

$$V_1 = \frac{P_1 + D_1}{1+r} = \frac{P_1 + D_1 - BC(D)}{1+r}$$

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

$$WACC = \frac{E}{V} \times r_E + \frac{P}{V} \times r_P + \frac{D}{V} \times r_D = (E - I) \times r_E$$

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

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

$$C_1 = S_1 \times N(d_1) - e^{-rt} \times K \times N(d_2)$$

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

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

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

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

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

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

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

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

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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

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

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Arturo Cuomo



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Frustration of Shame Bruce J. Gevirtzman, 2016-12-08 For decades teachers though underpaid were among the most respected esteemed professionals in the United States But things have changed As schools fail to meet the needs of a growing diverse population teachers have taken the hit Popular movies have sensationalized the power and potential of those in the teaching profession their hyperbole bordering on the absurd Bruce Jay Gevirtzman hands you the truth about conditions in America s schools His defense of teachers may be shocking but could awaken us to solutions that really work

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the challenges offered by their new country His deportation made him and his family stronger and more appreciative of the opportunities in their new country As a university teacher researcher and administrator found deep satisfaction and honor in serving teaching and sharing knowledge As husband who is proud of his wife s resilience in raising two daughters while completing her graduate degree and serving university for over 25 years As father is proud of his daughters achievement of degrees in Medicine and Law and his talented and hardworking grandchildren bound to follow in the families footsteps to serve this great country

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