

# Financial Ratios Cheat Sheet

## Liquidity ratios

How easily a company can cover short-term liabilities with short-term assets.

### Quick Ratio

the acid test

$$\frac{\text{Quick cash}}{\text{Short-Term Liabilities}}$$

### Current Ratio

$$\frac{\text{Short-Term Assets}}{\text{Short-Term Liabilities}}$$

## Solvency Ratios

how much debt a company has, how risky it is.

### Debt to Equity Ratio

gearing or leverage

$$\frac{\text{Debt}}{\text{Shareholder Equity}}$$

### Debt to Assets Ratio

$$\frac{\text{Debt}}{\text{Total Assets}}$$

## Operating ratios

How well the operations of a company make a profit.

### Return on Equity - ROE

$$\frac{\text{Net Annual Profits}}{\text{Shareholder Equity}}$$

### Return on Assets - ROA

$$\frac{\text{Net Annual Profits}}{(\text{Shareholder equity} + \text{Debt Capital})}$$

## Valuation Ratios

How the market values a company with respect to its operations.

### Price/Earnings ratio - P/E

$$\frac{\text{Market Capitalization}}{\text{Net Annual Earnings}}$$

### Price/Sales ratio - P/S

$$\frac{\text{Market Capitalization}}{\text{Annual Sales Revenues}}$$

### Price/Book Value - P/BV

$$\frac{\text{Market Capitalization}}{\text{Net Book Value of Assets}}$$

# Financial Ratio Cheat Sheet

**Ted D. Snow**



## **Financial Ratio Cheat Sheet:**

Financial Leadership for the Arts Cleopatra Charles, Margaret F. Sloan, 2024-04-23 This accessible practical textbook will prepare leaders in the arts to make the best possible decisions for the financial sustainability of their organizations Designed for individuals without formal training or previous on the job experience in nonprofit management or accounting Financial Leadership for the Arts makes organizational finance simple and clear freeing creative leaders to do their important work for communities Governing board leaders working professionals and students alike will appreciate clear case studies as well as the several chapters that examine contemporary challenges and their implications for present and future financial management program management and program evaluation Written by two experts in public affairs and nonprofit leadership with deep experience in teaching and fiscal management this book provides guidance that will be immediately applicable to arts leaders work helping them continue to excel in their creative endeavors and not only keep the house lights on but thrive

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*Managing Financial Institutions* Elizabeth Cooperman, 2016-12-08 This book goes beyond traditional financial institutions textbooks which tend to focus on mathematical models for risk management and the technical aspects of measuring and managing risk It focuses on the role of financial institutions in promoting social and economic goals for the communities in which they operate for the greater good while also meeting financial and competitive challenges and managing risks Cooperman divides the text into seven easily teachable modules that examine the real issues and challenges that managers of financial institutions face These include the transformative changes presented by social unrest climate change and resource challenges as well as the changes in how financial institutions operate in light of the opportunities that rapid innovations and disruptive technologies offer The book features Up to date coverage of new regulations affecting financial institutions such as Dodd Frank and new SEC regulations Material on project financing and new forms of financing including crowd funding and new methods of payment for financial institutions New sustainable finance models and strategies that incorporate environmental social and corporate governance considerations A new chapter on sustainable financial institutions social activism the greening of finance and socially responsible investing Practical cases focusing on sustainability give readers insight into the socioeconomic risks associated with climate change Streamlined and accessible *Managing Financial Institutions* will appeal to students of financial institutions and markets risk management and banking A companion website featuring PowerPoint slides an Instructor's Manual and additional cases is also available [Personal Finance Workbook For Dummies](#) Sheryl Garrett, 2012-02-01 Hands on tools and strategies to boost your financial fitness From analyzing assets to planning for retirement this new edition of *Personal Finance Workbook For Dummies* gives you the information and resources you need to get your finances under control *Personal Finance Workbook For Dummies* walks you through a private financial counseling session using worksheets checklists and formulas for assessing financial health providing for day to day financial management making wise financial decisions and investing for financial growth Addresses the latest changes in tax and credit laws and regulations Strong focus on behavioral finance and how these issues impact decision making with regard to personal money management Tips to plan for big ticket purchases Expanded coverage on building and managing wealth



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