Use our **"Debt schedule template"** to create up to 10 loan repayment schedules and generate a report on the current level of debt on loans if necessary.

The template contains 11 tabs: 10 tabs for calculating the loan repayment schedule, and the **"Debt schedule"** tab is a form of reporting on the current level of debt.

<div align="center">

**Debt schedule TAB**

</div>

- In the field **"COMPANY NAME,"** enter the name of your organization;

- The **"AS OF DATE"** field always displays the current date, but you can change it to a date that suits you;

Below is a table that, using formulas, aggregates information from the tabs on which the loan repayment schedule is calculated. The template provides for depositing up to 10 credits at the same time. The table contains the following fields:

| No | Creditor | Original Date | Original Amount | Loan term, years | Interest Rate | Maturity Date | Present Balance | Monthly Payment | Schedule | Collateral | Loan Purpose |
|----|----------|---------------|-----------------|------------------|---------------|---------------|-----------------|-----------------|----------|------------|--------------|

- **"No"** - this column is for serial numbering of rows;

- **"Creditor"** - this column automatically displays the name of the lender for each loan from the following tabs;

- **"Original Date"** - this column automatically shows the date of conclusion of the loan agreement for each of the loans entered in the subsequent tabs;

- **"Original Amount"** - this column automatically displays the amount of each credit entered in the following tabs;

- **"Loan term, years"** - this column automatically shows the duration of the loan agreement for each of the loans entered in subsequent tabs;

- **"Interest Rate"** - this column automatically displays the annual interest rate for each of the loans entered in the following tabs;

- **"Maturity Date"** - this column automatically shows the maturity date for each of the loans entered in the following tabs;

- **"Present Balance"** - this column automatically displays the current debt for each of the loans entered in the following tabs (provided that you adhere to the loan repayment schedule);

- **"Monthly Payment"** - this column automatically displays the amount of the monthly payment for each of the loans entered in the subsequent tabs;

- **"Schedule"** - this column contains an active link where you can see the repayment schedule for each specific loan;

- **"Collateral"** - in this column, enter the collateral for the loan, if relevant;

- **"Loan Purpose"** - in this column, enter the purpose for which the loan was taken.

If at the time of filling out the document one of the loans is already inactive and is already repaid, the line with such a loan will be displayed in green, in the **"Present Balance"** column, you will see the value **"Repaid,"** and in the **"Monthly Payment"** column - a dash.

Below the table, you will see the total in the **"TOTAL PRESENT BALANCE"** field, calculated for all active ones on the date specified in the **"AS OF DATE"** field.

An example of a completed table:

| COMPANY NAME: | | | | | | | | | AS OF DATE: | 02/03/2022 |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **No** | **Creditor** | **Original Date** | **Original Amount** | **Loan term, years** | **Interest Rate** | **Maturity Date** | **Present Balance** | **Monthly Payment** | **Schedule** | **Collateral** | **Loan Purpose** |
| 1 | JPMorgan Chase & Co. | 01-01-21 | $25,000.00 | 15 | 5.00% | 01-01-36 | $23,851.54 | $197.70 | Loan 1 | | |
| 2 | Bank of America Corp. | 06-17-20 | $10,000.00 | 3 | 10.00% | 06-17-23 | $5,372.75 | $322.67 | Loan 2 | - | |
| 3 | Wells Fargo & Co. | 05-05-00 | $150,000.00 | 30 | 3.25% | 05-05-30 | $57,617.10 | $652.81 | Loan 3 | Real estate | Equipment |
| 4 | Citigroup Inc. | 05-25-21 | $30,000.00 | 1 | 8.00% | 05-25-22 | $12,791.31 | $2,609.65 | Loan 4 | - | |
| 5 | U.S. Bancorp | 06-26-17 | $8,500.00 | 4 | 12.00% | 06-26-21 | Repaid | - | Loan 5 | | |
| 6 | Truist Bank | 05-12-05 | $50,000.00 | 20 | 4.00% | 05-12-25 | $11,593.08 | $302.99 | Loan 6 | | Land purchase |
| 7 | PNC Financial Services Group Inc. | 08-11-12 | $25,000.00 | 10 | 6.50% | 08-11-22 | $2,216.59 | $283.87 | Loan 7 | | |
| 8 | TD Group US Holdings LLC | 02-02-20 | $100,000.00 | 25 | 3.00% | 02-02-45 | $94,698.81 | $474.21 | Loan 8 | Real estate | |
| 9 | Bank of New York Mellon Corp. | 05-16-18 | $33,000.00 | 10 | 4.00% | 05-16-28 | $22,656.97 | $334.11 | Loan 9 | | |
| 10 | | | | | | | | | Loan 10 | | |
| | | | | **TOTAL PRESENT BALANCE:** | | | $230,798.14 | | | | |

### TABS Loan 1 - Loan 10

These tabs contain an identical loan calculator that calculates the monthly payment amount and the loan repayment period.

The upper part of the table contains several fields that you need to fill in to calculate the size and loan amortization schedule.

| **Creditor** | |
| --- | --- |

| **Loan amount** | | **Loan period in years** | |
| --- | --- | --- | --- |
| **Annual interest rate** | | **Start date of loan** | |

| **Total payments** | | **Total Interest** | |
| --- | --- | --- | --- |

- **"Creditor"** - in this field, indicate the name of your lender (bank);

- **"Loan amount"** - in this field, enter the amount of the loan;

- **"Annual interest rate"** - in this field, enter the annual bank interest rate under which the loan is issued;

- **"Loan period in years"** - in this field, indicate the number of years for which the loan is issued;

- **"Start date of loan"** - in this field, indicate the date the loan was issued; this is necessary to calculate the repayment schedule;

At the top are 2 totals that are calculated automatically.

- **"Total payments"** - this field calculates the total amount that you will pay to the borrower, including interest;

- **"Total Interest"** - this field calculates the total amount of interest you pay to the borrower for the entire loan period.

An example of filled fields looks like this:

| Creditor | Citigroup Inc. | | |
|---|---|---|---|
| **Loan amount** | $30,000.00 | **Loan period in years** | 1 |
| **Annual interest rate** | 8.00% | **Start date of loan** | 25/05/2021 |
| **Total payments** | $31,315.83 | **Total Interest** | $1,315.83 |

Below is a table with a loan amortization schedule:

| No | Payment Date | Scheduled Payment | Loan Balance | Principal Amount | Interest Amount | Cumulative Interest Amount |
|---|---|---|---|---|---|---|

- **"No"** - this column displays the sequential numbering of loan payments;

- **"Payment Date"** - this column shows the dates of payments according to the loan repayment schedule;

- **"Scheduled Payment"** - this column displays the number of payments that need to be paid according to the loan repayment schedule;

- **"Loan Balance"** - this column displays the amount of credit that must be paid for each period of the credit schedule;

- **"Principal Amount"** - this column shows the amount of principal you pay as part of the total **"Scheduled Payment"**;

- **"Interest Amount"** - this column displays the amount of bank interest you pay as part of the full **"Scheduled Payment"**;

- **"Cumulative Interest Amount"** - this column cumulatively calculates the total amount of paid interest for each period of the loan schedule.

Calculation example for a loan of $30,000 for 1 year.

| No | Payment Date | Scheduled Payment | Loan Balance | Principal Amount | Interest Amount | Cumulative Interest Amount |
|----|-------------|-------------------|--------------|------------------|-----------------|---------------------------|
| 1 | 06/25/2021 | $2,609.65 | $30,000.00 | $2,409.65 | $200.00 | $200.00 |
| 2 | 07/25/2021 | $2,609.65 | $27,590.35 | $2,425.72 | $183.94 | $383.94 |
| 3 | 08/25/2021 | $2,609.65 | $25,164.63 | $2,441.89 | $167.76 | $551.70 |
| 4 | 09/25/2021 | $2,609.65 | $22,722.74 | $2,458.17 | $151.48 | $703.18 |
| 5 | 10/25/2021 | $2,609.65 | $20,264.57 | $2,474.56 | $135.10 | $838.28 |
| 6 | 11/25/2021 | $2,609.65 | $17,790.02 | $2,491.05 | $118.60 | $956.88 |
| 7 | 12/25/2021 | $2,609.65 | $15,298.96 | $2,507.66 | $101.99 | $1,058.88 |
| 8 | 01/25/2022 | $2,609.65 | $12,791.31 | $2,524.38 | $85.28 | $1,144.15 |
| 9 | 02/25/2022 | $2,609.65 | $10,266.93 | $2,541.21 | $68.45 | $1,212.60 |
| 10 | 03/25/2022 | $2,609.65 | $7,725.72 | $2,558.15 | $51.50 | $1,264.10 |
| 11 | 04/25/2022 | $2,609.65 | $5,167.57 | $2,575.20 | $34.45 | $1,298.55 |
| 12 | 05/25/2022 | $2,609.65 | $2,592.37 | $2,592.37 | $17.28 | $1,315.83 |