

# Investing Ratios Cheat Sheet



BY BRIAN FEROLDI

RATIO	FORMULA	MEASURE OF
<b>LIQUIDITY AND EFFICIENCY</b>		
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
<b>SOLVENCY</b>		
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
<b>PROFITABILITY</b>		
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
<b>MARKET PROSPECTS</b>		
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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# Fan Favorite Investing Simplified

**Julia Schneider**

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**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 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    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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