

# Condense/Uncondense Feature on the Cash Flow and Tax Advisor Page

02/14/2025 10:19 am EST

The condense/uncondensed button on the Cash Flow and Tax Advisor page is a feature that will condense or expand the display of income, expenses, and the income taxes on the page. This feature enables advisors to hide unpopulated rows within the Cash Flow and Tax Advisor tool. This allows them to focus on the rows with client taxable events and hide the extraneous information. Below is a step-by-step guideline on the condense/uncondensed button features.

To learn more about the Cash Flow and Tax Advisor menu see articles:

- [Condense/Uncondense Feature](#)
- [Hide/Unhide Tax Advisor](#)
- [Add Scenario Feature](#)
- [Calculating Feature](#)

To learn more about the Cash Flow and Tax Advisor individual column features see articles:

- [Hide/Unhide Feature for Individual Tax Columns](#)
- [Permanent Deletion for Individual Tax Columns](#)
- [Downloading a 1040 Sample Tax Form](#)

To learn more about forecasting effective tax rates see articles:

- [Part One: Forecasting Effective Tax Rates While the Client is working](#)
- [Part Two: Forecasting Effective Tax Rates While the Client is in retirement and before Social Security Disbursements](#)
- [Part Three: Forecasting Effective Tax Rates While the Client is in Retirement and Social Security Starts Up](#)
- [Part Four: Forecasting Effective Tax Rates in Retirement: RMDs, Social Security, and Roth Withdrawals](#)
- [Part Five: Adding Expenses into the Cash Flow and Tax Advisor Calculator](#)

Step 1: Cash Flow and Tax Advisor: Click on the Cash Flow and Tax Advisor heading underneath the Client's name.

# Doe, Jane

## Structured Income Planning

[Edit](#) [Dynamic Mode](#)

Scenario: Condense and Uncondense Feature

Planning Horizon		20 years			Non-Qualified		IRA												
Year	Jane	Account	Income	Account	Income	Accounts Total	Planned Distribution	Jane Wages	Jane SS	Income Tax	After Tax Income	After Tax Target	Income Gap	Year					
net return	64	5.00 %		5.00 %	Jane IRA	2,000,000	Subtotal of account incomes	Infl Factor 2.00 %	Infl Factor 2.00 %	Eff Tax Rate			from total income to target						
initial amount		750,000		1,250,000	Jane inc	2,000,000	0	0	0										
bonus % w/bonus		750,000		1,250,000		2,000,000	0	2.00 %	2.00 %										
2025	65	787,500	0	1,312,500	0	2,100,000	0	100,000	0	(13,700)-14%	86,300	85,000	1,300	2025					
2026	66	826,875	0	1,378,125	0	2,205,000	0	102,000	0	(13,974)-14%	88,026	86,700	1,326	2026					
2027	67	779,255	88,963	1,447,031	0	2,226,286	88,963	0	0	(529)-6%	88,434	88,434	0	2027					
2028	68	727,193	91,025	1,519,382	0	2,246,576	91,025	0	0	(822)-6%	90,203	90,203	0	2028					
2029	69	670,431	93,122	1,595,352	0	2,265,782	93,122	0	0	(1,115)-6%	92,007	92,007	0	2029					
2030	70	642,412	61,540	1,675,119	0	2,317,532	61,540	0	34,911	(2,604)-5%	93,847	93,847	0	2030					
2031	71	611,626	62,906	1,758,875	0	2,370,502	62,906	0	35,609	(2,792)-5%	95,724	95,724	0	2031					
2032	72	577,911	64,297	1,846,818	0	2,424,730	64,297	0	36,321	(2,980)-5%	97,638	97,638	0	2032					
2033	73	541,094	65,712	1,939,159	0	2,480,254	65,712	0	37,048	(3,169)-5%	99,591	99,591	0	2033					
2034	74	500,996	67,153	2,036,117	0	2,537,113	67,153	0	37,789	(3,359)-5%	101,583	101,583	0	2034					
2035	75	526,046	0	2,055,154	82,769	2,581,200	82,769	0	38,545	(4,702)-12%	116,611	103,615	12,997	2035					
2036	76	552,348	0	2,071,196	86,715	2,623,544	86,715	0	39,315	(4,796)-12%	121,234	105,687	15,548	2036					
2037	77	579,965	0	2,084,310	90,445	2,664,276	90,445	0	40,102	(4,892)-12%	125,655	107,801	17,854	2037					
2038	78	608,964	0	2,093,785	94,741	2,702,748	94,741	0	40,904	(4,990)-12%	130,655	109,957	20,698	2038					
2039	79	639,412	0	2,099,242	99,232	2,738,654	99,232	0	41,722	(5,090)-12%	135,863	112,156	23,708	2039					
2040	80	671,382	0	2,100,281	103,923	2,771,664	103,923	0	42,556	(5,192)-12%	141,287	114,399	26,889	2040					
2041	81	704,951	0	2,097,033	108,262	2,801,985	108,262	0	43,407	(5,296)-12%	146,374	116,687	29,687	2041					
2042	82	740,199	0	2,088,532	113,353	2,828,731	113,353	0	44,276	(5,402)-12%	152,227	119,021	33,207	2042					
2043	83	777,209	0	2,074,962	117,996	2,852,171	117,996	0	45,161	(5,510)-12%	157,648	121,401	36,247	2043					
2044	84	816,069	0	2,055,201	123,510	2,871,270	123,510	0	46,064	(5,620)-12%	163,954	123,829	40,125	2044					
		594,719		1,020,946		1,615,665		202,000		603,730		(96,535)		2,324,860		2,065,276		259,584	

Step 2: Edit: Click on the green edit button underneath the Cash Flow and Tax Advisor heading.

Cashflow and Tax Advisor								
Efile Dynamic Mode								
Tax Filing	Jane 2025 (PROJ)		Jane 2027 (PROJ)		Jane 2030 (PROJ)		Jane 2035 (PROJ)	
	Working		Early Retirement		Social Security		SS & Roth Withdraws	
	Cash Flow	Tax Return	Cash Flow	Tax Return	Cash Flow	Tax Return	Cash Flow	Tax Return
Income								
1 Wages	100,000	100,000						
2 Tax Exempt Int								
2 Taxable Interest								
3 Qualified Dividends								
3 All Dividends								
4 Client 1 Distributions							82,769	82,769
4 Client 2 Distributions								
4 Other								
4 Client1 Pension								
4 Client2 Pension								
4 Other								
4 Roth Conversion								
6a Client1 Social Security					34,911			38,545
6a Client2 Social Security								
6b Total Social Security					34,911	29,674	38,545	32,763
7 Short Term Cap Gains			39,575	39,575	5,804	5,804		
7 Long Term Cap Gains			50,000	50,000	60,000	60,000		
51 Self Employ Biz - QBI								
51 Self Employ Biz - not QBI								
51 Sch E (no SE Tax) - QBI								
51 Sch E (no SE Tax) - not QBI								
51 All Other Schedule 1 Income								
51 SE Tax Deduction								
51 All Other Adj to Income								
Income Total \$	100,000	100,000	89,575	89,575	100,715	95,478	121,314	115,532
Expenses								
Medical Expenses (7.5%)								
Property & State Taxes								
Mortgage Interest								
Charities								
All other Schedule A								
Mortgage - Rent								
Home Insurance								
Utilities								
Phone - Cable								
Maint - Landscaping								
Cars								
Car Insurance								
Car gas and maintenance								
Boat - RV								
Life Insurance								
Food and Grocery								
Clothes - Home goods								
Entertainment - Meals								
Travel - Hobbies								
Credit Cards								
Savings								
Other Expenses								
Income Taxes								
Standard Deduction	overrides	14,881	overrides	17,501	overrides	18,506	overrides	20,311
12 Largest Ded - Schd A or Std		14,881		17,501		18,506		20,311
13 Qual Biz Income Deduction								
Cap Gains and Qual Dividnds				50,000		60,000		
15 TAXABLE INCOME		85,119		72,074		76,972		95,221
19 Enter Tax Credits								
23 Self Employment Taxes								
24 Approximate Tax Calc	22 % Tax Bracket 13.7 % Eff Tax Rate	13,683	12 % Tax Bracket 6.4 % Eff Tax Rate	5,723	12 % Tax Bracket 6.3 % Eff Tax Rate	5,388	22 % Tax Bracket 12.2 % Eff Tax Rate	14,840
Approximate State Tax Calc								
Discretionary Income \$		86,317		83,852		95,327		106,474
Used on "Print 1040" Form Only								
35 Tax Payments Withheld								
32 All other tax credits								
32 Estimated Tax Payments								
33 Total Payments								
34 Refund								
37 Amount you owe		13,683		5,723		5,388		14,840
		Print 1040		Print 1040		Print 1040		Print 1040

Step 3: Condense: Click on the green condense button underneath the Cash Flow and Tax Advisor heading.

**Cashflow and Tax Advisor**

File Save Cancel **Condense** Hide Tax Advisor Add Scenario Calculate

Tax Filing ↑

	Jane 2025 (PROV)	Jane 2027 (PROV)	Jane 2030 (PROV)	Jane 2035 (PROV)
	Cash Flow	Tax Return	Cash Flow	Tax Return
<b>Income</b>				
1 Wages	100,000	100,000		
23 Tax Exempt Int				
23 Taxable Interest				
30 Qualified Dividends				
30 All Dividends				
4 Client 1 Distributions				82,769
4 Client 2 Distributions				82,769
4 Other				
4 Client1 Pension				
4 Client2 Pension				
4 Other				
4 Roth Conversion				
48 Client1 Social Security			34,911	38,545
48 Client2 Social Security				
48 Total Social Security			34,911	38,545
7 Short Term Cap Gains		39,575	39,575	5,804
7 Long Term Cap Gains		50,000	50,000	60,000
51 Self Employ Biz - QBI				
51 Self Employ Biz - not QBI				
51 Sch E (no SE Tax) - QBI				
51 Sch E (no SE Tax) - not QBI				
51 All Other Schedule 1 Income				
51 SE Tax Deduction				
51 All Other Adj to Income				
11 <b>Income Total \$</b>	<b>100,000</b>	<b>100,000</b>	<b>89,575</b>	<b>89,575</b>
			<b>100,715</b>	<b>95,478</b>
				<b>121,314</b>
				<b>115,532</b>
<b>Expenses</b>				
Medical Expenses (7.5%)				
Property & State Taxes				
Mortgage Interest				
Charities				
All other Schedule A				
Mortgage - Rent				
Home Insurance				
Utilities				
Phone - Cable				
Maint - Landscaping				
Cars				
Car Insurance				
Car gas and maintenance				
Boat - RV				
Life Insurance				
Food and Groceries				
Clothes - Home goods				
Entertainment - Meals				
Travel - Hobbies				
Credit Cards				
Savings				
Other Expenses				
Income Taxes				
<b>Expenses Total \$</b>				
<b>Income Taxes</b>				
Standard Deduction	overrides 14,881	overrides 17,501	overrides 18,506	overrides 20,311
12 Largest Ded - Sched A or Std	14,881	17,501	18,506	20,311
13 Qual Biz Income Deduction				
Cap Gains and Qual Dividends		50,000	60,000	
15 <b>TAXABLE INCOME</b>	<b>85,119</b>	<b>72,074</b>	<b>76,972</b>	<b>95,221</b>
19 Enter Tax Credits				
23 Self Employment Taxes				
24 <b>Approximate Tax Calc</b>	22 % Tax Bracket 13,683	12 % Tax Bracket 5,723	12 % Tax Bracket 5,388	22 % Tax Bracket 14,840
Approximate State Tax Calc	%	%	%	%
<b>Discretionary Income \$</b>	<b>86,317</b>	<b>83,852</b>	<b>95,327</b>	<b>106,474</b>
<b>Used on "Print 1040" Form Only</b>				
24 Tax Payments Withheld				
52 All other tax credits				
52 Estimated Tax Payments				
53 Total Payments				
54 Refunds				
57 <b>Amount you owe</b>	<b>13,683</b>	<b>5,723</b>	<b>5,388</b>	<b>14,840</b>

Step 4: Condense View: The income, expenses, and income taxes should automatically be condensed and changed on the screen.

### Cashflow and Tax Advisor

Tax Filing

	Jane 2025 (PROV)	Jane 2027 (PROV)	Jane 2030 (PROV)	Jane 2035 (PROV)
	Working	Early Retirement	Social Security	SS & Roth Withdraws
	Cash Flow	Cash Flow	Cash Flow	Cash Flow
	Tax Return	Tax Return	Tax Return	Tax Return
1 Wages	100,000			
4 Client 1 Distributions				82,769
6a Client1 Social Security			34,911	38,545
6b Total Social Security			34,911	38,545
			85 % SS Taxable	85 % SS Taxable
7 Short Term Cap Gains		39,575	5,804	
7 Long Term Cap Gains		50,000	60,000	
11 Income Total \$	100,000	89,575	100,715	121,314
Expenses				
Expenses Total \$				
Income Taxes	overrides	overrides	overrides	overrides
Standard Deduction		14,881	18,506	20,311
12 Largest Ded - Schd A or Std		14,881	18,506	20,311
Cap Gains and Qual Dividnds		50,000	60,000	
15 TAXABLE INCOME		85,119	76,972	95,221
	22 % Tax Bracket	13.7 % Eff Tax Rate	12 % Tax Bracket	6.4 % Eff Tax Rate
24 Approximate Tax Calc		13,683	5,723	5,388
Discretionary Income \$	86,317	83,852	95,327	106,474
Used on "Print 1040" Form Only				
37 Amount you owe		13,683	5,723	5,388
		<input type="button" value="Print 1040"/>	<input type="button" value="Print 1040"/>	<input type="button" value="Print 1040"/>

Step 5: Uncondense: Click on the green uncondense button underneath the Cash Flow and Tax Advisor heading.

### Cashflow and Tax Advisor

Tax Filing

	Jane 2025 (PROV)	Jane 2027 (PROV)	Jane 2030 (PROV)	Jane 2035 (PROV)
	Working	Early Retirement	Social Security	SS & Roth Withdraws
	Cash Flow	Cash Flow	Cash Flow	Cash Flow
	Tax Return	Tax Return	Tax Return	Tax Return
1 Wages	100,000			
4 Client 1 Distributions				82,769
6a Client1 Social Security			34,911	38,545
6b Total Social Security			34,911	38,545
			85 % SS Taxable	85 % SS Taxable
7 Short Term Cap Gains		39,575	5,804	
7 Long Term Cap Gains		50,000	60,000	
11 Income Total \$	100,000	89,575	100,715	121,314
Expenses				
Expenses Total \$				
Income Taxes	overrides	overrides	overrides	overrides
Standard Deduction		14,881	18,506	20,311
12 Largest Ded - Schd A or Std		14,881	18,506	20,311
Cap Gains and Qual Dividnds		50,000	60,000	
15 TAXABLE INCOME		85,119	76,972	95,221
	22 % Tax Bracket	13.7 % Eff Tax Rate	12 % Tax Bracket	6.4 % Eff Tax Rate
24 Approximate Tax Calc		13,683	5,723	5,388
Discretionary Income \$	86,317	83,852	95,327	106,474
Used on "Print 1040" Form Only				
37 Amount you owe		13,683	5,723	5,388
		<input type="button" value="Print 1040"/>	<input type="button" value="Print 1040"/>	<input type="button" value="Print 1040"/>



Step 6: Uncondense View: The screen should automatically go back to its original view of the cash flow and tax advisor.

**Cashflow and Tax Advisor**

File Save Cancel Condense Hide Tax Advisor Add Scenario Calculate

Tax Filing: Jane 2025 (PROV) Jane 2027 (PROV) Jane 2030 (PROV) Jane 2035 (PROV)

	Working		Early Retirement		Social Security		SS & Roth Withdrawals	
	Cash Flow	Tax Return	Cash Flow	Tax Return	Cash Flow	Tax Return	Cash Flow	Tax Return
<b>Income</b>								
1 Wages	100,000	100,000						
29 Tax Exempt Int								
20 Taxable Interest								
30 Qualified Dividends								
31 All Dividends								
4 Client 1 Distributions							82,769	82,769
4 Client 2 Distributions								
4 Other								
4 Client1 Pension								
4 Client2 Pension								
4 Other								
4 Roth Conversion								
64 Client1 Social Security					34,911		38,545	
64 Client2 Social Security								
65 Total Social Security					34,911	29,674	38,545	32,763
7 Short Term Cap Gains			39,575	39,575	5,804	5,804		
7 Long Term Cap Gains			50,000	50,000	60,000	60,000		
51 Self Employ Biz - QBI								
51 Self Employ Biz - not QBI								
51 Sch E (no SE Tax) - QBI								
51 Sch E (no SE Tax) - not QBI								
51 All Other Schedule 1 Income								
51 SE Tax Deduction								
51 All Other Adj to Income								
11 <b>Income Total \$</b>	<b>100,000</b>	<b>100,000</b>	<b>89,575</b>	<b>89,575</b>	<b>100,715</b>	<b>95,478</b>	<b>121,314</b>	<b>115,532</b>
<b>Expenses</b>								
Medical Expenses (7.5%)								
Property & State Taxes								
Mortgage Interest								
Charities								
All other Schedule A								
Mortgage - Rent								
Home Insurance								
Utilities								
Phone - Cable								
Maint - Landscaping								
Cars								
Car Insurance								
Car gas and maintenance								
Boat - RV								
Life Insurance								
Food and Grocery								
Clothes - Home goods								
Entertainment - Meals								
Travel - Hobbies								
Credit Cards								
Savings								
Other Expenses								
Income Taxes								
<b>Expenses Total \$</b>								
<b>Income Taxes</b>								
Standard Deduction	overrides	14,881	overrides	17,501	overrides	18,506	overrides	20,311
12 Largest Ded - Schd A or Std		14,881		17,501		18,506		20,311
13 Qual Biz Income Deduction								
Cap Gains and Qual Dividends				50,000		60,000		
15 TAXABLE INCOME		85,119		72,074		76,972		95,221
19 Enter Tax Credits								
23 Self Employment Taxes								
24 Approximate Tax Calc	22 % Tax Bracket	13,683	12 % Tax Bracket	5,723	12 % Tax Bracket	5,388	22 % Tax Bracket	14,840
Approximate State Tax Calc								
Discretionary Income :	86,317		83,852		95,327		106,474	
<b>Used on "Print 1040" Form Only</b>								
254 Tax Payments Withheld								
32 All other tax credits								
32 Estimated Tax Payments								
33 Total Payments								
34 Refund								
37 Amount you owe	13,683		5,723		5,388		14,840	

Step 7: Save: Click on the green save button underneath the Cash Flow and Tax Advisor heading.

### Cashflow and Tax Advisor

	2025 (PROV)		2027 (PROV)		2030 (PROV)		2035 (PROV)	
	Cash Flow	Tax Return	Cash Flow	Tax Return	Cash Flow	Tax Return	Cash Flow	Tax Return
<b>Income</b>								
1 Wages	100,000	100,000						
2a Tax exempt Int								
2b Taxable Interest								
3a Qualified Dividends								
3b All Dividends								
4 Client 1 Distributions							82,769	82,769
4 Client 2 Distributions								
4 Other								
4 Client 1 Pension								
4 Client 2 Pension								
4 Other								
4 Roth Conversion								
6a Client1 Social Security					34,911			38,545
6a Client2 Social Security					34,911	29,674		38,545
6b Total Social Security						84 % 53 Income	38,545	32,763
7 Short Term Cap Gains			39,575	39,575	5,804	5,804		
7 Long Term Cap Gains			50,000	50,000	60,000	60,000		
51 Self Employ Biz - QBI								
51 Self Employ Biz - not QBI								
51 Sch E (no SE Tax) - QBI								
51 Sch E (no SE Tax) - not QBI								
51 All Other Schedule 1 Income								
51 SE Tax Deduction								
51 All Other Adj to Income								
<b>Income Total \$</b>	<b>100,000</b>	<b>100,000</b>	<b>89,575</b>	<b>89,575</b>	<b>100,715</b>	<b>95,478</b>	<b>121,314</b>	<b>115,532</b>
<b>Expenses</b>								
Medical Expenses (7.5%)								
Property & State Taxes								
Mortgage Interest								
Charities								
All other Schedule A								
Mortgage - Rent								
Home Insurance								
Utilities								
Phone - Cable								
Maint - Landscaping								
Cars								
Car Insurance								
Car gas and maintenance								
Boat - RV								
Life Insurance								
Food and Grocery								
Clothes - Home goods								
Entertainment - Meals								
Travel - Hobbies								
Credit Cards								
Savings								
Other Expenses								
Income Taxes								
<b>Expenses Total \$</b>								
<b>Income Taxes</b>								
Standard Deduction	overrides	14,881	overrides	17,501	overrides	18,506	overrides	20,311
12 Largest Ded - Sched A or Std		14,881		17,501		18,506		20,311
13 Qual Biz Income Deduction								
Cap Gains and Qual Dividends				50,000		60,000		
15 TAXABLE INCOME		85,119		72,074		76,972		95,221
19 Enter Tax Credits								
23 Self Employment Taxes								
24 Approximate Tax Calc		13,683		5,723		5,388		14,840
Approximate State Tax Calc		%		%		%		%
<b>Discretionary Income \$</b>	<b>86,317</b>		<b>83,852</b>		<b>95,327</b>		<b>106,474</b>	
<b>Used on "Print 1040" Form Only</b>								
26d Tax Payments Withheld								
32 All other tax credits								
32 Estimated Tax Payments								
33 Total Payments								
34 Refund								
37 Amount you owe		13,683		5,723		5,388		14,840

If you feel you need more support or would like to set up demo time with one of our representatives, please contact us at: +1-888-449-6917 or [support@planscout.com](mailto:support@planscout.com).