$P_0 = \frac{P_t}{(1 + i)^t} \quad \text{inflation flow PV}$$

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

EQUITY

Price of stock:

$$P_0 = \frac{D_1 + P_1}{r}$$

Constant Dividend

$$P_0 = \sum \frac{D}{(1 + r)^t} = \frac{D}{r}$$

High School Financial Math Final Exam

Scott C. Dulebohn



High School Financial Math Final Exam:

This book delves into High School Financial Math Final Exam. High School Financial Math Final Exam is a vital topic that needs to be grasped by everyone, ranging from students and scholars to the general public. This book will furnish comprehensive and in-depth insights into High School Financial Math Final Exam, encompassing both the fundamentals and more intricate discussions.

1. This book is structured into several chapters, namely:
 - Chapter 1: Introduction to High School Financial Math Final Exam
 - Chapter 2: Essential Elements of High School Financial Math Final Exam
 - Chapter 3: High School Financial Math Final Exam in Everyday Life
 - Chapter 4: High School Financial Math Final Exam in Specific Contexts
 - Chapter 5: Conclusion
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 3. In chapter 2, the author will delve into the foundational concepts of High School Financial Math Final Exam. The second chapter will elucidate the essential principles that must be understood to grasp High School Financial Math Final Exam in its entirety.
 4. In chapter 3, the author will examine the practical applications of High School Financial Math Final Exam in daily life. The third chapter will showcase real-world examples of how High School Financial Math Final Exam can be effectively utilized in everyday scenarios.
 5. In chapter 4, this book will scrutinize the relevance of High School Financial Math Final Exam in specific contexts. The fourth chapter will explore how High School Financial Math Final Exam is applied in specialized fields, such as education, business, and technology.
 6. In chapter 5, this book will draw a conclusion about High School Financial Math Final Exam. The final chapter will summarize the key points that have been discussed throughout the book.
- This book is crafted in an easy-to-understand language and is complemented by engaging illustrations. This book is highly recommended for anyone seeking to gain a comprehensive understanding of High School Financial Math Final Exam.

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