

[illegible]

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	A	B	C	D	E	F	G	H	I	J
67	5. Notes on the current version of the spreadsheet - what it does and does not handle									
68										
69	Documentation in additional worksheets									
70	Click on the any of the following hyperlinks to go to the worksheets									
71	Assumptions	Summary list of all settings in Setup , and AgeData through ExpenseData worksheets								
72	Results	Glide-path of income from Income & Withdrawal sources less Expenses & Taxes								
73	Resources	Lists of articles, literature, web sites related to financial planning								
74	Appendix A	List of all worksheets, describing their tables and sections								
75	Appendix B	Extra calculators (not tied in with the rest of the spreadsheet)								
76	Appendix C	Glossary - definitions of terms used in the spreadsheet								
77	Appendix D	List of outstanding issues (Things TODO and CHECK), and REVISION-LIST History								
78	FAQ	Answers to Frequently Asked Questions								
79										
80										
81	Introduction									
82										
83	The Concept									
84	While saving for future expenditures such as retirement, a new house, or a college education for your children you									
85	might wonder if you are saving enough or spending too much on current expenses. If you are near or in retirement,									
86	the spreadsheet lets you estimate, using a static model, your income stream and whether it will cover your expenses.									
87	It does not use a dynamic model such as those using Monte-Carlo or repeated random sequences of returns methods.									
88	A glide-path analysis lets you look at your finances over time. How does it change with the contributions to savings									
89	during your accumulation phase? How rapidly are your savings being depleted during retirement? It can be useful									
90	to periodically check how you are doing to make sure you're still on track to reach your goals and, if not, what									
91	might be changed to improve your retirement glide path. This Introduction worksheet gives an overview and a FAQ									
92	worksheet provides answers to some Frequently Asked Questions.									
93										
94	This Simplified Income-Stream Planning Tool (SIPT) spreadsheet lets you enter detailed personal data to help answer									
95	those questions more accurately - both for near term pre- and post-retirement. There are many rudimentary									
96	retirement calculators available on-line (see RS. Resources section RS.8 for a list). To illustrate the flavor of these									
97	types of glide-path calculations, we provide an additional very simple one in the worksheet								SimpleCalc	
98	Note, the SimpleCalc worksheet is used just to introduce the concept of glide-path and is not part of the rest of the									

1. Enter your data in the Red cells below.

Your current age (same as retired if <i>already</i> retired):	25
Your expected retirement age:	67
Current value of savings portfolio:	\$30,000
Current gross annual income (GAI):	\$25,000
Annual contributions to savings portfolio:	\$3,750
Yearly annuity from Social Security at retirement:	\$6,000

2. Additional parameters you can adjust or use THE defaults)

Pre-retirement annual rate of return on portfolio:	4.50%
Post-retirement annual rate of return on portfolio:	2.50%
Expected annual income Cost Of Living Adjustment:	2.00%
Increase of annual retirement withdrawals::	3.00%
Increase in annual contributions to savings portfolio:	2.00%
Percent of GAI needed in retirement when retire:	80%

Savings portfolio value

You run out of savings at age	86
The value of your savings at retirement	\$770,241
Percent of income saved while working	15.0%
Number of years you can fund in retirement	19
Percent of expenses from Soc. Sec. at retirement	13.3%

Values for savings and expenses over time

Year	Age	Savings portfolio value	Savings contribution	Gross Annual Income	Cola adjusted Social Security if any	Retired Annual Expenses	Percent expenses from Soc. Sec. In retirement
1	25	\$30,000	\$3,750	\$25,000	\$0	\$0	0.0%
2	26	\$35,269	\$3,825	\$25,500	\$0	\$0	0.0%

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133											
134	1. Description of the SIPT Spreadsheet										
135											
136	This spreadsheet software computes a rough estimate of yearly income and expense flows as various income sources and										
137	expenses come and go over time. Results are calculated at the end of each year. It uses a yearly "cash flow" calculation defined										
138	as the sum of income and withdrawals, and subtraction of expenses, contributions and estimated taxes are subtracted. Any										
139	funds left over each year in the cash account are saved back into the investment taxable savings account for the next year.										
140	Similarly, in years with a cash shortfalls, funds are taken from the savings account the next year. The spreadsheet										
141	is an Excel workbook consisting of a number of worksheets containing personal data that you enter. In Excel, the										
142	spreadsheet as a whole is called a workbook which in turn is a collection of worksheets. Clicking on one of the tabs at the										
143	bottom of the window will bring up that particular worksheet.										
144											
145	Setting up the spreadsheet										
146	Use the S. Setup worksheet to specify which worksheets you will need to fill out. It works with one person S1 or two people										
147	called S1 and S2. S1 and S2 can be married or unmarried. However the latter should only use the tax filing status Separate Filing.										
148	In Excel, you switch between worksheets by clicking on the worksheet tab at the bottom of the Excel window or by										
149	clicking on worksheet hyperlinks (blue font with an underline) available throughout the spreadsheet. The R. Results worksheet										
150	summarizes data computed on the other data worksheets both as tables and as graphs of the data in the tables. The results										
151	are updated when data is changed in any of the other data entry worksheets.										
152											
153	Depending on your level of expertise and familiarity with financial terms, you may want to read the Appendix C worksheet										
154	(glossary of 'financial terms used in the SIPT spreadsheet) <u>before</u> entering your data. In addition, this spreadsheet requires you										
155	to switch between different worksheets that focus on <i>particular</i> types of data (e.g., work income, Social Security benefits, IRAs										
156	expenses, etc.).										
157											
158	Types of personal data required										
159	One or more income sources can be defined and include: work income, pensions, Social Security, and annuity payouts. There										
160	are three types of investment accounts including: tax-deferred deductible IRA, Roth IRA, and savings (taxable investments), bank										
161	bank accounts, and CDs). For purposes of the spreadsheet, 401(k), 403(b), 457(b), Traditional-IRA, Rollover IRAs are considered to										
162	to be tax-deferred IRAs. Similarly a Roth-401(k) is considered a Roth IRA. This is because after you retire, retirement accounts										
163	may be rolled over to "Rollover-IRA" and Rollover-Roth" accounts. You may make both scheduled and irregular contributions/										
164	withdrawals to each of the spreadsheet investment accounts. An irregular event is an upcoming one-time event occurring										
165	in a particular year. You may specify expenses as both scheduled and irregular events. You might think about your list of future										

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166	irregular expenses as a planning tool for your future expenses in your "Bucket List" - such as college expenses, retirement, trips,									
167	gifts, etc. (See the discussion of the 2007 comedy film The Bucket List					http://en.wikipedia.org/wiki/Bucket_list				
168	for a nice definition.) The spreadsheet calculates your remaining assets yearly so you can use this for planning future expenses.									
169										
170	Income sources are: work income, pensions, Social Security, and annuity benefits. Investment accounts include tax-deferred									
171	IRAs, Roth IRAs, and savings investment accounts. Contributions, and withdrawals may be specified from investment accounts.									
172	Expenses and tax deductions are entered in the 10. ExpensesData worksheet. Taxes are then estimated on the total taxable									
173	income. All data worksheets require you specify the age when the incomes, contributions and withdrawals or expenses									
174	start as well as when they end. Investment contributions and withdrawals as well as expenses and tax deductions are specified									
175	by both scheduled yearly events and by irregular events. Irregular events are specified at particular ages rather than on a									
176	yearly schedule.									
177										
178	If the cash-flow is ever negative for a particular year,the spreadsheet takes the shortfall from the taxable savings account									
179	(9. SavingsData). If this is a problem, one could possibly increase some of the income sources (IRA or ROTH) other than									
180	taxable savings and/or lower expenses to make the cash-flow positive if it were severely negative. The spreadsheet warn									
181	if this situation happens in R.Results section R.8 .									
182										
183										
184	1.1 Examples of some of the questions that can be investigated using this spreadsheet									
185	Here are some examples of questions that might be answered using the SIPT. The details on the questions are									
186	described in the appendix FAQ number 13.									
187	Q.1 Will I run out of money during retirement?									
188	Q.2 Will the money being saved for college expenses (or a new home or cars, etc.) be adequate?									
189	Q.3 When should I take withdrawals on my tax-deferred IRAs?									
190	Q.4 When should I retire, claim Social Security, and how will this affect my savings?									
191	Q.5 How will irregular expenses affect my future income stream through retirement?									
192	Q.6 How much more income could I earn long term if I have a more aggressive stock portfolio (more stocks)?									
193	Q.7 What is the effect of different levels of inflation on my savings over time?									
194	Q.8 What would the effect be of adding annuities during retirement? What if I started them at different times?									
195										
196										
197	1.2 Types of personal data required									
198	Specify the starting and ending ages for each income stream (work, pension, Social Security, and/or annuities), and do									

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199	this independently for each spouse S1 and S2. Specify the expected average market returns for stock, bonds and cash										
200	(fixed income) in your investment portfolio. Historically, approximately 90% of your portfolio return is determined by your										
201	asset allocation (roughly the stock:bond ratio). In addition, specify (the same or different) Cost Of Living Adjustments										
202	or COLAs for each of these income streams that increase the income and expenses by that percentage each year. Also										
203	specify the expected Consumer Price Index (CPI) that can used as a default for the various COLAs you need to enter.										
204											
205	Types of Savings										
206	Similarly, specify the age ranges for scheduled investment (IRA, Roth, taxable savings) contributions and withdrawals for S1										
207	and S2. The IRA and Roth accounts are optional, but <u>the savings account is required</u> since it is used to reconcile the cash-flow										
208	and where insurance payouts (if any) are deposited. You may optionally specify either or both scheduled contributions as a										
209	fixed amount and withdrawals as a percentage each year that increase by a COLA if desired. You may also specify optional										
210	irregular contributions and withdrawal events that can occur at any age or have several events the same year independently										
211	for both S1 and S2. For example, one could withdraw money to buy a new car, pay for kids college, take a big trip and buy a										
212	new house at the same year. You specify the age (e.g., 59) rather than the year (e.g., 2019) for the events. It computes the										
213	sum of the scheduled and irregular contributions and withdrawals respectively each year. These are tracked separately for										
214	S1 and S2.										
215											
216	Types of Expenses										
217	Expenses are specified similar to contributions and withdrawals for investment accounts, but as scheduled and irregular										
218	<i>expense</i> events. Whereas yearly investment account withdrawals are added to the cash-flow, expenses are subtracted										
219	from the cash-flow. Specify scheduled and optional irregular deductions that are used for part of the tax calculations.										
220	Otherwise, the starting and stopping ages with an expense COLA are specified. A rough estimate of Federal and State										
221	taxes that are computed are subtracted from the cash account. Note that State taxes are estimated by a fixed percentage,										
222	not as an AGI-dependent, marginal tax rate. Different states may also have various deduction levels associated with different										
223	types of pensions, etc. which are not taken into account.										
224											
225	It can be used by either a single person (S1) or a couple (S1 and S2)										
226	If there is no individual S2, then just <u>enter zeros</u> for all income, contributions, withdrawals, and expenses for S2 entries.										
227	S1 and S2 can be married or unmarried. Married S1 and S2 individuals may use tax filing status of Married Filing Jointly (MFJ)										
228	or Married Filing Separately (MFS). Single individuals can also use Head of Household (HH). However the unmarried S1 and S2										
229	should only use the Tax filing status Single Filing (SF).										
230											
231	Limitations on the types of static types of calculations done in the spreadsheet										

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232	The computations use fixed estimates you specify for various parameters including a fixed CPI, fixed COLAs, fixed stock and									
233	fixed income returns whereas in reality these all change year to year, introducing major changes in the actual results. It does									
234	not address the problem of sequence of returns and sequence of withdrawals that can radically affect long-term returns. The									
235	reality is that all future rates of returns, CPIs, COLAs, tax rates, tax rules and schedules, deduction schedules, etc., are unknown.									
236	However, we know they <u>will</u> vary and both of these factors can greatly affect future results. Better methods such as monte-carlo									
237	or randomized sequences of actual past returns can improve the model, but still cannot guarantee returns. Such advanced									
238	methods are beyond the scope of this spreadsheet. Black Swan events do happen - think 9/11 and the 2008 Great Recession.									
239	These results are really ball-park estimates, but still may be useful for planning.									
240										
241										
242	1.3 How the spreadsheet works									
243	Each worksheet has INSTRUCTIONS that explain what is needed to be filled out in that worksheet. As data is entered,									
244	remember to save the Excel workbook (spreadsheet) after or during your editing of the various worksheets. Entered data									
245	will not be saved unless you tell Excel (or whatever spreadsheet program you are using) to save it. As you make changes,									
246	saving the spreadsheet often is a good idea. See section 3. for a more detailed description on using the spreadsheet.									
247										
248	First, enter your personal configuration of the spreadsheet using the "S. Setup: worksheet"									
249	First specify which data worksheets apply to you and that you want to use. Go to the S. Setup worksheet to specify the accounts									
250	that apply to your personal situation in section S.1 and either select "used" or "ignored" for each of the worksheet options.									
251	Specify whether to include irregular contributions and withdrawals in the investment and expense accounts in section S.2 .									
252	Finally, specify whether to add scheduled contributions and withdrawals for the investment accounts in table S.3 .									
253										
254	Then enter your Age(s) and Tax data									
255	After editing the S. Setup worksheet, you should edit the 1. AgeData worksheet, and enter basic tax filing data in the 2. TaxData									
256	worksheet.									
257										
258	Then enter your data into the relevant 3. WorkData through 10. ExpensesData worksheets									
259	Visit each of the other data-entry worksheets that apply to you and enter your data. Ignore the other ones which can have									
260	zero values for the data. Some worksheets allow the entry of multiple sets of data as a table we call a " <i>Table-GUI</i> " - for example									
261	multiple jobs. (See the glossary in Appendix C or the FAQ for more details).									
262										
263	Finally, view the final results in the "R. Results" worksheet after all your data is entered									
264	After all data is entered, view the results, which are summarized in the R. Results worksheet. The R. Results worksheet presents									

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265	intermediate results computed in the rest of the worksheets in a more readable format presenting a global picture of the									
266	glide-paths for the different accounts and computed results on a year-by-year basis.									
267										
268	There is some limited error checking. See the FAQ number 15. for details.									
269										
270										
271	1.4 Brief list of the worksheets									
272	The worksheets are color coded by function. We list the main purpose of the following worksheets. See each worksheet									
273	for more details.									
274										
275	Introduction and Resources worksheets are white.				additional documentation					
276	SimpleCalc worksheet:		SimpleCalc		elementary glide-path calculator					
277										
278	Appendices A, B, C, D worksheets are				additional documentation					
279										
280	You can view a summary view at any time of all your settings in S. Setup , and 1. AgeData through 10. ExpenseData worksheets.									
281	Assumptions worksheet		Assumptions		summary list of all settings by user in the other worksheets					
282	The Assumptions worksheet is not edited since it summarizes the other data worksheets.									
283										
284	Results worksheet:		R. Results		summarizes spreadsheet glide-path results after entering your data					
285	The R. Results worksheet is not edited since it summarizes the other data worksheets.									
286										
287	Configuration worksheets:		S. Setup		used to configure entire spreadsheet (indicate which sheets are used)					
288			1. AgeData		enter age, CPI, market returns, insurance used throughout spreadsheet					
289			2. TaxData		enter Federal tax data and filing status					
290										
291	The income worksheets specify one or more sources of yearly income,									
292	Income worksheets:		3. WorkData		enter current or future work income data, if any					
293			4. Pension Data		enter current or future pension income data, if any					
294			5. SocSecData		enter current or future Social Security income data, if any					
295			6. AnnuityData		enter current or future annuity income data, if any					
296										
297	The investment accounts are also a source of money through taking withdrawals (as well as allowing contributions).									

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298	Investment worksheets:		7. IRAdata		enter tax-deferred IRA accounts data, if any (current or future)					
299			8. RothData		enter Roth IRA accounts data, if any (current or future)					
300			9. SavingsData		enter taxable savings accounts data, if any (current or future)					
301										
302	This is the worksheet where you enter your yearly expenses									
303	Expense worksheet:		10. ExpensesData		enter expenses data (current or future)					
304										
305	This is where the yearly cash-flow is computed from (Income + Withdrawals - Contributions - Expenses - Taxes)									
306	You don't edit the CashData worksheet.									
307	Cash-flow worksheet:		11. CashData		summarizes the cash flow from the other worksheets					
308										
309	This RMD table used with IRA withdrawals is in the RMDtable worksheet									
310	Don't edit the RMDtable worksheet unless the IRS updates its RMD data.									
311	RMD table worksheet:		12. RMDtable		contains the IRS Required Minimum Distribution data					
312										
313	For each of the applicable data worksheets accounts, enter income, contributions and/or withdrawals or expense data									
314	(i.e., ages, amounts, rates of return (ROR), COLAs, etc.). There is a detailed list of all these worksheets tables and sections in									
315	Appendix A.									
316										
317	All worksheets are protected except for the red cells where you enter your data									
318	Because entering data in non-red cells might corrupt the spreadsheet, we protect all worksheets except red cells where									
319	data is entered. Any worksheet can be unprotected by going into the Excel <u>Format</u> option and clicking									
320	on <u>Unprotect worksheet</u> . For more details on protecting/unprotecting worksheets, see RS. Resources RS.9 Excel resources.									
321										
322										
323	1.5 How the yearly income stream cash-flow and net worth are calculated									
324	Both scheduled and irregular withdrawals taken from the tax-deferred IRA, Roth IRA, and savings accounts are added to the									
325	cash-flow in the 11. CashData worksheet. Both scheduled and irregular Expenses (10. ExpensesData worksheet) and Federal and									
326	State taxes (2. TaxData worksheet) are taken from the cash account. The following equations give a top-level explanation of the									
327	computations. For each year y,									
328										
329	Cash(y) = Income(y) + Withdrawals(y) - SavingsContributions(y) - Expenses(y) - Taxes(y) + Insurance Payout(y)									
330	Withdrawals(y) = SavingsWithdrawals(y) + IRAwithdrawals(y) + ROTHwithdrawals(y)									

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364	typical examples of reasonable values. However, to make it easier to enter your data, a User version is provided with all data									
365	entry fields set to blank (or \$0 or 0%) as appropriate.									
366										
367	The spreadsheet files are distributed with the name, version number, and revision data as part of the file									
368	The file names for both versions of the " <u>Simplified-Income-Planning-Tool</u> " are prefixed with " SIPT- ".									
369	For example, the <u>version number</u> is indicated as:				V.0.19.2					
370	This is followed by the release date indicated by:				11-8-2015a					
371										
372					a) full demo data			SIPT-Demo-V.0.19.2-11-8-2015a.xlsx		
373					b) no demo data			SIPT-User-V.0.19.2-11-8-2015a.xlsx		
374										
375	a) The Demo version is the spreadsheet with full demonstration data. It is useful for viewing examples of date you might enter									
376	in all worksheets. In most people's situations, you might only use a few of these types of income sources for your data.									
377	b) The User version of the spreadsheet has no demonstration data and is ready for you to enter your own data. All data									
378	entries are set to either \$0 or 0.0% in all data-entry worksheets. All worksheets are unselected in worksheet S. Setup .									
379										
380	To enter data either override the demonstration data version or use the empty User version									
381	Direct the spreadsheet to not use any particular data worksheet by selecting " ignoring " them in the S. Setup worksheet									
382	section S.1 is used to declare the data worksheets that <i>you do want</i> you specify as " used ". (Alternatively, the spreadsheet will									
383	ignore data from worksheets by setting the income, contribution or withdrawal amounts etc. data to \$0 to remove them from									
384	the calculations.] The investment returns for the investment account (IRA, Roth, and savings accounts) from the									
385	previous year are added to the current year for each of the respective accounts (whether the balance is + or -).									
386	S. Setup section S.2 enables/disables the use of Irregular contributions and withdrawals by selecting									
387	"yes" or "no" . S. Setup worksheet S.3 enables/disables the use of scheduled contributions and withdrawals by									
388	selecting "yes" or "no" .									
389										
390	2.1 Disclaimer									
391	This software attempts to model an income stream from several different income sources, investment withdrawals,									
392	expenses, taxes and cash-flows over time. No claim is made to the accuracy, suitability, and correctness of the									
393	algorithms. Also, note that the further out one goes over time, the less accurate any estimates will be. Since the									
394	software uses static models and static rates of return, CPI, etc. that are entered, it will not track actual market values									
395	over time. The software uses only Excel formulas and <i>does not use Visual Basic (VBA)</i> , so one can easily review									
396	all computations as desired. Because it uses generic spreadsheet coding (with no VBA), it will run in a variety of									

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397	spreadsheet programs such as Windows Excel, free OpenOffice or LibreOffice "calc", free Google "sheet", etc.. Use this									
398	software at your own discretion and risk as an initial way to think about personal finance problems. This is educational									
399	software. Absolutely no warranty is offered for this software and no responsibility is taken for any errors in. or use of									
400	the software.									
401										
402										
403	3. Detailed directions for using the spreadsheet									
404	This section elaborates on the discussion in the above. "1.3 How the spreadsheet works" section.									
405	The spreadsheet as it is distributed has demonstration data entered in red cells through the worksheet. Enter data by									
406	overwriting the demonstration data. Save your spreadsheet with a new file name as you make changes. The demonstration									
407	data provides examples of answers to give an idea of typical values. Note that negative numbers are shown as red									
408	(\$1,234) rather than -\$1,234, and should not be edited.									
409										
410	The first worksheets you should use to enter your data									
411	First configure the spreadsheet to your personal situation. This is done in the						S. Setup	worksheet sections S.1 to S.3 .		
412	By ignoring any worksheets specified in S. Setup section S.1, the spreadsheet will ignore that data. Enter data in								1. AgeData	
413	and	2. TaxData	worksheets since these are used by the other data worksheets. In table S. Setup S.1 declares the							
414	set of data worksheets that are applicable to you, where you select either "use" or "ignore". In S. Setup section S.2									
415	configure the worksheets to use irregular contributions and withdrawals for investment accounts and the expenses									
416	account. In S.3 you configure the spreadsheet to use scheduled contributions and withdrawals for the investment accounts.									
417	Most of the S.2 and in S.3 require a "yes" or "no" answer with one question using having a "keep" or "remove" question.									
418										
419	Then, enter data in other worksheets									
420	After setting the initial configuration in the S. Setup , 1. AgeData and 2. TaxData worksheets, enter the rest of your									
421	data in the data worksheets 3. WorkData through 10. ExpensesData have selected (see section 1.4 above for a list of data									
422	entry worksheets). Again, only enter data in the red cells on the worksheets. Switch between worksheets either by clicking									
423	on the tabs at the bottom of this Excel window or by clicking on the hypertext worksheet name in the Worksheet Navigation									
424	table at the end of each worksheet (see an example at the bottom of this worksheet). Some worksheets (like this one) will									
425	also have hyperlinks to other worksheets.									
426										
427	3. WorkData, 4. PensionData, 5. SocSecData, 6. AnnuityData, 7. IRAdData, 8. RothData, 9. SavingsData, 10. ExpensesData									
428										
429	If a particular data worksheet does not apply to one of the spouses S1 or S2, or there is no spouse S2, then just enter \$0 for any									
430	income, contribution, withdrawal, etc. amounts for that worksheet. That lets the data be ignored in computing the results from									

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431	the various data sources. Although by not using that worksheet specified in S. Setup section S.1 , it will also ignore that data.									
432										
433	Finally, view your results in the "R. Results" worksheet									
434	As you enter the data into the various worksheets, the spreadsheet will automatically recompute the other worksheets that use									
435	it to incorporate those changes. In particular, they will be reflected in the						R. Results	worksheet. You can see how changes		
436	in any worksheet affects the results by going back and forth between the R. Results worksheet and the data worksheet you are									
437	currently working on. In addition, the user entered data is accumulated in an						Assumptions	worksheet.		
438										
439	Experimenting with other configurations after you have entered your personal data									
440	You can model the income stream in various ways using temporary changes in the S. Setup configuration you might make. For									
441	example you could leave out various income sources such as stopping work, adding an annuity, adding a Roth IRA, etc. You could									
442	also try using different years for claiming Social Security, working longer, taking withdrawals from the IRAs or savings at									
443	different ages, or leave out or reduce certain expenses, etc. See					FAQ	<i>"13. What types of questions might be investigated</i>			
444	<i>using this spreadsheet?" entry for some suggestions.</i>									
445										
446	Where you may enter data									
447	The color of cells in worksheets indicates whether it is used for data entry or displaying results.									
448	<u>ONLY</u> enter or edit data in <u>RED</u> cells.									
449	<u>ORANGE</u> cells are normally not changed unless the IRS changes various tax rates (do not edit).									
450	<u>BLUE</u> cells are major results or intermediate results (do not edit).									
451	<u>BLACK</u> cells are intermediate computations (do not edit).									
452	<u>GRAY</u> areas of the other worksheets indicate where the analysis has not been implemented yet									
453	and should be ignored.									
454										
455	Also, don't edit tables in any of the other worksheets beyond the following warning message if it is present:									
456										
457	--- > DO NOT CHANGE ANY VALUES in the following tables in this worksheet. <---									
458										
459										
460	4. A detailed list of all worksheet tables and sections is in Appendix A									
461										

	A	B	C	D	E	F	G	H	I	J
462	Appendix A	is a detailed list of all worksheet tables and sections. As mentioned, it consists of those worksheets into								
463	which you enter your personal data, those that you may have to edit when the IRS rule or data changes, a cash-flow table where									
464	income and expenses are tallied, and finally the R. Results worksheet where results are summarized. It may be useful to look									
465	through these lists to familiarize yourself with the type of data that will be needed and what types of results are presented -									
466	or just view the different worksheets.									
467										
468										
469	5. Notes on the current version of the spreadsheet - what it does and does not handle									
470	See the	FAQ	for details on the what the current version of the spreadsheet does and does not handle include taxes.							
471	How static CPI and returns are handled. How tax-free muni bond income is handled. How RMDs are handled, etc.									Appendix D
472	lists more information about the current status including a list of things TODO and the ongoing REVISION-LIST history.									
473										
474										
475		Elementary glide-path calculator (SimpleCalc)					Next SIPT worksheet (Assumptions)			
476										
477	Worksheet Navigation.									
478	To go to a specific worksheet, click on one of the following:									
479	Introduction									
480	Assumptions									
481	R. Results									
482	S. Setup									
483	1. AgeData									
484	2. TaxData									
485	3. WorkData									
486	4. PensionData									
487	5. SocSecData									
488	6. AnnuityData									
489	7. IRAdata									
490	8. RothData									
491	9. SavingsData									
492	10. ExpensesData									
493	11. CashData									
494	12. RMDtable									

	A	B	C	D	E	F	G	H	I	J
495		RS. Resources		Articles, literature, web sites						
496		Appendix A		List of all worksheets tables & section						
497		Appendix B		Extra calculators						
498		Appendix C		Glossary of terms						
499		Appendix D		List of outstanding issues and Revision list						
500		FAQ		Frequently Asked Questions						

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