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Debt Management Formulas

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List of 16 Debt Management Formulas

Debt Management

1) Annual Debt Service

$$\text{fx } \text{ADS} = \text{Pri.} + \text{Int.}$$

[Open Calculator !\[\]\(a870788d6ed9b8fd294b7654a8c8526b_img.jpg\)](#)

$$\text{ex } 803200 = 800000 + 3200$$

2) Average Payment Period

$$\text{fx } \text{APP} = \frac{\text{AAP}}{\frac{\text{CP}}{\text{No. days}}}$$

[Open Calculator !\[\]\(c50c8b7b2cc2cf9ff925edec0ee94c0d_img.jpg\)](#)

$$\text{ex } 17.6875 = \frac{28300}{\frac{48000}{30}}$$

3) Breakeven Occupancy

$$\text{fx } \text{BOR} = \frac{\text{TOE} + \text{ADS}}{\text{PGI}}$$

[Open Calculator !\[\]\(f60b7a900783ac3fd531bfd9c111be6d_img.jpg\)](#)

$$\text{ex } 14.62414 = \frac{45000 + 803200}{58000}$$



4) Debt Service Coverage Ratio 

$$fx \quad DSCR = \frac{NOI}{AD}$$

Open Calculator 

$$ex \quad 1.833333 = \frac{550000}{300000}$$

5) Debtor Days 

$$fx \quad DD = \left(\frac{AR}{CS} \right) \cdot 365$$

Open Calculator 

$$ex \quad 677.8571 = \left(\frac{65000}{35000} \right) \cdot 365$$

6) Home Equity Line of Credit 

$$fx \quad MLC = MLVR \cdot AFVE - OMB$$

Open Calculator 

$$ex \quad 14940 = 6.50 \cdot 3000 - 4560$$

7) Levered Free Cash Flow 

fx

Open Calculator 

$$LFCF = NI + D\&A - \Delta NWC - CAPEX - NB$$

$$ex \quad 308000 = 360000 + 42000 - 70000 - 10000 - 14000$$



8) Loan Constant

$$fx \quad LC = \frac{ADS}{TLA}$$

[Open Calculator !\[\]\(e78f798d4ea5c530c9db49e7d26e6b95_img.jpg\)](#)

$$ex \quad 3.2128 = \frac{803200}{250000}$$

9) Mortgage Constant

$$fx \quad MC = \frac{ADS}{TLA}$$

[Open Calculator !\[\]\(05be7c7a8995decd503647c99211f7c2_img.jpg\)](#)

$$ex \quad 3.2128 = \frac{803200}{250000}$$

10) Mortgage Refinance Breakeven Point

$$fx \quad MRBP = \frac{TLC}{MS}$$

[Open Calculator !\[\]\(fe3aebe81acea8d45108cd2768939da7_img.jpg\)](#)

$$ex \quad 130 = \frac{6500000}{50000}$$


11) Net Debt

$$fx \quad ND = GD - CCE$$

[Open Calculator !\[\]\(899d8b7697d64725bf017d3296cfcf1b_img.jpg\)](#)

$$ex \quad 55000 = 140000 - 85000$$



12) Overhead Rate 

$$fx \quad OR = \frac{OC}{Rev}$$

Open Calculator 

$$ex \quad 5.833333 = \frac{350000}{60000}$$

13) Paid-in-Kind Interest 

$$fx \quad PIK = PIK\% \cdot BPIKdb$$

Open Calculator 

$$ex \quad 10400 = 0.40 \cdot 26000$$

14) Present Value of Outstanding Balance 

$$fx \quad PVOB = EP \cdot \left(1 - \frac{(1 + R)^{-n}}{R} \right)$$

Open Calculator 

$$ex \quad 5242.106 = 7505 \cdot \left(1 - \frac{(1 + 0.56)^{-4}}{0.56} \right)$$

15) Senior Debt Ratio 

$$fx \quad SDR = \frac{SD}{EBITDA}$$

Open Calculator 

$$ex \quad 2.375 = \frac{950000}{400000}$$



16) Solvency Risk Ratio

[Open Calculator !\[\]\(eafc244b53721dd1ec133f0772f70fc7_img.jpg\)](#)

$$\text{fx } \text{SRR} = \frac{\text{TA}}{\text{TLTD}}$$

$$\text{ex } 1.894737 = \frac{720000}{380000}$$



Variables Used

- **AAP** Average Accounts Payable
- **AD** Annual Debt
- **ADS** Annual Debt Service
- **AFVE** Appraised Fair Value of Equity
- **APP** Average Payment Period
- **AR** Accounts Receivable
- **BOR** Breakeven Occupancy Ratio
- **BPIKdb** Beginning PIK Debt Balance
- **CAPEX** Capital Expenditure
- **CCE** Cash and Cash Equivalents
- **CP** Credit Purchases
- **CS** Credit Sales
- **D&A** Depreciation and Amortization
- **DD** Debtor Days
- **DSCR** Debt Service Coverage Ratio
- **EBITDA** EBIT and Depreciation and Amortization
- **EP** Existing Payment
- **GD** Gross Debt
- **Int.** Interest Amount
- **LC** Loan Constant
- **LFCF** Levered Free Cash Flow
- **MC** Mortgage Constant
- **MLC** Maximum Line of Credit
- **MLVR** Maximum Loan to Value Ratio



- **MRBP** Mortgage Refinance Breakeven Point
- **MS** Monthly Savings
- **n** Frequency of Payments
- **NB** Net Borrowing
- **ND** Net Debt
- **NI** Net Income
- **No.days** Number of Days in Period
- **NOI** Net Operating Income
- **OC** Overhead Costs
- **OMB** Outstanding Mortgage Balance
- **OR** Overhead Rate
- **PGI** Potential Gross Income
- **PIK** Paid-in-Kind Interest
- **PIK%** Paid-in-Kind Interest Rate
- **Pri.** Principal
- **PVOB** Present Value of Outstanding Balance
- **R** Rate of Interest per Annum
- **Rev** Revenue
- **SD** Senior Debt
- **SDR** Senior Debt Ratio
- **SRR** Solvency Risk Ratio
- **TA** Total Assets
- **TLA** Total Loan Amount
- **TLC** Total Loan Costs
- **TLTD** Total Long Term Debt
- **TOE** Total Operating Expenses
- **ΔNWC** Change in Net Working Capital



Constants, Functions, Measurements used



Check other formula lists

- [Capital Budgeting Formulas](#) 
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