

	A	B	C	D	E	F	G	H	I	J	K
1	File: SIPT.xls		<a href="#">Elementary glide-path calculator (SimpleCalc)</a>					<a href="#">Next SIPT worksheet (Assumptions)</a>			
2											
3	<b>Simplified Income-Stream Planning Tool</b>										
4	Calculate a financial Glide-Path from yearly Cash-flows, Income Streams, Expenses, Investment Accounts and Taxes										
5											
6	This Excel spreadsheet is a planning tool for people who want to plan for future saving and spending needs, want to get rough										
7	estimates of their saving and spending patterns over time. You must be willing to enter <i>summaries</i> of a wide range of your										
8	personal financial data required by the model. These include applicable investments (taxable and retirement), pension, Social										
9	Security, work, annuity, and expenses. The final results are shown in summary tables and glide-path graphs of those tables. All										
10	data are entered and calculations done only in this spreadsheet. No data are exported or saved from the spreadsheet (either										
11	locally or to the Internet). Once the data is entered, the spreadsheet estimates yearly cash-flows using income from various										
12	sources: Work, Pensions, Social Security, Annuities, and Life Insurance benefits; contributions and withdrawals from										
13	tax-deferred 401(k), 403(b), 457(b), IRAs, Roths and Savings investment accounts. It estimates yearly investment returns and taxes										
14	on investment returns, expenses. Next it estimates yearly Federal tax rates and resulting cash-flows. It allows for scheduled and										
15	irregular (upcoming additional) contributions and withdrawals for investment accounts (IRA, Roth, Savings) as well as scheduled										
16	and irregular expenses and deductions. From all this data, it then calculates yearly net worth. The glide-paths it creates can be										
17	useful for investigating different planning scenarios by your making changes to your inputs and seeing how that affects the										
18	results with the goal of making the glide-path more sustainable.										
19											
20	It can be run in a variety of spreadsheet programs such as Windows Excel, the free OpenOffice or LibreOffice "calc", Google										
21	"sheet", etc. since it doesn't use Microsoft Visual Basic because VBA may not be available in all spreadsheet programs. Apple's										
22	"numbers" spreadsheet program has some incompatibilities, so use one either Excel for Mac or one of the free spreadsheet										
23	programs.										
24											
25	So why model? Although all models will be inaccurate, having a rough estimate of your income stream can be useful for financial										
26	planning purposes. The spreadsheet is a compromise between complexity and completeness and leans in the direction of a										
27	simpler static model. As statistician George Box noted "All models are wrong, but some are useful". To illustrate the concept of										
28	glide-path modeling, a very crude glide-path calculator, "SimpleCalc", is available to demonstrate the concept. This may be useful										
29	for you to experiment with to better understand the concept of glide-path before using the full SIPT spreadsheet that uses a										
30	much more complete financial planning model. It is an educational tool.										
31											
32	Last revision:	8/22/2016	V.0.24.17	Beta**							
33	See <a href="#">Appendix D</a>			for the list of outstanding issues (things TODO), and full REVISION-LIST							

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34													
35	Note: The spreadsheet will be revised each year after new Tax Tables & Cap-Gains/Div. rates & tax rules are announced.												
36													
37	© P. Lemkin 2012-2016												
38	GNU General Public License, version 3.0 (GPLv3) at					<a href="http://opensource.org/licenses/gpl-3.0.html">http://opensource.org/licenses/gpl-3.0.html</a>							
39	See the full license description sections 15. Disclaimer of Warranty and 16. Limitation of Liability for details.												
40													
41	** For more on <i>Beta-level</i> software see			<a href="https://en.wikipedia.org/wiki/Software_release_life_cycle">https://en.wikipedia.org/wiki/Software_release_life_cycle</a>									
42													
43	<div><div>"Forever Beta"</div><div><div>Version 0.123.6 No wait - one more thing. 😞 Done! 😊</div><div>Version 0.123.7 No, still not quite right. 😞 Done! 😊</div><div>Version 0.123.8 Well, still not quite there yet. 😞 Done! 😊</div><div>Version 0.123.9 Added a new feature competing software has. 😞 Done! 😊</div><div>Version 0.123.10 Oops, didn't implement feature correctly. 😞 Done! 😊</div><div>...</div><div>Cartoon by TarTar, 10-15-2015</div></div></div>												
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56	Table of Contents for Introduction												
57	Introduction												
58	1. Description of the SIPT Spreadsheet												
59	1.1 Examples of some of the questions that can be investigated using this spreadsheet												
60	1.2 The types of data you will need to enter												
61	1.3 How the spreadsheet works												
62	1.4 Brief list of the worksheets												
63	1.5 How the yearly income stream cash-flow and net worth are calculated												
64	2. The two versions of the SIPT spreadsheets you can download: "Demo" or "User"												
65	2.1 Disclaimer												
66	3. Directions for using the spreadsheet												

[illegible]

SIPT spreadsheet. The following screenshot shows some typical data and results. In this example, the portfolio value went to zero at age 86 and the lifestyle with no change in expenses in retirement was not sustainable after 86.

**1. Enter your data in the Red cells below.**

Your current age (same as retired if *already* 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	Cost 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%
3	27	\$40,853	\$3,902	\$26,010	\$0	\$0	0.0%

The more complete SIPT spreadsheet described below provides a much more accurate and detailed analysis because it takes many other financial factors over time into account. Play with the SimpleCalc toy glide-path calculator first. If this looks interesting, then you might try using this SIPT spreadsheet that we describe in more detail below. Of course it can not predict the future but it may give a better understanding of your financial situation and that may be useful in doing your financial planning.

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

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165	trips, gifts, etc. (See the discussion of the 2007 comedy film <b>The Bucket List</b>						<a href="http://en.wikipedia.org/wiki/Bucket_list">http://en.wikipedia.org/wiki/Bucket_list</a>				for a nice
166	definition.) The spreadsheet calculates your remaining assets yearly so you can used this for planning future expenses.										
167											
168	Income sources are: work income, pensions, Social Security, and annuity benefits. Investment accounts include tax-deferred										
169	IRAs, Roth IRAs, and savings investment accounts. You may specify contributions and withdrawals from investment accounts.										
170	Expenses and deductions are entered in the <b>10. ExpensesData</b> worksheet. Taxes are then estimated on the total										
171	taxable income. All data worksheets let you specify the age when the incomes, contributions and withdrawals or expenses										
172	start as well as when they end. Investment contributions and withdrawals as well as expenses and tax deductions are										
173	specified by both scheduled yearly events and by irregular events. Irregular events are specified at particular ages										
174	rather than on a yearly schedule.										
175											
176	If the cash-flow is ever negative for a particular year, It takes the shortfall from the taxable savings account ( <b>9. SavingsData</b> ).										
177	If this is a problem, one could possibly increase some of the income sources (IRA or ROTH) other than taxable savings and/or										
178	lower expenses to make the cash-flow positive if it was down a lot. The spreadsheet will warn you if this happens in <b>R.Results</b>										
179	section <b>R.8</b> .										
180											
181											
182	<b>1.1 Examples of some of the questions that can be investigated using this spreadsheet</b>										
183	How these can be answered using the SIPT is described in the FAQ.										
184	Q.1 Will I run out of money during retirement?										
185	Q.1.1 Will the money being saved for college expenses (or a new home or cars, etc.) be adequate?										
186	Q.2 When should I do withdrawals on my tax-deferred IRAs?										
187	Q.3 When should I retire, claim Social Security, and how will this affect my savings?										
188	Q.4 How will irregular expenses affect my future income stream through retirement?										
189	Q.5 How much more income could I earn long term if I have a more aggressive stock portfolio (more stocks)?										
190	Q.6 What is the effect of different levels of inflation on my savings over time?										
191	Q.7 What would the effect be of adding annuities during retirement? What if I started them at different times?										
192											
193											
194	<b>1.2 The types of data you will need to enter</b>										
195	You must specify the starting and ending ages for each income stream (work, pension, Social Security, and/or annuities),										
196	and do this independently for each spouse S1 and S2. You should specify the expected average market returns for stock and bonds										
197	(fixed income) in your investment portfolio. Historically, roughly 90% of your portfolio return is determined by your asset										



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

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264	There is some limited error checking. See the <b>FAQ</b> for details.										
265											
266											
267	<b>1.4 Brief list of the worksheets</b>										
268	The worksheets are color coded by function. We list the main purpose of the following worksheets. See each worksheet										
269	for more details.										
270											
271	<b>Introduction</b> and <b>Resources</b> worksheets are white.				<i>is additional documentation</i>						
272	<b>SimpleCalc</b> worksheet:		<a href="#">SimpleCalc</a>		<i>is the elementary glide-path calculator</i>						
273											
274	<b>Appendices A, B, C, D</b> worksheets are				<i>is additional documentation</i>						
275											
276	You can view a summary view at any time of all your settings in <b>S. Setup</b> , and <b>1. AgeData</b> through <b>10. ExpenseData</b> worksheets.										
277	Assumptions worksheet		<a href="#">Assumptions</a>		<i>Summary list of all settings by user in the other worksheets</i>						
278	You don't edit the <b>Assumptions</b> worksheet since it summarizes the other data worksheets.										
279											
280	Results worksheet:		<a href="#">R. Results</a>		<i>summarizes spreadsheet glide-path results <b>after</b> entering your data</i>						
281	You don't edit the <b>R. Results</b> worksheet since it summarizes the other data worksheets.										
282											
283	Configuration worksheets:		<a href="#">S. Setup</a>		<i>used to configure entire spreadsheet (indicate which sheets are used)</i>						
284			<a href="#">1. AgeData</a>		<i>enter age, CPI, market returns, insurance used throughout spreadsheet</i>						
285			<a href="#">2. TaxData</a>		<i>enter Federal tax data and filing status</i>						
286											
287	The income worksheets specify one or more sources of yearly income,										
288	Income worksheets:		<a href="#">3. WorkData</a>		<i>enter your work income data, if any (current or future)</i>						
289			<a href="#">4. Pension Data</a>		<i>enter your pension income data, if any (current or future)</i>						
290			<a href="#">5. SocSecData</a>		<i>enter your Social Security income data, if any (current or future)</i>						
291			<a href="#">6. AnnuityData</a>		<i>enter your annuity income data, if any (current or future)</i>						
292											
293	The investment accounts are also a source of money through taking withdrawals (as well as allowing contributions).										
294	Investment worksheets:		<a href="#">7. IRAdata</a>		<i>enter your tax-deferred IRA accounts data, if any (current or future)</i>						
295			<a href="#">8. RothData</a>		<i>enter your Roth IRA accounts data, if any (current or future)</i>						
296			<a href="#">9. SavingsData</a>		<i>enter your taxable savings accounts data, if any (current or future)</i>						

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297											
298	This is the worksheet where you enter your yearly expenses										
299	Expense worksheet:		<a href="#">10. ExpensesData</a>		enter your expenses data (current or future)						
300											
301	This is where the yearly cash-flow is computed from (Income + Withdrawals - Expenses - Taxes)										
302	You don't edit the <b>CashData</b> worksheet.										
303	Cash-flow worksheet:		<a href="#">11. CashData</a>		summarizes the cash flow from the other worksheets						
304											
305	This RMD table used with IRA withdrawals is in the RMDtable worksheet										
306	You don't edit the <b>RMDtable</b> worksheet unless the IRS updates it's RMD data.										
307	RMD table worksheet:		<a href="#">12. RMDtable</a>		contains the IRS Required Minimum Distribution data						
308											
309	For each of the applicable data worksheets accounts, enter income, contributions and/or withdrawals or expense data										
310	(i.e., ages, amounts, rates of return (ROR), COLAs, etc.). There is a detailed list of all these worksheets tables and sections in										
311	<a href="#">Appendix A.</a>										
312											
313	<b>All worksheets are protected except for the red cells where you enter your data</b>										
314	Because entering data in non-red cells might corrupt the spreadsheet, we protect all worksheets except red cells where										
315	you enter your data. You can unprotect any worksheet you are in by going into the Excel <u>Format</u> option and clicking										
316	on <u>Unprotect worksheet</u> . For more details on protecting/unprotecting worksheets, see <b>RS. Resources RS.9 Excel resources.</b>										
317											
318											
319	<b>1.5 How the yearly income stream cash-flow and net worth are calculated</b>										
320	Both scheduled and irregular withdrawals taken from the tax-deferred IRA, Roth IRA, and Savings accounts are added to the										
321	cash-flow in the <b>11. CashData</b> worksheet. Both scheduled and irregular Expenses ( <b>10. ExpensesData</b> worksheet) and Federal and										
322	State taxes ( <b>2. TaxData</b> worksheet) are taken from the cash account. The following equations give a top-level explain the										
323	computations. For each year y,										
324											
325	<b>Cash(y) = Income(y) + Withdrawals(y) - SAVINGScontributions(y) - Expenses(y) - Taxes(y) + Insurance Payout(y)</b>										
326	<b>Withdrawals(y) = SAVINGSwithdrawals(y) + IRAwithdrawals(y) + ROTHwithdrawals(y)</b>										
327											
328	Then, the cash balance is added (subtracted if negative) to the savings account for the next year,										
329	taking contributions and withdrawals into account										

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

	A	B	C	D	E	F	G	H	I	J	K
396	the software.										
397											
398											
399	<b>3. Directions for using the spreadsheet</b>										
400	The spreadsheet as it is distributed has demonstration data entered in <b>red</b> cells through the worksheet. Enter <u>your data</u>										
401	by overwriting the demonstration data. You might want to save your spreadsheet with a new file name as you make changes.										
402	The demonstration data provides examples of answers to give you an idea of typical values. Note that negative numbers are										
403	shown as red <b>(\$1,234)</b> rather than -\$1,234, and should not be edited.										
404											
405	<b>The first worksheets you should use to enter your data</b>										
406	You must first configure the spreadsheet to your personal situation. This is done in the <b>S. Setup</b> worksheet sections <b>S.1</b> to <b>S.3</b> .										
407	By not using that worksheet specified in S. Setup section S.1, it will also ignore that data. Then enter your data in the										
408	<b>1. AgeData</b> and <b>2. TaxData</b> worksheets since these are used by the other data worksheets. In table <b>S. Setup S.1</b> you declare the										
409	set of data worksheets that are applicable to you, where you select " <b>use</b> " or " <b>ignore</b> ". In <b>S. Setup</b> section <b>S.2</b> you can										
410	configure the spreadsheet to use irregular contributions and withdrawals for investment accounts and the expenses										
411	account In <b>S.3</b> you can configure the spreadsheet to use scheduled contributions and withdrawals for the investment accounts.										
412	Most of the <b>S.2</b> and in <b>S.3</b> require a " <b>yes</b> " or " <b>no</b> " answer with one question using having a " <b>keep</b> " or " <b>remove</b> " question.										
413											
414	<b>Then, enter data in other worksheets</b>										
415	After setting the initial configuration in the <b>S. Setup</b> , <b>1. AgeData</b> and <b>2. TaxData</b> worksheets, enter the rest of your personal										
416	data in the data worksheets <b>3. WorkData</b> through <b>10. ExpensesData</b> you have selected (see section <b>1.3</b> above for a list of data										
417	entry worksheets). Again, only enter data in the red cells on the worksheets. You switch between worksheets either by clicking										
418	on the tabs at the bottom of this Excel window or by clicking on the hypertext worksheet name in the <b>Worksheet Navigation</b>										
419	table at the end of each worksheet (see an example at the bottom of this worksheet). Some worksheets (like this one) will										
420	also have hyperlinks to other worksheets.										
421											
422	<b>3. WorkData, 4. PensionData, 5. SocSecData, 6. AnnuityData, 7. IRAdData, 8. RothData, 9. SavingsData, 10. ExpensesData</b>										
423											
424	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 <b>\$0</b> for any										
425	income, contribution, withdrawal, etc. amounts for that worksheet. That lets the data be ignored in computing the results from										
426	the various data sources. Although by not using that worksheet specified in <b>S. Setup</b> section <b>S.1</b> , it will also ignore that data.										
427											
428	<b>Finally, view your results in the "R. Results" worksheet</b>										
429	As you enter the data into the various worksheets, the spreadsheet will automatically recompute the other worksheets that use										

[illegible]



	A	B	C	D	E	F	G	H	I	J	K
460		--- > DO <u>NOT</u> CHANGE ANY VALUES in the following tables in this worksheet. < ---									
461											
462											
463	<b>5. Notes on the current version of the spreadsheet - what it does and does not handle</b>										
464	See the <b>FAQ</b> for details on the what the current version of the spreadsheet does and does not handle include taxes. How static CPI										
465	and returns are handled. How tax-free muni bond income is handled. How RMDs are handled, etc.										
466	<b>Appendix D</b> lists more information about the current status including a list of things TODO and the ongoing										
467	REVISION-LIST history.										
468											
469		<a href="#">Elementary glide-path calculator (SimpleCalc)</a>					<a href="#">Next SIPT worksheet (Assumptions)</a>				
470											
471	<b>Worksheet Navigation.</b>										
472	To go to a specific worksheet, click on one of the following:										
473	<a href="#">Introduction</a>										
474	<a href="#">Assumptions</a>										
475	<a href="#">R. Results</a>										
476	<a href="#">S. Setup</a>										
477	<a href="#">1. AgeData</a>										
478	<a href="#">2. TaxData</a>										
479	<a href="#">3. WorkData</a>										
480	<a href="#">4. PensionData</a>										
481	<a href="#">5. SocSecData</a>										
482	<a href="#">6. AnnuityData</a>										
483	<a href="#">7. IRAdata</a>										
484	<a href="#">8. RothData</a>										
485	<a href="#">9. SavingsData</a>										
486	<a href="#">10. ExpensesData</a>										
487	<a href="#">11. CashData</a>										
488	<a href="#">12. RMDtable</a>										
489	<a href="#">RS. Resources</a>										
490	<a href="#">Appendix A</a>										
491	<a href="#">Appendix B</a>										
492	<a href="#">Appendix C</a>										

	A	B	C	D	E	F	G	H	I	J	K
493	<a href="#">Appendix D</a>										
494	<a href="#">FAQ</a>										