

# Finance 1A Formula Sheet

Name	Formula	Information
<b>Introduction</b>		
<b>Fishers equation</b>	<p><b>Full fishers' equation</b></p> $r = \frac{1+i}{1+\Delta Pe} - 1$ <p><b>Simplified fishers' equation</b></p> $r \approx i - \Delta Pe \vee i = r + \Delta Pe$	<p>Used to adjust the real rate of interest for the expected rate of inflation</p> <ul style="list-style-type: none"> <li><math>i</math> = nominal (market) rate of interest</li> <li><math>r</math> = real rate of interest</li> <li><math>\Delta Pe</math> = expected inflation</li> <li><math>r \Delta Pe</math> = adjustment of interest rate for expected inflation</li> </ul>
<b>TVM</b>		
<b>Simple Interest</b>	$V_n = PV (1+i)$ $FV = PV_0 (1+i)$	<p><math>n</math> = number of periods</p> <p><math>i</math> = interest</p>
<b>Compound Interest</b>	$FV_n = PV_0 (1+i)^n$	For a single cashflow
	total compound interest = $FV_n - PV_0$ [principal amount]	
	interest on interest = $FV_n - \text{simple interest}$	
	$FV \text{ using simple rate} = FV \text{ using monthly compounding rate}$ $(1+rm) = \left(1 + \frac{i_m}{m}\right)^{m \times n}$	
<b>Future Value</b>	$FV_n = PV_0 \left(1 + \frac{i_m}{m}\right)^{m \times n}$	Compounding $m$ times a year
<b>EAR conversion formula</b>	$EAR = \left(1 + \frac{i_m}{m}\right)^m - 1$	
<b>Present Value</b>	$PV_0 = \frac{FV_n}{\left(1 + \frac{i_m}{m}\right)^{m \times n}}$	
<b>Discount/PV factor</b>	$\frac{1}{(1+i)^n}$	
<b>Finding how many periods it takes investment to grow</b>	$n = \frac{\ln\left(\frac{FV_n}{PV_0}\right)}{\ln(1+i)}$	Using EAR
	$n = \frac{1}{m} \frac{\ln\left(\frac{FV_n}{PV_0}\right)}{\ln\left(1 + \frac{i_m}{m}\right)}$	Using APR
<b>Finding the interest rate</b>	$i = \left(\frac{FV_n}{PV_0}\right)^{\frac{1}{n}} - 1$	Using EAR
	$i = m \times \left(\left(\frac{FV_n}{PV_0}\right)^{\frac{1}{m \times n}} - 1\right)$	Using APR
<b>Continuously</b>	$FV_n = PV \times e^{i \times n}$	

# Basic Finance Formula Sheet

**CL Gary**

A red circular graphic with a gradient, appearing as a semi-circle or a partial circle, located to the right of the 'CL Gary' text.

## Basic Finance Formula Sheet:

## Unveiling the Power of Verbal Artistry: An Mental Sojourn through **Basic Finance Formula Sheet**

In some sort of inundated with monitors and the cacophony of immediate interaction, the profound energy and mental resonance of verbal art often diminish in to obscurity, eclipsed by the constant onslaught of noise and distractions. Yet, set within the lyrical pages of **Basic Finance Formula Sheet**, a charming function of literary splendor that impulses with fresh thoughts, lies an unforgettable journey waiting to be embarked upon. Written with a virtuoso wordsmith, that enchanting opus courses viewers on an emotional odyssey, softly exposing the latent possible and profound affect stuck within the delicate web of language. Within the heart-wrenching expanse of this evocative evaluation, we can embark upon an introspective exploration of the book is key subjects, dissect its fascinating publishing model, and immerse ourselves in the indelible effect it leaves upon the depths of readers souls.

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