FINANCE EQUATIONS & ANSWER

A STUDY GUIDE

TIME VALUE OF MONEY

AMORTIZATION EQUATIONS

A loan, such as a mortgage or car payment, in which the loan is paid off in equal periodic installments.

FORMULA

$$A = P \frac{r(1+r)^n}{(1+r)^n - 1}$$

Withener:

A = payment Amount per period, <math>P = initial Principal (floan amount)r = interest rate per period, <math>n = total number of payments or periods.

ANNUAL PERCENTAGE RATE (APR)

Annual Percentage Rate (APR) is the interest rate that reflects all the costs of the loan during a one year time period.

FORMULA (single payment)

Amening Americal Finance Change Amount Borrowed or Proceeds Received

FORMULA (installments)

$$\frac{2MC}{P(N+1)}$$

Witheres:

M = number of payment periods in one year; N = number of scheduled payments; C = finance charges in dollars; P = original proceeds

EFFECTIVE ANNUAL RATE

Is used to determine the actual annual rate that would be paid on a loan or investment if the stated annual rate is affected by compounding.

FORMULA

Where:
$$EAR = \left(1 + \frac{k}{mt}\right)^{n} - 1$$

K = Niominal interest rate, M = Compounding frequency per year

EFFECTIVE INTEREST RATE

Real rate of interest on a loan.

FORMULA

Nominal Interest on Face Loan Net Proceeds of Loan

FUTURE ICOMPOUND! VALUE

The future value of money is how much it will be worth at some time in the future. The future value formula shows how much an investment will be worth after compounding for so many years.

FORMULA.

$$F = F''(1 + i2\pi)$$

Witnesse

F = the future value of the investment, P = the present value r = rate and n = time.

CAPITAL BUDGETING & DISCOUNTED CASH FLOW APPLICATIONS

CERTAINTY - EQUIVALENT APPROACH

The certainty equivalent approach is a guaranteed return that someone would accept, rather than taking a chance on a higher, but uncertain, return.

FORMULA: After-Tax Cash Inflow's Certainty-Equivalent Coefficient

NET PRESENT VALUE (NPV)

NPV is used in capital budgeting to analyze the profitability of an investment or project. NPV analysis is sensitive to the reliability of future cash inflows that an investment or project will yield.

$$NPV = \sum_{t=1}^{T} \frac{\cosh flow_t}{(1+r)^t} \cdot C_o$$

Witheres:

- T = time, t = cash flow period
- r = interest rate assumption
- C_n = initial investment

INTERNAL RATE OF RETURN (IRR)

The discount rate often used in capital budgeting that makes the net present value of all cash flows from a particular project equal to zero. Generally speaking, the higher a project's internal rate of return, the more destrible it is to undertake the project.

FORMULA

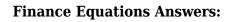
$$0 = \sum_{j=1}^{4} CF_{j} \cdot \left[\frac{1 \cdot (1 + IRR)^{-\gamma_{j}}}{IRR} \right] \cdot \left[(1 + IRR)^{-\frac{2\log_{3}}{q-\gamma_{j}}} \right] + CF_{\sigma}$$

September 1999

- n = number of cash flow
- CF. = cash flow at period j.
- IRR = Internal Rate of Return

Finance Equations Answers

Christian G. Meyer



Finance Equations Answers Book Review: Unveiling the Power of Words

In a global driven by information and connectivity, the power of words has become more evident than ever. They have the ability to inspire, provoke, and ignite change. Such may be the essence of the book **Finance Equations Answers**, a literary masterpiece that delves deep into the significance of words and their affect our lives. Compiled by a renowned author, this captivating work takes readers on a transformative journey, unraveling the secrets and potential behind every word. In this review, we shall explore the book is key themes, examine its writing style, and analyze its overall effect on readers.

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