

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

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

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

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

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

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

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

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

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_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:

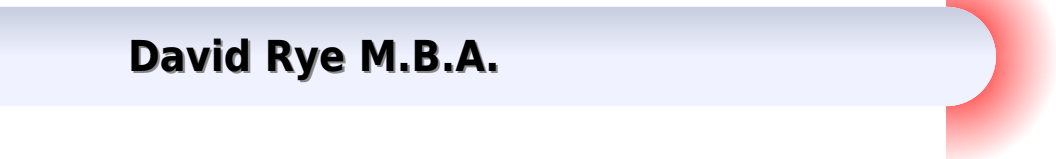
$$P_0 = \frac{D_1 + P_1}{r}$$

Constant Dividend

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

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David Rye M.B.A.



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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 Complete Book of Colleges, 2011 Edition Princeton Review (Firm),2010-08-03 Lists more than 1 600 colleges and universities and provides information about admissions and academic programs

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