

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

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

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

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

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

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

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

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

## CHEAT SHEET

### TIME VALUE OF MONEY:

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

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

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

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

### Finding Interest Rate:

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

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

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

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

$$\text{GROW PERP: if } r=g, P_0 = \frac{C_1}{1+r} \text{ find more resources at } \text{www.oneclass.com}$$

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

### 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

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

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

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

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

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

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

Then:

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

### BONDS:

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

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

YTM <  $r_s$  is premium

YTM =  $r_s$  is par value

### 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  $\uparrow / \downarrow$  when  $\int$  rate  $\uparrow / \downarrow$

- 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

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

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

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

**JR Anderson**



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## **Table of Contents High School Financial Math Final Exam**

1. Understanding the eBook High School Financial Math Final Exam
  - The Rise of Digital Reading High School Financial Math Final Exam
  - Advantages of eBooks Over Traditional Books
2. Identifying High School Financial Math Final Exam
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an High School Financial Math Final Exam
  - User-Friendly Interface
4. Exploring eBook Recommendations from High School Financial Math Final Exam
  - Personalized Recommendations
  - High School Financial Math Final Exam User Reviews and Ratings
  - High School Financial Math Final Exam and Bestseller Lists

5. Accessing High School Financial Math Final Exam Free and Paid eBooks
  - High School Financial Math Final Exam Public Domain eBooks
  - High School Financial Math Final Exam eBook Subscription Services
  - High School Financial Math Final Exam Budget-Friendly Options
6. Navigating High School Financial Math Final Exam eBook Formats
  - ePub, PDF, MOBI, and More
  - High School Financial Math Final Exam Compatibility with Devices
  - High School Financial Math Final Exam Enhanced eBook Features
7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of High School Financial Math Final Exam
  - Highlighting and Note-Taking High School Financial Math Final Exam
  - Interactive Elements High School Financial Math Final Exam
8. Staying Engaged with High School Financial Math Final Exam
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers High School Financial Math Final Exam
9. Balancing eBooks and Physical Books High School Financial Math Final Exam
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection High School Financial Math Final Exam
10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
11. Cultivating a Reading Routine High School Financial Math Final Exam
  - Setting Reading Goals High School Financial Math Final Exam
  - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of High School Financial Math Final Exam
  - Fact-Checking eBook Content of High School Financial Math Final Exam
  - Distinguishing Credible Sources
13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
- Exploring Educational eBooks

### 14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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