Account Balance Worksheet

This worksheet allows you to calculate the balance of a credit line type account at any date based on cash transactions and interest rates applied to positive, negative or all daily balance.

There are three types of transactions for the account that can occur in an arbitrary date:
- **Cash-In** for amounts credited (positive) in a date.
- **Cash-Out** for amounts withdrawn (negative) in a date.
- **Interest Rate** applied to the daily balance since a date.

Account Balance Buttons	
[📁 List ▶]	Account Balance action menu.
📄 New	Opens the "**(Date, Trx) List Editor**" to create a new list.
📝 Edit	Opens the "**(Date, Trx) List Editor**" to edit the current list.
> Load	Shows the previously saved transactions lists to load one of them.
Delete	Deletes the current lists.
[Balance Date]	Shows a "Date Picker" to set the date for the Balance calculation.
[Balance]	Calculates the account balance according to the transactions list and the date set.

The transactions are entered or edited in the "**(Date, Trx) List Editor**" described in the "Date-Transaction List" document.

Example:

On December 20, 2021, you loaned your brother $ 10,000.0, at 10% nominal interest rate based in 360 days. To date, he has paid you the following:

Jun-15, 2022: $1000.
Aug-14, 2022: $2000.
Jan-23, 2023: $3000.
Jul-17, 2023: $4000.

Create a list with the above transactions and name it "Help-Acc"

Calculate how much your brother should pay you to cancel the debt in December 18th, 2023?.

Solution:

Keystroke	Description
[🗄 List ▶] 📄New	Opens the "**(Date, Trx) List Editor**"
[Add]	Adds transaction to the list.
Set the Transaction Date Transaction Type [i%] [Type ▶] Compound [Apply ▶] All Balances [Days ▶] 360 Type 10 [Enter]	Set Year-Month and Day to "**Dec 20, 2021**". Set the transaction type to interest. Set the interest type to Compound. The interest rate will be applied to all daily balances. Set "360" for the number of base days of the interest. Type the interest value and Enters into the list.
[Add] Set the Transaction Date Transaction Type [CF$] Type 10000 in the keypad [+/-] [Enter]	Adds transaction to the list. Set Year-Month and Day to "**Dec 20, 2021**". Set the transaction type to Cash Flow. Type "10000" for the cash flow value Change to negative to reflect Cash-Out. Enters the cash flow transaction to the list.
[Add] Set the Transaction Date Transaction Type [CF$] Type 1000 [Enter]	Adds transaction to the list. Set Year-Month and Day to "**Jun 15, 2022**". Set the transaction type to Cash Flow. Type "1000" for the cash flow value and enter into the list.

Keystroke	Description
[Add] Set the Transaction Date Transaction Type **[CF$]** Type 2000 **[Enter]**	Adds transaction to the list. Set Year-Month and Day to "**Ago 14, 2022**". Set the transaction type to Cash Flow. Type "2000" for the cash flow value and enter into the list.
[Add] Set the Transaction Date Transaction Type **[CF$]** Type 3000 **[Enter]**	Adds transaction to the list. Set Year-Month and Day to "**Jan 23, 2023**". Set the transaction type to Cash Flow. Type "3000" for the cash flow value and enter into the list.
[Add] Set the Transaction Date Transaction Type **[CF$]** Type 4000 **[Enter]**	Adds transaction to the list. Set Year-Month and Day to "**Jul 17, 2023**". Set the transaction type to Cash Flow. Type "4000" for the cash flow value and enter into the list.
[🗂 List ▶] 📝 Name…	Shows the Name Input form to name the list.
Type "Help-Acc" **[Done]**	Name the list "Help-Acc" as required.
[Save]	Save the list and close the Editor.

Once finished, you are back in the Account Balance menu and now the balance at the required date can be calculated:

Keystroke	Description
[🗂 List ▶] **> Load** 📄 **Help-Acc**	If the "Help-Acc" list is not already shown in the "🗂 List ▶" button, select the "Help-Acc" list from the Load submenu.
[Balance Date]	Set the date to "**Dec 18, 2023**"
[Balance]	Calculates the balance of the loan at the date. **Result**: -1,321.44

So, your brother should pay you **$1,321.44** to cancel the debt in December 18, 2023.