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Ratio Pro Instructions

August 2025

NOTE: Organizations completing Ratio Pro as part of the accreditation process must follow the instructions outlined in this document.

CARF updates Ratio Pro and the corresponding instructions every year to reflect the most recent requirements for developing your financial ratios. Please allow time to thoroughly review both the *Ratio Pro Instructions* and the spreadsheet prior to entering data from your organization's audited financial statement.

Contact CARF at (888) 281-6531 ext. 7080 with questions.

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Changes in Ratio Pro Instructions for 2025

The purpose of this section is to identify notable changes to instructions in the current year's *Ratio Pro Instructions* compared to those in the previous year's publication. The changes are intended to align the CARF financial ratio calculations with industry standards and banking practices, making the ratio data more meaningful to both providers and financial institutions.

CARF also publishes the *Financial Ratios & Trend Analysis of CARF-Accredited Continuing Care Retirement Communities*, which provides further clarification of each of the ratio calculations. Appendix B of that publication includes the Ratio Definitions Matrix, which lists each CARF financial ratio and the common audited financial statement accounts for accredited organizations. See Appendix B for common issues encountered in calculating financial ratios according to CARF methodology.

Please be aware that, in addition to the changes noted here, there may have been minor corrections or changes in wording that do not change the requirements for ratio calculations.

NOTE: *CARF makes every effort to list all significant changes in the instructions; however, not all changes are included. Therefore, all instructions should be carefully reviewed.*

Input Sheet – Line Item Instructions

- Please continue to report all COVID-19 related funding recognized as a liability in your financial statements (i.e., PPP loans payable and deferred revenue from HHS and other governmental grants) under Noncurrent Liabilities using "Other noncurrent liabilities". See page 13 for Account Descriptions.
- Please continue to report all COVID-19 related funding recognized as revenues in your financial statements (i.e., PPP loan forgiveness, ERC, HHS, and other governmental grants recognized as grant revenues) under Nonoperating Revenues/Expenses using "Extraordinary Items". See page 20 for Account Descriptions.
- The completion of the Current and Non-current Cash & Cash Equivalents – Unrestricted crosswalk is required. Please refer to the instructions for this crosswalk on page 6 as they relate to the successful completion of the 2nd worksheet in Ratio Pro labeled "Cur Non-cur Cash Equiv Crosswalk".

Feedback on CARF's Financial Ratios

CARF values and appreciates your feedback on the financial ratios. If you have any suggestions for changes in terminology or other clarifications for ratio calculations, CARF's online feedback survey for the *Financial Ratios & Trend Analysis* publication is the best place to share these.

Please complete the survey at: **www.surveymonkey.com/s/RatiosPublicationFeedback**.

What is Ratio Pro?

Ratio Pro is an Excel spreadsheet that has been designed to calculate an organization's financial ratios according to the CARF methodology. Financial ratios and Ratio Pro are integral to the accreditation process. Many of the finance standards cite specific ratios as tools for measuring operational effectiveness, and certain key ratios will be used by the surveyors to measure conformance to designated finance standards.

For detailed information about CARF financial ratios, see the *Financial Ratios & Trend Analysis of CARF-Accredited Continuing Care Retirement Communities* publication, which is updated each year to present the financial ratios encompassing the previous year's financial results. The *What's New* section of this publication includes information on any new accounting pronouncements and their impact on financial ratios.

Mapping Your Accounts to the CARF Financial Ratio Chart of Accounts

To complete Ratio Pro, you must enter data from your organization's audited financial statements into specific input line items on the Ratio Pro input spreadsheet. The input line items in Ratio Pro correspond to the accounts listed in the CARF Financial Ratio Chart of Accounts, which is based on the financial statement nomenclature used by the majority of our accredited organizations. The Chart of Accounts has been developed to provide a consistent terminology and methodology for developing the CARF financial ratios database and calculating industry benchmarks.

Note that not all financial statement accounts are used in developing the CARF financial ratios. Accounts that are not used in developing the ratios will not be included as an input line item in Ratio Pro. The *Ratio Definitions Matrix,* included in Appendix A of the *Financial Ratios & Trend Analysis of CARF-Accredited Continuing Care Retirement Communities* publication, shows the CARF Chart of Accounts and how it is mapped to individual financial ratios, providing an easy reference guide to determining which accounts are used in calculating the ratios.

These instructions include a list of account descriptions to help you map your accounts to each Ratio Pro input line item and enter the correct data for each item. (See "Account Mapping" on page 6.)

Developing Your Ratios

Organizational Legal Structure (CCRCs Only)

CARF-accredited CCRCs (also known as life plan communities) have a variety of legal structures. Some are single sites, some are multi-sites. Within multi-sites, some CCRCs are part of obligated groups, having debt at the parent level and others at the individual CCRC level. CARF staff in conjunction with The Financial Advisory Panel has determined the following methodology for developing financial ratios:

- Single sites organizations will develop ratios at the single site audit level.
- Multi-site organizations will develop ratios based on the debt structure. Therefore, if the debt is at the individual CCRC level, the organization will benchmark against the single site ratio matrix. ***If the debt is at the obligated group or parent company level, the organization will use financial data from the obligated group or parent level audit and benchmark against the multi-site ratio matrix.***

- CCRCs that are a small part of large health systems may not have audited information at the CCRC level. In this case data from CEO/CFO certified balance sheets (statements of financial position), statements of operations (income statements), and cash flows should be used for the ratios and benchmark against the single sites.

The above criteria is applicable for all types of legal ownerships including non-profits [501(c)(3)]; and for-profit equity models (cooperatives, limited partnerships, stockholders, limited liability company).

Ratio Pro Documentation Requirements

CARF standards require accredited organizations to have audited financial statements within 120 days after their fiscal year end. In completing Ratio Pro, CARF will accept the following sources as documentation for the information provided in the Ratio Pro spreadsheet (listed in order of preference):

1. Audited financial statements. The audits must contain the signature of the auditor. CARF will not accept draft copies.
2. Supplemental data presented in audited financial statements.
3. Chief Executive Officer (CEO)/Chief Financial Officer (CFO) certified financial statements of financial position (balance sheet), operations (income sheet), and cash flows (acceptable only if the organization seeking accreditation is part of a much larger organization that receives an audit).
4. Audit crosswalk. Some audits do not provide the level of detail necessary for the CARF ratios. In these instances, you must provide audit details via a CEO/CFO signed crosswalk to the audit for these accounts. Key financial information detail includes:
   - Investment income broken down by interest income; realized investment gains (losses); and unrealized gains (losses).
   - Cash and investments balances: clarification as to the amount of unrestricted cash/investments versus restricted funds and if restricted, by whom. Please see Appendix A in the *Financial Ratios & Trend Analysis of CARF-Accredited Continuing Care Retirement Communities* for a detailed definition and further discussion related to unrestricted cash & investments.
   - Depreciation and amortization expenses must be segregated. This includes amortization of debt issuance costs and original issue discounts or premiums included as part of interest expense.

Audit crosswalk example

Some audits do not segregate Investment Income/Dividends and Realized Gains/(losses) in the audit. To accurately complete Ratio Pro, the breakdown of this information is required:

	FYE 2024	FYE 2025
Audit — Investment Income	**$900,000**	**$600,200**
Interest Income	$700,000	$650,000
Realized Gains (Losses)	$200,000	$-(49,800)

Completing the Ratio Pro Input Sheet

Before You Begin

To complete the Ratio Pro input sheet, you will need access to the following financial information and documents:

- Audited financial statements for the last three fiscal year ends.
- Three year financial projections (Balance Sheet; Statement of Operations; and Statement of Cash Flow in a format consistent with the audit.) Year one of the three year projections is the organization's annual budget.
- Ledger information to supply necessary audit details and complete audit crosswalk.

Getting Started

The Ratio Pro Excel file automatically opens to the input sheet. You will enter all of your data directly into the input sheet. Ratio Pro will automatically populate the three ratio calculation worksheets (Margin Ratios, Liquidity Ratios, and Capital Structure Ratios) and the Summary sheet.

PLEASE NOTE:

The Input Sheet is divided into two sections. The first section, called the "Audited Financial Data Input Section" is where you will enter your data. You will only need to populate in *either* the cost center (LINE 38) *or* cost type (LINE 51) sections in the upper sections. The lower section, called "Input Line Input Grouping to Ratio Pro" will be filled in automatically. This section allows you to see how the CARF Financial Ratio Chart of Accounts from the previous section rolls up into the Ratio Pro accounts. This section is for information only; no input is required and you cannot edit the contents of these cells.

Entering Input Sheet Data

You are now ready to begin entering the data to complete the input sheet.

1. In the cell at the top of the page labeled *Organization Name (C8)*, enter your organization's name.

   Below the *Organization Name* cell, the input sheet has six columns where you will enter data for each line item for the following time periods, as applicable:

Column B	Two Years Prior Audit
Column C	Previous Audit Year
Column D	Most Recent Audit Year
Column E	Current Year Budget
Column F	Projected Year One
Column G	Projected Year Two

2. In the *date* cell (Row 12) at the top of each column, labeled *mm/dd/yy*, enter the dates of your audits and projections.

   For example, if your fiscal year-end is June 30:

   - In the date cell for Column B, *Two Years Prior Audit*, you would enter 6/30/23.
   - In the date cell for Column C, *Previous Year Audit*, you would enter 6/30/24.
   - In the date cell for Column D, *Most Recent Year Audit*, you would enter 6/30/25.
   - In the date cell for Column E, *Current Year Budget*, you would enter 6/30/26.
   - In the date cell for Column F, *Projected Year One*, you would enter 6/30/27.
   - In the date cell for Column G, *Projected Two Year*, you would enter 6/30/28.

3. Fill out each line item until you get to the cell labeled *End of Required User Input (A90)*. Use the following section as a guide as you enter the data for each line item. Be sure to save the file periodically as you work.
4. When you have finished entering all of your data, review the three Ratio Calculation worksheets and the Summary sheet for any error messages, and check the ratio results to ensure that you entered all the data correctly. If necessary, return to the input sheet to correct any input errors.
5. Save and close the Ratio Pro Excel file.
6. Submit the completed Ratio Pro spreadsheets as follows:
   - **For organizations submitting their Annual Financial Report:** Email electronic version of the Ratio Pro Excel file with the electronic versions of your organizations Annual Financial Report form, Financial Audit, and other required documents to **as@carf.org**.
   - **For organizations submitting Ratio Pro as part of their Survey Application:** Either attach the entire Ratio Pro Excel workbook to the Survey Application when completing online, or email the entire Ratio Pro Excel workbook to **edocs@carf.org** if submitting after the submission of the Survey Application.

Crosswalk– Input Sheet: Current and Non-current Cash & Cash Equivalents–Unrestricted

Differences in the variation of the Balance Sheet data have made it challenging for CARF to review Ratio Pro and decipher which portions of the current and non-current cash & cash equivalents are unrestricted. Because of these challenges, Ratio Pro preparers will be required to complete a crosswalk of current and non-current cash & cash equivalents–assets without donor restrictions. An additional worksheet has been created for this crosswalk data input. To begin the crosswalk, the worksheet automatically pulls the "Input Sheet" amounts from the appropriate cells. The Ratio Pro preparer will then need to input the breakout items descriptions and dollar amounts in the appropriate cells labeled "Input description here". These dollar amounts should be entered as negative numbers. The balance row should be empty if data was entered correctly. **The completion of this crosswalk worksheet is required.**

Notes for Completing the Ratio Pro Input Sheet

Account Mapping

Your organization's financial statements may use different account names (input line items) than those used in Ratio Pro. To assist you with mapping your accounts to Ratio Pro and entering the correct data for each input line item, these instructions include an Account Description section (see page 12), which lists many of the common account names used by organizations to describe the corresponding account.

For users who prefer the account mapping instructions to be embedded in the spreadsheet, each input line item on Ratio Pro input sheet also has a comment attached to it that provides the account description and other instructions related to that line item. Comments are identified by a small red triangle in the upper right corner of the cell. The comment automatically appears when you move the cursor over the cell. If the comment box is not fully visible, scroll up until the input line item is at the top of the computer screen.

Entering Positive and Negative Numbers

The following line item instructions include notations where an account must be entered as a positive number, even though on some audits these accounts may be shown as a negative number. To ensure that your ratios are calculated correctly, be sure to follow the instructions and enter the account as a positive number where noted.

Input Sheet — Line Item Instructions

Use the following table as a guide as you enter the data for each line item on the input sheet.

Input Sheet — Line Item Instructions

Input Line Item	Comments/Instructions
Data From Balance Sheet	
Current Cash and Investments–Unrestricted	• Do not include cash and investments that are restricted, such as trustee held funds (e.g., debt service reserve funds, or debt service reserves), gift annuities, or split interest agreements. Unrestricted investments that are not anticipated to be used to satisfy current liabilities should be included with “Non-Current Cash and Investments–Unrestricted.” • Investments should be classified as current only if they are available and expected to be used to satisfy current liabilities within the next 12 months. (See page 12 for Account Description.)
Patient/Resident Accounts Receivable	• This item is net of allowance for doubtful accounts. • Include receivables from Medicaid and other third-party reimbursement payors. • Do not include other receivables. (See page 12 for Account Description.)
Non-Current Cash & Investments–Unrestricted	• Do not include cash and investments that are restricted, such as trustee held funds (debt service reserves, construction revenues), gift annuities, split interest agreements, or state required funds held in escrow. (See page 12 for Account Description.)
Accumulated Depreciation	• Enter as a positive number. • Accumulated depreciation can be found in a variety of locations in the audit. It may be on the balance sheet as a deduction from total property, plant, and equipment to arrive at a net property, plant and equipment, or it may be found in the audit notes under the Property, Plant and Equipment section. (See page 12 for Account Description.)
Total Assets	Enter the sum of all asset accounts.
Long-term Debt/Capital Leases, less Current	• Include long-term capital leases. • Do not include current debt or current capital lease balances. (See page 13 for Account Description.)
Deferred Revenue–Non-refundable	(See page 13 for Account Description.)
Net Assets without Donor Restrictions/Stockholder's Equity	(See page 14 for Account Description.)
Noncurrent Liabilities	• Include COVID-19 related funding recognized as a liability (See page 13 for Account Description.)
Data From Statement of Operations/Income Statement	
Residential Revenue	(See page 14 for Account Description.)

Input Sheet — Line Item Instructions (Continued)

Input Line Item	Comments/Instructions
Entrance Fee Amortization	• This account is for the amortization of entrance fees that is found on the Statement of Operations/Income Statement. It is not the proceeds from entrance fees found on the statement of cash flows. • Some audit reports will combine amortization of entrance fees with residential or other revenue accounts. In this instance the amount of amortization of entrance fees is noted as part of the account description. In unbundling amortization of entrance fees, the revenue account must be lowered by the amount of the amortization in order to avoid a double count. • Some audit reports will include entrance fee amortization in a revenue account but will not specifically identify it on the income statement or in the footnotes. However, the amount of entrance fee amortization can be identified on the cash flow statement. (See page 14 for Account Description.)
Nursing Revenue	(See page 14 for Account Description.)
Assisted Living Revenue	(See page 15 for Account Description.)
Adult Day/Home Health Revenue	(See page 15 for Account Description.)
Management Fees	(See page 15 for Account Description.)
Investment Interest/Dividends	(See page 15 for Account Description.)
Other Operating Revenue	• If COVID-19 Relief Funding is included here for the audit it should be broken out separately as "Extraordinary Items COVID-19". (See page 15 for Account Description.)
Net Assets Released from Restrictions for Operation	(See page 15 for Account Description.)
Expenses Section (Enter Expense Accounts as Positive Numbers):	
Cost Center Operating Expenses:	• Heading cell. No input required. • Auditors classify expenses as either Cost Center or Cost Type. For the purposes of Ratio Pro, you need to identify which expense classification you are using and map your accounts to the appropriate classification. (If you are using Cost Type classification, skip this section and go to the “Cost Type Operating Expenses” section below.)
Nursing/Health Care	(See page 16 for Account Description.)
Dietary/Food Service	(See page 16 for Account Description.)
Social and Community Services	(See page 16 for Account Description.)
Recreation, Activities, and Transportation	(See page 17 for Account Description.)
Assisted Living and Personal Services	(See page 17 for Account Description.)
Housekeeping	(See page 17 for Account Description.)
Building and Maintenance	(See page 17 for Account Description.)
Administration/General	(See page 17 for Account Description.)
Marketing	(See page 17 for Account Description.)
Adult Day Care/Home Health	(See page 17 for Account Description.)
Other Operating Departments	(See page 18 for Account Description.)

Input Sheet — Line Item Instructions (Continued)

Input Line Item	Comments/Instructions
Housing/Independent Living	(See page 18 for Account Description.)
Cost Type Operating Expenses:	• Heading cell. No input required. • Audit reports will classify expenses as either Cost Center or Cost Type. For the purposes of Ratio Pro, you need to identify which expense classification you are using and map your accounts to the appropriate classification. (If you are using Cost Center classification, fill out the "Cost Center Operating Expenses" section above and skip this section.)
Salaries and Benefits	(See page 18 for Account Description.)
Supplies	(See page 18 for Account Description.)
Dietary/Food Services	(See page 18 for Account Description.)
Housekeeping	(See page 18 for Account Description.)
Contract Services	(See page 18 for Account Description.)
Building and Maintenance	(See page 18 for Account Description.)
Ancillary Health Services	(See page 19 for Account Description.)
Insurance	(See page 19 for Account Description.)
Administrative/General	(See page 19 for Account Description.)
Marketing	(See page 19 for Account Description.)
Other Operating Expenses	(See page 19 for Account Description.)
Other Operating Expenses:	• Heading cell. No input required.
Management Fees Expense	(See page 19 for Account Description.)
Interest Expense	• Amortization of debt issuance costs and original issue discount can be found on the statement of cash flows and likely needs to be backed out of Interest Expense on the statement of operations and separated in Ratio Pro as Amortization Expense. (See page 19 for Account Description.)
Depreciation	• Occasionally we see an audit that does not disclose depreciation, amortization and/or interest expense accounts in the Statement of Operations (Income Statement) but rather include these numbers in another account, such as general and administrative. This information can be found in the cash flow statements or in the audit footnotes. • Often depreciation and amortization are combined into one account in the audit. If this is the case, you must provide a CEO/CFO certified crosswalk to the audit with a breakout of depreciation and amortization that totals to the amount shown on the audit. (See page 19 for Account Description.)
Amortization	• Occasionally we see an audit that does not disclose depreciation, amortization and/or interest expense accounts in the Statement of Operations (Income Statement) but rather include these numbers in another account, such as general and administrative. This information can be found in the cash flow statements or in the audit footnotes. (See page 19 for Account Description.)

Input Sheet — Line Item Instructions (Continued)

Input Line Item	Comments/Instructions
Provision for Bad Debts	• Enter the amount of expenses assigned provision only, not the actual write-off of bad debt expense. • Not all organizations will have a provision for bad debt account on their Statement of Operations. • Certain organizations may not have bad debt expense but rather "Implicit Price Concessions" under ASC 606. In these instances the amount of implicit price concessions should be broken out as Provision for Bad Debts separately from the applicable revenue line item on the statement of operations. Total implicit price concessions should be noted as a separate line on the statement of operations or disclosed in the footnotes. (See page 19 for Account Description.)
Total Operating Expenses	The amount in this cell is automatically calculated and filled in by Ratio Pro. Verify that the amount shown equals the sum of total operating expenses from the audits. If it does not match, check the input sheet Line Items for data entry errors.
Non-operating Revenues/Expenses:	
Contribution/Donation Revenue	• Enter only contributions <u>without</u> donor restrictions, donations, and gifts. • Do not include contributions with donor restrictions. • If COVID-19 Relief Funding is included here for the audit it should be broken out separately as "Extraordinary Items COVID-19". (See page 19 for Account Description.)
Realized Gain (Loss) on Sale of Investments/Derivatives	• Include realized gains (losses) on sale of unrestricted investments and derivatives only. Do not include realized gains (losses) on investments with donor restrictions. • Do not include unrealized gains (losses) on investments, derivatives, or investment interest. Unrealized gains (losses) are not included in the computations of any of the financial ratios. • Include other than temporary decline in market value of investments. • Investment interest is captured in the total operating revenue ratio. • Other than temporary declines in investments is considered to be realized for CARF ratio purposes and are therefore included in this line item. (See page 20 for Account Description.)
Unrealized Gain (Loss) on Investments	(See page 20 for Account Description.)
Gain (Loss) on Disposal of Other Assets	(See page 20 for Account Description.)
Other Non-operating Revenues (Expenses)	(See page 20 for Account Description.)
Net Assets Released from Restriction for Property, Plant, and Equipment (PP&E)	(See page 20 for Account Description.)
Gain (Loss) on Extinguishment of Debt	(See page 20 for Account Description.)
Extraordinary Items (COVID-19)	(See page 20 for Account Description.)

Input Sheet — Line Item Instructions (Continued)

Input Line Item	Comments/Instructions
Cash Flow Input Items:	
Principal/Lease Payments	• Enter as a positive number. • This item can be found on the Statement of Cash Flows, Financing section. • Do not include sinking fund, advance refundings, or other debt restructurings. • Do not include short-term debt payments. • In years where there is a significant refinancing of long-term debt, the balance entered for this can be the prior year's current portion of long-term debt. (See page 21 for Account Description.)
Entrance Fees Received—Resales	• This item can be found on the Statement of Cash Flows. • It is possible to have more than one type of entrance fees received, for example refundable and nonrefundable entrance fees. You must total all of these accounts for this line item. • This input should exclude the proceeds from entrance fees for new independent living units (i.e., first generation entrance fees). (See page 22 for Account Description.)
Entrance Fees Refunded	• Enter as a positive number. • This item can be found on the Statement of Cash Flows. • It is possible to have more than one type of refunded fees. You must total all of these accounts for this line item. (See page 22 for Account Description.)
Capital Expenditures	• Enter as a positive number. • This item can be found on the Statement of Cash Flows, usually under Cash Flows from Investing Activities. • It is possible to have more than one Capital Expenditure line item. You must total all of these accounts for this line item. (See page 23 for Account Description.)
Audit Footnote Input Items	
Capitalized Interest	• Enter as a positive number. • This item can be found on the Statement of Cash Flows or within the footnotes. • Capitalized interest expenses are related to construction; therefore, *not all organizations will have capitalized interest costs*. For those that do, capitalized interest costs can be found in a variety of places on the income statement, including supplemental information on the cash flow statement or in the audit notes relating to property, plant and equipment or debt payments. (See page 23 for Account Description.)
Contractual Refund Obligation–Entrance Fees	• This item can be obtained from audited footnotes. • GAAP requires organizations to report in an audit footnote the amount of contractual refund obligations under existing contracts. It's the contractually refundable obligation found in the audit footnote that is reported in this line item. (See page 23 for Account Description.)

Account Descriptions

This section lists commonly used account names that correspond to each input line item in Ratio Pro. Refer to this section for help in mapping your accounts to each line item.

Input Sheet — Account Descriptions

Ratio Pro Input Line Item	Account Description
Data from Statement of Financial Position/Balance Sheet	
Current Cash and Investments–Unrestricted	Board designated cash and investments Cash Cash and cash equivalents Cash and short-term investments Investments - short term Investments, unrestricted Investments-operating reserve Marketable securities Operating reserve Short term investments/marketable securities
Patient/Resident Accounts Receivable	Accounts & notes receivable - trade Accounts receivable - residents Accounts receivable - third party medical Accounts receivable, net allowance for doubtful accounts Accounts receivable, residential fees Due from third party payors Estimated third party payer settlement Medical receivables Medicare cost settlement Resident accounts receivable
Non-Current Cash & Investments–Unrestricted	Assets limited to use (“AWUIL”)- unrestricted AWUIL - Board restricted funds AWUIL - Board-designated for benevolence AWUIL - Board-designated for capital improvements AWUIL - Board-designated for renewal and replacement AWUIL - Board-endowment fund AWUIL - statutory reserves AWUIL: By Board - Funded Depreciation AWUIL: By Board - Health care reserve AWUIL: By Board - Refundable resident reserve fee AWUIL: Minimum liquid reserves AWUIL: Operating reserve state required Investments: Unrestricted funds Long-term investments/Marketable securities
Accumulated Depreciation	Accumulated Depreciation
Total Assets	N/A

Input Sheet — Account Descriptions (Continued)

Ratio Pro Input Line Item	Account Description
Long-term Debt/Capital Leases, less Current	Bonds payable Bonds payable, less current maturities Bonds payable, less current portion Bonds payable, net Capital lease obligation Capital lease obligation - less current portion First mortgage revenue bonds Loans payable Long term debt Long term debt, less current portion Long-term debt, less current maturities Long-term debt, net of current portion Mortgages payable Notes payable Obligation under capital lease Obligation under capital lease, less current portion Revenue Bonds Second mortgage revenue bonds Term loan Third mortgage revenue bonds
Deferred Revenue–Non-refundable	Deferred admission fees Deferred entrance fee revenue Deferred entrance fees Deferred income from entry fees Deferred life care revenue Deferred membership fees Deferred occupancy rights fee revenue Deferred revenue from admission fees Deferred revenue from advance fees Deferred revenue from entrance fees Deferred revenue from nonrefundable fees Deferred revenue from resident advance fees Deferred revenue, nonrefundable portion of resident entrance fee Deferred revenue-unearned entrance fees Nonrefundable entrance fees Unamortized entrance fees Unearned entrance fees Unearned entrance fees: non-refundable
Other liabilities–COVID-19 funding	PPP loans payable Deferred revenue from HHS Other governmental grants

Input Sheet — Account Descriptions (Continued)

Ratio Pro Input Line Item	Account Description
Net Assets without Donor Restrictions/Stockholder's Equity	Accumulated deficit Additional paid-in capital Common stock Members equity (deficit) Net Assets Net assets: Board designated Net assets: General Net assets without donor restrictions Partners' capital Total stockholders equity Net assets without donor restrictions: board designated Net assets without donor restrictions: operations Net deficit without donor restrictions
Data From Statement of Operations/Income Statement	
Residential Revenue	Admission and application fees Affordable housing fees and rents Annual life care fees Apartment revenue Application fee income/Application fees Cottage and apartment resident services Fees for services Independent living units/ILUs Lease income and rental income Monthly fees/Monthly maintenance fees/Monthly service fees Rental income Resident care fees/Resident revenue/Residents services
Entrance Fee Amortization	Admission fees/Advance fees earned Amortization of admission fees/Advance fees Amortization of deferred entrance fees Amortization of deferred entry fee revenue Amortization of deferred revenue from advance fees Amortization of entrance fees Amortization of resident entrance fees Amortization of deferred fees Earned entrance fees/Entrance fees earned Life use fees earned Membership fees earned
Nursing Revenue	Ancillary services Clinic Health care center/Health care facility/Health care fees Health care services Health center fees Medicare and Medicaid fees Medicare and other insurance Net resident service revenue Nursing care/Nursing Services Revenue from nonresidents Resident service revenue

Input Sheet — Account Descriptions (Continued)

Ratio Pro Input Line Item	Account Description
Assisted Living Revenue	Assisted living fees/Assisted living revenue Personal care revenues Memory care revenues
Adult Day/Home Health Revenue	Adult day care Adult day care revenues Home care revenue Community services Senior center
Management Fees	Management Fees - Revenue
Investment Interest/Dividends (with or without restrictions)	Interest income Dividends Investment Income Distributions from split interest agreements
Other Operating Revenue	Auxiliary income Barber and beauty shop Catering revenue Child care services Community outreach Convenience store income Dry cleaning income Food service Garage Gift Shop operations Golf Club revenue Guests meals and lodging Lease income Maid service Miscellaneous operating income Other operating income Phone and cable Preparatory school and child care fees Telephone system Vending commissions
Net Assets Released from Restrictions for Operation	Net assets released from restriction for benevolent assistance Net assets released for operations

Input Sheet — Account Descriptions (Continued)

Ratio Pro Input Line Item	Account Description
Expenses Section	
Cost Center Operating Expenses:	N/A
Nursing/Health Care	Ancillary Service Care Center Clinic Health/Health & wellness/Health care Health care center Health center Health service Healthcare expenses Medical & other resident care Medical and personal care Medical care Medical service Nursing Nursing and health care Nursing and medical care Nursing care Nursing center Nursing services Nursing services and resident care Nursing/Health care Outpatient health center and pharmacy Pharmacy Physical therapy Physician services Purchased medical services Rehabilitation Resident care Resident medical & outside hospital costs Skilled nursing Therapy and pharmacy Therapy services
Dietary/Food Service	Dietary Dietary service Dining service Food & beverage Food service Nutritional service
Social and Community Services	Activities, volunteer, social services Chaplaincy Community outreach/Community services Pastoral care Religious activities and social services Resident benefits Social services Volunteers

Input Sheet — Account Descriptions (Continued)

Ratio Pro Input Line Item	Account Description
Recreation, Activities, and Transportation	Activities Fitness center Recreation Resident services/Resident activities (not direct resident care) Security and transportation Transportation Wellness Center
Assisted Living and Personal Services	Assisted Living Personal care Resident care/Resident services
Housekeeping	Laundry and housekeeping Housekeeping Laundry
Building and Maintenance	Building and grounds Environmental services Building and maintenance Maintenance and security Plant/Plant and maintenance property/Real estate taxes Repairs/Maintenance Security Utilities
Administration/General	Administration/Administration and general/Administrative office Administrative Services Finance General and administration/General Services Human resources Insurance Management/Management and general Start up and organization costs Support services
Marketing	Advertising and promotion Capital campaign expenses Development Fundraising Marketing/Marketing and development Marketing and promotion Marketing and public relations Promotion and planning Public relations and development Sales and marketing/Sales, marketing, promotions
Adult Day Care/Home Health	Adult day care Companion services Day care center Home Care/Home health/Home health care/Home health services Physician, clinic and home health services Senior center

Input Sheet — Account Descriptions (Continued)

Ratio Pro Input Line Item	Account Description
Other Operating Departments	Auxiliary services Barber and beauty shop Conference and retreat center Construction Management Development Services Family and children services Foundation Golf Club expense Other/Other operating expenses/Other services
Housing/Independent Living	Apartments Cottages/ILU Independent living Rentals Resident services Residential/Residential Living/Residential Services
Cost Type Operating Expenses:	N/A
Salaries and Benefits	Employee benefits/Fringe benefits Payroll/Payroll taxes Salaries and benefits Salaries, wages, and benefits Wages & Benefits
Supplies	Medical supplies/Medical supplies and drugs Pharmacy, medical supplies and other Supplies/Supplies and other
Dietary/Food Services	Food/Food and supplies/Food purchases Dietary/Dining services
Housekeeping	Laundry and housekeeping Environmental Services Housekeeping Laundry
Contract Services	Contract labor/Contract services Contracts, rents and services Outside services Professional fees/Professional services Purchased services Service contracts
Building and Maintenance	Building and maintenance Maintenance/Maintenance and repairs Plant operations Property taxes/Real estate taxes Rent Repair and maintenance Security Telephone Utilities

Input Sheet — Account Descriptions (Continued)

Ratio Pro Input Line Item	Account Description
Ancillary Health Services	Medical care/Medical and other resident care Ancillary services Therapy services
Insurance	Fees, licenses and taxes Insurance and real estate taxes Insurance Property insurance
Administrative/General	Administration/Administration related Foundation services General and administrative Legal and accounting/Legal and professional Licenses, dues, and taxes
Marketing	Fundraising Marketing and promotion Marketing and public relations Marketing expense
Other Operating Expenses	Education Miscellaneous Special events Staff development Travel
Other Operating Expenses:	N/A
Management Fees Expense	Corporate management fee Management fees System fee
Interest Expense	Bond interest expense Interest expense Mortgage Interest expense
Depreciation	Depreciation
Amortization	Amortization Amortization of bond issue costs Amortization of deferred expenses Amortization of original issue discounts or premiums
Provision for Bad Debts	Provision for bad debt/Provision for uncollectible accounts Implicit price concessions
Total Operating Expenses	N/A
Non-operating Revenues/Expenses:	
Contribution/Donation Revenue	Bequests and charitable giving Contributions and bequests Contributions, gifts, and bequests Donations Gifts and bequests Grants Contributions/Donations/Gifts/Bequests without donor restrictions

Input Sheet — Account Descriptions (Continued)

Ratio Pro Input Line Item	Account Description
Realized Gain (Loss) on Sale of Investments/Derivatives	Gain (loss) on sale of investments/derivatives Gain/(loss) on sale of securities Gain or (loss) on termination of interest rate swap agreement Investment income: realized gain (loss) Net realized gain (loss) on investment/derivatives Realized gain (loss) on investments/derivatives Other than temporary decline in market value of investments
Unrealized Gain (Loss) on Investments	Net unrealized gains on investments Change in unrealized gains Unrealized gains (losses) on investments Change in unrealized appreciation/(depreciation) on investments Net unrealized gains (losses) on other than trading securities Unrealized holding gains Unrealized gain or (loss) on derivatives
Gain (Loss) on Disposal of Other Assets	Gain (loss) on disposition of fixed assets Disposition of fixed assets (Loss) on disposal of equipment/fixed assets Write-off of discontinuation of capital project
Other Non-operating Revenues (Expenses)	Change in Future Service Obligations Discontinued operations (losses) Donation of land Equity gains (losses) of affiliates/joint ventures Goodwill write-off Legal settlement Start-up costs for future expansion
Net Assets Released from Restriction for Property, Plant, and Equipment (PP&E)	Net Assets released from restrictions for PP&E
Gain (Loss) on Extinguishment of Debt	Gain (loss) on early extinguishment of debt Gain (loss) on refinancing of long-term debt
Extraordinary Items– (COVID-19 grants)	Other Nonoperating Revenues - COVID-19 Funding Other Nonoperating Revenues - Forgiveness of PPP Loan Other Nonoperating Revenues - Employee Retention Credit (ERC) HHS and other governmental grants recognized as grant revenues

Input Sheet — Account Descriptions (Continued)

Ratio Pro Input Line Item	Account Description
Cash Flow Input Items:	
Principal/Lease Payments	Bond Payments Capital lease payments Debt repayments Loan payments Payment of bonds payable Payment of long-term debt Payment on lease payable Payment on revenue bonds Payments on note payable Principal payments Principal payments on capitalized leases Principal payments on long-term debt Principal payments on mortgage loans Principal payments on notes payable Principal payments on other borrowings Principal payments under capital lease obligations Repayment of bonds Repayment of bonds payable Repayment of long-term debt Repayment of obligation under capital lease Scheduled payments of bonds payable

Input Sheet — Account Descriptions (Continued)

Ratio Pro Input Line Item	Account Description
Entrance Fees Received—Resales	Admission fees received Advance fees received Cash received from entrance fee Cash received under nonrefundable entrance fee plan Cash received under refundable entrance fee plans Deferred entrance fees received Deferred entrance fees received net of refunds Deferred occupancy rights fee revenue, net of refunds Entrance fees received Entrance fees received - existing units Entrance fees received - resale Life lease deposits received Life lease receipts Net (refunds of) proceeds from entrance and advance fees Net proceeds from advance fees Net Proceeds from entrance fees Nonrefundable entrance fees received Occupancy Fees Received Proceeds from life lease obligations Proceeds from admission and residence fees Proceeds from advance fees Proceeds from entrance fees Proceeds from entrance fees and deposits Proceeds from nonrefundable entrance fees and deposits Proceeds from refundable entrance fees and deposits Proceeds from resident entry fees Refundable entrance fees received Residents entrance fees received
Entrance Fees Refunded	Admission fees refunded Advance fee refunds Cash refunds of entrance fees and deposits Entrance fee refunds Entrance fees refunded - initial contracts Entrance fees refunded - resale Life lease refunds Occupancy fees refunded Payments of refundable entrance fees and garage fees Refund of admission and residence fees Refund of advance fees Refund of deferred admission fees Refundable entrance fees refunded Refunds of deposits & refundable entry fees Refunds of entrance fees Refunds of entrance fees and deposits Refunds of refundable fees Refunds of resident entry fees Refunds of resident membership fees Repayment of entrance fees Unearned entrance fees refunded

Input Sheet — Account Descriptions (Continued)

Ratio Pro Input Line Item	Account Description
Capital Expenditures	Acquisition and construction of property and equipment Acquisition of land, buildings, and equipment, net Acquisition of property and equipment Additions to building, furnishings, and equipment Additions to land, building, equipment, improvements, and capital projects Additions to property and equipment Additions to property, equipment and construction in progress Capital Expenditures Capital expenditures for property and equipment Capital Purchases Cash paid for capital acquisitions Construction and Equipment Expenditures Expenditures for Property and Equipment Net Purchases for Land, Buildings and Equipment Net Purchases of Property and Equipment Payments for construction-in-progress Property acquisitions and construction in progress Property additions Property and equipment expenditures Property and equipment purchases Purchase and construction of property and equipment Purchase of building and building improvements Purchase of equipment and facility improvements Purchase of property and equipment Purchases of facilities and equipment Purchases of land, building and equipment
Capitalized Interest	Capitalized Interest
Contractually Refund Obligation–Entrance Fees	Contractual refund obligations Gross potential refund obligations