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34	Note: The spreadsheet will be revised each year after new Tax Tables & Cap-Gains/Div. rates & tax rules are announced.																		
35																			
36	© P. Lemkin 2012-2016																		
37	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>														
38	See the full license description sections 15. Disclaimer of Warranty and 16. Limitation of Liability for details.																		
39																			
40	** 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>														
41																			
42	<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><div>Cartoon by TarTar, 10-15-2015</div></div>																		
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50																			
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54																			
55	Table of Contents for Introduction																		
56	Introduction																		
57	1. Description of the IPT Spreadsheet																		
58	1.1 Examples of some of the questions that may be investigated using this spreadsheet																		
59	1.2 Types of personal data required																		
60	1.3 How the spreadsheet works																		
61	1.4 Brief list of the worksheets																		
62	1.5 How the yearly income stream cash-flow and net worth are calculated																		
63	2. The two versions of the IPT spreadsheets you may download: "Demo" or "User"																		
64	2.1 Disclaimer																		
65	3. Detailed directions for using the spreadsheet																		
66	4. A detailed list of all worksheet tables and sections is in Appendix A																		

	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	<b>Documentation in additional worksheets</b>									
70	Click on the any of the following hyperlinks to go to the worksheets									
71	<a href="#">Assumptions</a>	Summary list of all settings in <b>Setup</b> , and <b>AgeData</b> through <b>ExpenseData</b> worksheets								
72	<a href="#">Results</a>	Glide-path of income from Income & Withdrawal sources less Expenses & Taxes								
73	<a href="#">Resources</a>	Lists of articles, literature, web sites related to financial planning								
74	<a href="#">Appendix A</a>	List of all worksheets, describing their tables and sections								
75	<a href="#">Appendix B</a>	Extra calculators (not tied in with the rest of the spreadsheet)								
76	<a href="#">Appendix C</a>	Glossary - definitions of terms used in the spreadsheet								
77	<a href="#">Appendix D</a>	List of outstanding issues (Things TODO and CHECK), and REVISION-LIST History								
78	<a href="#">FAQ</a>	Answers to Frequently Asked Questions								
79										
80										
81	<b>Introduction</b>									
82										
83	<b>The Concept</b>									
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 do they change with the contributions to savings									
89	during your accumulation phase? How rapidly are your savings being depleted during retirement? How does it change									
90	with changes in your expenses? What happens if you retire early or later than expected? It may be useful to periodically									
91	check how you are doing to make sure you're still on track to reach your goals and, if not, what might be changed									
92	to improve your retirement glide path. This <b>Introduction</b> worksheet gives an overview and a <b>FAQ</b> worksheet									
93	provides answers to some Frequently Asked Questions.									
94										
95	This <b>Income Planning Tool (IPT)</b> spreadsheet lets you enter detailed personal data to help answer those									
96	questions more accurately - both for near term pre- and post-retirement. There are many rudimentary retirement									
97	calculators available on-line (see <b>RS. Resources</b> section <b>RS.8</b> for a list). To illustrate the flavor of these									
98	types of glide-path calculations, we provide an additional very simple one in the worksheet							<a href="#">SimpleCalc</a>		

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	A	B	C	D	E	F	G	H	I	J
166	are three types of investment accounts including: tax-deferred deductible IRA, Roth IRA, and savings (taxable investments), bank									
167	bank accounts, and CDs). For purposes of the spreadsheet, 401(k), 403(b), 457(b), Traditional-IRA, Rollover IRAs are considered to									
168	to be tax-deferred IRAs. Similarly a Roth-401(k) is considered a Roth IRA. This is because after you retire, most retirement accounts									
169	may be rolled over to "Rollover-IRA" and Rollover-Roth" accounts. You may make both scheduled and irregular contributions									
170	and/or withdrawals to each of the spreadsheet investment accounts. An <u>irregular event</u> is an upcoming one-time event occurring									
171	in a particular year (specified by age). You may specify expenses and tax-deductions as both scheduled and irregular events. You									
172	might think about your list of future irregular expenses as a planning tool for your future expenses in your "Bucket List" - such as									
173	college expenses, retirement, trips, gifts, etc. (See the discussion of the 2007 comedy film <b>The Bucket List</b> for a nice definition.)									
174	<a href="http://en.wikipedia.org/wiki/Bucket_list">http://en.wikipedia.org/wiki/Bucket_list</a>			. The spreadsheet calculates your remaining assets yearly so you may use this for						
175	helping plan for funding future expenses.									
176										
177	Income sources are: work income, pensions, Social Security, and annuity benefits. Investment accounts include tax-deferred									
178	IRAs, Roth IRAs, as well as savings investment accounts. Contributions, and withdrawals may be specified from investment									
179	accounts. Taxes are then estimated on the total taxable income. All data worksheets require you to specify the age when the									
180	incomes, contributions and withdrawals or expenses start as well as when they end (if applicable).									
181										
182	If the cash-flow is ever negative for a particular year, the spreadsheet takes the shortfall from the taxable savings account									
183	(9. <b>SavingsData</b> ) for the next year. If the savings ever run out, this is a problem. It will warn you with an error warning in the									
184	<b>R. Results</b> section <b>R.8</b> . One could possibly increase some of the income sources (more work, IRA or ROTH withdrawals)									
185	and/or lower expenses to make the cash-flow positive if it were severely negative.									
186										
187										
188	<b>1.1 Examples of some of the questions that may be investigated using this spreadsheet</b>									
189	Here are some examples of questions that might be answered using the IPT. The details on the questions are									
190	described in the appendix FAQ number 13.									
191	Q.1 Will I run out of money during retirement?									
192	Q.2 Will the money being saved for college expenses (or a new home or cars, etc.) be adequate?									
193	Q.3 When should I take withdrawals on my tax-deferred IRAs?									
194	Q.4 When should I retire, claim Social Security, and how will this affect my savings?									
195	Q.5 How will irregular expenses affect my future income stream through retirement?									
196	Q.6 How much more income could I earn long term if I have a more aggressive stock portfolio (more stocks)?									
197	Q.7 What is the effect of different levels of inflation on my savings over time?									
198	Q.8 What would the effect be of adding annuities during retirement? What if I started them at different times?									



	A	B	C	D	E	F	G	H	I	J
199										
200										
201	<b>1.2 Types of personal data required</b>									
202	Specify the starting and ending ages for each income stream (work, pension, Social Security, and/or annuities), and do									
203	this independently for each spouse S1 and S2. Specify the expected average market returns for stock, bonds and cash									
204	(fixed income) in your investment portfolio. Historically, approximately 90% of your portfolio return is determined by your									
205	asset allocation (roughly the stock:bond ratio). In addition, specify (the same or different) Cost Of Living Adjustments									
206	or COLAs for each of these income streams that increase the income and expenses by that percentage each year. Also									
207	specify the expected Consumer Price Index (CPI) that may be used as a default for the various COLAs you need to enter.									
208										
209	<b>Types of Savings</b>									
210	Similarly, specify the age ranges for scheduled investment (IRA, Roth, taxable savings) contributions and withdrawals for S1									
211	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									
212	and where insurance payouts (if any) are deposited. You may optionally specify either or both scheduled contributions as a									
213	fixed amount and withdrawals as a percentage each year that increase by a COLA if desired. You may also specify optional									
214	irregular contributions and withdrawal events that may occur at any age or have several events the same year independently									
215	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									
216	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									
217	sum of the scheduled and irregular contributions and withdrawals respectively each year. These are tracked separately for									
218	S1 and S2.									
219										
220	<b>Types of Expenses</b>									
221	Expenses are specified similar to contributions and withdrawals for investment accounts, but as scheduled and irregular									
222	<i>expense</i> events. Whereas yearly investment account withdrawals are added to the cash-flow, expenses are subtracted									
223	from the cash-flow. Specify scheduled and optional irregular deductions that are used for part of the tax calculations.									
224	Otherwise, the starting and stopping ages with an expense COLA are specified. A rough estimate of Federal and State									
225	taxes that are computed are subtracted from the cash account. Note that State taxes are estimated by a fixed percentage,									
226	not as an AGI-dependent, marginal tax rate. Different states may also have various deduction levels associated with different									
227	types of pensions, etc. which are not taken into account.									
228										
229	<b>It may be used by either a single person (S1) or a couple (S1 and S2)</b>									
230	If there is no individual S2, then just <u>enter zeros</u> for all income, contributions, withdrawals, and expenses for S2 entries.									
231	S1 and S2 may be married or unmarried. Married S1 and S2 individuals may use tax filing status of Married Filing Jointly (MFJ)									

	A	B	C	D	E	F	G	H	I	J
232	or Married Filing Separately (MFS). Single individuals may also use Head of Household (HH). However the unmarried S1 and S2									
233	should only use the Tax filing status Single Filing (SF).									
234										
235	<b>Limitations on the types of static types of calculations done in the spreadsheet</b>									
236	The computations use fixed estimates you specify for various parameters including the CPI, COLAs, stock and income returns									
237	whereas in reality these all change year to year, introducing major changes in the actual results. It does not address the problem									
238	of sequence of investment returns that may radically affect long-term returns. The reality is that all future rates of returns, CPIs,									
239	COLAs, tax rates, tax rules and schedules, deduction schedules, etc., are unknown. However, we know they will vary and both									
240	of these factors may greatly affect future results. Better methods such as Monte-Carlo or randomized sequences of actual past									
241	returns may improve the model, but still cannot guarantee returns. These methods are beyond the scope of this spreadsheet.									
242	Black Swan events (See Talib 2010) do happen - think 9/11 and the 2007-2009 Great Recession. These results are really ball-park									
243	estimates, but still may be useful for planning.									
244										
245										
246	<b>1.3 How the spreadsheet works</b>									
247	Each worksheet has <b>INSTRUCTIONS</b> that explain what is needed to be filled out in that worksheet. As data is entered,									
248	remember to save the Excel workbook (spreadsheet) after or during your editing of the various worksheets. Entered data									
249	will not be saved unless you tell Excel (or whatever spreadsheet program you are using) to save it. As you make changes,									
250	saving the spreadsheet often is a good idea to help prevent loss of your data. See section <b>3. Detailed directions for using the</b>									
251	<b>spreadsheet</b> below for a more detailed description for using the spreadsheet.									
252										
253	<b>First, enter your personal configuration of the spreadsheet using the "S. Setup: worksheet"</b>									
254	First specify which data worksheets apply to you and that you want to use. Go to the <b>S. Setup</b> worksheet to specify the accounts									
255	that apply to your personal situation in section <b>S.1</b> and either select "used" or "ignored" for each of the worksheet options.									
256	Specify whether to include irregular contributions and withdrawals in the investment and expense accounts in section <b>S.2</b> .									
257	Finally, specify whether to add scheduled contributions and withdrawals for the investment accounts in table <b>S.3</b> .									
258										
259	<b>Then enter your Age(s) and Tax data</b>									
260	After editing the <b>S. Setup</b> worksheet, you should edit the <b>1. AgeData</b> worksheet, and enter basic tax filing data in the <b>2. TaxData</b>									
261	worksheet.									
262										
263	<b>Then enter your data into the relevant "3. WorkData" through "10. ExpensesData" worksheets</b>									
264	Visit each of the other data-entry worksheets that apply to you and enter your data. Ignore the other ones that may have									



	A	B	C	D	E	F	G	H	I	J
265	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									
266	multiple jobs. (See the glossary in <b>Appendix C</b> for more details).									
267										
268	<b>Finally, view the final results in the "R. Results" worksheet after all your data is entered</b>									
269	After all data is entered, view the results, which are summarized in the <b>R. Results</b> worksheet. The R. Results worksheet presents									
270	intermediate results computed in the rest of the worksheets in a more readable format presenting a global picture of the									
271	glide-paths for the different accounts and computed results on a year-by-year basis.									
272										
273										
274	<b>1.4 Brief list of the worksheets</b>									
275	The worksheets and their Excel tabs are color coded by function. We list the main purpose of the following worksheets.									
276	See each worksheet for more details.									
277										
278	<b>Introduction</b> worksheet is white.			<i>overview documentation of the IPT</i>						
279										
280	<b>SimpleCalc</b> worksheet:		<a href="#">SimpleCalc</a>		<i>elementary glide-path calculator</i>					
281										
282	View a summary of data entered at any point for <b>S. Setup</b> , and <b>1. AgeData</b> through <b>10. ExpenseData</b> worksheets.									
283	Assumptions worksheet		<a href="#">Assumptions</a>		<i>summary list of all settings by user in the other worksheets</i>					
284	The <b>Assumptions</b> worksheet is not edited since it summarizes data enter from other worksheets.									
285										
286	Results worksheet:		<a href="#">R. Results</a>		<i>summarizes spreadsheet glide-path results <b>after</b> entering your data</i>					
287	The <b>R. Results</b> worksheet is not edited since it summarizes computed results from the other worksheets.									
288										
289	Configuration worksheets:		<a href="#">S. Setup</a>		<i>used to configure entire spreadsheet (indicate which sheets are used)</i>					
290			<a href="#">1. AgeData</a>		<i>enter age, CPI, market returns, insurance used throughout spreadsheet</i>					
291			<a href="#">2. TaxData</a>		<i>enter Federal tax data and filing status</i>					
292										
293	The income worksheets specify one or more sources of yearly income,									
294	Income worksheets:		<a href="#">3. WorkData</a>		<i>enter current or future work income data, if any</i>					
295			<a href="#">4. Pension Data</a>		<i>enter current or future pension income data, if any</i>					
296			<a href="#">5. SocSecData</a>		<i>enter current or future Social Security income data, if any</i>					
297			<a href="#">6. AnnuityData</a>		<i>enter current or future annuity income data, if any</i>					

	A	B	C	D	E	F	G	H	I	J
298										
299	The investment accounts may be a source of income by taking withdrawals. Contributions to these accounts are an expense.									
300	Investment worksheets:	<a href="#">7. IRAData</a>		enter tax-deferred IRA accounts data, if any (current or future)						
301		<a href="#">8. RothData</a>		enter Roth IRA accounts data, if any (current or future)						
302		<a href="#">9. SavingsData</a>		enter taxable savings accounts data, if any (current or future)						
303										
304	The worksheet where you enter your yearly expenses.									
305	Expense worksheet:	<a href="#">10. ExpensesData</a>		enter expenses data (current or future)						
306										
307	The worksheet where the yearly cash-flow is computed (Income + Withdrawals - Contributions - Expenses - Taxes).									
308	The <b>CashData</b> worksheet is not edited.									
309	Cash-flow worksheet:	<a href="#">11. CashData</a>		summarizes the cash flow from the other worksheets						
310										
311	The RMD tables are used with deductible-IRAs and 401(k)-Roth withdrawals is in the <b>RMDtable</b> worksheet.									
312	The <b>RMDtable</b> worksheet is not edited unless the IRS updates its RMD data.									
313	RMD tables worksheet:	<a href="#">12. RMDtable</a>		contains the IRS Required Minimum Distribution data						
314										
315	The remainder of the worksheet contain additional documentation.									
316	<b>Resources</b> worksheet:	<a href="#">RS. Resources</a>		outside resources including books, articles and web sites						
317										
318	Appendix A worksheet:	<a href="#">Appendix A</a>		list of all worksheets tables and sections						
319	Appendix B worksheet:	<a href="#">Appendix B</a>		additional special calculators						
320	Appendix C worksheet:	<a href="#">Appendix C</a>		glossary of terms used in the IPT						
321	Appendix D worksheet:	<a href="#">Appendix D</a>		things TODO and Revision-List history						
322	FAQ worksheet:	<a href="#">FAQ</a>		Frequently Asked Questions						
323										
324	For each of the applicable data worksheets accounts, enter income, contributions and/or withdrawals or expense data									
325	(i.e., ages, amounts, rates of return (ROR), COLAs, etc.). There is a detailed list of all these worksheets tables and sections in									
326	<a href="#">Appendix A.</a>									
327										
328	<b>All worksheets in the spreadsheet are protected except for the red cells where you enter your data</b>									
329	Because entering data in non-red cells might corrupt the spreadsheet, we protect all worksheets except for red cells where									
330	data is entered. Any worksheet may be unprotected by going into the Excel <u>Format</u> option and clicking									
331	on <u>Unprotect worksheet</u> . For more details on protecting/unprotecting worksheets, see <b>RS. Resources RS.9 Excel resources.</b>									

	A	B	C	D	E	F	G	H	I	J
332										
333										
334	<b>1.5 How the yearly income stream cash-flow and net worth are calculated</b>									
335	Both scheduled and irregular withdrawals taken from the tax-deferred IRA, Roth IRA, and savings accounts are added to the									
336	cash-flow in the <b>11. CashData</b> worksheet. Both scheduled and irregular Expenses ( <b>10. ExpensesData</b> worksheet) and Federal and									
337	State taxes ( <b>2. TaxData</b> worksheet) are taken from the cash account. The following equations give a top-level explanation of the									
338	computations. For each year y,									
339										
340	<b>Cash(y) = Income(y) + Withdrawals(y) - SavingsContributions(y) - Expenses(y) - Taxes(y) + Insurance Payout(y)</b>									
341	<b>Withdrawals(y) = SavingsWithdrawals(y) + IRAwithdrawals(y) + ROTHwithdrawals(y)</b>									
342										
343	Then, the cash balance is added (subtracted if negative) to the savings account for the next year,									
344	taking contributions and withdrawals into account									
345										
346	<b>Savings(y+1) = [Savings(y) + SavingsContribution(y) - SavingsWithdrawal(y)] * (1+SAVINGSreturn) + Cash(y)</b>									
347	<b>IRA(y+1) = [IRA(y) + IRAcontribution(y) - IRAwithdrawal(y)] * (1+IRAreturn)</b>									
348	<b>ROTH(y+1) = [ROTH(y) + ROTHcontribution(y) - ROTHwithdrawal(y)] * (1+ROTHreturn)</b>									
349										
350	If large future irregular expenses planned, to minimize taxes you may want to withdraw some of the money over several									
351	years from the tax-deferred IRA and/or taxable savings with high unrealized capital gains. Doing this over several years									
352	prior to the expense may possibly avoid going into a much higher marginal tax bracket. Then when these additional									
353	withdrawals are added to the Cash-flow and then put back into savings. Then the future expenses will be covered and the									
354	Cash-flow will not show a negative amount. There is an option in the <b>11. CashData</b> worksheet to rebalance spouse S1 and S2									
355	by rebalancing cash between them for a year in which one of them has a negative balance. This is enabled in the <b>Setup S.2</b>									
356	worksheet. If the cash flow for either S1 or S2 is negative, it then subtracts the negative amount from the positive one so									
357	the one with extra cash may help out the other who has a negative balance.									
358										
359	<b>How excess or insufficient cash is handled at the end of each year</b>									
360	Each year, all income and investment withdrawals are "added" into the cash-flow table in <b>11. CashData</b> worksheet.									
361	Expenses and taxes are "removed" or subtracted from the <b>11. CashData</b> worksheet. The resulting excess (or shortfall)									
362	is calculated and added or (removed) from the taxable savings in 9. SavingsData. Here is an example to help clarify the									
363	difference between scheduled and unscheduled events. For example, you might schedule yearly withdrawals from the									
364	savings account on either a specific schedule (e.g., 1%/year) or on an irregular basis such as a particular withdrawal for a									

	A	B	C	D	E	F	G	H	I	J
365	new car as a specific dollar amount (e.g., \$22,000).									
366										
367	<b>How life insurance payouts are handled</b>									
368	If there is a life insurance payout for S1 and/or S2 for policies described in <b>1. AgeData</b> section <b>1.4</b> , the payout is added to the income									
369	in <b>9. SavingsData</b> table <b>9.4.2.1</b> tax-free to the savings according to the payee (S1, S2 or Other).									
370										
371										
372	<b>2. The two versions of the IPT spreadsheets you may download: "Demo" or "User"</b>									
373	The spreadsheet is distributed in two different versions depending on whether it has demonstration (demo) data or not.									
374	The demonstration ( <b>Demo</b> ) version has all data-entry worksheets data set up for demonstration purposes to give									
375	typical examples of reasonable values. However, to make it easier to enter your data, a <b>User</b> version is provided with all									
376	data entry fields set to blank (or \$0 or 0%) as appropriate.									
377										
378	The spreadsheet files are distributed with the name, version number, and revision data as part of the file									
379	The file names for both versions of the " <u>Income Planning Tool</u> " are prefixed with " <b>IPT-</b> ".									
380	For example, the <u>version number</u> is indicated as:				<b>V.0.19.2</b>					
381	This is followed by the release date indicated by:				<b>11-8-2015a</b>					
382										
383				a) full demo data <b>IPT-Demo-V.0.19.2-11-8-2015a.xlsx</b>						
384				b) no demo data <b>IPT-User-V.0.19.2-11-8-2015a.xlsx</b>						
385										
386	a) The <b>Demo</b> version is the spreadsheet with full demonstration data. It is useful for viewing examples of data you might enter									
387	in all worksheets. In most people's situations, you might only use a few of these types of income sources for your data.									
388	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									
389	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> .									
390										
391	<b>To enter data either override the demonstration (<u>Demo</u>) data version or use the empty <u>User</u> version</b>									
392	Direct the spreadsheet to not use any particular data worksheet by selecting " <b>ignored</b> " in the <b>S. Setup</b> worksheet section <b>S.1</b> .									
393	It is used to declare the data worksheets that <i>you do want</i> by specifying them as " <b>used</b> ". (Alternatively, the spreadsheet will									
394	ignore data from worksheets by setting the income, contribution or withdrawal amounts etc. data to <b>\$0</b> to remove them from									
395	the calculations). The investment returns for the investment account (IRA, Roth, and savings accounts) from the									
396	previous year are added to the current year for each of the respective accounts (whether the balance is + or -).									
397	<b>S. Setup</b> section <b>S.2</b> enables/disables the use of Irregular contributions and withdrawals by selecting									

	A	B	C	D	E	F	G	H	I	J
398	<b>"yes"</b> or <b>"no"</b> . <b>S. Setup</b> worksheet <b>S.3</b> enables/disables the use of scheduled contributions and withdrawals by									
399	selecting <b>"yes"</b> or <b>"no"</b> .									
400										
401	<b>2.1 Disclaimer</b>									
402	This software models an income stream from several different income sources, investment withdrawals,									
403	expenses, taxes and cash-flows over time. No claim is made to the accuracy, suitability, and correctness of the									
404	algorithms. Also, note that the further out one goes over time, the less accurate any estimates will be. Since the									
405	software uses static models and static rates of return, CPI, etc. that are entered, it will not track actual market values									
406	over time. The software uses only Excel formulas and <i>does not use Visual Basic (VBA)</i> , so may can easily review									
407	all computations as desired. Because it uses generic spreadsheet coding (with no VBA), it will run in a variety of									
408	spreadsheet programs such as Windows Excel, free OpenOffice or LibreOffice "calc", free Google "sheet", etc.. Use this									
409	software at your own discretion and risk as an initial way to think about personal finance problems. This is educational									
410	software. Absolutely no warranty is offered for this software and no responsibility is taken for any errors in. or use of									
411	the software.									
412										
413										
414	<b>3. Detailed directions for using the spreadsheet</b>									
415	This section elaborates on the discussion in the above. <b>"1.3 How the spreadsheet works"</b> section. The spreadsheet									
416	as distributed with the <u>Demo</u> version has demonstration data entered in red cells through the worksheet. Enter data by overwriting									
417	the demonstration data, or use the <u>User</u> version to enter your data instead (see section 2. above). You might SaveAs your									
418	spreadsheet with a new file name as you make changes. The demonstration data provides examples of answers to give an idea									
419	of typical values. Note that negative numbers are shown as red (\$1,234) rather than -\$1,234, and should not be edited.									
420										
421	<b>The first worksheets you should use to enter your data</b>									
422	First configure the spreadsheet to your personal situation in worksheet					<u>S. Setup</u>		sections <b>S.1</b> to <b>S.3</b> . By ignoring		
423	any worksheets you specified in <b>S. Setup</b> section <b>S.1</b> , the spreadsheet will ignore that data. First, enter data in the								<u>1. AgeData</u>	
424	and the	<u>2. TaxData</u>	worksheets since these are used by the all the other data worksheets. In table <b>S. Setup S.1</b> declares							
425	the set of data worksheets that are applicable to you, where you select either <b>"use"</b> or <b>"ignore"</b> . In <b>S. Setup</b> section <b>S.2</b>									
426	configure the worksheets to use or not use irregular contributions and withdrawals for investment accounts and the expenses									
427	accounts. In <b>S.3</b> you configure the spreadsheet to use scheduled contributions and withdrawals for the investment accounts.									
428	Most of the <b>S.2</b> and <b>S.3 queries</b> require a <b>"yes"</b> or <b>"no"</b> answer with one question using having a <b>"keep"</b> or <b>"remove"</b> query.									
429										
430	<b>Then, enter data in other worksheets</b>									

[illegible]



	A	B	C	D	E	F	G	H	I	J
463	All data entry is at the top of each of the data entry worksheets. The following message indicates that there is									
464	no editable data below the message.									
465										
466	<div style="border: 2px dashed black; background-color: yellow; padding: 5px; text-align: center;"> <b>--- &gt; DO NOT CHANGE ANY VALUES in the following tables in this worksheet. &lt; ---</b> </div>									
467										
468										
469	<b>4. A detailed list of all worksheet tables and sections is in Appendix A</b>									
470										
471	<a href="#">Appendix A</a>	is a detailed list of all worksheet tables and sections. As mentioned, it lists those worksheets where								
472	data is entered, those worksheets that may have to be edited when the IRS rules or data changes, a cash-flow table where									
473	income and expenses are tallied, and finally the <b>R. Results</b> worksheet where results are summarized. It may be useful to look									
474	through these lists to familiarize yourself with the type of data that will be needed and what types of results are presented -									
475	or just view the different worksheets. It also lists external resources and various appendices subsections.									
476										
477										
478	<b>5. Notes on the current version of the spreadsheet - what it does and does not handle</b>									
479	See the	<a href="#">FAQ</a>	for details on the what the current version of the spreadsheet does and does not handle include taxes.							
480	How static CPI and returns are handled. How tax-free muni bond income is handled. How RMDs are handled, etc.									<a href="#">Appendix D</a>
481	lists more information about the current status including a list of things TODO and the ongoing REVISION-LIST history.									
482										
483										
484	<a href="#">Elementary glide-path calculator (SimpleCalc)</a>					<a href="#">Next IPT worksheet (Assumptions)</a>				
485										
486	<b>Worksheet Navigation.</b>									
487	To go to a specific worksheet, click on one of the following:									
488	<a href="#">Introduction</a>									
489	<a href="#">Assumptions</a>									
490	<a href="#">R. Results</a>									
491	<a href="#">S. Setup</a>									
492	<a href="#">1. AgeData</a>									
493	<a href="#">2. TaxData</a>									
494	<a href="#">3. WorkData</a>									

	A	B	C	D	E	F	G	H	I	J
495		<a href="#">4. PensionData</a>								
496		<a href="#">5. SocSecData</a>								
497		<a href="#">6. AnnuityData</a>								
498		<a href="#">7. IRAdata</a>								
499		<a href="#">8. RothData</a>								
500		<a href="#">9. SavingsData</a>								
501		<a href="#">10. ExpensesData</a>								
502		<a href="#">11. CashData</a>								
503		<a href="#">12. RMDtable</a>								
504		<a href="#">RS. Resources</a>		Articles, literature, web sites						
505		<a href="#">Appendix A</a>		List of all worksheets tables & sections						
506		<a href="#">Appendix B</a>		Extra calculators						
507		<a href="#">Appendix C</a>		Glossary of terms						
508		<a href="#">Appendix D</a>		List of outstanding issues and Revision list						
509		<a href="#">FAQ</a>		Frequently Asked Questions						

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