

Dividend Valuation Model	Formula	Remarks
General	$P_0 = \frac{Div_1}{(1+r)^1} + \frac{Div_2}{(1+r)^2} + \dots + \frac{Div_n + P_n}{(1+r)^n}$	
Perpetuity	$P_0 = \frac{Div_1}{(r - g)}$	Dividends are not given out. Earnings grow by g every period indefinitely
Different growth rates	$P_0 = \frac{Div_1}{(1+r)^1} + \frac{Div_1 (1+g^*)^1}{(1+r)^2} + \dots + \frac{Div_1 (1+g^*)^3}{(1+r)^4} + \frac{Div_1}{(r - g')} \cdot \frac{1}{(1+r)^4}$	Earnings / dividends grow at g* for n years (ex. n = 3), and g' thereafter.
Growth rate (g)	g = plowback ratio * ROE	ROE = ratio of earnings to book equity Plowback ratio – amount of earnings not given out as dividends
Payout ratio	Payout ratio = $\frac{Div}{EPS}$	
Real vs. Nominal	1 + real = $\frac{1 + \text{nominal}}{1 + \text{inflation}}$	*Streams of equal cash flows in different years normally suggests real cash flows
Stock Price	$P_0 = \frac{EPS}{r} + PVGO$	(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)

Basic Finance Formula Sheet

Eduardo Martínez Abascal



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Table of Contents Basic Finance Formula Sheet

1. Understanding the eBook Basic Finance Formula Sheet
 - The Rise of Digital Reading Basic Finance Formula Sheet
 - Advantages of eBooks Over Traditional Books
2. Identifying Basic Finance Formula Sheet
 - 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 Basic Finance Formula Sheet
 - User-Friendly Interface
4. Exploring eBook Recommendations from Basic Finance Formula Sheet
 - Personalized Recommendations

- Basic Finance Formula Sheet User Reviews and Ratings
- Basic Finance Formula Sheet and Bestseller Lists
- 5. Accessing Basic Finance Formula Sheet Free and Paid eBooks
 - Basic Finance Formula Sheet Public Domain eBooks
 - Basic Finance Formula Sheet eBook Subscription Services
 - Basic Finance Formula Sheet Budget-Friendly Options
- 6. Navigating Basic Finance Formula Sheet eBook Formats
 - ePub, PDF, MOBI, and More
 - Basic Finance Formula Sheet Compatibility with Devices
 - Basic Finance Formula Sheet Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Basic Finance Formula Sheet
 - Highlighting and Note-Taking Basic Finance Formula Sheet
 - Interactive Elements Basic Finance Formula Sheet
- 8. Staying Engaged with Basic Finance Formula Sheet
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Basic Finance Formula Sheet
- 9. Balancing eBooks and Physical Books Basic Finance Formula Sheet
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Basic Finance Formula Sheet
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Basic Finance Formula Sheet
 - Setting Reading Goals Basic Finance Formula Sheet
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Basic Finance Formula Sheet
 - Fact-Checking eBook Content of Basic Finance Formula Sheet

- 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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