

$$V_t = \frac{P_t + D_t}{1+r} = \frac{P_t + D_t - BC(D)}{1+r}$$

$$P_t - P_{t-1} = (P_t - P_{t-1}) \times \frac{D}{P_t} = \frac{D}{P_t} = P_t - \frac{D}{P_t}$$

$$WACC = \frac{E}{V} \times R_e + \frac{P}{V} \times R_p + \frac{D}{V} \times R_d = (E - D) \times R_e + D \times R_d$$

$$d_t = \frac{\ln\left(\frac{S_t}{K}\right) + \left(R + \frac{\sigma^2}{2}\right)T}{\sigma\sqrt{T}}$$

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

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

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

$$\beta = \frac{COV(R_t, R_M)}{\sigma_M^2} = \frac{\rho_{tM}\sigma_t}{\sigma_M}$$

CHEAT SHEET

TIME VALUE OF MONEY:

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

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

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

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

Finding Interest Rate:

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

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

$$\text{PV Perpetuity: } P_s = \frac{C_t}{r}$$

$$\text{PV Grow Perpetuity: } P_s = \frac{C_t}{r-g}$$

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

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

PV Grow Annuity:

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

PV SETS U 1 PERIOD BACK

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

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

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

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

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

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

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:

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

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

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 $\uparrow / \downarrow$ 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

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

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

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

EQUITY

Price of stock:

$$P_s = \frac{D_t + P_t}{r}$$

Constant Dividend

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

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L Towne



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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

The Complete Idiot's Guide to Financial Aid for College, 2nd Edition David Rye M.B.A., 2008-02-05 Most futures depend on it This comprehensive fully updated edition shows readers how to get scholarships find the best financial aid packages for academic or sports skills improve one s chances of receiving financial aid take advantage of the new tax laws to build a college savings plan and much more Also includes a newly updated yellow pages directory with names addresses and information on where to inquire and how to apply for financial aid A must have purchase for anyone considering budgeting for or financing a college education Resources in Education ,2000 *The Complete Book of Colleges 2021* The Princeton Review, 2020-07 The mega guide to 1 349 colleges and universities by the staff of the Princeton Review including detailed information on admissions financial aid cost and more Cover **America's Beautiful Heart** Bizhan Nasseh, 2019-01-25 The story is one of heartwarming friendship drama determination love triumph and contains humorous recollections of events during first few years in America It is about an immigrant who fought many anonymous battles in his life As his mind travels to times playing bare foot in the dusty cobblestone streets swimming naked in rough river current eating forbidden fruits and getting chased by farmers He recalls daily fights with playmates and kids from other streets and horse carriage rides through barbed wire to show courage As the first college graduate in his family he enjoyed competition and coaching sports playing chess and practicing Karate and Tai Chi This man had love for education and earned four degrees in the varied subject matter of Criminology Economics Computer Science and Education He wrote computer text book book chapter for the Columbia University and published and presented many times in national and international journals and conferences He gained balance and tranquility though art by painting Firm military training prepared him for personal and professional challenges and learned to serve with honor The gift of being husband and father opened his heart to love affection and responsibility As captain in Shah s army managing high security prison fighting crime and criminals for over 12 years made him to appreciate the value of the social respect law and order in society Mystery of his officer and two terrorists escape from high security prison to Russia created apprehension agony and peace after undoing the mystery Unfair assassination of his young officer by terrorists chasing and capturing of two terrorists made him appreciate the gift of empathy forgiveness and reconciliation He left a life of luxury in Iran with his wife and daughters dreaming of a life of stability in the United States of America with endless opportunity Believing in the prosperity through education made him and his wife to endure all

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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Sofia-Brussels-Washington Michael Gloukhov,2024-12-05 Michael Stoianov Gloukhov was born in June 1944 during the heaviest bombing of Sofia by the US Air Corps His parents were forced to divorce because his father was an officer in the pre communist Royal Army Michael graduated in 1963 and was conscripted in the Bulgarian Army for two years To avoid membership in the Communist party he declined to go to Reserve Officer s School and went instead as a Private in the mechanized Infantry Eventually he escaped to Belgium followed by his mother and little sister He earned a degree in Political Science while he drove a taxicab and in the 1980s became an international radio broadcaster with the Bulgarian Service of the Voice of America Gloukhov joined the US Navy Reserve in 1987 at the age of 43 serving all over the world due to his unique multifaceted background He is currently married to the former Miss Dobrinka Droumeva and has a son Ryan who is now aged 30 Sofia Brussels Washington From Serfdom to Freedom to Self Accomplishment Finding the American Dream is a memoir of Michael Gloukhov s remarkable life from his war torn youth to his thriving adulthood

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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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