

Dividend Valuation Model	Formula		Remarks
General	$P_0 = \frac{\text{Div}_1}{(1+r)^1} + \frac{\text{Div}_2}{(1+r)^2} + \dots + \frac{\text{Div}_n + P_n}{(1+r)^n}$		
Perpetuity	$P_0 = \frac{\text{Div}_1}{(r - g)}$		Dividends are not given out. Earnings grow by g every period indefinitely
Different growth rates	$P_0 = \frac{\text{Div}_1}{(1+r)^1} + \frac{\text{Div}_1 (1+g^*)^1}{(1+r)^2} + \dots + \frac{\text{Div}_1 (1+g^*)^3}{(1+r)^4} + \frac{\text{Div}_1}{(r - g')} \cdot \frac{1}{(1+r)^4}$		Earnings / dividends grow at g* for n years (ex. n = 3), and g' thereafter.
Growth rate (g)	$g = \text{plowback ratio} * \text{ROE}$	ROE = ratio of earnings to book equity Plowback ratio – amount of earnings not given out as dividends	
Payout ratio	$\text{Payout ratio} = \frac{\text{Div}}{\text{EPS}}$		
Real vs. Nominal	$1 + \text{real} = \frac{1 + \text{nominal}}{1 + \text{inflation}}$	*Streams of equal cash flows in different years normally suggests real cash flows	
Stock Price	$P_0 = \frac{\text{EPS}}{r} + \text{PVGO}$	(EPS / r) is the component showing EPS value at a no-growth policy (i.e. PV current earnings). This only suggests that stock price not only reflects current firm performance, but also comprise of investor expectations of a firm's future performance (through PV of Growth Opportunities)	

# Financial Management Formula Cheat Sheet

**RD Boyd**



## **Financial Management Formula Cheat Sheet:**

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how teachers can observe what students do The assessment models presented here include concept mapping variable grading learning logs moving from memorization to analysis making labs more practical exams as learning experiences web based assessment thinking styles tracking learning over time and assessment in the real world Each translates to a range of academic settings and is easily adaptable for use by a variety of instructors in any discipline Hospital Financial

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