

# Re: Date/If function for past dues

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*Source:*

<http://www.tech-archive.net/Archive/Excel/microsoft.public.excel.worksheet.functions/2005-08/msg02861.html>

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- From: "Biff" <biffinpitt@xxxxxxxxxxxx>
  - Date: Sat, 13 Aug 2005 23:14:25 -0400
- 

Hi!

>I am not even sure that this is possible because there are so many  
>variables

The thing about Excel is that just about anything IS possible. The problem is whether "we" know how to make it work!

Right now, I'm in the "problem" phase on this one!

Seems to me (based on my experience with credit) that a payment is due monthly. If I pay more than is due I still have to make a payment next month and the excess payments are just taken off of the backend of the loan period.

I'm certain that this could be done but it might require a different layout of the data but that in itself may be more work than it's worth.

>If nothing jumps out at you, it's not a big deal to look at each page.

Nothing is jumping out at me!

I don't see any relation between any of the data on the Summary sheet and the data on the other sheets.

Biff

"workin4alivin" <workin4alivin@xxxxxxxxxxxxxxxxxxxxxxxxxxxx> wrote in message <news:9A8E5B08-84E4-416F-83E2-E12665AE9F83@xxxxxxxxxxxxxxxxxxxx>

> Biff,

>

> Here's the data that is on my summary page,

>

> Ln Amt Ln Bal Lst pymt Last pymt amt Past Due 30 Past Due 60

> \$1,500 \$1,225 7/1/2005 \$140

> \$2,000 \$1,915 7/3/2005 \$85

> \$2,500 \$600 7/19/2005 \$100

> \$2,500 \$2,000 8/10/2005 \$200

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- > \$1,000 \$925 7/6/2005 \$75
- > \$2,400 \$200 7/18/2005 \$100
- > \$1,000 \$530 7/5/2005 \$50
- > \$1,000 \$622 8/5/2005 \$42
- > \$3,000 \$2,916 7/1/2005 \$84
- > \$820 \$495 7/29/2005 \$100
- >
- > I want the column listed Past Due 30 and Past Due 60 to have something
- > automatically entered or formatted somehow to show when they are past due
- > 30
- > or 60 days, based on today's date and information posted under each
- > borrowers
- > page as the payments come in.
- >
- > Essentially, I want a formula or something that says: If there isn't a
- > payment made on Account #1, Sheet 2, more recently than 30 days ago, the
- > cell
- > under Past Due 30 days will show Red or Past Due or something.
- >
- > The data that is on sheet 2 is below with column headings.
- >
- > Date Amount Cr. Amt Date Amount Check #
- > 9/1/2004 25.00 25.00 8/31/2004 (\$25) 902
- > 12/1/2004 25.00 25.00 1/14/2005 (\$50) 980
- > 4/1/2005 25.00 25.00 5/5/2005 (\$25) 1032
- > 5/1/2005 25.00 25.00 7/29/2005 (\$100) 1070
- > 6/1/2005 25.00 25.00
- > 7/1/2005 25.00 25.00
- > 8/1/2005 25.00 25.00
- > 9/1/2005 25.00 25.00
- > 10/1/2005 25.00
- >
- > As you can see, this borrower is not past due. The last payment was 7/29,
- > but he paid his September payment too. He will not be past due until
- > 11/01/05.
- > Below is a borrower that is behind:
- > Date Amount Date Amount
- > 5/13/2005 42.00 (\$42.00) 7/5/2005 (50.00)
- > 6/13/2005 42.00 (\$8.00)
- > 7/13/2005 42.00
- > 8/13/2005 42.00
- > 9/13/2005 42.00
- >
- > This borrower is behind. the last payment was \$50 but it only covered
- > 5/13
- > and part of 6/13. On the Summary page, I want it to show that this
- > borrower
- > is past due 30 days. On Monday, she will be past due 60, so when I open
- > it
- > Monday, I want it to read 60 days.
- >

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> I am not even sure that this is possible because there are so many  
> variables, thanks for taking the time to look at it though. Please don't  
> spend too much time working on it, though. If nothing jumps out at you,  
> it's  
> not a big deal to look at each page.  
>  
> Tara  
>  
> "Biff" wrote:  
>  
>> Hi!  
>>  
>> Sorry, I can't figure out what you're trying to do here. I copied the  
>> sample  
>> data you posted into a sheet but I still can't make heads or tails out  
>> it!  
>>  
>> Biff  
>>  
>> "workin4alivin" <workin4alivin@xxxxxxxxxxxxxxxxxxxxxxxxxxxx> wrote in  
>> message  
>> [news:7FDE4008-EA22-4432-9C5D-ABA29904B27C@xxxxxxxxxxxxxxxxxxxx](mailto:news:7FDE4008-EA22-4432-9C5D-ABA29904B27C@xxxxxxxxxxxxxxxxxxxx)  
>>> FSt1 and Biff,  
>>>  
>>> Both of your suggestions worked. But my problem now is getting this  
>>> information to show on the summary sheet. I want a column that shows  
>>> whether  
>>> an account is overdue or not, which could allow me to link a cell on  
>>> the  
>>> summary page to each client loan page.  
>>>  
>>> I am no expert in Excel, but I was thinking I needed to do some type of  
>>> IF  
>>> statement. Only, I can't figure one out that would work.  
>>>  
>>> Below is the data as I have it set up on each clients worksheet.  
>>>  
>>> Date Amount Cr.amt Date Amount Check #  
>>> 9/1/2004 25.00 25.00 8/31/2004 (\$25) 902  
>>> 10/1/2004 25.00 25.00 9/18/2004 (\$75) 914  
>>> 8/1/2005 25.00 25.00  
>>> 9/1/2005 25.00 25.00  
>>> 10/1/2005 25.00  
>>>  
>>> Currently, cell A2, A3, A4 are pink background and A5 and A6 are white  
>>> background.  
>>> Cell C2, C3, C4 and C5 are blank and C6 is pink. (Conditionally  
>>> formatting-  
>>> Column A is pink if before Now and COlumn C formatted if amount is  
>>> under  
>>> \$25.00.

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>>> Row 5 is all white, therefore this client is up-to-date on payments.  
>>>  
>>> This works, but I can't see a way to show on the summary page that the  
>>> account is overdue or not. Any help is appreciated! Thanks, Tara  
>>>  
>>>  
>>> "FSt1" wrote:  
>>>  
>>>> hi,  
>>>> forgot to mention.  
>>>> highlight the a column and conditional format the whole column.  
>>>>  
>>>> regards  
>>>> FSt1  
>>>>  
>>>> "FSt1" wrote:  
>>>>  
>>>>> hi,  
>>>>> in column E you could put  
>>>>>  
>>>>> =if(A2<Now(), "Overdue", "")  
>>>>>  
>>>>> or you could use conditional formating.  
>>>>> go Format>conditional format  
>>>>> enter Cell value is less than =now()  
>>>>>  
>>>>> then click the format button>patterns. pick a bright color to high  
>>>>> light  
>>>>> the overdue cell.  
>>>>>  
>>>>> regards  
>>>>> FSt1  
>>>>>  
>>>>> "workin4alivin" wrote:  
>>>>>  
>>>>>> I want to be able to put in a formula that will tell me if a loan  
>>>>>> recipient's  
>>>>>> loan is past due.  
>>>>>>  
>>>>>> Column A is payment due date  
>>>>>> Column B is payment amount due  
>>>>>> Column D is acutal date payment is rec'd  
>>>>>> Column E is actual amount received  
>>>>>>  
>>>>>> Any help that anyone can offer will be appreciated, including a  
>>>>>> formula that  
>>>>>> will work or a different way to set up my workbook to give me what  
>>>>>> I  
>>>>>> want.  
>>>>>> (Essentially, I have a page for each borrower and a summary sheet  
>>>>>> on

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>> >> > the  
>> >> > front page that shows original loan balance, balance due, late  
>> >> > payments,  
>> >> > etc.)  
>> >> >  
>> >> > Thank you, Tara  
>>  
>>  
>>

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• **References:**

- ◆ **[Date/If function for past dues](#)**  
    ◇ From: workin4alivin
  - ◆ **[RE: Date/If function for past dues](#)**  
    ◇ From: FSt1
  - ◆ **[RE: Date/If function for past dues](#)**  
    ◇ From: FSt1
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    ◇ From: workin4alivin
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