



TValue Online

Quick Start Reference Guide

Getting Started

Once you have purchased TValue Online, you can go to a browser and input www.TValueOnline.com and then input your email address and the password that you have received. You are now ready to do your TValue calculations.

If you would like an overview of the program that you want to work on, you can view the TValue Online Resource Page when you open TValue Online to walk through the program.

Opening TValue 5 files in TValue Online

If you have a TValue 5 file, you can easily open these files in TValue Online. First, go to File and Open Locally. Then go to the TValue5 folder or wherever you saved your TValue 5 files. It is probably on the C drive. The TValue 5 files will have a .TV5 extension. Click on the file and it will open up in TValue Online.

We recommend you create a TValue Online folder that you can easily access. When you open a TValue 5 file, you will have different options to save locally or save on online.

Doing Calculations

You can input your data directly into the Cash Flow matrix. Below is a simple mortgage example showing a \$250,000.00 loan at 5% interest for 360 months starting on January 1st, 2017.

When TValue Online opens, the Cash Flow Data is displayed. This is similar to previous versions of TValue although accessing some of the features will be a little different. First, you will need to choose your Compounding Period or Computation Interval from the dropdown, and input the Nominal Annual Rate. The Label is your description of the file. This is also how you can save the file and can be displayed at the top of the amortization schedule.

EVENT	DATE	AMOUNT	NUMBER	PERIOD	END DATE	SPECIAL SERIES	MEMO
1	01/01/2017	250,000.00	1				
2	02/01/2017	Unknown	360	Monthly	01/01/2047		

To start your input, go to line 1 and choose the type of cash flows from the drop down, (Loan, Lease, etc.). Then put in the start date, the amount of the loan (250,000.00), and 1 for the Number.

Then go to line 2 and it will default to Payment. Verify the date. For the Amount, put “U” for unknown since we are solving for the payment amount in this example. Then type in 360 for the number of payments. Click Calculate on the right hand corner and your payment will be displayed. You can click on Amortization to see the schedule with the principal and interest details. It is that easy.

Solve for any Unknown (“U”)

As with all TValue products, you can solve for any unknown between the interest rate, the principal, the payment, or the term but you can only solve for one variable at a time. In TValue, you want to put the other inputs into the Cash Flow matrix and then you can solve for your variable or the unknown. To solve for the variable, put the letter “U” for unknown and click Calculate.

The Ribbon for Accessing Common Features

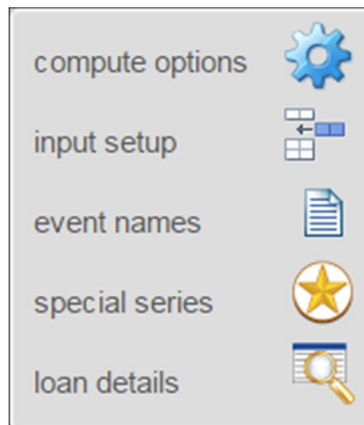
The ribbon in TValue Online makes the features easy to access.



Some highlights:

- You can access the Special Series or Loan Details and the Memo from each of the Cash Flow Date lines.
- The rearrange features allow you to manage the cash flows. If you want to edit a series of cash flows, you can Expand it and then you can edit either the amounts or the dates. Once you are done, you can Compress or Sort the cash flows that are common.
- The summarize features give you quick access to the Balance calculator and the Totals. The Balance is great if you want a payoff or a balance at a point in time whereas the Totals let you know the bottom line of your cash flows.
- Click Calculate when you want to solve for an unknown. The Rounding gives you six options to manage closing out the loan if there is a remaining balance.

From the More icon on the right hand side of the Ribbon, you can access various setup items and features.



- The Compute Options allows you to set or change the Compute Method. There are four options including Normal (compound interest) and US Rule (simple interest). You can also change the year length and the date counting.
- In the Input Setup, you can set your Default Compounding period, your Default Event setting, in addition to other setups and defaults.
- The Event Names allows you to create custom event names and also custom groups. You can use the terminology that you use in your business.

TIMEVALUE™

s o f t w a r e

- The Special Series is the creative financing part of the program. You need to be on a Payment, Deposit, or Withdrawal line and then you can access various payments such as interest only, principal first, amount step, percent step, monthly skips, and more by opening up Special Series.
- The Loan Details allow you to input your points, prepaid interest, and other fees. These are used when calculating the APR. You need to be on the Loan line to access the Loan Details.

Amortization Schedule

TValue Online offers a very professional amortization schedule that is very customizable. From the ribbon, you can add information that is relevant to your presentation by clicking on Include option on the ribbon. Here you can also print to a PDF, email from the program, export to Excel, Work, and CSV, and more.



Technical Support

If you have any questions, TimeValue Software is here to help. Contact TimeValue Software customer support team at 800-426-4741 (within USA) or 949-727-1800 or email support at support@TimeValue.com. TValue support is available Monday-Thursday, 7:00 am to 6:00 pm and Friday 7:00 am to 5:00 pm Pacific Time.