

Quattro Pro Template Help

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Templates from KMT Software, Inc.

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401k Planner

Use this template to forecast the growth in value of your 401K plan and to project the monthly income you will receive from the plan upon your retirement. It also compares the wealth accumulation in the 401K plan in contrast to the growth of a taxable savings plan. The forecasted monthly income during retirement is pre-tax. Of course, your after-tax retirement income will depend on the marginal tax rates at that time.

To use this template, click File ► New, then select the template from the list.

Five Year Projections

This template projects the key financial figures for a company over five years. The projections include abbreviated income and cash flow statements, and a balance sheet. Enter the beginning year of the analysis in the cell provided. The other year headings will be calculated automatically. Please note that the entry cells for "Cash outflow" require negative numbers.

To use this template, click File ► New, then select the template from the list.

Ad Media Expenditures

This template can be used to summarize actual advertising expenditures or to plan expenditures for an upcoming 12-month period. It is made up of three common advertising media: print, broadcast, and direct mail. The totals for each category, totals for the year, and the grand total for the advertising expenditures for a 12-month period are calculated. Enter the name of the first month in the first column, and the remaining month names will automatically adjust.

To use this template, click File ▶ New, then select the template from the list.

Auto Expense Report

Use this template to keep a record of your business-related auto expenses. The dates in the report are calculated from the "Ending Date" field. If you wish to use a period of time other than one week, make individual entries in the date and odometer reading columns. If you are not reimbursed for expenses, you may want to clear the signature section at the bottom of the form.

To use this template, click File ▶ New, then select the template from the list.

Avg Selling Price Analysis

The Average Selling Price Analysis template allows you to calculate the average selling price for each of multiple products sold across multiple distribution channels. It also calculates the simple average selling price of the products sold in each channel. The average selling price on products is useful in situations where product pricing is not uniform across all customers because of cash discounts, quantity discounts, promotional activities, and the timing of purchase contracts in rapidly fluctuating markets.

To use this template, click File ► New, then select the template from the list.

Bill of Lading

Use this template to prepare a Bill of Lading form. It should be used in duplicate (or triplicate) with one copy to accompany the shipment and one to be retained by the shipper. A third copy may be required by the carrier as proof of delivery. You may prepare this form in the worksheet or print it and fill it out by hand.

To use this template, click File ► New, then select the template from the list.

Break Even Analysis

This template forecasts the break-even point and the sales volume level needed to achieve a profit goal. The break-even point is the sales volume that is sufficient to cover both fixed and variable costs. At the break-even point the company does not produce a profit or loss -- it simply earns just enough revenue to cover all costs. When entering the variable cost data, keep in mind that it is per unit data while fixed costs are totals. If you want to know the level of sales need to achieve a particular profit, you can enter the target operating income for the period.

To use this template, click File ▶ New, then select the template from the list.

Buy vs Lease Car

Use this template to analyze whether to buy or lease a car. It assumes that the discount for present value and the cost of borrowing are different, though they could be equal. Also the lease term is the duration of the lease in months.

The tax consequences of a lease and a purchase may be significant and will vary in each instance. See your tax advisor if taxation enters the picture. Always check with your professional advisors before you make an important financial decision.

To use this template, click File ► New, then select the template from the list.

Capital Gains and Losses

This template will help you keep track of your investments. At year end, use it to see if you have any investment losses that may be used to offset gains. Enter data in the appropriate columns. Net Proceeds means the actual amount you realize from a sale, not the price for which you sell.

To use this template, click File ► New, then select the template from the list.

Cash Budget

Use this template to plan the cash flow for your business. The beginning cash balance is entered in the first month and calculated for all subsequent months. Note that the Total column summarizes the entire year, from the first month's beginning balance to the last month's ending balance. Change the starting month by typing the first three letters of the month at the top of the first column. The other month headings will be calculated by formulas.

To use this template, click File ► New, then select the template from the list.

Statement of Cash Flows

Cash is the lifeblood of any business. This template summarizes the events and transactions that affect the cash position of a company. The Statement of Cash Flows, formerly called the Sources and Uses of Funds Statement, shows the cash inflows and outflows in three important areas: operations, investing, and financing. When entering cash flows, be sure to enter a negative number for any amounts paid.

To use this template, click File ► New, then select the template from the list.

Cash Receipt

This template allows you to both give a receipt to customers for cash received and to keep receipts for yourself for cash disbursed. Enter a number in the first receipt and formulas will calculate other receipts to be numbered them consecutively.

To use this template, click File ► New, then select the template from the list.

CD Switch Analysis

This template helps you decide whether to take the interest penalty on a CD, or wait until it matures. When seeking higher CD yields, you must consider the opportunity cost of switching from a lower-yielding CD that carries a penalty for early withdrawal to a higher-yielding CD. Please note that this analysis works only if you are switching to a CD with a life equal to or greater than the number of months remaining on the current CD.

To use this template, click File ► New, then select the template from the list.

Sales Channel Analysis

Use this template to analyze your distribution channel sales volume. Enter annual sales volume in both units and dollars for each of your major distribution channels. Each channel's sales is calculated as a percentage of the total sales. Average monthly volume is also calculated as a simple average (total divided by 12).

To use this template, click File ► New, then select the template from the list.

Closing Costs

Use this template to help estimate closing costs when you buy a home or condo unit. The template is not meant to replace the official HUD settlement costs template used at a real estate closing. Rather, it is a working model that you can use as a checklist for your own information and to prepare for the closing.

To use this template, click File ► New, then select the template from the list.

College Costs

Use this template to begin a college funding plan for one or more children. If you have more than four children, you will have to run the template twice. Make sure you enter percentages as decimals (.06 for 6%). Some data applies to all children (such as the inflation rate and the return on savings), while some can be applied either to all children generally or to each child individually. The number of years in college and current tuition costs, for instance, can be applied generally or individually. Current savings, however, must be assigned individually.

To use this template, click File ► New, then select the template from the list.

Commission Report

Use one template for each salesperson to record sales, commission rates, and commissions payable. This template can be used either on paper or electronically, though the commission calculations done electronically will save you time.

To use this template, click File ► New, then select the template from the list.

Consumer Debt Manager

Use this template to keep track of your consumer debt. Consumer debts are personal loans, credit cards, lines of credit, and personal obligations other than your home mortgage. As a rule of thumb, you should keep your monthly consumer debt payments to no more than 15% of your monthly take-home pay.

To use this template, click File ► New, then select the template from the list.

Credit Card Log

Use this template to track all your ATM or "bank" credit, membership, and telephone cards. The form can be filled out either on paper or electronically. However, since very little will likely change from year to year, it will save time to maintain the data in the spreadsheet.

To use this template, click File ► New, then select the template from the list.

Disability Insurance

This template helps you determine the additional disability insurance you need. The analysis is a "what-if"--what if a breadwinner cannot work because of a disability? Will other income sources be sufficient? Do the analysis for each "wage earner" in your household.

To use this template, click File ► New, then select the template from the list.

Discretionary Income Plan

Use this template to set a personal disposable income goal. It will help you get a handle on expenses. You enter the dollar amounts of the expenditures, and the template calculates the percentages.

To use this template, click File ► New, then select the template from the list.

Daily Time Sheet

This template helps you keep track of the time you spend on a job or at various tasks. The template calculates the difference between start and stop times. This is an excellent form for professionals who track their time on various assignments and with clients. You may enter data directly into the worksheet, or print a blank form and fill it out on site.

To use this template, click File ► New, then select the template from the list.

Direct Marketing Analysis

Use this template to run the numbers on a direct marketing campaign. It includes a breakdown of gross margin of the product being sold, the cost of the direct mail piece, and an analysis of the profit. For some mailings, you may know the total cost of each mail unit but not know the breakdown costs for the individual components. In this case, simply enter the total unit cost into the "other" calculation cell, then enter the label "Total cost" in the cell to its left.

To use this template, click File ► New, then select the template from the list.

Estate Liquidity Analysis

This template allows you to forecast the liquidity of your estate at death. It can be used for two people to determine if the liquid assets will be sufficient to cover final expenses for each of the deaths. For large estates, both Federal estate taxes and State death taxes will need to be estimated. Consult your tax accountant for estimates of those liabilities.

To use this template, click File ► New, then select the template from the list.

Job Estimate

Use this template to prepare a job estimate for a prospective or existing customer. Enter the customer's name and address in the box marked "To:," enter a description of the job in the space provided, then complete the itemized estimate.

To use this template, click File ► New, then select the template from the list.

Expense Budget

Use this template to plan the personnel and operating expenses for a company or department. The template compares estimated and actual expenses and may be filled out in two steps. Enter the company or department name and the date in the spaces provided. Then enter the remaining information in the cells provided. The template automatically calculates the dollar and percentage difference between estimated and actual figures.

To use this template, click File ▶ New, then select the template from the list.

Expense Report

This template is a standard but flexible expense report template. Meals are subtotaled separately to make tax calculations simpler at year end. Enter the mileage reimbursement rate. Enter the ending date of the week in the cell labeled "Period Ending." The dates in the column headings will be automatically calculated based on this date.

To use this template, click File ► New, then select the template from the list.

Financial Comparison

Use this template to compare your company with an average firm in your industry. The financial comparison analysis is a diagnostic tool that will help you pinpoint previously unnoticed strengths and weaknesses. Totals, shareholders' equity, and financial ratios are calculated automatically after all financial data is entered.

To use this template, click File ► New, then select the template from the list.

Financial Calculator

This template contains 10 common financial calculations. Most are self-explanatory, but a few need further explanation. Future Value of an Annuity is the future value of a series of periodic investments of an equal amount. Annuitizing a Future Amount is the equal periodic payments that you could withdraw from an investment. After- tax Real Rate of Return on Investment is the annual return on your investment after taxes and inflation have been deducted. Tax-free Equivalent Yield converts a taxable return to an after-tax return. Taxable Equivalent Rate for Tax-free Yield converts a tax-free yield, such as that of a municipal bond, to a taxable yield so you can comparison shop for yields.

To use this template, click File ► New, then select the template from the list.

G&A Expense Budget

This template compares actual general and administrative (G&A) expenses with budget amounts for the current month and the year to date. Fixed expenses generally are stable over the course of the year, while variable expenses change with the level of activity. Variances and totals are calculated automatically after data is entered in the template.

To use this template, click File ▶ New, then select the template from the list.

Gain on the Sale of a Home

Use this template to calculate the capital gains tax that may be due on the sale of a personal residence. The template will calculate the tax due on a sale if the new home costs less than the sale price of the old home. Check with your professional advisors as to whether you qualify for and should use the "over age 55" capital gains tax exclusion.

To use this template, click File ► New, then select the template from the list.

Income Planning Worksheet

Use this template at or near the beginning of the year to lay out an overall financial strategy for the coming year. Use your Federal Income Tax Form 1040 as the source for most of the input values.

To use this template, click File ► New, then select the template from the list.

Income Statement

This template is a financial report for businesses. It can be used to report the condition of the firm to management and can be presented to lenders to obtain financing. Enter data for the current month and the year to date. Each line item is automatically calculated as a percentage of net sales.

To use this template, click File ▶ New, then select the template from the list.

Insurance Coverage

Use this template to help evaluate insurance needs for a business. The report monitors insurance coverage to make sure it equals or exceeds total company insurable values. Begin by changing the starting month by typing the first three letters of the month in the first month heading cell. The other month headings will be automatically calculated by formulas.

To use this template, click File ▶ New, then select the template from the list.

Investment Record

This template serves as a review and an inventory of your current investments. Begin by entering your name and the date for which the figures are current. Then enter the type of asset and the purchase details, including the date the asset was acquired, the number of shares (or other units) acquired, the price per share (or unit), and the broker fee, if any. Finally, when you enter the current per-unit quote, the template will calculate all gains and losses.

To use this template, click File ► New, then select the template from the list.

Kiddie Tax Analysis

Use this template to analyze the effect of the so-called IRS Kiddie Tax. The Kiddie Tax rules apply to children under age 14 as of January 1 following the close of the tax year and who have more than \$1,300 (as of 1995) of investment income. The investment income in excess of \$1,300 is taxed at the parent's marginal tax rate. The child's marginal tax rate is the rate at which another dollar of earnings (of any type) will be taxed by the IRS. As with any tax-related decision, check with your tax accountant before making a final decision.

To use this template, click File ► New, then select the template from the list.

Life Insurance Needs

This template estimates the additional life insurance you may need. It assumes that in the event of the death of a family wage earner, the debts will be paid, a fund will be set up to shore up any current cash flow deficit, and dollars will be invested to provide education funds for children (four years of post-secondary education). The Life Insurance Needs Analysis template assumes that 75% of the pre-death living expenses will be needed by the survivors.

To use this template, click File ► New, then select the template from the list.

Mutual Fund Analyzer

Use this template to understand the true cost of a front-end loan. Enter the amount invested and the load (percent) charged by the mutual fund. The load charge is a sales commission that can be found in the prospectus. The template will calculate the load, the net amount invested, and the percentage the fund must appreciate to break even.

To use this template, click File ► New, then select the template from the list.

Media Forecast

Use this template to plan the monthly advertising amount per media your firm will use over the next year. Then compare each month's actual expenditures versus the forecast established at the beginning of the year. The template includes categories for Radio, Magazine, Direct Mail, and so on. Feel free to change the categories as it suits your business.

To use this template, click File ► New, then select the template from the list.

Media Budget by Quarter

This template allows you to prepare a media budget summary by product. It shows the expenditures for each type of media outlet and the percentage of the total for each of those expenditures. The last part of the report shows the percentage of the total media budget spent in each quarter.

To use this template, click File ► New, then select the template from the list.

Quarterly Marketing Budget

This template is a marketing budget by quarter. It shows the expenditures for each major marketing function (Advertising, Promotion, Market Research, etc.) and the percentage those expenditures represent to the total marketing expenses for the quarter. The percentage shown for each specific expense is the percentage of the total expense for that category.

To use this template, click File ▶ New, then select the template from the list.

Mktg Personnel Expenses

This template helps you to forecast the cost of marketing personnel by the various categories of personnel. The column for units is a headcount column or what some firms call full-time equivalents (FTE's). One unit is the equivalent of a full-time employee. The budget is for six months; you can specify any starting month by entering the first three letters of the month in the first column heading. The other column headings will adjust automatically.

To use this template, click File ► New, then select the template from the list.

Mortgage Amortization

This template creates a loan amortization schedule. All figures are based on the following five inputs: Principal, Interest Rate, Loan Period (years), Base Year, and Base Month of the loan. The Amortization Schedule is in two parts--a monthly table for the first 12 months and an annual schedule for the remaining life of the loan. The template also calculates several key figures, including annual loan payments, monthly payments, interest paid in the first calendar year, interest paid over the term of the loan, and the sum of all payments over the term of the loan.

To use this template, click File ► New, then select the template from the list.

Mortgage Qualifications

This template helps you find the approximate amount of the mortgage loan for which you can qualify and the approximate value of the house you can buy with that mortgage. It also translates those elements into an offer strategy. You can set the precision of the answer this worksheet generates by clicking the button in the upper-right portion of your screen, then entering 1, 10, 100, or 1000 in the Precision input cell. Since each lender sets different requirements, this worksheet is most useful for identifying a range for which you may qualify, not a specific mortgage loan amount.

To use this template, click File ▶ New, then select the template from the list.

Mortgage Refinancing

This template provides the analysis you need to make an informed refinancing decision. The template compares the current and proposed mortgage, including the number of months to recover the refinancing costs, and the net interest savings or costs.

To use this template, click File ► New, then select the template from the list.

Moving Avg. Sales Forecast

This template calculates a moving average sales forecast based on past sales activity. It calculates a moving average based on the past 12 months, 6 months, and 3 months of sales data. Moving averages are sometimes useful in spotting trends; however, it should be used with other forecasting techniques since past experience is not always an indicator of future experience. A moving average works by "dropping off" the oldest data. You can use any starting month by entering the first three letters of the month in the first month cell.

To use this template, click File ► New, then select the template from the list.

Merchandise Plan

Use this template to plan your sales, inventory, gross profit, and merchandise purchases for your retail business. The opening inventory balance is entered in the first month and calculated for all subsequent months. Note that the total column summarizes the entire year, from the first month's opening inventory to the last month's closing inventory. Change the starting month by typing the first three letters of the month in the month heading cell. The remaining months will be automatically calculated by formulas.

To use this template, click File ► New, then select the template from the list.

Monthly Sales Projections

Use this template to track one year of sales projections for a salesperson or department. It tracks both new business and reorders.

To use this template, click File ► New, then select the template from the list.

Mutual Fund Costs

This template calculates the cost of investing in mutual funds. Many investors consider only the front-end load or sales commission. It is wise to know that other fees are charged, and those fees vary from fund to fund. The cost data can be found in the fund's prospectus. The estimated holding period and the discount rate to calculate the present value of the fees are inputs. We suggest that you use a reasonable holding period such as five years and a discount rate similar to what you could earn on a liquid asset account.

To use this template, click File ► New, then select the template from the list.

New Product Sales Forecast

This template allows you to forecast sales for a new product. The model uses three possible scenarios and the probability that a scenario may occur as the basis. The probabilities that you assign are quite subjective and are based on your view of the future, your level of optimism, and your intuition.

To use this template, click File ► New, then select the template from the list.

Personal Budget

This template is used for your personal financial planning. It includes many categories of income and expenses, and can be customized to suit your needs. Monthly figures and percentages are calculated automatically.

To use this template, click File ► New, then select the template from the list.

Pro Forma Balance Sheet

This template is a financial planning tool for businesses. It is especially useful for estimating long-term financing needs. The first year date is entered manually, but subsequent year headings are calculated. The Retained Earnings figure for each year is calculated, to insure that Assets equal Liabilities plus Equity.

To use this template, click File ► New, then select the template from the list.

Pro Forma Income Statement

This template is a financial planning tool for businesses. It is especially useful for estimating long-term financing needs. Enter the starting year heading manually; the subsequent year headings are calculated automatically. To use this template, click File ► New, then select the template from the list.

Retirement Plan Contribution

This template can help self-employed individuals calculate the maximum contribution they can make to a retirement plan. The maximum that you are allowed to contribute to a tax-deductible plan is a percentage of earned income (adjusted net business profit less the contribution). This complicates matters. Because self-employed individuals are not paid a salary or wage, contributions to the plan reduce the individuals' earned income. Therefore, if you are self-employed and you want to contribute to a SEP-IRA, the maximum contribution is 15% of earned income, which is the equivalent of 13.04% of adjusted net business profit. Highlighted cells are data entry areas.

To use this template, click File ► New, then select the template from the list.

Portfolio Allocation

This template offers two allocation models, one based on age, the other on the importance you place on each of five investment goals. The age allocation is based on the simple rule of thumb that the percentage that you should invest in equities (stocks) is equal to 100 minus your age. The remaining percentage should be invested in bonds. The other allocation model attempts to score the importance you place on objectives. With both methods, use caution. Investment allocation should be done with consideration of your risk tolerance and tax situation.

To use this template, click File ► New, then select the template from the list.

Product Sales Goals

Use this template to help set and analyze the monthly sales goals of up to three products or product lines. Last year's monthly sales are compared to this year's monthly goals and a change is calculated. Begin by entering the date and by specifying whether the analysis is in dollars or units. Next enter the names of the products or lines you'll be analyzing. The totals and change are calculated automatically.

To use this template, click File ▶ New, then select the template from the list.

Product Line Sales

This template tracks the forecast and actual sales of products in a product line and calculates variances. The template lists this month's figures, the year-to-date figures, and the estimated year-end. First type the date into the space provided, then type the product descriptions in the left-most column. You may then enter forecast and actual data for the current month, the year to date, and the estimated year-end. Variances are calculated automatically.

To use this template, click File ► New, then select the template from the list.

Sales Promotion Expenses

This template gives you a way to plan your promotional efforts for the next 12 months. The budget is made up of three common promotional areas: trade promotions geared to distributors and retailers of your products/services, trade shows, and sales force promotions. There is also a section entitled "Other Promotions" that allows you to plug in your projections for miscellaneous activities. The totals for each category, totals for the year, and the grand total for the promotional budget are calculated.

To use this template, click File ► New, then select the template from the list.

Property and Estate

Use this template to list your assets and those of your partner. The template assumes that jointly held property is evenly held by each partner. Enter estimated values in the "Estimated" column first. Then enter the amounts owned jointly and individually in the "Joint" and "Self" columns. The amount remaining is owned by your partner and will be calculated in column I. When the worksheet displays NA or "Estimate?," it means that the columns do not balance. That may happen when you first enter or change data in the Estimate column.

To use this template, click File ► New, then select the template from the list.

Petty Cash Report

This template accounts for money disbursed from and deposited into a petty cash fund. You may wish to maintain the record on paper, updating the spreadsheet from time to time--on a weekly basis, for example.

Begin by entering the department, manager, and starting balance. Then enter the transactions as they occur, disbursements as positive numbers, deposits as negative. Before printing the final report, enter the closing date in the space at the top of the form.

To use this template, click File ► New, then select the template from the list.

Quarterly Cash Flow

This template covers many of the categories that affect the cash flow of most businesses. Enter estimated and actual financial data in the designated columns for each month in the projection. The variance for each category is calculated automatically.

To use this template, click File ► New, then select the template from the list.

Real Rate of ROI

This template calculates the real rate of return on investments. The real rate of return is the yield less taxes and inflation, indicating the impact the investment had or will have on your wealth. This template can be used to calculate either the real rate that you have already experienced on an investment, using historical data, or to project the real rate of return on your investments.

To use this template, click File ► New, then select the template from the list.

Retirement Budget

Use this template to estimate your retirement needs for income and the potential sources of that income. The field called "Annual income to be made up" can be used in the Retirement Income Plan template. Enter this figure as "Annual retirement income required" in the Retirement Income Plan template.

To use this template, click File ► New, then select the template from the list.

Retirement Income Plan

Use this template to arrive at a rough approximation of your retirement investment plan. Update your assumptions about inflation and earnings on a regular basis as your needs change or as the economy changes. The term "expectancy" is defined as the number of years you expect to live after retirement. The "Deposits per year" field allows you to choose income streams by week, month, and so on. Be sure to match this number to the interval of your deposits. For example, monthly income equals 12 deposits per year.

To use this template, click File ► New, then select the template from the list.

Running Log

This template can be used to track your personal running progress. It includes fields for the date, miles run, minutes run, miles per minute calculation, pulse rate, and comments. This template is best maintained in the worksheet because the dates are automatically entered and the miles per minute figure is calculated automatically. Click the button in the upper-right portion of your screen to enter the month and year. Enter miles and minutes as values to ensure that the miles / minute calculation is performed correctly.

To use this template, click File ► New, then select the template from the list.

Sales Activity Report

This template presents summary sales statistics for an individual salesperson, comparing actual versus forecasted sales. Included in the template are sales and profit measures, selling cost, activity, and account information. This form is intended to be filled out electronically. Percentages and averages are calculated automatically.

To use this template, click File ► New, then select the template from the list.

Sales Trend Analysis

Use this template to identify sales trends per product per quarter. It calculates the sales variance, determines if the variance is favorable (F) or unfavorable (U), and calculates the percentage increase or decrease in sales over last year's level. You can change the column header to Q2, Q 2, Quarter 2, or Qtr 2. The template takes the number from the rightmost character, increments it (wraps at 4), and appends it to the text that precedes the number.

To use this template, click File ► New, then select the template from the list.

School Budget

Use this budget template to compare the amounts you expect to spend for the education of a child and to record what was actually spent, making next year's budget easier to create. Simply enter data in the Budget and Actual columns of the template. The worksheet will automatically calculate the budget.

To use this template, click File ► New, then select the template from the list.

Sales Seasonality by Month

This template shows how sales by month can vary because of seasonal factors. There are two columns of data to enter: actual sales per month and the industry percentage of total sales. The company index to the average shows what percentage a particular month's sales are of the average month sales amount. The Industry Index to the average shows that same relationship for the industry as a whole. By comparing the two indices, you can determine if your sales are as seasonal as the industry.

To use this template, click File ► New, then select the template from the list.

Shipping Order

Use this template to tell the shipping department to assemble pack and ship an order to a customer. Customers should receive a copy of the form since it informs them of important information, such as their order numbers.

To use this template, click File ► New, then select the template from the list.

Service Invoice

Use this template to create an invoice for situations in which you have to document the use of parts as well as the performance of services. Note that this invoice can use a sales tax on parts and labor. If you don't collect a tax, enter zeros (0) by clicking the button in the upper-right portion of your screen.

To use this template, click File ► New, then select the template from the list.

Estimating StartUp Capital

This template helps you to estimate the amount of capital you will need to start your business. It adds up both one-time costs and ongoing costs (monthly costs). It assumes that you should have enough up-front capital to pay costs for several months. The estimated cash needed to start the business is a multiple of costs for the month. You can see the multiples used by examining the formulas in the "Cash Needed to Start" column. These multiples are adapted from a U.S. SBA worksheet.

To use this template, click File ► New, then select the template from the list.

Statement

This template can be used to inform customers of the status of their accounts and to solicit payment. Enter all dates as labels. Enter a charge or credit on each line available. To ensure an accurate balance, do not skip lines between entries. The Amount Due field in the upper portion of the statement must be entered manually. This cell is then referenced in the stub portion.

To use this template, click File ► New, then select the template from the list.

Statement of Net Worth

This template produces a "snapshot" of your financial condition. The version shown here may be more detailed than you need, but it is easy to adapt.

To use this template, click File ► New, then select the template from the list.

Store for Store Sales

This template compares retail outlet sales by major market. For example, if your company has stores in major metropolitan areas, each area would constitute a market. The template summarizes store sales by market, shows the change from last year's volume, and provides an indexing of average store sales per market. The index uses as its base the average sales per store for the system.

To use this template, click File ► New, then select the template from the list.

Summary of Key Accounts

This template tracks activity and characteristics of 20 large, repeat customers, a key part of sales strategy planning.

To use this template, click File ► New, then select the template from the list.

Year-End Tax Plan

Use this template to plan federal income tax payments and to look for opportunities to reduce taxable income. The worksheet has all the major elements of the IRS Form 1040. By filling out this worksheet, you can keep track of the taxable income you have already earned and the estimated taxable income yet to be earned before year end. If you revise this form every month or two, you will assure that you will not incur an underpayment of income tax penalty. You may also trigger a few tax-saving strategies.

Note that only positive values be used in cells Tax Plan:D19..E22.

To use this template, click File ► New, then select the template from the list.

Telemarketing Report

Use this template to measure the weekly progress of one telemarketing representative. It tracks the number of calls made and the orders placed to both existing clients and new prospects.

To use this template, click File ► New, then select the template from the list.

Telephone Sales Order

This template helps you record a telephone sale. When you have completed it, send a copy to the customer for confirmation. Click the button in the upper right portion of your screen to enter sales tax.

To use this template, click File ► New, then select the template from the list.

Vacation Budget

Use this budget to compare the amounts you expect to spend for a vacation and to record what was actually spent, making the next budget easier to create. You can also use this worksheet to compare the fully loaded costs of several vacation alternatives by storing each as a scenario. Simply enter data in the Budget and Actual columns of the form. The worksheet will automatically calculate the budget.

To use this template, click File ► New, then select the template from the list.

Vendor Cost Analysis

Use this template to evaluate the cost of using more than one vendor as a source for a single part. The template will accommodate up to five sources. The order is allocated automatically among vendors based on the relationship between the vendor's price and the average price quoted by all vendors. The allocation gives each bidder an order of equal dollar volume. So that you can fine-tune the allocation to your needs, it is possible to override the allocation, permitting you to maintain even-lot orders, for example. Simply enter your own figures in the first column of the allocation.

To use this template, click File ▶ New, then select the template from the list.

Wedding Budget

Use this budget to compare the amounts you expect to spend for a wedding and to record what you actually spend. Enter data in the Budget and Actual columns of the form. The template will calculate the budget.

To use this template, click File ► New, then select the template from the list.

Weekly Cash Flow

Use this template to project your company's cash flow week by week for a month. Enter the date for the first week in column F. The dates for the remaining five weeks are automatically displayed.

To use this template, click File ► New, then select the template from the list.

Yearly Calendar

Use this file to create a yearly calendar. The only data that has to be entered is the year for the calendar and a subtitle such as your company name. You can enter any year after 1900 and up to 2100.

To use this template, click File ► New, then select the template from the list.

Direct Advertising Response Effectiveness

Use this template to keep track of the response to and cost of your direct advertising campaigns. Enter a description of the project and the particular market that you are targeting. Then enter the "drop" - the number of pieces of mail, items distributed, cold calls made, etc. — for the project.

To use this template, click File ▶ New, then select the template from the list.

Bank Reconciliation

This template lets you reconcile your checkbook and bank statement. It can be used either in paper form or as an electronic template. Enter your name, the bank, and the account number in the spaces provided. Then enter the balances from your bank statement and checkbook. Finally, enter outstanding checks in the area provided. To use this template, click File ► New, then select the template from the list.

Credit Control List

This template is used to track the customers who have been granted credit by a small business. Information recorded includes the account number, account name, the date opened, details of the credit line and payment history. Maintain the template to save time and energy. It can be used on paper or filled in electronically.

To use this template, click File ► New, then select the template from the list.

Project Cost Summary

Before you start a major project, use this template to analyze the project's financial terms and to track performance after it the project is approved. The template calls for calculating a set of financial evaluations that are not included in the file, but that you can find in most financial management texts. The projected numbers are included so that you can compare the estimates with actuals; either set of projected or actual numbers can be entered without the other numbers. You may enter data on the worksheet itself. The various analyses are intended to be entered as values.

To use this template, click File ► New, then select the template from the list.

Accounts Receivable Aging

This template permits a company's current and past due accounts receivable to be organized according to how long they have been outstanding. It can be used on paper or filled in electronically. Because many businesses maintain their accounts receivable in a database, you may wish to use file-linking formulas to reference the appropriate figures from another file

To use this template, click File ► New, then select the template from the list.

Employee Time Sheet

This template tracks an employee's time, from the beginning to the end of the day, accounting for meals. This template can be used on paper or in the worksheet. Note that the template does not calculate the number of hours worked, in order to give you flexibility in calculating overtime hours. Enter the hours as values, as they are totaled at the bottom of the template.

To use this template, click File ► New, then select the template from the list.

Parts Inventory

This template is designed to record the inventory of various parts in a given location. This template can be used either electronically or on paper. The template contains calculations for extensions.

To use this template, click File ► New, then select the template from the list.

Inventory

Use this template for both taking and valuing the inventory in a given location. The template covers those cases in which different people work on different inventory tasks. When you use the template for taking a physical inventory, enter data manually in the item, description, and unit columns. Later, when you transcribe the manually entered data, you can add the unit price data on the worksheet, which will perform the extension calculation automatically.

To use this template, click File ► New, then select the template from the list.

Perpetual Inventory Control

This template is designed to let you record the inventory status of a given part or item. Because there are relatively few formulas, this template can be used on paper as well as electronically. Be sure to enter the sheet number; the amount that should be carried forward to the next sheet and the next sheet number are at the bottom of the template.

To use this template, click File ► New, then select the template from the list.

Production Reject Report

Use this template to record the occurrence and reasons for any product rejects. You may want to add a column for the production line on which the rejects occur in the event that you have more than one production line. Similarly, you may want to use separate templates for different products. This template is designed to be printed and filled out by hand, though it can be filled out electronically.

To use this template, click File ▶ New, then select the template from the list.

Daily Production Report

Use this template to track production activities in various parts of your operation and to control scrap in the production process. There are no time calculations in the worksheet.

To use this template, click File ► New, then select the template from the list.

Material Requisition

The Material Requisition template is designed to allow the operating departments to notify the purchasing department of what they need and when they need it. The purchasing department then places an order and fills in the part of template designed to record the actual costs and various other significant purchasing details. In effect, this template is the beginning of the purchasing cycle. The form can be filled out manually or electronically. The only calculations in the worksheet are in the extended price column.

To use this template, click File ► New, then select the template from the list.

Stock Balance Record

Use this template to keep track of the use of a part or subassembly. The balance-on-hand calculation assumes that issuing an item is the same as using (or selling) it. The Used Month to Date column is included for comparisons. Document the source of information in the Reference column. The calculations in this template depend on whether you enter a date. If you skip a date, your results may be incorrect, so make sure you enter dates in every row.

To use this template, click File ► New, then select the template from the list.

Quotation Evaluation

Use this template to record the details of competing bids for your business and to analyze the unit cost. The template assumes that you will take any discount offered. Enter data electronically, or print a blank form and fill it out by hand.

To use this template, click File ▶ New, then select the template from the list.

Vendor Master File

Use the Vendor Master File to record all purchases from a given vendor. Use the Remarks column to record important points that will enable you to evaluate a vendor. There are no calculations in the template.

To use this template, click File ► New, then select the template from the list.

Receiving Report

Use this template to document what goods you received, when you received them, and the condition as shipped to you from vendors. This template is designed to be printed and filled in by hand. You may fill in heading data such as the name and address of the vendor, your PO number, and so forth, at the time a PO is cut and file a copy of the partially completed template in a tickler file for transmission to the receiving department when the shipment is due.

To use this template, click File ► New, then select the template from the list.

Receipt for Goods

Use this template to record goods shipped to you by vendors. Any problems with or damage to the shipment should be recorded on this template, so that adjustments or credits can be documented when the invoice arrives. This template is designed to be printed and filled in by hand.

To use this template, click File ► New, then select the template from the list.

Invoice Record

This template tracks all invoices you receive from a given customer and the key actions you take on them. In effect the template is a database of your transactions with that vendor. It also lets you keep track of why you deducted payments from an invoice.

To use this template, click File ▶ New, then select the template from the list.

Customer Ledger

Use this template to record all the orders placed by a given customer. After you have created a template for each customer, you will have the beginnings of a customer order data base. This template contains no calculations.

To use this template, click File ► New, then select the template from the list.

7-Year Balloon Loan

Use this template to calculate monthly loan payments and prepare an amortization schedule for a seven-year balloon loan. A balloon loan requires a large final payment at some future date. The advantage of such an arrangement is that the borrower makes payments based on a traditional mortgage term -- such as 15 or 30 years -- at an interest rate that reflects the typically lower annual rate of a shorter-term loan (7 years). The loan amortization is any period that you choose and affects the monthly payment you will make during the seven years. You can lower the monthly payment by entering a longer amortization period.

To use this template, click File ► New, then select the template from the list.

Activity Ratios

Use this template to calculate a firm's activity ratios, such as inventory turnover, average collection period, and fixed asset turnover. Activity ratios help to measure a company's efficiency managing certain assets, such as inventory, accounts receivable, and long-term and total assets.

To use this template, click File ► New, then select the template from the list.

Added Payment Mortgage

Use this template to analyze the impact of making additional payments on principal. By making additional payments, you can reduce both the interest cost and life of a mortgage loan. The template assumes that you will make the additional payment each month with your normal payment. By doing so, your additional payment is immediately applied to principal and therefore accelerates the payoff of the loan balance. Check with your lender before devising an additional payment strategy to be sure that no prepayment penalty will be incurred.

To use this template, click File ► New, then select the template from the list.

Annualized NPV

This worksheet calculates the Annualized Net Present Value (ANPV). The ANPV converts the net present value of unequal-lived projects into an equivalent annual amount that can be used to select the best project. Be sure to enter the initial investment as a negative number and do the same with any annual cash outflow.

To use this template, click File ► New, then select the template from the list.

Balloon Payment Loan

Use this template to calculate key figures for a balloon payment loan. A balloon loan requires a large final payment at some future date. The advantage of such an arrangement is that the borrower makes payments based on a traditional long-term loan. For example, you could have a five-year balloon loan with monthly payments based on a 15-year loan. However, at the end of five years, you will have a final large payment (balloon payment) due. The loan amortization is any period that you choose. You can lower the monthly payment by entering a longer amortization period.

To use this template, click File ► New, then select the template from the list.

Basic Bond Valuation

Use this template to prepare a series of bond valuations. The par value is the face value or redemption value of the bond. In short, it is the amount the bond issuer has promised to cash the bond out at on some future date. Most bonds have a \$1,000 par value. The years to maturity equal the number of years that remain until the bond is cashed out (redeemed) by the issuer. The required rate of return is the investors expectations for an annual yield from the investment, while the coupon rate is the annual interest paid on the bond, as a percentage of the bond's par value. In valuing a bond, you can specify how frequently the interest is paid. Annual interest means that interest is paid just once per year, while semi-annual interest (the most common arrangement) means that the bondholder will receive interest twice per year (every six months).

To use this template, click File ► New, then select the template from the list.

Biweekly Mortgage

Use this template to create a bi-weekly mortgage amortization schedule. This bi-weekly amortization assumes that the borrower will make 26 payments per year, as opposed to a traditional mortgage where 12 payments per year is the norm. The template is designed to accept up to 30 years as a loan term.

To use this template, click File ► New, then select the template from the list.

Car Lease Calculator

Use this template to estimate a car lease payment. Since car lease payments are based on a number of factors that are developed by the dealer or car leasing company, you should discuss such topics as residual factor and money factor with your dealer. As a rule of thumb, the residual value can be estimated as follows: .65 for 2 years, .57 for 3 years, .49 for 4 years, and .41 for 5 years. The money factor can be estimated by dividing the current new car loan rate by 2400.

To use this template, click File ► New, then select the template from the list.

Consumer Debt Consolidation

Use this template to examine the impact of consolidating your consumer loans into one home equity loan. Enter all your current debts. The template assumes that you would consolidate all your debts into one home equity loan and allows you to view four distinct loan options. The monthly pre-tax cash flow savings is the difference between what you are currently paying on your consumer debts and the "new" home equity loan payment. The template does not take into account the savings that you will realize by deducting the home equity interest. Consult a tax expert regarding the deductibility of the home equity interest.

To use this template, click File ► New, then select the template from the list.

Debt Ratios

Use this template to calculate debt ratios such as debt-to-equity and times interest earned. Debt ratios measure the degree of a company's indebtedness and the company's ability to pay debts.

To use this template, click File ► New, then select the template from the list.

Deposits to a Sum

This template calculates the deposit per period needed to accumulate some future amount. You specify whether the deposit will be made at the end of the year (Ordinary Annuity) or at the beginning of the year (Annuity Due). It is necessary to enter the amount you want your investment to grow to (Amount to be Accumulated), the number of years it will take to meet your goal, and the annual rate of return you expect on your investment (Annual Interest Rate).

To use this template, click File ► New, then select the template from the list.

Future Value Annuity

Use this template to calculate the future value of an annuity, the interest rate of an annuity, and the number of periods. You specify whether you are working with an Ordinary Annuity (payments made at the end of the year) or an Annuity Due (payments at the beginning of the year).

To use this template, click File ► New, then select the template from the list.

Home Equity Qualification

Use this template to determine the home equity line of credit for which you qualify. Talk to your bank to get the information you need for the "Assumptions" section, then fill in the rest of the template.

To use this template, click File ► New, then select the template from the list.

Home Equity Comparison

Use this template to prepare a comparison of home equity loans. Before you submit an application, to do some shopping around to compare the fees, annual percentage rates, closing costs, and repayment arrangements. You may want to use this template with the "Home Equity Qualification" template.

To use this template, click File ▶ New, then select the template from the list.

Liquidity Analysis

Use this template to calculate liquidity working capital and liquidity ratios. Liquid assets are those assets that can be quickly converted to cash without loss. Liquidity ratios help measure a company's ability to pay its bills. To use this template, click File ► New, then select the template from the list.

Maximum Loan Amount

Use this template to calculate the maximum loan you can afford and the purchase price you can pay based on financing options. You can calculate the maximum loan amount for three loan scenarios based on common assumptions such as affordable payments, term, and interest rates.

To use this template, click File ► New, then select the template from the list.

Payback Period

This template calculates the payback period. The payback period is the number of periods (usually years) that it takes to recover the initial investment from the operating cash flows. Be sure to enter the initial investment as a negative cash flow. The payback period calculation does not utilize the time value of money and therefore assumes that a present-day dollar is equal to a future dollar. The payback period calculation should be used in conjunction with time value of money calculations such as Net Present Value and Internal Rate of Return.

To use this template, click File ► New, then select the template from the list.

Present Value Annuity

Use this template to calculate the present value of an equal stream of cash flows (annuity), an interest rate earned on an annuity, and the number of investment periods. You specify whether you are working with an Ordinary Annuity (payments made at the end of the year) or an Annuity Due (payments made at the beginning of the year).

To use this template, click File ► New, then select the template from the list.

Present Value Lump Sum

Use this template to calculate the present value of a lump sum, the interest rate earned on a lump sum, and the number of investment periods. It also allows you to calculate the interest rate (or discount rate) if you know the present value, future value, and number of investment periods.

To use this template, click File ► New, then select the template from the list.

Present Value Mixed Stream

Use this template to calculate the present value of a stream of unequal cash flows. A mixed stream of cash flows shows no particular pattern. You need to enter a period discount rate (%) for each stream of cash flows. The periodic discount rate is similar to an interest rate in that it represents an annual rate.

To use this template, click File ► New, then select the template from the list.

Profitability Ratios

Use this template to calculate profitability ratios such as gross profit margin and return on assets. Profitability ratios allow you to evaluate the firm's earnings with respect to a given level of sales, a certain level of assets, the owners' investment, or share value.

To use this template, click File ► New, then select the template from the list.

Real Rate Calculator

This template calculates the real rate of return on investments (the yield less taxes and inflation). The marginal tax rate that you enter should be your combined federal and state tax rates. For example, if your federal rate is 36% and your state rate is 10%, then enter 46%. If you are unsure as what you should enter for the inflation rate, experts agree that an annual rate between 2% and 5% is reasonable, barring any long-term high inflationary cycle.

To use this template, click File ► New, then select the template from the list.

Home Rent or Buy Analysis

Use this template to compare renting versus buying your own home. This template helps you to explore the economic factors of renting an apartment versus buying a home. You need to enter an assumption for each variable for this analysis to be complete. The after-tax rate of return on investments can be estimated by multiplying your pre-tax expected rate of return by your marginal tax rate (your combined federal and state income tax rates).

To use this template, click File ► New, then select the template from the list.

Consumer Loan Proceeds

Use this template to summarize how the proceeds of a consumer loan will be spent. It is useful for planning how much you will need to borrow and, once you have borrowed the money, tracking how you used the loan proceeds. You might also want to include a projected report as part of your loan application since that information is useful to the loan officer when evaluating your loan request.

To use this template, click File ► New, then select the template from the list.

Grading Sheet

Use this template to keep track of student grades. The grade tables at the top of the template can be customized to fit your needs or the rules of your school. You can also assign weights (proportions) to be factored into a student's final average for the course.

To use this template, click File ► New, then select the template from the list.

Trade Show Budget

Use this template to budget for a trade show. Enter your budgeted expenditures as well as actual expenses. Formulas calculate the variances. Unfavorable variances are shown as bracketed numbers.

To use this template, click File ► New, then select the template from the list.

Monthly Auto Expense Report

Use this template to keep a detailed monthly record of your business-related auto expenses. Enter odometer readings, the mileage reimbursement rate, and specific auto expenses.

To use this template, click File ► New, then select the template from the list.

