

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

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

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

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

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

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

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

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

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_e is premium

YTM = r_e is par value

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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

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