

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

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

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

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

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

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

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

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

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

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

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

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

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

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

find more resources at www.oneclass.com

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

$$\text{Coupons: } C = \frac{\text{Facevalue} \times r_{\text{coupon}}}{\text{Coupons}/\text{year}}$$

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

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

Financial Math Final Exam Study Guide

O. Ray Whittington



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Actuaries' Survival Guide Ping Wang, Fred Szabo, 2024-02-02 Actuaries Survival Guide Navigating the Exam and Data Science Third Edition explains what actuaries are what they do and where they do it It describes exciting combinations of ideas techniques and skills involved in the day to day work of actuaries This edition has been updated to reflect the rise of social networking and the internet the progress toward a global knowledge based economy and the global expansion of the actuarial field that has occurred since the prior edition Includes details on the Society of Actuaries SOA and Casualty Actuarial Society CAS examinations as well as sample questions and answers Presents an overview of career options and includes profiles of companies and agencies that employ actuaries Provides a link between theory and practice and helps readers understand the blend of qualitative and quantitative skills and knowledge required to succeed in actuarial exams Offers insights provided by real life actuaries and actuarial students about the profession **Wiley CPA Exam Review Fast Track Study Guide** O. Ray Whittington, 2010-06-15 THE CPA STUDY GUIDE THAT PUTS YOU ON THE FAST TRACK TO SUCCESS This tightly focused study guide now thoroughly updated to cover the latest changes in the CPA Exam cuts away all the excess information to simply give you what you need to know Presenting the absolute key points and precise steps to take in preparing for the CPA Exam the Wiley CPA Exam Review Fast Track Study Guide Fourth Edition includes sample questions and solutions that will help you master the CPA Examination O Ray Whittington well known author and professor has compiled this book using his extensive experience in preparing candidates for the CPA Exam His time honored and highly successful outline approach includes The most essential and current material needed to successfully pass the exam including discussion of the simulation style questions Thoroughly revised content to prepare readers for the new computerized CPA Exam Test taking strategies tips and techniques Coverage of new financial accounting standards including SFAS 155 Accounting for Certain Hybrid Financial Instruments 157 Fair Value Measurements and 159 Fair Value Option for Financial Assets and Financial Liabilities Coverage of new auditing standards especially AICPA Statement on Auditing Standards Nos 104 through 111 Risk Assessment Standards and the latest PCAOBs You can pass the CPA Exam Wiley CPA Exam Review Fast Track Study Guide Fourth Edition helps you prepare for master the concepts in and pass the CPA Exam Don't miss these other important study aids from the Wiley CPA Examination Review Wiley CPA Exam Review Two Volume Set VOLUME 1 Outlines and Study Guides VOLUME 2 Problems and Solutions Wiley CPA Exam Review Four Volume Set Auditing and Attestation Business Environment and Concepts Financial Accounting and Reporting Regulation Wiley CPA Exam Review Practice Software Auditing and Attestation Business Environment and Concepts Financial Accounting and Reporting Regulation Wiley CPA Exam Review Focus Notes Fifth Edition Wiley CPA Exam Review How to Master Simulations Mastering Accounting Research for the CPA Exam Second Edition Wiley CPA Exam Review Impact Audios Third Edition Auditing and Attestation Business Environment and Concepts Financial Accounting and Reporting Regulation **An Introduction to the**

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