

# TValue™ Online

Cloud-based Amortization Software

## Quick Start Reference Guide

### Sign In to TValue Online

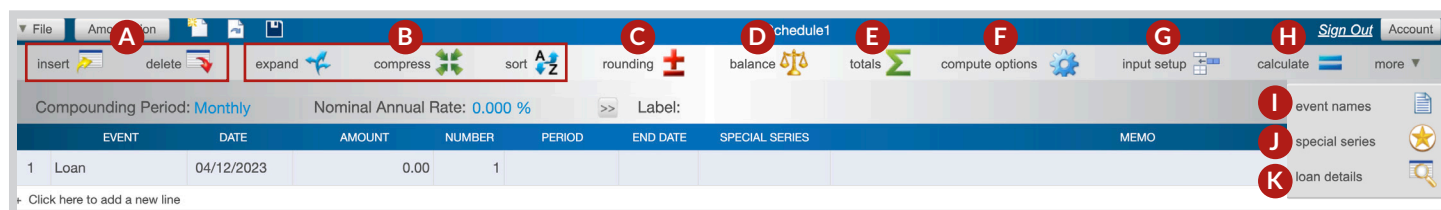
Go to [www.TValueOnline.com](http://www.TValueOnline.com)

Enter your email and password (created after receiving your initial email from TimeValue Software).

When TValue Online opens, the **Main Ribbon** and **Cash Flow Matrix** are displayed.

### TValue Online Main Ribbon Overview

Provides easy access to many common TValue Online features.



- A. **Insert/Delete** - Insert a cash flow line above the current location. Delete the selected or current cash flow line.
- B. **Expand/Compress/Sort** - Great tools for editing payments and irregular cash flows.
- C. **Rounding** - Select from six different options. For loans that you don't want to reconcile, click on Open Balance.
- D. **Balance** - Reconcile the date corresponding to a cash flow balance or a balance at a specific date.
- E. **Totals** - Provides a summary of totals for the current cash flows.
- F. **Compute Options**
  - **Compute Method:** Normal, U.S. Rule, Canadian, Rule of 78
  - **Year Length:** 365, 364, 360
  - **Date Counting:** Normal, 30E3/360
- G. **Input Setup** - Allows you to update and reset the application's default values such as Compounding, Events, second cash flow line, multiple Loan events, and international date settings.
- H. **Calculate** - TValue will account for any Unknowns ("U") and determine if any balance remains unaccounted for.
- I. **Event Names** - Customize Groups and/or Events.
- J. **Special Series** - Open when you are on a Payment, Deposit, or Withdrawal line to access the various payments types.
- K. **Loan Details** - Points, Prepaid Interest, and Fees to do APR Calculations. Prepaid Interest allows you to calculate the number of prepaid interest days until the start of the next month. **For the Points, you can input the points and it will give you the amount or you can input the amount and it will give you the points.**

## Cash Flow Matrix Inputs & Shortcuts

All input is done in the Cash Flow Matrix.

Example of a simple mortgage showing a \$200,000.00 loan at 6% interest for 360 months starting on January 1st, 2023.

- L. **Compounding Period/Computation Interval** - Select period from the drop down menu.
- M. **Nominal Annual Rate** - Input your interest rate. From the arrows to the right, you have the options for the Effective, Periodic, and Daily rates.
- N. **Label** - Your file description. Can be displayed at the top of the amortization schedule. From the arrows to the right, you add additional notes that can be viewed at the top of the amortization schedule.
- O. **Event** - Choose from the drop-down list or create your own custom event names and groups.
- P. **Date** - You can enter in 6 digits (010125) and the program will put in the dashes and year for you (01/01/2025).  
**Date Adjustment** - When you are on the date field, you can move the date forward with D for Day, M for Month, and Y for Year or you can move the date backwards using shift and (D, M, or Y). This is very handy for handling irregular dates for payments.  
**Lock Dates** - Right click on date cell to edit lock dates in a series at a specific date that may not be end of month.
- Q. **Amount** - When you are putting in an amount, you can use these shortcuts to put in the 000s. You can use K for thousands, H for hundred thousands, M for millions, and B for billions. (e.g. 500K becomes 500,000 or 1.2B becomes 1,200,000).
- R. **Number/Term** - The number of times event occurs. Use + - to adjust or X year for months. For the term, you can put in the number of years and the letter Y (i.e. 12Y) and the program will calculate the number of months for you (e.g. 144).
- S. **Period** - Time between events on a given cash flow line.
- T. **End Date** - Indicates the day of the last event in the series.
- U. **Special Series** - Payments that vary in amount when made or how they are applied to interest and principal.
- V. **Memo** - Enter a description of the line item. Use Expand for multiple line items.

### The Key is to Solve for any Unknown ("U")

TValue Online can solve for any unknown between the **interest rate**, the **principal**, the **payments**, or the **term** but it 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. Often the variable is your payment.

To solve for the variable, put the letter "U" for unknown and click Calculate.

## Performing Calculations - The Cash Flow Data Entry Screen

In the **Cash Flow Matrix**, enter your cash flow details as shown in the example below to calculate a payment amount.

	EVENT	DATE	AMOUNT	NUMBER	PERIOD	END DATE	SPECIAL SERIES	MEMO
1	Loan	01/01/2024	250,000.00	1				
2	Payment	02/01/2024	Unknown	360	Monthly	01/01/2054		

1. First, select your Compounding Period or Computational Interval (Monthly is default for monthly payments).
2. Enter the Nominal Annual Rate: 5% (normally, the stated interest rate).
3. Enter your description of the file in the Label. This also defaults as the file name when saving.
4. Line 1: Loan - Enter the Date of the loan, Amount (250,000.00), and the Number as 1.
5. Line 2: Payment - Enter Date of 1st payment, Type U (Unknown) for the amount, and the Number as 360. Monthly will be the default for Period since compounding is monthly, and End Date is the last payment.
6. Click Calculate and your payment will be displayed on line 2.
7. Click on **Amortization** (in the upper left) to see the schedule with the principal and interest details. It is that easy.

## Entering Irregular Payment History

You may also have the need to enter each cash flow line-by-line as payments are received. These cash flows can be entered with the specific dates and payment amounts when they are different/irregular (by date and/or amount). This may include additional withdrawals or loans that increase the principal amount, and rate changes.

	EVENT	DATE	AMOUNT	NUMBER
1	Loan	01/01/2024	250,000.00	
2	Payment	02/01/2024	1,342.05	
3	Payment	03/01/2024	1,300.00	
4	Payment	04/01/2024	1,350.00	
5	Payment	05/01/2024	1,350.00	
6	Payment	06/01/2024	1,300.00	

When clicking on the **Amortization** button, you may receive the **Rounding** dialog box. By selecting **Open Balance**, you can view the amortization schedule with the Open/remaining balance noted at the bottom.

When you want to completely amortize the remaining schedule of payments, you will want to select the appropriate option in the **Rounding** dialog box such as Last Payment or Balloon, or compute the entries in the **Cash Flow Data**.

Loan Details/Points and Fees

For many loans, especially mortgages, there may be upfront charges that need to be included for purposes of computing the Annual Percentage Rate (APR). If points, prepaid interest, or other charges are included in a mortgage, the computed APR will be higher than the Nominal Annual Rate (NAR).

FileAmortizationSchedule1Sign OutAccount

insertdeletexpandcompresssortA-Zroundingbalancetotalscompute optionsinput setupcalculatemore

Compounding Period: MonthlyNominal Annual Rate: 6.000 %Label:

	EVENT	DATE	AMOUNT	NUMBER	PERIOD	END DATE	SPECIAL SERIES	MEMO
1	Loan	11/01/2024	150,000.00	1			Points & Fees	
2	Payment	12/01/2024		24	Monthly	11/01/2026		

event names  
special series  
loan details

**Loan Details dialog** can be opened by clicking on More and Loan Details, or by clicking on the empty Special Series field while on line 1.

Include any **Points** or other charges being paid on the loan.

**Prepaid Interest** allows you to calculate the number of prepaid interest days until the start of the next month.

Once initiated, the Loan Details appear as part of the Cash Flow Matrix.

Points and Fees for APR Calculations

Amount of loan:

150,000.00

Points paid on loan:

0.000 %

=

0.00

Prepaid Interest:

0

Days @

24.66

=

0.00

Additional precision:

24.658

Other charges:

0.00

Amount financed:

150,000.00

OK

Cancel

Special Series - TValue's Creative Financing Tool

Unlike regular equal payments or withdrawals, some payment schedules require adjustments like increases, decreases, skips, or allocation to interest or principal. TValue will generate these types of payments or cash flow series through the Special Series.

FileAmortizationSchedule1Sign OutAccount

insertdeletexpandcompresssortA-Zroundingbalancetotalscompute optionsinput setupcalculatemore

Compounding Period: MonthlyNominal Annual Rate: 6.000 %Label:

	EVENT	DATE	AMOUNT	NUMBER	PERIOD	END DATE	SPECIAL SERIES	MEMO
1	Loan	11/01/2024	150,000.00	1				
2	Payment	12/01/2024		24	Monthly	11/01/2026		

event names  
special series  
loan details

**Special Series Dialog** can be opened by clicking on More and Special Series, or by clicking on the empty Special Series field when you are on a Payment, Deposit, or Withdrawal line. The special series will apply only to the events on the cash flow line you are working on.

Once initiated the Special Series appear as part of the Cash Flow Matrix. If no words appear, the series is Normal.

Principal FirstAmount StepPercent StepSkip SeriesMonthly Skip

Normal SeriesInterest OnlyFixed Principal + InterestExisting Fixed

☒ Activate Normal Payments for the current event.

Total payment amount:

1,199.10

When you activate a Normal series, you can enter the total amount of the payment, deposit, or withdrawal.

Normal payments are applied first to outstanding interest. The remainder of each payment is then allocated towards outstanding principal.

OK

Cancel

TValue Common Features

The **Main Ribbon** is the main access to TValue features.

Expand

Compress

Sort

Great tools for editing payments and irregular cash flows. We recommend compressing the data after expanding it, before clicking on Amortization.

	EVENT	DATE	AMOUNT	NUMBER
1	Loan	03/30/2023	200,000.00	1
2	Payment	05/01/2023	1,199.10	1
3	Payment	06/01/2023	1,199.10	1
4	Payment	07/01/2023	1,199.10	1
5	Payment	08/01/2023	1,199.10	1
6	Payment	09/01/2023	1,199.10	1
7	Payment	10/01/2023		1
8	Payment	11/01/2023	1,199.10	1

Rounding

Select from six different options. For loans that you don't want to reconcile, click on Open Balance.

Rounding

703.31

to account for on

12/01/2053

How do you want to account for this amount?

☒ Last Payment

☐ First Loan

☐ Balloon (create an additional Payment)

☐ Specific Line

☐ Open Balance

☐ Ignore (add to last interest amount)

OK

Cancel

Balance

Reconcile the date corresponding to a cash flow balance or a balance at a specific date.

Balance

Date:

Get Balance

Balance:

Get Date

Principal:

Interest:

Create Balloon

Done

## Totals

Provides a summary of totals for the current cash flows.

The Totals window displays the following information:

Loan	Payment
200,000.00	431,676.00
Interest	
231,676.00	
APR	
6.000 %	

A "Done" button is located at the bottom right.

## Compute Options

**Compute Method:** Normal, U.S. Rule, Canadian, Rule of 78

**Year Length:** 365, 364, 360

**Date Counting:** Normal, 30E3/360

**Whole Amounts**

The Compute Options window includes the following settings:

- Compute Method:**
  - ☒ Normal (compound interest)
  - ☐ U.S. Rule (simple interest - no compounding)
  - ☐ Canadian
  - ☐ Rule of 78
- Canadian Options:**
  - Canadian Basis: ☒ Semiannual ☐ Annual
  - Odd Days: ☒ Straight Line ☐ Compounded
- Year Length:** ☒ 365 ☐ 364 ☐ 360
- Date Counting:** ☒ Normal ☐ 30E3/360
- ☐ Whole Amounts (only use whole dollar amounts)

Buttons at the bottom: Reset to factory defaults, Save as default, Save, Cancel.

## Input Setup

Setup your Default Compounding, Default Event, Multiple Loans, International Date Settings.

The Input Setup window includes the following settings:

- Default Compounding:** Monthly
- Default Event:** Loan
- Default date of second cash flow line:** ☒ One period after first cash flow line ☐ Same date as first cash flow line
- ☒ Show warning if line one has multiple loans
- Date Format:** ☒ Month/Day/Year ☐ Day/Month/Year
- Fraction Separator (a decimal point in the US):** .
- Thousands Separator (a comma in the US):** ,

Buttons at the bottom: Reset to factory defaults, Save as default, Save, Cancel.

## Event Names

Customize Groups and/or Events.

The Event Names window shows a list of groups on the left and a detailed view of the "Loans and Payments" group on the right.

**Groups:**

- Loans and Payments
- Deposits and Withdrawals
- Leases and Lease Payments
- Investments and Returns

**Group: Loans and Payments**

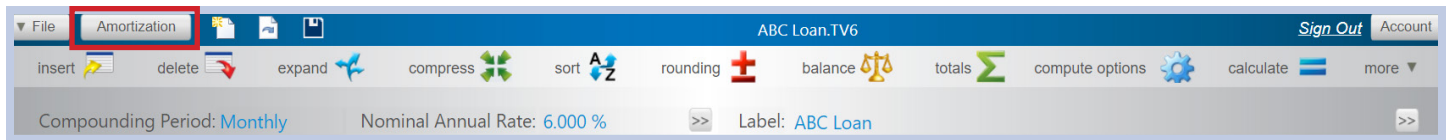
☒ Include in event list

Loan Names		Payment Names	
Name	Enumerate	Name	Enumerate
Loan	<input type="checkbox"/>	Payment	<input checked="" type="checkbox"/>

Buttons at the bottom: Add, Remove (for both Loan and Payment names).

Please note: to set the default event name for a new schedule, please close this window and select the "input setup" command.





## Amortization Schedule

Schedule showing payments and principal and interest allocation.

Generate or view the schedule by clicking the **Amortization** button above the main toolbar.

ABC Loan

Compounding Period: Monthly

Nominal Annual Rate: 6.000%

Cash Flow Data - Loans and Payments

Event	Date	Amount	Number	Period	End Date
1 Loan	03/30/2023	Points & Fees	1		
		Amount of loan			200,000.00
		Points paid on Loan 1.000%			2,000.00
		Prepaid Interest 2 Days @ 32.88			65.76
		Other charges			1,000.00
2 Payment	05/01/2023	1,199.10	360	Monthly	04/01/2053

TValue Amortization Schedule - Normal, 365 Day Year

	Date	Payment	Interest	Principal	Balance
Loan	03/30/2023				200,000.00
1	05/01/2023	1,199.10	1,000.00	199.10	199,800.90
2	06/01/2023	1,199.10	999.00	200.10	199,600.80
3	07/01/2023	1,199.10	998.00	201.10	199,399.70
4	08/01/2023	1,199.10	997.00	202.10	199,197.60
5	09/01/2023	1,199.10	995.99	203.11	198,994.49
6	10/01/2023	1,199.10	994.97	204.13	198,790.36

## Truth and Lending Disclosure

TValue amortization software handles APR calculations for consumer and commercial financing disclosure laws that require an Annual Percentage Rate (APR) similar to the Regulation Z (Reg Z), Truth in Lending Act for consumer loans.

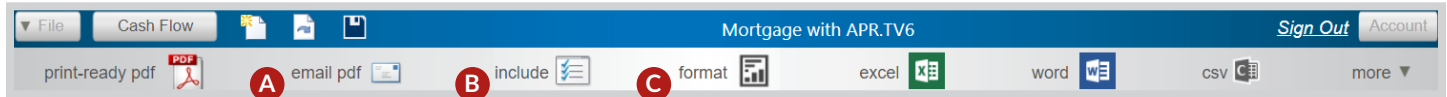
### APR - Annual Percentage Rate details

will appear at bottom of amortization schedule when activated.

355	11/01/2052	1,199.10	35.36	1,163.74	5,907.62
356	12/01/2052	1,199.10	29.54	1,169.56	4,738.06
<b>2052 Totals</b>		<b>14,389.20</b>	<b>732.22</b>	<b>13,656.98</b>	
357	01/01/2053	1,199.10	23.69	1,175.41	3,562.65
358	02/01/2053	1,199.10	17.81	1,181.29	2,381.36
359	03/01/2053	1,199.10	11.91	1,187.19	1,194.17
360	04/01/2053	1,199.10	4.93	1,194.17	0.00
<b>2053 Totals</b>		<b>4,796.40</b>	<b>58.34</b>	<b>4,738.06</b>	
<b>Grand Totals</b>		<b>431,676.00</b>	<b>231,676.00</b>	<b>200,000.00</b>	
ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed		Total of Payments	
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.		The amount you will have paid after you have made all payments as scheduled.	
6.141%	\$ 234,741.76	\$ 196,934.24		\$ 431,676.00	

## Amortization Ribbon

Create professional amortization schedules that are customizable. Features allow the user to print, send emails, along with the ability to export to PDF, Excel, Word, CSV, and XML.



### A. Email TValue Schedules

Easily email TValue schedule to someone and it will CC yourself.

This dialog box is titled 'Email Document'. It has a 'Version' section with radio buttons for '.TV6' (selected) and '.TV5'. Below this are fields for 'To:' (mpellerin@timevalue.com), 'Subj:' (TValue Document), and 'Msg:' (Please review this schedule). At the bottom are 'OK' and 'Cancel' buttons.

### B. Schedule Options

Customize information. Click on items to be included on amortization schedule.

This dialog box is titled 'Include Options'. It contains several sections of checkboxes: 'Date' (checked), 'Time' (unchecked), 'Label' (checked), 'Compounding' (checked), 'Rounding' (unchecked), 'Memo' (checked), 'Combine Events' (unchecked), 'Totals Only' (unchecked), 'Monthly' (unchecked), 'Quarterly' (unchecked), 'Annual' (checked), 'Grand' (checked), 'Nominal' (checked), 'Effective' (unchecked), 'Periodic' (unchecked), 'Daily' (unchecked), 'Rate Changes' (checked), and 'APR' (unchecked). At the bottom are buttons for 'Reset to factory defaults', 'Save as default', 'Save', and 'Cancel'.

### C. Format Options

Add information that is relevant to your presentation including putting a header and footer on your amortization schedule.

This dialog box is titled 'Format Options' and has tabs for 'Layout', 'Header', 'Footer', and 'Fonts'. The 'Layout' tab is active, showing a list of report items with checkboxes for 'Show on report'. The items are: 'Header' (checked), 'Cash Flow Data' (checked), 'Amortization Schedule' (checked), 'Rounding Message' (unchecked), 'APR' (checked), and 'Footer' (unchecked). Each item has a 'No Page Break' button next to it. On the right side, there are 'Up' and 'Down' buttons. At the bottom are buttons for 'Reset to factory defaults', 'Save as default', 'Save', and 'Cancel'.



## Account Information

Administrative options including training videos and an overview video.



## Administrative Ribbon & Setup Screen

Manage users, defaults, various setups, and track usage.

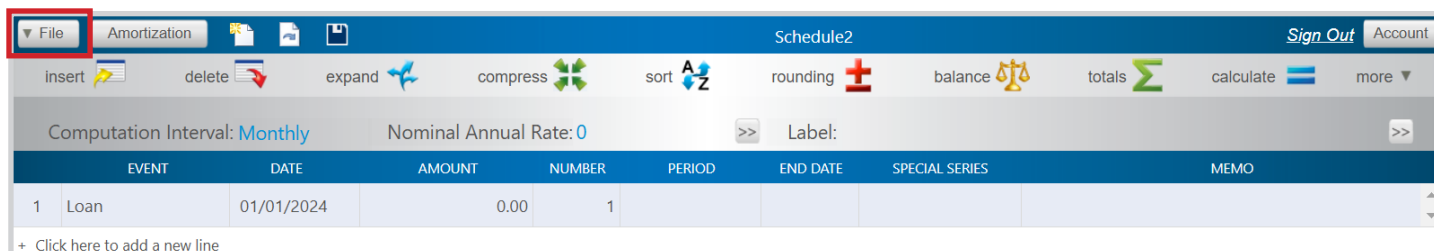
- Change your password or email addresses
- Access the TValue Online Resource page to view instructional videos and PDFs
- View the TValue Online Overview video
- Click Manage Company users tab to access the Administration tools designed into TValue Online

A screenshot of the 'Manage Company Users' setup screen in TValue Online software. The top navigation bar includes 'Main TValue Cash Flow Screen', 'Change Password', 'Change Email', 'Sign In', 'Sign Out', and 'Manage Company Users' (highlighted with a red box). Below the navigation bar, the screen title is 'Manage Company Users - TimeValue Software'. It displays statistics: 'Total number of Licenses: 1', 'Number of Unused Licenses: 0', and 'Number of Company Files: 4'. There are four radio buttons for default settings: 'Only allow company administrators to set Defaults within TValue. There will only be one set of defaults for all users.' (selected), 'Allow each user to set Defaults within TValue. Each user will have their own defaults.', 'Disable cloud storage. Users will not be allowed to save TValue files into their TValue Online account.', and 'When emailing a TValue Schedule or PDF, don't list the user's email address in the 'from' section of the email.' Below these are four buttons: 'Create New User', 'Add an Existing User to this Company', 'Reset User Password', and 'Create New Users from a CSV File'. A 'Download Usage Report (CSV File)' button is also present. A section titled 'List of Current Users:' contains a table with columns: 'Email', 'Displayed Name', 'User Phone Number', 'Is Company Administrator', 'Company Share Folder Access Type\*', 'Last Login Date', and 'Number of Personal Files'. The table shows one user: 'cmiller@timevalue.com', 'Chuck Miller', '9497271800', 'Is Company Administrator' (checked), 'FullAccess', 'Last Login Date', and 'Number of Personal Files'. Below the table, there is a section titled '\*Company Share' Folder Access Types:' with four options: 'Full Access: User can Add, Delete, Modify, and Re-name all folders and documents.', 'SubFolders Only: User can not change any folders at the top level (folders directly under 'Company Share'). Full Access for all subfolders and their documents.', 'Documents Only: User can not change or add any folders. Full Access to all documents.', and 'View Only: User can not change any folders or documents (read only).'. A final option is 'No Access: User will not see the 'Company Share' folder.'

## Administration Tools

- **Add and delete** TValue Online **users**
- Allows for the import of a large volume of users from a CSV file when initially setting up TValue Online
- **Set the folder permissions** for all of the company's TValue Online users
- The Company Administrator(s) have the ability to:
  - **Establish default settings** for all users in the company
  - **Disable** the ability of users to access the **cloud storage**

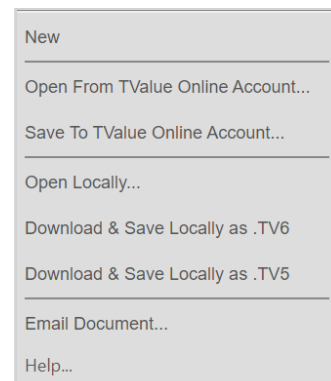
## To Open Existing TValue Version 5 Files in TValue Online



**Option 1:** Drag and drop a TValue 5 file from Windows Explorer and it will open in TValue Online.

**Option 2:** Go to **File** and **Open Locally**. Browse to the “TValue5” folder (C:\TValue5) or wherever you saved your TValue 5 files. The TValue 5 files are TValue5 Document file type (.tv5 extension). Click on the file and it will open up in TValue Online.

You can then save your file in your **TValue Online account** or **Download and Save Locally** (on your computer desktop or hard drive).



## Additional Resources

**Training Videos** - TValue Online subscribers have FREE access to the full set training videos on the various features and calculation capabilities of TValue Online software at <https://www.timevalue.com/category-training-video/tvalue-online>

**TimeValue Software Blog** - Check our BLOG page for some interesting case studies and explanations of calculations that you can do with TValue Online and other TimeValue Software products at <https://www.timevalue.com/blog>

**Frequently Asked Questions** - For answers to the most common questions relating to TValue Software, check out the FAQs page on our website at <https://www.timevalue.com/faqs-category/tvalue>

**TValue Glossary** - For definitions regarding interest rate and related terminologies usage within TValue programs visit the TVALUE GLOSSARY at <https://www.timevalue.com/tvalue-glossary>

**Applicable Federal Rates (AFRs)** - View Applicable Federal Rates from 1996 to present or subscribe to receive FREE MONTHLY AFR update notifications via email at <https://www.timevalue.com/applicable-federal-rates>

## Technical Support

If you have a question about how to solve a specific time value of money calculation using TValue software, or need help getting the most from any TimeValue Software product, be sure to contact us for help from professionals who are not only experienced with the use of the software, but also have used it to solve thousands of real life problems.

Support specialists are available Monday-Friday, 7am-5pm Pacific Time.

**Phone:** 800-426-4741 (within USA), 949-727-1800

**Email:** [support@TimeValue.com](mailto:support@TimeValue.com)