TIMEVALUE s o f t w a r e

TValue Online Software

Special Series Overview

The Special Series feature – TValue's creative financing tool

In contrast to equal and regular payments or withdrawals, some schedules call for increases, decreases, skips, or even payment allocation to interest or principal. TValue software generates these types of payments or cash flow series through the use of the Special Series.

Principal First	Amount Step	Percent Step	Skip Series	Monthly Skip								
Normal Series	Interest Only	Fixed Principal +	Existing Fixed									
Activa	ate Normal Payme	ents for the currer	nt event.									
Total pay	ment 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 allocated towards out	applied first to outs standing principal.	standing interest. Th	e remainder of	each payment is then								
OK Cancel												

Special Series Dialog

Open when you are on a Payment, Deposit, or Withdrawal line to access the various payments types. Use the Special Series dialog to create a special series of payments, deposits, or withdrawals. The Special Series options will apply only to the events on the cash flow line you are working on. Any Special Series you have specified on other cash flow lines will be unaffected.

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	Compounding	Period: Monthly	Nominal Annual F	Rate: 6.000 %	6 >>	Label:					event names	
	EVENT	DATE	AMOUNT	NUMBER	PERIOD	END DATE	SPECIAL	SERIES		MEMO	special serie	s 🔶
1	Loan	11/01/2024	150,000.00	1							loan details	Q
2	Payment	12/01/2024		24	Monthly	11/01/2026					-	
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To enter a Special Series for a cash flow line, click the untitled column to the right of the cash flow line, or choose the Special Series under the More menu.

Once you select a Special Series, it will be indicated in the far right column of the cash flow line. If no words appear (as above) the series is Normal.

Normal Series

Normal payment series is used for payments or withdrawals that are the same amount each period.

Normal is the default type of payment series on the main screen. You are entering normal payments unless a special series is selected.

Principal First	Amount Step	Percent Step	Skip Serie	ies Monthly Skip		
Normal Series	Interest Only	Fixed Principal +	Interest	Existing Fixed		
Activa	ate Normal Paym	ents for the currer	nt event.			
Total pay	ment amount:	L	Jnknown			
When you activate a l withdrawal.	Normal series, you	can enter the total ar	mount of the	payment, deposit, or		
Normal payments are allocated towards out	applied first to outs standing principal.	standing interest. Th	e remainder	of each payment is then		
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(Compounding Period: Monthly Nominal Annual Rate: 6.000 % >> Label: Normal Payments >>													
	EVENT DATE AMOUNT NUMBER PERIOD END DATE SPECIAL SERIES MEMO													
1	Loan	11/0	1/2024	500,000.00	1									
2	2 Payment 12/01/2024 Unknown 360 Monthly v 11/01/2054													
+ CI	Click here to add a new line													

To calculate normal payments in the Cash Flow Matrix:

- **1.** Enter Compounding Period, Interest Rate, Event, Date, and Amount on line 1.
- 2. Enter a payment for an "Unknown" amount on line 2.
- 3. Enter number of payments or term, then click **Calculate** to determine payment amount.

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Compounding Period: Monthly Nominal Annual Rate: 10.000 % >> Label: Fixed Principal + Interest >>													
	EVE		DATE	AMOUNT	NUMBER	PERIOD	END	D DATE SPECIA	L SERIES		MEMO		
1	Loan	11/0	1/2024	120,000.00	1								
2	Payment	12/0	1/2024	2,500.00	48	Monthly	~ 11/0	1/2028 Fixed I	Principal				
+ C	lick here to add	a new line											

To change back to normal payments:

- **1.** Click on the Special Series activated on a cash flow line to open the Special Series dialog.
- 2. Choose Normal as the series and click the Activate Normal Payments for the currently event check box.
- 3. Click OK to close the dialog.
- **4.** Enter a payment for an "Unknown" amount on line 2, then click **Calculate** to recalculate the payment amount.

Interest Only Payments

Interest only payments are typically used at the beginning of a loan or lease to help borrower with lower payments for a specific number of payments.

Do not use this series if you wish to specify the amount of the payment.

Principal First	Amount Step	Percent Step	Skip Series	Monthly Skip
Normal Series	Interest Only	Fixed Principal +	Interest Ex	kisting Fixed
Activa	ate Interest Only :	series for the curre	ent event.	
Interest C	Only payment amou	int: See Sche	dule	
When you activate an accrued interest for eapyment amounts ma	Interest Only series ach payment perioc y vary for each peri	s, TValue will calculat d. Depending on your iod.	te the amount ne r selected comp	eeded to pay the ound period, your
Each payment or with	drawal amount will	be displayed on the	amortization sc	hedule.
	OK		Cancel	

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Compounding Period: Monthly Nominal Annual Rate: 4.000 % >> Label: Interest Only											
	EVE	INT DATE	AMOUNT	NUMBER	PERIOD	END DATE	SPECIAL SERIES		MEMO		
1	Loan	11/01/20	24 100,000.00	1		_					
2	Payment	12/01/20	24 0.00	6	Monthly	05/01/2025					
+ Click here to add a new line											

To calculate payments that cover interest only:

- **1.** Enter Compounding Period, Interest Rate, Event, Date, and Amount on line 1.
- 2. Leave Payment amount empty and click in the Special Series column on line 2 to open the dialog.
- 3. Activate the Interest Only series, click OK, then enter the Number of interest only payments on line 2.

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C	Compounding Perio	d: Monthly	Nominal Annual F	Rate: 4.000	% >:	> Label: In	terest Only				>>
	EVENT	DATE	AMOUNT	NUMBER	PERIOD	END DATE	SPECIAL SERIES		MEMO		
1	Loan	11/01/2024	100,000.00	1							
2	Payment	12/01/2024	Interest Only	6	Monthly	05/01/2025	Interest Only				
3	Payment	06/01/2025	Unknown	54	Monthly ~	11/01/2029					
+ Cli	ick here to add a new line	(

- 4. Add a new Payment line, enter "Unknown" in the amount field and the number of remaining payments.
- 5. Click Calculate in toolbar

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(Compounding	Period: Monthly	Nominal Annual F	Rate: 4.000	%	>>	Label: In	terest Only					a la	>>
	EVENT	DATE	AMOUNT	NUMBER	PERIOD		END DATE	SPECIAL SERIES			MEMO			
1	Loan	11/01/2024	100,000.00	1				TValue Amorti	zation Sch	edule - Norm	al 365 Day Y	ear		
2	Payment	12/01/2024	Interest Only	6	Monthly	C	05/01/2025		Date	Payment	Interest	Principal	Balance	н
3	Payment	06/01/2025	2,026.59	54	Monthly	~ 1	1/01/2029	Loan 1	11/01/2024 12/01/2024	333.33	333.33	0.00	100,000.00 100,000.00	
+ C	lick here to add a r	new line						2024 Totals		333.33	333.33	0.00		Г
Int	erest On	ly details can b	e viewed or	n the ar	nortizat	2 3 4 5	01/01/2025 02/01/2025 03/01/2025 04/01/2025 05/01/2025	333.33 333.33 333.33 333.33 333.33	333.33 333.33 333.33 333.33 333.33 333.33	0.00 0.00 0.00 0.00 0.00	100,000.00 100,000.00 100,000.00 100,000.00 100,000.00	Γ		
SC	hedule by	/ clicking the A	mortization	button	in the t	00	lbar.	7	06/01/2025	2 026 59	333.33	1 693 26	98 306 74	

schedule by clicking the Amortization button in the toolbar.

2,026.59

1,698.90

327.69

96,607.84

07/01/2025

Interest Only with Balloon

The Interest Only series generates a series of cash flows equal to the amount of interest that has accrued since the last payment or event. TValue software will calculate the interest payment amounts.

Do not use this series if you wish to specify the amount of the payment.

Principal First	Amount Step	Percent Step	Skip Series	Monthly Skip
Activa	ate Interest Only	series for the curre	ent event.	
Interest C	Only payment amou	unt: See Sche	dule	
When you activate an accrued interest for eapyment amounts ma	Interest Only serie ach payment period y vary for each per	s, TValue will calcula d. Depending on you iod.	te the amount n r selected comp	eeded to pay the bound period, your
Each payment or with	idrawal amount will	be displayed on the	amortization sc	hedule.
	ОК		Cancel	

V	File Amortiz	ation	2					Schedul	ə12			<u>Sign C</u>	ut Account
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	Compounding	g Period: <mark>Mo</mark>	nthly	Nominal Annual F	Rate: 4.000 %	6 >>	Label: Ir	nterest Onl	y				>>
	EVEN	IТ	DATE	AMOUNT	NUMBER	PERIOD	END DATE	SPECIAL	SERIES		MEMO		
1	Loan	11/	01/2024	100,000.00	1								
2	Payment	12/	01/2024	0.00	1								
+ 0	lick here to add a	a new line											

To calculate payments that cover interest only:

- **1.** Enter Compounding Period, Interest Rate, Event, Date, and Amount on line 1.
- 2. Leave Payment amount empty and click in the Special Series column on line 2 to open dialog.
- 3. Activate Interest Only series, click OK to close dialog.
- 4. Enter number of interest only payments and click **Calculate** in the toolbar.

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C	compounding Perio	d: Monthly	Nominal Annual	Rate	11/01/2029				>>		
	EVENT	DATE	AMOUNT	NU	O Last Payment		MEMO				
1	Loan	11/01/2024	100,000.00		O First Loan						
2	Payment	12/01/2024	Interest Only		Balloon (create an additional Payment)						
+ Cli	ck here to add a new line	· · · · ·			Open Balance Ignore (add to last interest amount) OK Cancel						

5. Select **Balloon** in Rounding dialog that automatically appears.

	EVENT	DATE	AMOUNT	NUMBER	PERIOD	END DATE	SPECIAL SERIES	МЕМО
1	Loan	11/01/2024	100,000.00	1				
2	Payment	12/01/2024	Interest Only	60	Monthly	11/01/2029	Interest Only	
3	Payment	12/01/2029	100,333.33	1				Balloon
+ Clic	k here to add a new line							

Fixed Principal + Interest

The Fixed Principal + Interest series generates a series of payments or withdrawals with a fixed amount applied to principal, plus an amount to cover accrued interest. You can use the Fixed Principal + Interest series when setting up a new note that calls for payments of principal plus interest.

File Amortization

Principal First	Amount Step	Percent Step	Skip Series	Monthly Skip						
Normal Series	Interest Only	Fixed Principal +	Interest Exi	isting Fixed						
Activa	Activate Fixed Principal + Interest series for the current event.									
Principal	payment amount:		2,500.00							
Interest p	payment amount:	See Sche	See Schedule							
Total pay	ment amount:	See Sche	See Schedule							
When you activate the Fixed Principal Plus Interest series, you can specify the principal amount of the payment. TValue will calculate the accrued interest for the period and add it to the principal amount. The total payment (principal plus interest) will be displayed on the amortization schedule.										
Your payment amounts may vary over time as the interest amount decreases with each payment.										

Cancel

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				Schedul	e11				<u>Sign Out</u>	Account
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OK

(Compounding Perio	od: Monthly	Nominal Annual F	Rate: 10.000	%	>> Label: F	ixed Principal + Int	terest			>>
	EVENT	DATE	AMOUNT	NUMBER	PERIOD	END DATE	SPECIAL SERIES		MEI	мо	
1	Loan	11/01/2024	120,000.00	1							
2	Payment	12/01/2024	0.00	1							
+ Cl	ck here to add a new lir	ne									

T	File Amor	ization	2					Schedule	11			<u>Sign C</u>	Dut Account
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	Compoundi	ng Period: Mo	onthly	Nominal Annual F	late: 10.00	0 %	>> Label:	Fixed Princip	al + Intere	st			>>
	EVI	INT	DATE	AMOUNT	NUMBER	PERIOD	END DATE	SPECIAL S	ERIES		MEMO		
1	Loan	11/	/01/2024	120,000.00	1								
2	Payment	12/	/01/2024	2,500.00	48	Monthly	~ 11/01/202	8 Fixed Prir	ncipal				
+ (lick here to add	a new line											

To enter payments with a fixed amount applied to principal:

- **1.** Enter Compounding Period, Interest Rate, Event, Date, and Amount on line 1.
- **2.** Add a Payment line and click under Special Series column on line 2 to open the dialog.
- Activate the Fixed Principal + Interest series, enter amount to be applied to principal, and click OK to close dialog.
- **4**. Enter the number of payments, then click **Calculate** in the toolbar.

TValue automatically calculates the appropriate interest and adds it to each principal payment when the amortization schedule is prepared.

Cas	Cash Flow Data - Loans and Payments											
	Event	Date	Amoun	t Number	Period E	nd Date						
1	Loan	11/01/2024	120,000.00) 1								
2	Payment	12/01/2024	Fixed Principa	ıl 48	Monthly 11	/01/2028						
	Principal (payment amou	nt 2,500.00)								
ΤVa	alue Amort	ization Sche	edule - Norma	l, 365 Day Y	ear							
		Date	Payment	Interest	Principal	Balance						
	Loan	11/01/2024				120,000.00						
	1	12/01/2024	3,500.00	1,000.00	2,500.00	117,500.00						
202	4 Totals		3,500.00	1,000.00	2,500.00							
	2	01/01/2025	3,479.17	979.17	2,500.00	115,000.00						
	3	02/01/2025	3,458.33	958.33	2,500.00	112,500.00						
	4	03/01/2025	3,437.50	937.50	2,500.00	110,000.00						
	5	04/01/2025	3,416.67	916.67	2,500.00	107,500.00						
	6	05/01/2025	3,395.83	895.83	2,500.00	105,000.00						
	7	06/01/2025	3,375.00	875.00	2,500.00	102,500.00						
	8	07/01/2025	3,354.17	854.17	2,500.00	100,000.00						
	9	08/01/2025	3,333.33	833.33	2,500.00	97,500.00						
	10	09/01/2025	3,312.50	812.50	2,500.00	95,000.00						
	11	10/01/2025	3,291.67	791.67	2,500.00	92,500.00						
	12	11/01/2025	3,270.83	770.83	2,500.00	90,000.00						
	13	12/01/2025	3,250.00	750.00	2,500.00	87,500.00						
202	5 Totals		40,375.00	10,375.00	30,000.00							

Existing Fixed

An Existing Fixed series is used to generate cash flows for an existing fixed principal or interest only series at any date in the life of the loan.

An Existing Fixed series is used to compute the value of an existing loan. Do not use it to set up a new loan.

Principal First	Amount Step	Р	ercent Step	Skip Ser	ies	Monthly Skip	
Normal Series	Interest Only	Fix	ked Principal +	Interest	Exi	sting Fixed	
🗹 Activa	ate Existing Fixed	d ser	ies for the cu	rrent event			
Note bala	ance:			0.00			
Rate for	note:			0.000 %			
Principal	payment:						
Interest p	ayment:		See Sche				
An Existing Fixed seri	es is NOT used for	doing	g fixed principa	l payments.	See F	Principal First series.	
Use this type of series from the rate specified	s to value an existir d in the orginal note	ng fixe e. Als	ed payment to o good for disc	principal not ounting inte	te at a rest o	rate that is different nly payments.	
					_		

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C	ompounding Period	d: Annual	Nominal Annual F	Rate: 10.000	% >	> Label: S	pecial Seri	es Existing	Fixed			>>	
	EVENT	DATE	AMOUNT	NUMBER	PERIOD	END DATE	SPECIAL	SERIES		MEMO			
1	Loan	02/01/2020	1,000,000.00	1									
2	Payment	02/01/2021	100,000.00	1									
3	Payment	02/01/2022	100,000.00	9	Annual	02/01/2030							
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OK

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		CAPAIN		Z Activa	ate Existing Fixed	d series for the current ever	nt.			more
	compounding Perio	od: Annual	Nomir	Note bala	ance:	900.00				>>
	EVENT	DATE	AM	Rate for r	note:	4.000 %		MEMO		
1	Loan	02/01/2020		Principal	payment:	100,000.00				
2	Payment	02/01/2021		Interest p	payment:	See Schedule				
3	Payment	02/01/2022		An Existing Fixed serie	es is NOT used for	doing fixed principal payments	s. See Principal First series.			
+ Cli	ck here to add a new lir	ie		Use this type of series from the rate specified	s to value an existir d in the orginal note	ng fixed payment to principal ne e. Also good for discounting int	ote at a rate that is different erest only payments.			
					ОК	Cancel				

To generate cash flows from an existing fixed principal series:

- 1. Click under Special Series on a cash flow line to open Special Series dialog and activate the Existing Fixed series.
- **2.** In the Note balance field, enter the **Balance** that is remaining on the existing note. This balance will be used to compute the interest for each period.
- 3. Enter the Note Rate. This rate will be used to calculate the total payment amount.
- **4.** Enter the **Principal Payment** that will be made each period. The total payment for each period is the combination of the entered principal amount and the computed interest for each payment.
- 5. Click OK when you are finished to close the dialog.

After you close the dialog, the principal payment will be displayed in the Amount field on the Cash Flow Data window. You can then enter the total number of payments in the Amount field. TValue amortization software will automatically calculate the payment amounts when the amortization schedule is prepared.

Principal First

Principal First payments allocate payments towards principal first even if there is outstanding interest due.

This allocation of payments is only available with U.S. Rule (simple interest) amortization.

	Normal Series	Interest Only	Fixed Principa	al + Interest	Existing Fixed				
	Principal First	Amount Step	Percent Step	Skip Series	Monthly Skip				
	Activa	ate Principal First	series for the c	urrent event.					
	Total pay	ment amount:		1,000.00					
P	rincipal First allows ontinue to increase.	payments to be ap Requires U.S. Rule	plied to principal fi e compute method	rst and allows t	the interest balance to				
		ОК		Cancel					
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(Computation I	Interval: Monthly	Nominal Annual F	Rate: 5.000 9	% >>	Label: P	rincipal First Pay	ments			>>
	EVENT	DATE	AMOUNT	NUMBER	PERIOD	END DATE	SPECIAL SERIES		МЕМО		
1	Loan	11/01/2024	50,000.00	1							
2	Payment	12/01/2024	1,151.46	1							
3	Payment	01/01/2025	1,151.46	1							
4	Payment	02/01/2025	1,151.46	1							
5	Payment	03/01/2025	1,151.46	1							
6	Payment	04/01/2025	1,000.00	1							
7	Payment	04/01/2025	1,151.46	1							
8	Payment	05/01/2025	1,151.46	1							
9	Payment	06/01/2025	1,151.46	1							
+ Cli	ck here to add a r	new line									
U.S	. Rule (no comp	oounding), 365 Day Year							TValue™	Online by TimeVa	alue Software™

To allocate additional payments to principal:

- 1. Enter loan information and solve for Normal payments, then click **Expand** to open loan details.
- 2. Click Insert to add line where you want to apply the additional payment.
- **3.** Click in the Special Series column on new payment line to open dialog.
- 4. Activate Principal First series and enter the payment amount, then click OK to close dialog.

	EVENT	DATE	AMOUNT	NUMBER	PERIOD	END DATE	SPECIAL SERIES	MEMO
1	Loan	11/01/2024	50,000.00	1				
2	Payment	12/01/2024	1,151.46	4	Monthly	03/01/2025		
3	Payment	04/01/2025	1,000.00	1			Principal First	
4	Payment	04/01/2025	1,151.46	Unknown	Monthly ~	Pending		

	EVENT	DATE	AMOUNT	NUMBER	PERIOD	END DATE	SPECIAL SERIES	МЕМО
1	Loan	11/01/2024	50,000.00	1				
2	Payment	12/01/2024	1,151.46	4	Monthly	03/01/2025		
3	Payment	04/01/2025	1,000.00	1			Principal First	
4	Payment	04/01/2025	1,151.46	42	Monthly	09/01/2028		
5	Payment	10/01/2028	1,107.53	1				

5. Click Sort to compress cash flow lines.

6. Since the loan has been accelerated you now need to change the term on line 4 to Unknown, then click Calculate.

Amount Step

The Amount Step series generates a series of amounts that increase or decrease by a fixed dollar amount after a specified number of payments.

This is sometimes referred to as a dollar step series.

Normal Series Interest Only	Fixed Principa	I + Interest	Existing Fixed
Principal First Amount Step Pe	ercent Step	Skip Series	Monthly Skip
Activate Amount Step seri	es for the cu	rrent event.	
Starting amount:		Unknown	
Amount change per level:		0.00	
Number made before change:		1	
When you activate an Amount Step series, yo decrease by a given amount after a specified	ou can generat number of pay	e a series of cash ments or withdra	n flows that increase or awals.
Your amounts may vary over time and will be	displayed on t	he amortization s	schedule.

Cancel

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C	Compounding Perio	d: Quarterly	Nominal Annual F	Rate: 7.500	%	Label: A	mount Step S	pecial Se	eries			>>
	EVENT	DATE	AMOUNT	NUMBER	PERIOD	END DATE	SPECIAL SERI	IES		MEMO		
1	Deposit	01/01/2025	500.00	40	Quarterly	10/01/2034						
2	Withdrawal	01/01/2035	Unknown	1								
+ Cli	ck here to add a new line	9										

OK

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	insert ᠵ de	lete 🏹 🛛 expand 🕈	* 0	Principal First Amount Step Per	rcent Step Skip Series	Monthly Skip	input setup	calculate 💳	more v
	Compounding P	eriod: Quarterly	Nomir	Activate Amount Step serie	es for the current event.				>>
	EVENT	DATE	AM	Starting amount:	500.00		MEMO		
1	Deposit	01/01/2025		Amount change per level:	50.00				
2	Withdrawal	01/01/2035		Number made before change:	4				
+ C	lick here to add a new	w line		When you activate an Amount Step series, you decrease by a given amount after a specified	u can generate a series of car number of payments or witho	sh flows that increase or Irawals.			
				Your amounts may vary over time and will be	displayed on the amortization	n schedule.			
				ок	Cancel				

To enter deposits that increase or decrease by a set amount:

- **1.** Enter the first deposit amount and number on line 1.
- 2. Enter "U" as Withdrawal amount on line 2, then click in the Special Series column to activate the Amount Step series.
- **3.** Enter the change amount in the Amount change per level, and the number of payments that occur at each level. For example, if you want four payments and then an increase, enter 4 in the Number made before change field.
- **4.** Click **OK** to close the dialog when finished.
- **5.** Click **Calculate** and TValue will automatically calculate the step amounts.

Amount Step details can be viewed on the amortization schedule or on the Cash Flow Matrix by clicking **Expand**.

TValue Amorti	zation Sch	edule - Norm	nal, 365 Day Ye	ear		
	Date	Deposit	Withdrawal	Interest	Net Change	Balance
Deposit	01/01/2025	500.00			500.00	500.00
Deposit	04/01/2025	500.00		9.38	509.38	1,009.38
Deposit	07/01/2025	500.00		18.93	518.93	1,528.31
Deposit	10/01/2025	500.00		28.66	528.66	2,056.97
2025 Totals		2,000.00	0.00	56.97	2,056.97	
Deposit	01/01/2026	550.00		38.57	588.57	2,645.54
Deposit	04/01/2026	550.00		49.60	599.60	3,245.14
Deposit	07/01/2026	550.00		60.85	610.85	3,855.99
Deposit	10/01/2026	550.00		72.30	622.30	4,478.29
2026 Totals		2,200.00	0.00	221.32	2,421.32	
Deposit	01/01/2027	600.00		83.97	683.97	5,162.26
Deposit	04/01/2027	600.00		96.79	696.79	5,859.05
Deposit	07/01/2027	600.00		109.86	709.86	6,568.91
Deposit	10/01/2027	600.00		123.17	723.17	7,292.08

Percent Step

The Percent Step series generates a series of amounts that increase or decrease by a given percentage each year or after a specified number of payments or withdrawals.

This series is useful for periodic payment increases due to inflation.

Normal Series Interest Only	Fixed Principa	al + Interest	Existing Fixed								
Principal First Amount Step	Percent Step	Skip Series	Monthly Skip								
Activate Percent Step	series for the cu	irrent event.									
Starting amount:		5,000.00									
Percent change per level:		2.000 %									
Number made before chang	e:	12									
When you activate a Percent Step series, decrease by a given percentage after a s	, you can generate pecified number o	a series of cash f payments or wi	flows that increase or thdrawals.								
Your amounts may vary over time and will be displayed on the amortization schedule.											
ок		Cancel									

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(Compoundin	g Period: M	onthly	Nominal Annual F	Rate: 5.000	%	>> La	abel: Percent S	ep Special S	eries			>>
	EVE	νT	DATE	AMOUNT	NUMBER	PERIOD	END	D DATE SPECIA	L SERIES		MEMO		
1	Loan	01	1/01/2025	Unknown	1								
2	Payment	02	2/01/2025	5,000.00	240	Monthly	~ 01/0	1/2045					
+ C	lick here to add a	a new line											

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	Con	npounding Period	i: Monthly	Nominal Annual F	late: 5.000	%	> Label: P	ercent Step S	pecial Se	eries			>>
		EVENT	DATE	AMOUNT	NUMBER	PERIOD	END DATE	SPECIAL SER	IES		MEMO		
Γ	1 L	oan	01/01/2025	890,938.24	1								
L	2 P	ayment	02/01/2025	5,000.00	240	Monthly	01/01/2045	Percent Ste	ep				
+	Click h	ere to add a new line											

To enter payments that increase or decrease by a set percentage:

- 1. Enter Compounding Period, Interest Rate, Event, Date, and "Unknown" Amount on line 1.
- 2. Enter payment amount and number of payments on line 2, then click the Special Series column to open dialog.
- **3.** Activate the **Percent Step** series, then enter the first payment amount, the percentage of each increase or decrease.

(For a decrease, precede the percent with a minus (-) sign, and number of payments that occur before each change.)

- **4.** Click **OK** when you are finished to close the dialog.
- **5.** Click **Calculate** in the toolbar and TValue will automatically calculate the present value of the cash flows that have been stepped up.

Percent Step details can be viewed on the amortization schedule or on the Cash Flow Matrix by clicking **Expand**.

Starting an Percent ch	mount nange per level	5,000.00 2.000%			
Number m	ade before cha	nge 12			
		dula Namal	265 Day Vear		
I value Amorti	zation Sche	aule - Normal,	305 Day tear		
	Date	Payment	Interest	Principal	Balance
Loan	01/01/2025				890,938.24
1	02/01/2025	5,000.00	3,712.24	1,287.76	889,650.48
2	03/01/2025	5,000.00	3,706.88	1,293.12	888,357.36
3	04/01/2025	5,000.00	3,701.49	1,298.51	887,058.85
4	05/01/2025	5,000.00	3,696.08	1,303.92	885,754.93
5	06/01/2025	5,000.00	3,690.65	1,309.35	884,445.58
6	07/01/2025	5,000.00	3,685.19	1,314.81	883,130.77
7	08/01/2025	5,000.00	3,679.71	1,320.29	881,810.48
8	09/01/2025	5,000.00	3,674.21	1,325.79	880,484.69
9	10/01/2025	5,000.00	3,668.69	1,331.31	879,153.38
10	11/01/2025	5,000.00	3,663.14	1,336.86	877,816.52
11	12/01/2025	5,000.00	3,657.57	1,342.43	876,474.09
2025 Totals		55,000.00	40,535.85	14,464.15	
12	01/01/2026	5,000.00	3,651.98	1,348.02	875,126.07
13	02/01/2026	5,100.00	3,646.36	1,453.64	873,672.43
1/	03/01/2026	5 100 00	2 610 20	1 150 70	970 010 72

Skip Series

The Skip Series generates a series that skips certain payments, withdrawals, or deposits. This situation usually occurs when you want to match payments or withdrawals with seasonal cash flow patterns. For monthly cash flows, use Monthly Skip.

Normal Series	Interest Only	Fixed Principa	al + Interest	Existing Fixed					
Principal First	Amount Step	Percent Step	Skip Series	Monthly Skip					
Z Activ	vate Skip series for	the current eve	ent.						
Numbe	r to make:		3						
Amount	when made:		Unknown						
Numbe	r to skip:		1						
Amount	when skipped (if any)	:	0.00						
When you activate a "made" amounts, ar	Skip series, TValue w d a number of "skippe	ill create a series ed" amounts.	that alternates b	etween a number of					
Note: The Monthly S	kip series may be eas	ier to use for mo	nthly skip payme	nt loans.					
	ок		Cancel						

V F	ile Amortiz	ation						Schedu	le2			<u>Sign C</u>	Out Account
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(Compoundin	g Period: Quarter	rly N	ominal Annual F	late: 6.500	%	> Labe	el: Skip Series					>>
	EVE	IT DATE		AMOUNT	NUMBER	PERIOD	END D/	ATE SPECIAL	SERIES		MEMO		
1	Loan	11/01/2	024	120,000.00	1								
2	Payment	02/01/2	025	Unknown	20	Quarterly ~	11/01/2	2029					
+ C	lick here to add a	new line											

To generate a series with regularly skipped payments:

- 1. Enter Compounding Period, Interest Rate, Event, Date, and Amount on line 1.
- **2.** Enter a payment for an "Unknown" amount, enter number of payments in term, then click in the **Special Series** column on line 2 to open dialog.
- **3.** Activate the **Skip Series** and enter the number of payments (or deposits or withdrawals) to make before the first skipped payment, and the number of payments (or deposits or withdrawals) to skip. You can also enter the amount (if any) to be made on skipped periods in the Amount when skipped field. Amount is usually zero.
- 4. Click **OK** when you are finished to close the dialog.

Matrix by clicking **Expand**.

5. Click **Calculate** and TValue will automatically amortize the loan amount over the remaining payments.

▼ Fi	e Amortization	* 2				Skip Seri	es Special	Series.TV6				Sign Out Account
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C	compounding Period	d: Quarterly	Nominal Annual F	Rate: 6.500 %	>>	Label: Skip	p Series					>>
	EVENT	DATE	AMOUNT	NUMBER	PERIOD	END DATE	SPECIAL SE	ERIES		MEMO		
1	Loan	11/01/2024	120,000.00	1			Numbert	maka	2			
2	Payment	02/01/2025	9,359.53	1			Amount w	hen made	9,359.53			
3	Payment	05/01/2025	9,359.53	1		n A	Number to Amount w	o skip hen skipped	1 0.00			
4	Payment	08/01/2025	9,359.53	1								
5	Payment	11/01/2025	0.00	1		I Value	e Amort	ization Sch	edule - Norma	I, 365 Day Y	ear	
6	Payment	02/01/2026	9,359.53	1			Loan	Date 11/01/2024	Payment	Interest	Principal	120,000.00
7	Payment	05/01/2026	9,359.53	1		2024 T	otals		0.00	0.00	0.00	
8	Payment	08/01/2026	9,359.53	1			1 2 3	02/01/2025 05/01/2025 08/01/2025	9,359.53 9,359.53 9,359.53	1,950.00 1,829.60 1,707,23	7,409.53 7,529.93 7,652,30	112,590.47 105,060.54 97 408 24
9	Payment	11/01/2026	0.00	1			4	11/01/2025	0.00	1,582.88	-1,582.88	98,991.12
						2025 T	otals		28,078.59	7,069.71	21,008.88	
Ski am	p Series deta ortization sc	ails can be hedule or o	viewed on the Cash	he Flow			5 6 7 8	02/01/2026 05/01/2026 08/01/2026 11/01/2026	9,359.53 9,359.53 9,359.53 0.00	1,608.61 1,482.65 1,354.65 1,224.57	7,750.92 7,876.88 8,004.88 -1,224.57	91,240.20 83,363.32 75,358.44 76,583.01

11

2026 Totals

28,078.59 5,670.48

22,408.11

Monthly Skip

The Monthly Skip series generates a series that skips selected months for certain payments, withdrawals, or deposits. This situation commonly occurs when you want to match payments or withdrawals with seasonal cash flow patterns.

Matrix by clicking **Expand**.

Normal Series	Interest	Only Fixe	d Principal + Interest		Existing Fixed							
Principal First	Amount St	ep Perce	nt Step	Skip Serie	s Monthly Skip							
Activate Monthly Skip series for the current event.												
Regular r	nonthly amou	unt:		Unknow	n							
Amount o	on skipped m	ionths (if any):		0.0	0							
Select months to skip:												
	🗹 January 🛛 April				october							
🗹 February 🛛 May				t 🗆 N	ovember							
	March	🗌 June	Septer	nber 🗹 D	ecember							
	0	к		Cancel								

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	Compounding Period: Monthly Nominal Annual Rate: 6.500 % >> Label: Monthly Skip Special Series											>>
	EVENT	DATE	AMOUNT	NUMBER	PERIOD	END DATE	SPECIAL	SERIES		MEMO		
1	Loan	11/01/2024	95,000.00	1								
2	Payment	12/01/2024	Unknown	60								
+ Click here to add a new line												

To generate a series with skipped monthly payments:

- **1.** Enter Compounding Period, Interest Rate, Event, Date, and Amount on line 1.
- 2. Enter a payment for an "Unknown" amount, enter number of payments in term, then click in the Special Series column on line 2 to open the dialog.
- 3. Activate the Monthly Skip series and enter the amount to be made on skipped months in the Amount on skipped months field. This amount can be 0 or can be any amount you choose.
- 5. Select the months to skip during the series, then click OK to close dialog.
- 6. Click Calculate and TValue will automatically amortize the loan amount over the remaining payments.

▼ File	e Amortizati	ion 🎦 📩 💾				Monti	nly Skip Spec	cial Series.TV	6				Sign Out Ad
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C	ompounding	Period: Monthly	Nominal Annual F	Rate: 6.500 %	5 >>	Label:	Monthly Sk	ip Special S	eries				
	EVENT	DATE	AMOUNT	NUMBER	PERIOD E	ND DATE	SPECIAL	SERIES			МЕМО		
1	Loan	11/01/2024	95,000.00	1									
2	Payment	12/01/2024	0.00	1		0	h Elaw D			d Deumeente			
3	Payment	01/01/2025	0.00	1		Cas	Event	Data - Loa	ns an	d Payments	Number	Doriod	End Data
4	Dourmont	02/01/2025	0.00	1		1	Loan	11/01/20)24	95.000.00	Number 1	Period	End Date
4	Payment	02/01/2025	0.00	1		2	Payment	12/01/20)24	Monthly Skip	60	Monthly	11/01/2029
5	Payment	03/01/2025	0.00	1			Regular	monthly an	nount	2,818.74			
6	Payment	04/01/2025	2,818.74	1			Amount Months	on skipped to skip: Jan	months uary, Fe	s 0.00 ebruary, March,	December		
7	Payment	05/01/2025	2,818.74	1				•					
0	Decement	00/01/0005	0.010.74			TVa	lue Amo	rtization S	Sched	ule - Normal	, 365 Day \	'ear	
8	Payment	06/01/2025	2,818.74	1				Date	P	Payment	Interest	Principa	Balance
9	Payment	07/01/2025	2,818.74	1			Loar	n 11/01/20)24	0.00	544.50	544.50	95,000.00
10	Payment	08/01/2025	2.818.74	1		l	1	1 12/01/20	J24	0.00	514.58	-514.58	3 95,514.58
	,		_,			202	4 Totals			0.00	514.58	-514.58	5
							2	2 01/01/20	025	0.00	517.37	-517.37	96,031.95
Ло	nthly Ski	ip details can b	e viewed or	n the			3	3 02/01/20	J25	0.00	520.17	-520.17	96,552.12
							Ļ	+ 03/01/20	JZƏ 125	2 818 74	525.89 525.82	-522.95	97,075.11 0 04 782 10
amortization schedule or on the Cash Flow							é	5 05/01/20	025	2.818.74	513.40	2,292.92	92.476.85
1	المريد المناط	icking Expand			7	7 06/01/20	025	2,818.74	500.92	2,317.82	90,159.03		

Contact our TValue Support Team Monday-Friday, 7am-5pm Pacific Time, at **info@TimeValue.com**, or call **800-426-4741** 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.



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