

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	$\frac{\text{Net Sales}}{\text{Average Accounts Receivable}}$	Efficiency of collection
INVENTORY TURNOVER	$\frac{\text{Cost of Good Sold}}{\text{Average Inventory}}$	Efficiency of inventory management
DAYS' SALES UNCOLLECTED	$\frac{\text{Accounts Receivable} \times 365}{\text{Net Sales}}$	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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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 90s 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 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 **The Mining Congress Journal**, 1929 Eclectic Magazine John Holmes Agnew, Walter Hilliard Bidwell, Henry T. Steele, 1879 *Littell's Living Age*, 1879 **The Eclectic Magazine** John Holmes Agnew, Walter Hilliard Bidwell, 1879 *Littell's Living Age* Eliakim Littell, Robert S. Littell, 1879 **Transportation Research Record**, 1982

Football and Philosophy Michael W. Austin, 2008-07-11 An insightful collection of essays that investigate many of the issues surrounding the nation's biggest sport tackles the moral and philosophical principles behind gridiron competition in Raymond Belliotti's *Vince Lombardi and the Philosophy of Winning* Cheating by Myles Brand and Marshall Swain and other works **Outlook**, 1926

Fan Favorite Investing Simplified Book Review: Unveiling the Magic of Language

In an electronic era where connections and knowledge reign supreme, the enchanting power of language has become more apparent than ever. Its power to stir emotions, provoke thought, and instigate transformation is really remarkable. This extraordinary book, aptly titled "**Fan Favorite Investing Simplified**," written by a very acclaimed author, immerses readers in a captivating exploration of the significance of language and its profound effect on our existence. Throughout this critique, we will delve into the book's central themes, evaluate its unique writing style, and assess its overall influence on its readership.

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