

Investing Ratios Cheat Sheet



BY BRIAN FEROLDI

RATIO	FORMULA	MEASURE OF
LIQUIDITY AND EFFICIENCY		
QUICK RATIO	$\frac{\text{Cash \& Equivalents} + \text{Receivables}}{\text{Current Liabilities}}$	Immediate short-term debt-paying ability
CURRENT RATIO	$\frac{\text{Current Assets}}{\text{Current Liabilities}}$	Short-term debt-paying ability
ACCOUNTS RECEIVABLE TURNOVER	$\frac{\text{Net Sales}}{\text{Average Accounts Receivables}}$	Efficiency of collection
INVENTORY TURNOVER	$\frac{\text{Cost of Good Sold}}{\text{Average Inventory}}$	Efficiency of inventory management
DAYS' SALES UNCOLLECTED	$\frac{\text{Accounts Receivable}}{\text{Net Sales}} \times 365$	Liquidity of receivables
DAYS' SALES IN INVENTORY	$\frac{\text{Ending Inventory}}{\text{Cost of Good Sold}} \times 365$	Liquidity of inventory
TOTAL ASSET TURNOVER	$\frac{\text{Net Sales}}{\text{Average Total Assets}}$	Efficiency of assets in producing sales
SOLVENCY		
DEBT RATIO	$\frac{\text{Total liabilities}}{\text{Total assets}}$	Creditor financing and leverage
EQUITY RATIO	$\frac{\text{Total equity}}{\text{Total assets}}$	Owner financing
DEBT-TO-EQUITY RATIO	$\frac{\text{Total liabilities}}{\text{Total equity}}$	Debt versus equity financing
TIMES INTEREST EARNED	$\frac{\text{Earnings Before Interest \& Taxes}}{\text{Interest Expense}}$	Protection in meeting interest payments
PROFITABILITY		
GROSS MARGIN	$\frac{\text{Revenue} - \text{Cost of Good Sold}}{\text{Revenue}}$	Gross Profit in each sales dollar
PROFIT MARGIN	$\frac{\text{Earnings}}{\text{Net Sales}}$	Net Income in each sales dollar
RETURN ON ASSETS	$\frac{\text{Net Income}}{\text{Average Total Assets}}$	Overall profitability of assets
RETURN ON EQUITY	$\frac{\text{Net Income} - \text{Preferred Dividends}}{\text{Average Common Stockholders' Equity}}$	Profitability of owner investment
BOOK VALUE PER SHARE	$\frac{\text{Shareholders' Equity}}{\text{Shares Outstanding}}$	Liquidation at reported amounts
EARNINGS PER SHARE	$\frac{\text{Net Income} - \text{Preferred Dividends}}{\text{Shares Outstanding}}$	Net Income per share
MARKET PROSPECTS		
PRICE TO EARNINGS RATIO	$\frac{\text{Share Price}}{\text{Earnings Per Share}}$	Market value relative to earnings
DIVIDEND YIELD	$\frac{\text{Annual Cash Dividends per Share}}{\text{Share Price}}$	Cash return per share owned



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Next Business Model 2026: CONTENTS The Innovation Lab Inc., 2026-01-01 Next Business Model 2026 Series Reading Trends Across 25 Industries via Data and Specific Business Opportunities A practical industry by industry report series presented by The Innovation Lab through the analysis of 5 000 business models The Innovation Lab a consulting group specializing in business trend analysis and business model consulting is simultaneously releasing a 25 volume series of industry specific reports forecasting the 2026 business landscape Why 25 industries Today s business does not move on vague predictions or gut feelings Accordingly The Innovation Lab conducted a complete survey of over 5 000 business model BM data points from its proprietary analysis platform NextBM200 to quantitatively analyze changes across 25 key industries that comprise the global market including Korea Focusing on specific Business Models instead of grand future discourses This series avoids abstract futurology or grand narratives Instead it focuses on presenting the actual trends emerging within each industry along with specific cases and data on business models that companies and individuals can implement immediately Intelligence Briefing for Leaders Navigating an Era of Uncertainty In 2026 is your business lost in the fog Or is it on the map Moving past vague forecasts to discuss business models you should review right now Every year countless trend forecast books are published yet few provide a clear answer when planners and executives in the field ask So what business model should we actually try in our industry The Next Business Model 2026 series published by The Innovation Lab a business trend analysis and business model consulting group was designed specifically to address this need This series was written based on NextBM200 a proprietary platform featuring vast data on over 5 000 business models across 25 industries Its primary differentiator is that it deals exclusively with business models rigorously verified by data rather than intuition or speculation This book tracks how the macro changes of 2026 are branching out into specific business forms at the ground level of each industry Beyond fundamental statements like AI is rising or Hyper personalization is important readers can use this book to identify specific revenue models and service structures currently operating in the market Each volume presents a detailed analysis of promising business models worth benchmarking or adopting immediately alongside the latest industry trend data For those who need practical references that can be applied directly to next year s business plan rather than abstract futurology this series will serve as the most reliable database Key Components of the Book 1 Data Driven Industry Trend Analysis Patterns of change observed in each of the 25 industries are objectively analyzed and organized using data from NextBM200 2 Exploration of Accessible Business Models BM Moving beyond vague concepts the series provides detailed analyses and introductions of specific BM cases that have either been validated in the real market or are newly emerging 3 Practical Insights Provides insights focused on business structures and implementation points allowing planners and executives to immediately apply and evaluate them within their own businesses The Next Business Model 2026 series will serve as the most practical and useful data driven business reference for those designing and executing business in the

field **Rich Dad's Guide to Investing** Robert T. Kiyosaki, Sharon L. Lechter, 2001-01-15 Rich Dad's Guide to Investing is a guide to understanding the real earning power of money by learning some of the investing secrets of the wealthy **The Bogleheads' Guide to Retirement Planning** Taylor Larimore, Mel Lindauer, Richard A. Ferri, Laura F. Dogu, 2011-02-22 The Bogleheads are back with retirement planning advice for those who need it Whatever your current financial situation you must continue to strive for a viable retirement plan by finding the most effective ways to save the best accounts to save in and the right amount to save as well as understanding how to insure against setbacks and handle the uncertainties of a shaky economy Fortunately the Bogleheads a group of like minded individual investors who follow the general investment and business beliefs of John C Bogle are here to help Filled with valuable advice on a wide range of retirement planning issues including some pearls of wisdom from Bogle himself The Bogleheads Guide to Retirement Planning has everything you need to succeed at this endeavor Explains the different types of savings accounts and retirement plans Offers insights on managing and funding your retirement accounts Details efficient withdrawal strategies that could help you maintain a comfortable retirement lifestyle Addresses essential estate planning and gifting issues With The Bogleheads Guide to Retirement Planning you ll discover exactly what it takes to secure your financial future today **Home Gym Revolution: High-Intensity Interval Training and Simple Equipment for Fast Fat Loss** Dalton Mata, 2024-12-12 Embark on a fitness revolution from the comfort of your own home Home Gym Revolution empowers you with a comprehensive guide to high intensity interval training HIIT and minimal equipment for rapid fat loss Experience the transformative power of home workouts designed for all fitness levels From essential equipment recommendations to beginner friendly HIIT workouts this book covers every aspect of creating a functional home gym Explore advanced workouts tailored to specific fitness goals and discover the benefits of bodyweight workouts for overall mobility Learn the nutritional principles that fuel your HIIT workouts and promote weight loss Understand the importance of recovery and flexibility for injury prevention and optimal performance Stay motivated and consistent with proven mental strategies and a supportive community Customize your home gym to enhance motivation and make workouts more enjoyable Expand your HIIT repertoire with equipment variations and targeted exercises Achieve long term success with sustainable training practices and a holistic approach to fitness Join the Home Gym Revolution and witness the transformative impact on your health and well being Empower yourself with knowledge and confidence and embark on a fitness journey that will redefine your relationship with exercise **My Plastic-Free Home: Simple Steps to Live More Sustainably** Kate Jones, 2025-07-31 A beautiful inspirational guide to keeping a sustainable home **The Eclectic Magazine of Foreign Literature, Science, and Art** ,1879 *The Living Age* ,1879 **Maximum PC** ,2005 Maximum PC is the magazine that every computer fanatic PC gamer or content creator must read Each and every issue is packed with punishing product reviews insightful and innovative how to stories and the illuminating technical articles that enthusiasts crave *American Illustrated Magazine* ,1925 **Eclectic Magazine of**

Foreign Literature ,1879 *The Metal Worker* ,1911 **Sellout** Dan Ozzi,2021-10-26 NATIONAL BESTSELLER AN NPR BEST BOOK OF THE YEAR Ozzi s reporting is strong balanced and well told a worthy successor to its obvious inspiration Michael Azerrad s 2001 examination of the 80s indie underground *Our Band Could Be Your Life* New York Times Book Review A raucous history of punk emo and hardcore s growing pains during the commercial boom of the early 90s and mid aughts following eleven bands as they sell out and find mainstream fame or break beneath the weight of it all Punk rock found itself at a crossroads in the mid 90 s After indie favorite Nirvana catapulted into the mainstream with its unexpected phenomenon Nevermind rebellion was suddenly en vogue Looking to replicate the band s success major record labels set their sights on the underground and began courting punk s rising stars But the DIY punk scene which had long prided itself on its trademark authenticity and anti establishment ethos wasn t quite ready to let their homegrown acts go without a fight The result was a schism those who accepted the cash flow of the majors and those who defiantly clung to their indie cred In *Sellout* seasoned music writer Dan Ozzi chronicles this embattled era in punk Focusing on eleven prominent bands who made the jump from indie to major *Sellout* charts the twists and turns of the last gold rush of the music industry where some groups sold out and rose to surprise super stardom while others buckled under mounting pressures *Sellout* is both a gripping history of the music industry s evolution and a punk rock lover s guide to the chaotic darlings of the post grunge era featuring original interviews and personal stories from members of modern punk s most in famous bands Green Day Jawbreaker Jimmy Eat World Blink 182 At the Drive In The Donnas Thursday The Distillers My Chemical Romance Rise Against Against Me **American Magazine** ,1925 The Eclectic Magazine ,1879 Popular Radio ,1927 *The American Gas Light Journal* ,1898 The Mining Congress Journal ,1929 Motor Traction ,1910 Transportation Research Record ,1982 Journal of the Society of Automotive Engineers ,1925 Vols 30 54 1932 46 issued in 2 separately paged sections General editorial section and a Transactions section Beginning in 1947 the Transactions section is continued as SAE quarterly transactions

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