

Hide/Unhide Feature for the Individual Columns on the Cash Flow and Tax Advisor Screen

02/14/2025 10:22 am EST

The hide/unhide button located within the columns beneath the client's name allows users to selectively hide or unhide columns on the landing page for the cash flow and tax advisor screen. This feature would be used if an advisor is creating different tax scenarios and want to control which ones are visible in SIPS and on the printed SIPS report. Any "hidden" scenario would be excluded from the report. Below are the step-by-step guidelines on how to turn on and off the hide/unhide features of these columns.

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 Clients name.

Doe, John

Structured Income Planning

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

Scenario: Hide/Unhide Feature for the Individual Columns on the Cash Flow and Tax Advisor Screen

| Year | John | Accounts | | | | Accounts Total | Planned Distribution | Incomes | | Income Tax | After Tax Income | After Tax Target | Income Gap | Year |
|-----------------|------|-----------------------|----------|------------|-----------|-----------------------------|----------------------|-------------|--------------|--------------|------------------|-----------------------------|------------|------|
| | | Non-Qualified Account | IRA | John Wages | John SS | | | | | | | | | |
| net return | 60 | 6.00 % | | 5.00 % | | | | | | | | | | |
| initial amount | | 675,000 | | 1,000,000 | 1,675,000 | Subtotal of account incomes | Infl Factor | Infl Factor | Eff Tax Rate | | Infl Factor | from total income to target | | |
| bonus % w/bonus | | 0.00 % | | 0.00 % | 0 | | 2.00 % | 2.50 % | | | 2.00 % | | | |
| | | 675,000 | | 1,000,000 | 1,675,000 | | | | | | | | | |
| 2025 | 61 | 740,250 | (24,750) | 1,057,000 | (7,000) | 1,797,250 | (31,750) | 125,000 | 0 | (18,250)-15% | 75,000 | 75,000 | 0 | |
| 2026 | 62 | 810,050 | (25,385) | 1,116,850 | (7,000) | 1,926,900 | (32,385) | 127,500 | 0 | (18,615)-15% | 76,500 | 76,500 | 0 | |
| 2027 | 63 | 884,686 | (26,033) | 1,179,692 | (7,000) | 2,064,378 | (33,033) | 130,050 | 0 | (18,987)-15% | 78,030 | 78,030 | 0 | |
| 2028 | 64 | 964,460 | (26,693) | 1,245,677 | (7,000) | 2,210,137 | (33,693) | 132,651 | 0 | (19,367)-15% | 79,591 | 79,591 | 0 | |
| 2029 | 65 | 934,291 | 88,036 | 1,307,961 | 0 | 2,242,252 | 88,036 | 0 | 0 | (6,854)-13% | 81,182 | 81,182 | 0 | |
| 2030 | 66 | 900,248 | 90,100 | 1,373,359 | 0 | 2,273,607 | 90,100 | 0 | 0 | (7,294)-13% | 82,806 | 82,806 | 0 | |
| 2031 | 67 | 862,067 | 92,196 | 1,442,027 | 0 | 2,304,094 | 92,196 | 0 | 0 | (7,734)-13% | 84,462 | 84,462 | 0 | |
| 2032 | 68 | 819,466 | 94,325 | 1,514,128 | 0 | 2,333,594 | 94,325 | 0 | 0 | (8,173)-13% | 86,151 | 86,151 | 0 | |
| 2033 | 69 | 772,147 | 96,487 | 1,589,834 | 0 | 2,361,982 | 96,487 | 0 | 0 | (8,613)-13% | 87,874 | 87,874 | 0 | |
| 2034 | 70 | 772,707 | 45,769 | 1,669,326 | 0 | 2,442,033 | 45,769 | 0 | 43,863 | 0-0% | 89,632 | 89,632 | 0 | |
| 2035 | 71 | 772,605 | 46,465 | 1,752,792 | 0 | 2,525,397 | 46,465 | 0 | 44,960 | 0-0% | 91,425 | 91,425 | 0 | |
| 2036 | 72 | 771,791 | 47,170 | 1,840,432 | 0 | 2,612,223 | 47,170 | 0 | 46,084 | 0-0% | 93,253 | 93,253 | 0 | |
| 2037 | 73 | 770,216 | 47,882 | 1,932,453 | 0 | 2,702,670 | 47,882 | 0 | 47,236 | 0-0% | 95,118 | 95,118 | 0 | |
| 2038 | 74 | 767,825 | 48,604 | 2,029,076 | 0 | 2,796,901 | 48,604 | 0 | 48,417 | 0-0% | 97,020 | 97,020 | 0 | |
| 2039 | 75 | 813,895 | 0 | 2,048,047 | 82,483 | 2,861,942 | 82,483 | 0 | 49,627 | (5,955)-12% | 126,154 | 98,961 | 27,194 | |
| 2040 | 76 | 862,728 | 0 | 2,064,034 | 86,415 | 2,926,762 | 86,415 | 0 | 50,868 | (6,104)-12% | 131,179 | 100,940 | 30,239 | |
| 2041 | 77 | 914,492 | 0 | 2,077,102 | 90,132 | 2,991,595 | 90,132 | 0 | 52,139 | (6,257)-12% | 136,015 | 102,959 | 33,056 | |
| 2042 | 78 | 969,362 | 0 | 2,086,544 | 94,414 | 3,055,906 | 94,414 | 0 | 53,443 | (6,413)-12% | 141,443 | 105,018 | 36,425 | |
| 2043 | 79 | 1,027,523 | 0 | 2,091,982 | 98,888 | 3,119,506 | 98,888 | 0 | 54,779 | (6,573)-12% | 147,094 | 107,118 | 39,975 | |
| 2044 | 80 | 1,089,175 | 0 | 2,093,018 | 103,563 | 3,182,192 | 103,563 | 0 | 56,148 | (6,738)-12% | 152,974 | 109,261 | 43,713 | |
| | | | 594,173 | | 527,896 | | 1,122,069 | 515,201 | 547,562 | (151,928) | 2,032,905 | 1,822,302 | 210,602 | |

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

Cashflow and Tax Advisor

Dynamic Mode

| Tax Filing | | John 2025 (PROJ) | | John 2028 (PROJ) | | John 2029 (PROJ) | | John 2034 (PROJ) | | John 2039 (PROJ) | |
|------------|--------------------------------|------------------|------------|------------------|------------|------------------|------------|------------------|----------------|------------------|-----------------|
| | | Working age 60 | | Working age 64 | | Early Retirement | | Retirement & SS | | SS&RMD | |
| | | Cash Flow | Tax Return | Cash Flow | Tax Return | Cash Flow | Tax Return | Cash Flow | Tax Return | Cash Flow | Tax Return |
| 1 | Income | | | | | | | | | | |
| 2 | Wages | 125,000 | 125,000 | 132,651 | 132,651 | | | | | | |
| 3 | Tax Exempt Int | | | | | | | | | | |
| 4 | Taxable Interest | | | | | | | | | | |
| 5 | Qualified Dividends | | | | | | | | | | |
| 6 | All Dividends | | | | | | | | | | |
| 7 | Client 1 Distributions | | | | | | | | | 80,485 | 80,485 |
| 8 | Client 2 Distributions | | | | | | | | | | |
| 9 | Other | | | | | | | | | | |
| 10 | Client1 Pension | | | | | | | | | | |
| 11 | Client2 Pension | | | | | | | | | | |
| 12 | Other | | | | | | | | | | |
| 13 | Roth Conversion | | | | | | | | | | |
| 14 | Client1 Social Security | | | | | | | 43,863 | | 49,627 | |
| 15 | Client2 Social Security | | | | | | | | | | |
| 16 | Total Social Security | | | | | | | 43,863 | | 49,627 | 42,183 |
| 17 | Short Term Cap Gains | | | | | 31,182 | | 15,769 | 0 % SS Taxable | | 65 % SS Taxable |
| 18 | Long Term Cap Gains | | | | | 50,000 | | 30,000 | | | |
| 19 | Self Employ Biz - QBI | | | | | | | | | | |
| 20 | Self Employ Biz - not QBI | | | | | | | | | | |
| 21 | Sch E (no SE Tax) - QBI | | | | | | | | | | |
| 22 | Sch E (no SE Tax) - not QBI | | | | | | | | | | |
| 23 | All Other Schedule 1 Income | | | | | | | | | | |
| 24 | SE Tax Deduction | | | | | | | | | | |
| 25 | All Other Adj to Income | | | | | | | | | | |
| 26 | Income Total \$ | 125,000 | 125,000 | 132,651 | 132,651 | 81,182 | | 89,632 | | 130,112 | 122,668 |
| 27 | Expenses | | | | | | | | | | |
| 28 | Medical Expenses (7.5%) | 4,150 | | 5,150 | | 8,150 | 8,150 | 9,150 | 9,150 | 12,150 | 2,950 |
| 29 | Property & State Taxes | 4,000 | 4,000 | 8,000 | 8,000 | 9,000 | 9,000 | 10,000 | 1,000 | 6,000 | 6,000 |
| 30 | Mortgage Interest | 12,000 | 12,000 | 16,000 | 16,000 | 17,000 | 17,000 | 17,000 | 17,000 | | |
| 31 | Charities | 3,200 | 3,200 | 7,000 | 7,000 | 8,000 | 8,000 | 8,000 | 8,000 | 1,200 | 1,200 |
| 32 | All other Schedule A | | | | | | | | | | |
| 33 | Schedule A Deductible \$ | | 19,200 | | 31,000 | | 42,150 | | 35,150 | | 10,150 |
| 34 | Mortgage - Rent | | | | | | | | | | |
| 35 | Home Insurance | 1,700 | | 3,500 | | 4,500 | | 5,500 | | 6,000 | |
| 36 | Utilities | 1,800 | | 2,500 | | 3,000 | | 3,500 | | 2,000 | |
| 37 | Phone - Cable | 1,700 | | 1,700 | | 1,700 | | 1,700 | | 1,500 | |
| 38 | Maint - Landscaping | 12,000 | | 16,000 | | 17,000 | | 17,500 | | 1,200 | |
| 39 | Cars | | | | | | | | | | |
| 40 | Car Insurance | 1,500 | | 2,500 | | 3,000 | | 3,500 | | 1,500 | |
| 41 | Car gas and maintenance | 6,000 | | 6,500 | | 7,000 | | 7,500 | | 6,000 | |
| 42 | Boat - RV | | | | | | | | | | |
| 43 | Life Insurance | | | | | | | | | | |
| 44 | Food and Grocery | 6,500 | | 7,500 | | 8,000 | | 8,500 | | 7,000 | |
| 45 | Clothes - Home goods | 1,000 | | 5,000 | | 6,000 | | 6,500 | | 1,200 | |
| 46 | Entertainment - Meals | 3,500 | | 7,000 | | 8,000 | | 8,500 | | 2,500 | |
| 47 | Travel - Hobbies | 5,000 | | 16,000 | | 16,000 | | 16,500 | | 5,000 | |
| 48 | Credit Cards | 24,000 | | 36,000 | | 28,000 | | 20,000 | | 2,400 | |
| 49 | Savings | | | | | | | | | | |
| 50 | Other Expenses | | | | | | | | | | |
| 51 | Income Taxes | | | | | | | | | | |
| 52 | Expenses Total \$ | 88,050 | | 139,350 | | 144,350 | | 143,350 | | 55,650 | |
| 53 | Income Taxes | | | | | | | | | | |
| 54 | Standard Deduction | overrides | 14,881 | overrides | 15,758 | overrides | 16,061 | overrides | 19,937 | overrides | 21,880 |
| 55 | Largest Ded - Schd A or Std | | 19,200 | | 31,000 | | 42,150 | | 35,150 | | 21,880 |
| 56 | Qual Biz Income Deduction | | | | | | | | | | |
| 57 | Cap Gains and Qual Dividends | | | | | | | | | | |
| 58 | TAXABLE INCOME | | 105,800 | | 101,651 | | | | | | 100,788 |
| 59 | Enter Tax Credits | | | | | | | | | | |
| 60 | Self Employment Taxes | | | | | | | | | | |
| 61 | Approximate Tax Calc | | 18,300 | | 17,022 | | | | | | 15,579 |
| 62 | Approximate State Tax Calc | | | | | | | | | | |
| 63 | Discretionary Income \$ | 18,650 | | (23,721) | | (63,168) | | (53,718) | | 58,883 | |
| 64 | Used on "Print 1040" Form Only | | | | | | | | | | |
| 65 | Tax Payments Withheld | | | | | | | | | | |
| 66 | All other tax credits | | | | | | | | | | |
| 67 | Estimated Tax Payments | | | | | | | | | | |
| 68 | Total Payments | | | | | | | | | | |
| 69 | Refund | | | | | | | | | | |
| 70 | Amount you owe | | 18,300 | | 17,022 | | | | | | 15,579 |

Step 3: Hide: Click on the green hide button underneath the Client's name. The button title will automatically change to Unhide when the process is done.

| Cashflow and Tax Advisor | | | | | | | | | | |
|---|----------------|----------------|----------------|----------------|------------------|------------------|-----------------|-----------------|-----------|-------------|
| <input type="button" value="Save"/> <input type="button" value="Cancel"/> <input type="button" value="Condense"/> <input type="button" value="Hide Tax Advisor"/> <input type="button" value="Add Scenarios"/> <input type="button" value="Calculate"/> | | | | | | | | | | |
| Tax Filing | John | 2025 (PROV) | John | 2028 (PROV) | John | 2029 (PROV) | John | 2034 (PROV) | John | 2039 (PROV) |
| | Hide | Delete | Hide | Delete | Hide | Delete | Hide | Delete | Hide | Delete |
| | Working age 50 | Working age 64 | Working age 64 | Working age 64 | Early Retirement | Early Retirement | Retirement & SS | Retirement & SS | SS&RMD | SS&RMD |
| | Cash Flow | Tax Return | Cash Flow | Tax Return | Cash Flow | Tax Return | Cash Flow | Tax Return | Cash Flow | Tax Return |
| Income | | | | | | | | | | |
| 1 Wages | 125,000 | 125,000 | 132,651 | 132,651 | | | | | | |
| 2a Tax Exempt Int | | | | | | | | | | |
| 2b Taxable Interest | | | | | | | | | | |
| 3a Qualified Dividends | | | | | | | | | | |
| 3b All Dividends | | | | | | | | | | |
| 4 Client 1 Distributions | | | | | | | | | 80,485 | 80,485 |
| 4 Client 2 Distributions | | | | | | | | | | |
| 4 Other | | | | | | | | | | |
| 4 Client1 Pension | | | | | | | | | | |
| 4 Client2 Pension | | | | | | | | | | |
| 4 Other | | | | | | | | | | |
| 4 Roth Conversion | | | | | | | | | | |
| 6a Client1 Social Security | | | | | | | 43,863 | 43,863 | 49,627 | 49,627 |
| 6b Client2 Social Security | | | | | | | | | | |
| 6b Total Social Security | | | | | | | 43,863 | 43,863 | 49,627 | 42,183 |
| 7 Short Term Cap Gains | | | | | 31,182 | 31,182 | 15,769 | 15,769 | | |
| 7 Long Term Cap Gains | | | | | 50,000 | 50,000 | 30,000 | 30,000 | | |
| 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 Income Total \$ | 125,000 | 125,000 | 132,651 | 132,651 | 81,182 | 81,182 | 89,632 | 89,632 | 130,112 | 122,668 |
| Expenses | | | | | | | | | | |
| Medical Expenses (7.5%) | 4,150 | | 5,150 | | 8,150 | 8,150 | 9,150 | 9,150 | 12,150 | 2,950 |
| Property & State Taxes | 4,000 | 4,000 | 8,000 | 8,000 | 9,000 | 9,000 | 10,000 | 10,000 | 6,000 | 6,000 |
| Mortgage Interest | 12,000 | 12,000 | 16,000 | 16,000 | 17,000 | 17,000 | 17,000 | 17,000 | | |
| Charities | 3,200 | 3,200 | 7,000 | 7,000 | 8,000 | 8,000 | 8,000 | 8,000 | 1,200 | 1,200 |
| All other Schedule A | | | | | | | | | | |
| Schedule A Deductible \$ | | 19,200 | | 31,000 | | 42,150 | | 35,150 | | 10,150 |
| Mortgage - Rent | | | | | | | | | | |
| Home Insurance | 1,700 | | 3,500 | | 4,500 | 4,500 | 5,500 | 5,500 | 6,000 | |
| Utilities | 1,800 | | 2,500 | | 3,000 | 3,000 | 3,500 | 3,500 | 2,000 | |
| Phone - Cable | 1,700 | | 1,700 | | 1,700 | 1,700 | 1,700 | 1,700 | 1,500 | |
| Maint - Landscaping | 12,000 | | 16,000 | | 17,000 | 17,000 | 17,500 | 17,500 | 1,200 | |
| Cars | | | | | | | | | | |
| Car Insurance | 1,500 | | 2,500 | | 3,000 | 3,000 | 3,500 | 3,500 | 1,500 | |
| Car gas and maintenance | 6,000 | | 6,500 | | 7,000 | 7,000 | 7,500 | 7,500 | 6,000 | |
| Boat - RV | | | | | | | | | | |
| Life Insurance | | | | | | | | | | |
| Food and Grocery | 6,500 | | 7,500 | | 8,000 | 8,000 | 8,500 | 8,500 | 7,000 | |
| Clothes - Home goods | 1,000 | | 5,000 | | 6,000 | 6,000 | 6,500 | 6,500 | 1,200 | |
| Entertainment - Meals | 3,500 | | 7,000 | | 8,000 | 8,000 | 8,800 | 8,800 | 2,500 | |
| Travel - Hobbies | 5,000 | | 15,000 | | 16,000 | 16,000 | 16,500 | 16,500 | 5,000 | |
| Credit Cards | 24,000 | | 36,000 | | 28,000 | 28,000 | 20,000 | 20,000 | 2,400 | |
| Savings | | | | | | | | | | |
| Other Expenses | | | | | | | | | | |
| Income Taxes | | | | | | | | | | |
| Standard Deduction | overrides | 14,881 | overrides | 15,758 | overrides | 16,061 | overrides | 19,937 | overrides | 21,880 |
| 12 Largest Ded - Schd A or Std | | 19,200 | | 31,000 | | 42,150 | | 35,150 | | 21,880 |
| 13 Qual Biz Income Deduction | | | | | | | | | | |
| Cap Gains and Qual Dividnds | | | | | | | | | | |
| 15 TAXABLE INCOME | | 105,800 | | 101,651 | | | | | | 100,788 |
| 19 Enter Tax Credits | | | | | | | | | | |
| 23 Self Employment Taxes | | | | | | | | | | |
| 24 Approximate Tax Calc | | 18,300 | | 17,822 | | | | | | 15,579 |
| Approximate State Tax Calc | | | | | | | | | | |
| Discretionary Income \$ | | 18,650 | | (23,721) | | (63,168) | | (53,718) | | 58,883 |
| Used on "Print 1040" Form Only | | | | | | | | | | |
| 25a Tax Payments Withheld | | | | | | | | | | |
| 32 All other tax credits | | | | | | | | | | |
| 32 Estimated Tax Payments | | | | | | | | | | |
| 33 Total Payments | | | | | | | | | | |
| 34 Refund | | 18,300 | | 17,822 | | | | | | 15,579 |
| Amount you owe | | | | | | | | | | |

Step 4: Save: Click on the green save button underneath the Cash Flow and Tax Advisor heading.

Cashflow and Tax Advisor

| Tax Filing | John | 2025 (PROV) | John | 2028 (PROV) | John | 2029 (PROV) | John | 2034 (PROV) | John | 2039 (PROV) |
|--------------------------------|----------------|-------------|----------------|-------------|------------------|-------------|-----------------|----------------|-----------|-----------------|
| | Hide | Delete | Unhide | Delete | Hide | Delete | Hide | Delete | Hide | Delete |
| | Working age 60 | | Working age 64 | | Early Retirement | | Retirement & SS | | SS&RMD | |
| | Cash Flow | Tax Return | Cash Flow | Tax Return | Cash Flow | Tax Return | Cash Flow | Tax Return | Cash Flow | Tax Return |
| Income | | | | | | | | | | |
| 1 Wages | 125,000 | 125,000 | 132,651 | 132,651 | | | | | | |
| 2a Tax Exempt Int | | | | | | | | | | |
| 2b Taxable Interest | | | | | | | | | | |
| 3a Qualified Dividends | | | | | | | | | | |
| 3b All Dividends | | | | | | | | | | |
| 4 Client 1 Distributions | | | | | | | | | 80,485 | 80,485 |
| 4 Client 2 Distributions | | | | | | | | | | |
| 4 Other | | | | | | | | | | |
| 4 Client 1 Pension | | | | | | | | | | |
| 4 Client 2 Pension | | | | | | | | | | |
| 4 Other | | | | | | | | | | |
| 4 Roth Conversion | | | | | | | | | | |
| 6a Client1 Social Security | | | | | | | 43,863 | | 49,627 | |
| 6a Client2 Social Security | | | | | | | | | | |
| 6b Total Social Security | | | | | | | 43,863 | | 49,627 | 42,183 |
| | | | | | | | | 0 % SS Taxable | | 85 % SS Taxable |
| 7 Short Term Cap Gains | | | | | 31,182 | | 15,769 | | | |
| 7 Long Term Cap Gains | | | | | 50,000 | | 30,000 | | | |
| S1 Self Employ Biz - QBI | | | | | | | | | | |
| S1 Self Employ Biz - not QBI | | | | | | | | | | |
| S1 Sch E (no SE Tax) - QBI | | | | | | | | | | |
| S1 Sch E (no SE Tax) - not QBI | | | | | | | | | | |
| S1 All Other Schedule 1 Income | | | | | | | | | | |
| S1 SE Tax Deduction | | | | | | | | | | |
| S1 All Other Adj to Income | | | | | | | | | | |
| 11 Income Total \$ | 125,000 | 125,000 | 132,651 | 132,651 | 81,182 | | 89,632 | | 130,112 | 122,668 |

Step 5: Cash Flow and Tax Advisor Screen: The column you selected to hide, should automatically not be showing on the landing page.

| Cashflow and Tax Advisor | | | | |
|---------------------------------------|---------------------|---------------------|---------------------|---------------------|
| Tax Filing | | | | |
| | John - 2025 (PROJ.) | John - 2029 (PROJ.) | John - 2034 (PROJ.) | John - 2039 (PROJ.) |
| | Working age 60 | Early Retirement | Retirement & SS | SS&RMD |
| | Cash Flow | Tax Return | Cash Flow | Tax Return |
| Income | | | | |
| 1 Wages | 125,000 | 125,000 | | |
| 2a Tax Exempt Int | | | | |
| 2b Taxable Interest | | | | |
| 3a Qualified Dividends | | | | |
| 3b All Dividends | | | | |
| 4 Client 1 Distributions | | | | 80,485 |
| 4 Client 2 Distributions | | | | 80,485 |
| 4 Other | | | | |
| 4 Client1 Pension | | | | |
| 4 Client2 Pension | | | | |
| 4 Other | | | | |
| 4 Roth Conversion | | | | |
| 5a Client1 Social Security | | | 43,863 | 49,627 |
| 5a Client2 Social Security | | | | |
| 5b Total Social Security | | | 43,863 | 49,627 |
| 7 Short Term Cap Gains | | 31,182 | 15,769 | |
| 7 Long Term Cap Gains | | 50,000 | 30,000 | |
| 81 Self Employ Biz - QBI | | | | |
| 81 Self Employ Biz - not QBI | | | | |
| 81 Sch E (no SE Tax) - QBI | | | | |
| 81 Sch E (no SE Tax) - not QBI | | | | |
| 81 All Other Schedule 1 Income | | | | |
| 81 SE Tax Deduction | | | | |
| 81 All Other Adj't to Income | | | | |
| 11 Income Total | 125,000 | 125,000 | 81,182 | 89,632 |
| | | | | 130,112 |
| | | | | 122,668 |
| Expenses | | | | |
| Medical Expenses (7.5%) | 4,150 | 8,150 | 9,150 | 12,150 |
| Property & State Taxes | 4,000 | 9,000 | 10,000 | 6,000 |
| Mortgage Interest | 12,000 | 17,000 | 17,000 | 17,000 |
| Charities | 3,200 | 8,000 | 8,000 | 1,200 |
| All other Schedule A | | | | |
| Schedule A Deductible | 19,200 | 42,150 | 35,150 | 10,150 |
| Mortgage - Rent | | | | |
| Home Insurance | 1,700 | 4,500 | 5,500 | 6,000 |
| Utilities | 1,800 | 3,000 | 3,500 | 2,000 |
| Phone - Cable | 1,700 | 1,700 | 1,700 | 1,500 |
| Maint - Landscaping | 12,000 | 17,000 | 17,500 | 1,200 |
| Cars | | | | |
| Car Insurance | 1,500 | 3,000 | 3,500 | 1,500 |
| Car gas and maintenance | 6,000 | 7,000 | 7,500 | 6,000 |
| Boat - RV | | | | |
| Life Insurance | | | | |
| Food and Grocery | 6,500 | 8,000 | 8,500 | 7,000 |
| Clothes - Home goods | 1,500 | 6,000 | 6,500 | 1,200 |
| Entertainment - Meals | 3,500 | 8,000 | 8,500 | 2,500 |
| Travel - Hobbies | 5,000 | 16,000 | 16,500 | 5,000 |
| Credit Cards | 24,000 | 28,000 | 20,000 | 2,400 |
| Savings | | | | |
| Other Expenses | | | | |
| Income Taxes | | | | |
| Expenses Total | 88,050 | 144,350 | 143,350 | 55,650 |
| Income Taxes | | | | |
| Standard Deduction | overides 14,881 | overides 16,061 | overides 19,937 | overides 21,880 |
| 12 Largest Ded - Schd A or Std | 19,200 | 42,150 | 35,150 | 21,880 |
| 13 Qual Biz Income Deduction | | | | |
| Cap Gains and Qual Dividnds | | | | |
| 15 TAXABLE INCOME | 105,800 | | | 100,788 |
| 19 Enter Tax Credits | | | | |
| 23 Self Employment Taxes | | | | |
| 24 Approximate Tax Calc | 18,300 | | | 15,579 |
| Approximate State Tax Calc | | | | |
| Discretionary Income | 18,650 | (63,168) | (53,718) | 58,883 |
| Used on 'Print 1040' Form Only | | | | |
| 25d Tax Payments Withheld | | | | |
| 32 All other tax credits | | | | |
| 32 Estimated Tax Payments | | | | |
| 33 Total Payments | | | | |
| 34 Refund | | | | |
| 37 Amount you owe | 18,300 | | | 15,579 |

Step 6: Edit: Click on the green edit button underneath the Cash Flow and Tax Advisor heading.

Cashflow and Tax Advisor

Edit

Dynamic Mode

| Tax Filing | | John | 2025 (PROV) | John | 2029 (PROV) | John | 2034 (PROV) | John | 2039 (PROV) |
|------------|-----------------------------|----------------|-------------|------------------|-------------|-----------------|----------------|-----------|-----------------|
| | | Working age 60 | | Early Retirement | | Retirement & SS | | SS&RMD | |
| | | Cash Flow | Tax Return | Cash Flow | Tax Return | Cash Flow | Tax Return | Cash Flow | Tax Return |
| 1 | Income | | | | | | | | |
| 1 | Wages | 125,000 | 125,000 | | | | | | |
| 2 | Tax Exempt Int | | | | | | | | |
| 2 | Taxable Interest | | | | | | | | |
| 3 | Qualified Dividends | | | | | | | | |
| 3 | All Dividends | | | | | | | | |
| 4 | Client 1 Distributions | | | | | | | 80,485 | 80,485 |
| 4 | Client 2 Distributions | | | | | | | | |
| 4 | Other | | | | | | | | |
| 4 | Client1 Pension | | | | | | | | |
| 4 | Client2 Pension | | | | | | | | |
| 4 | Other | | | | | | | | |
| 4 | Roth Conversion | | | | | | | | |
| 6a | Client1 Social Security | | | | | 43,863 | | 49,627 | |
| 6a | Client2 Social Security | | | | | | | | |
| 6b | Total Social Security | | | | | 43,863 | | 49,627 | 42,183 |
| | | | | | | | 0 % SS Taxable | | 85 % SS Taxable |
| 7 | Short Term Cap Gains | | | 31,182 | | 15,769 | | | |
| 7 | Long Term Cap Gains | | | 50,000 | | 30,000 | | | |
| S1 | Self Employ Biz - QBI | | | | | | | | |
| S1 | Self Employ Biz - not QBI | | | | | | | | |
| S1 | Sch E (no SE Tax) - QBI | | | | | | | | |
| S1 | Sch E (no SE Tax) - not QBI | | | | | | | | |
| S1 | All Other Schedule 1 Income | | | | | | | | |
| S1 | SE Tax Deduction | | | | | | | | |
| S1 | All Other Adj to Income | | | | | | | | |
| 11 | Income Total \$ | 125,000 | 125,000 | 81,182 | | 89,632 | | 130,112 | 122,668 |

Step 7: Unhide: Click on the green unhide button underneath the Client's name. The button title will automatically change to Hide when the process is done.

| Cashflow and Tax Advisor | | | | | | | | | | |
|--------------------------------|------------------|------------|------------------|------------|------------------|------------|------------------|---------------|------------------|----------------|
| Tax Filing | | | | | | | | | | |
| | John 2025 (PROV) | | John 2026 (PROV) | | John 2029 (PROV) | | John 2034 (PROV) | | John 2039 (PROV) | |
| | Hide | Delete | Hide | Delete | Hide | Delete | Hide | Delete | Hide | Delete |
| | Working age 60 | | Working age 64 | | Early Retirement | | Retirement & SS | | SS&RMD | |
| | Cash Flow | Tax Return | Cash Flow | Tax Return | Cash Flow | Tax Return | Cash Flow | Tax Return | Cash Flow | Tax Return |
| Income | | | | | | | | | | |
| 1 Wages | 125,000 | 125,000 | 132,651 | 132,651 | | | | | | |
| 2a Tax Exempt Int | | | | | | | | | | |
| 2b Taxable Interest | | | | | | | | | | |
| 3a Qualified Dividends | | | | | | | | | | |
| 3b All Dividends | | | | | | | | | | |
| 4 Client 1 Distributions | | | | | | | | | 80,485 | 80,485 |
| 4 Client 2 Distributions | | | | | | | | | | |
| 4 Other | | | | | | | | | | |
| 4 Client1 Pension | | | | | | | | | | |
| 4 Client2 Pension | | | | | | | | | | |
| 4 Other | | | | | | | | | | |
| 4 Roth Conversion | | | | | | | | | | |
| 6a Client1 Social Security | | | | | | | 43,863 | | 49,627 | |
| 6a Client2 Social Security | | | | | | | | | | |
| 6a Total Social Security | | | | | | | 43,863 | | 49,627 | 42,183 |
| 7 Short Term Cap Gains | | | | | 31,182 | | 15,769 | 4% SS Taxable | | 85% SS Taxable |
| 7 Long Term Cap Gains | | | | | 50,000 | | 30,000 | | | |
| 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 \$ | 125,000 | 125,000 | 132,651 | 132,651 | 81,182 | | 89,632 | | 130,112 | 122,668 |
| Expenses | | | | | | | | | | |
| Medical Expenses (7.5%) | 4,150 | | 5,150 | | 8,150 | 8,150 | 9,150 | 9,150 | 12,150 | 2,950 |
| Property & State Taxes | 4,000 | 4,000 | 8,000 | 8,000 | 9,000 | 9,000 | 10,000 | 1,000 | 6,000 | 6,000 |
| Mortgage Interest | 12,000 | 12,000 | 16,000 | 16,000 | 17,000 | 17,000 | 17,000 | 17,000 | | |
| Charities | 3,200 | 3,200 | 7,000 | 7,000 | 8,000 | 8,000 | 8,000 | 8,000 | 1,200 | 1,200 |
| All other Schedule A | | | | | | | | | | |
| Schedule A Deductible \$ | | 19,200 | | 31,000 | | 42,150 | | 35,150 | | 10,150 |
| Mortgage - Rent | | | | | | | | | | |
| Home Insurance | 1,700 | | 3,500 | | 4,500 | | 5,500 | | 6,000 | |
| Utilities | 1,800 | | 2,500 | | 3,000 | | 3,500 | | 2,000 | |
| Phone - Cable | 1,700 | | 1,700 | | 1,700 | | 1,700 | | 1,500 | |
| Maint - Landscaping | 12,000 | | 16,000 | | 17,000 | | 17,500 | | 1,200 | |
| Cars | | | | | | | | | | |
| Car Insurance | 1,500 | | 2,500 | | 3,000 | | 3,500 | | 1,500 | |
| Car gas and maintenance | 6,000 | | 6,500 | | 7,000 | | 7,500 | | 6,000 | |
| Boat - RV | | | | | | | | | | |
| Life Insurance | | | | | | | | | | |
| Food and Grocery | 6,500 | | 7,500 | | 8,000 | | 8,500 | | 7,000 | |
| Clothes - Home goods | 1,000 | | 5,000 | | 6,000 | | 6,500 | | 1,200 | |
| Entertainment - Meals | 3,500 | | 7,000 | | 8,000 | | 8,500 | | 2,500 | |
| Travel - Hobbies | 5,000 | | 15,000 | | 16,000 | | 16,500 | | 5,000 | |
| Credit Cards | 24,000 | | 36,000 | | 28,000 | | 20,000 | | 2,400 | |
| Savings | | | | | | | | | | |
| Other Expenses | | | | | | | | | | |
| Income Taxes | | | | | | | | | | |
| Standard Deduction | overrides | 14,881 | overrides | 15,758 | overrides | 16,061 | overrides | 19,937 | overrides | 21,880 |
| 12 Largest Ded - Schd A or Std | | 19,200 | | 31,000 | | 42,150 | | 35,150 | | 21,880 |
| 13 Qual Biz Income Deduction | | | | | | | | | | |
| Cap Gains and Qual Dividnds | | | | | | | | | | |
| 15 TAXABLE INCOME | | 105,800 | | 101,651 | | | | | | 100,788 |
| 19 Enter Tax Credits | | | | | | | | | | |
| 23 Self Employment Taxes | | | | | | | | | | |
| 24 Approximate Tax Calc | | 18,300 | | 17,022 | | | | | | 15,579 |
| Approximate State Tax Calc | | | | | | | | | | |
| Discretionary Income \$ | | 18,650 | | (23,721) | | (63,168) | | (53,718) | | 58,883 |
| Used on "Print 1040" Form Only | | | | | | | | | | |
| 25a Tax Payments Withheld | | | | | | | | | | |
| 32 All other tax credits | | | | | | | | | | |
| 32 Estimated Tax Payments | | | | | | | | | | |
| 33 Total Payments | | | | | | | | | | |
| 34 Refund | | | | | | | | | | |
| Amount you owe | | 18,300 | | 17,022 | | | | | | 15,579 |

Step 8: Save: Click on the green save button underneath the Cash Flow and Tax Advisor heading.

Cashflow and Tax Advisor

| Income | John 2025 (PROV) | | John 2028 (PROV) | | John 2029 (PROV) | | John 2034 (PROV) | | John 2039 (PROV) | |
|--------------------------------|------------------|------------|------------------|------------|------------------|------------|------------------|------------|------------------|------------|
| | Working age 60 | | Working age 64 | | Early Retirement | | Retirement & SS | | SS&RMD | |
| | Cash Flow | Tax Return | Cash Flow | Tax Return | Cash Flow | Tax Return | Cash Flow | Tax Return | Cash Flow | Tax Return |
| 1 Wages | 125,000 | 125,000 | 132,651 | 132,651 | | | | | | |
| 2a Tax Exempt Int | | | | | | | | | | |
| 2b Taxable Interest | | | | | | | | | | |
| 3a Qualified Dividends | | | | | | | | | | |
| 3b All Dividends | | | | | | | | | | |
| 4 Client 1 Distributions | | | | | | | | | 80,485 | 80,485 |
| 4 Client 2 Distributions | | | | | | | | | | |
| 4 Other | | | | | | | | | | |
| 4 Client 1 Pension | | | | | | | | | | |
| 4 Client 2 Pension | | | | | | | | | | |
| 4 Other | | | | | | | | | | |
| 4 Roth Conversion | | | | | | | | | | |
| 6a Client1 Social Security | | | | | | | 43,863 | | 49,627 | |
| 6a Client2 Social Security | | | | | | | | | | |
| 6b Total Social Security | | | | | | | 43,863 | | 49,627 | 42,183 |
| 7 Short Term Cap Gains | | | | | 31,182 | | 15,769 | | | |
| 7 Long Term Cap Gains | | | | | 50,000 | | 30,000 | | | |
| S1 Self Employ Biz - QBI | | | | | | | | | | |
| S1 Self Employ Biz - not QBI | | | | | | | | | | |
| S1 Sch E (no SE Tax) - QBI | | | | | | | | | | |
| S1 Sch E (no SE Tax) - not QBI | | | | | | | | | | |
| S1 All Other Schedule 1 Income | | | | | | | | | | |
| S1 SE Tax Deduction | | | | | | | | | | |
| S1 All Other Adj to Income | | | | | | | | | | |
| 11 Income Total \$ | 125,000 | 125,000 | 132,651 | 132,651 | 81,182 | | 89,632 | | 130,112 | 122,668 |

Step 9: Cash Flow and Tax Advisor Screen: The columns you selected to unhide, should be showing on the landing page.

| Cashflow and Tax Advisor | | | | | | | | | | |
|---------------------------------|--------------------|------------|--------------------|------------|--------------------|--------------------|--------------------|--------------------|--------------------|------------|
| Tax Filing | | | | | | | | | | |
| | John - 2025 (PROJ) | | John - 2026 (PROJ) | | John - 2029 (PROJ) | | John - 2034 (PROJ) | | John - 2039 (PROJ) | |
| | Working age 60 | | Working age 64 | | Early Retirement | | Retirement & SS | | SS&RMD | |
| | Cash Flow | Tax Return | Cash Flow | Tax Return | Cash Flow | Tax Return | Cash Flow | Tax Return | Cash Flow | Tax Return |
| Income | | | | | | | | | | |
| 1 Wages | 125,000 | 125,000 | 132,651 | 132,651 | | | | | | |
| 2a Tax Exempt Int | | | | | | | | | | |
| 2b Taxable Interest | | | | | | | | | | |
| 3a Qualified Dividends | | | | | | | | | | |
| 3b All Dividends | | | | | | | | | | |
| 4 Client 1 Distributions | | | | | | | | | 80,485 | 80,485 |
| 4 Client 2 Distributions | | | | | | | | | | |
| 4 Other | | | | | | | | | | |
| 4 Client1 Pension | | | | | | | | | | |
| 4 Client2 Pension | | | | | | | | | | |
| 4 Other | | | | | | | | | | |
| 4 Roth Conversion | | | | | | | | | | |
| 4a Client1 Social Security | | | | | | | 43,863 | | 49,627 | |
| 4a Client2 Social Security | | | | | | | | | | |
| 4a Total Social Security | | | | | | | 43,863 | | 49,627 | 42,183 |
| 7 Short Term Cap Gains | | | | | 31,182 | | 15,769 | | | |
| 7 Long Term Cap Gains | | | | | 50,000 | | | | | |
| 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 Income Total | 125,000 | 125,000 | 132,651 | 132,651 | 81,182 | | 89,632 | | 130,112 | 122,668 |
| Expenses | | | | | | | | | | |
| Medical Expenses (7.5%) | 4,150 | | 5,150 | | 8,150 | 8,150 | 9,150 | 9,150 | 12,150 | 2,950 |
| Property & State Taxes | 4,000 | 4,000 | 8,000 | 8,000 | 9,000 | 9,000 | 10,000 | 1,000 | 6,000 | 6,000 |
| Mortgage Interest | 12,000 | 12,000 | 16,000 | 16,000 | 17,000 | 17,000 | 17,000 | 17,000 | | |
| Charities | 3,200 | 3,200 | 7,000 | 7,000 | 8,000 | 8,000 | 8,000 | 8,000 | 1,200 | 1,200 |
| All other Schedule A | | | | | | | | | | |
| Schedule A Deductible | | 19,200 | | 31,000 | | 42,150 | | 35,150 | | 10,150 |
| Mortgage - Rent | | | | | | | | | | |
| Home Insurance | 1,700 | | 3,500 | | 4,500 | | 5,500 | | 6,000 | |
| Utilities | 1,800 | | 2,500 | | 3,000 | | 3,500 | | 2,000 | |
| Phone - Cable | 1,700 | | 1,700 | | 1,700 | | 1,700 | | 1,500 | |
| Maint - Landscaping | 12,000 | | 16,000 | | 17,000 | | 17,500 | | 1,200 | |
| Cars | | | | | | | | | | |
| Car Insurance | 1,500 | | 2,500 | | 3,000 | | 3,500 | | 1,500 | |
| Car gas and maintenance | 6,000 | | 6,500 | | 7,000 | | 7,500 | | 6,000 | |
| Boat - RV | | | | | | | | | | |
| Life Insurance | | | | | | | | | | |
| Food and Grocery | 6,500 | | 7,500 | | 8,000 | | 8,500 | | 7,000 | |
| Clothes - Home goods | 1,000 | | 5,000 | | 6,000 | | 6,500 | | 1,200 | |
| Entertainment - Meals | 3,500 | | 7,000 | | 8,000 | | 8,500 | | 2,500 | |
| Travel - Hobbies | 5,000 | | 15,000 | | 16,000 | | 16,500 | | 5,000 | |
| Credit Cards | 24,000 | | 36,000 | | 28,000 | | 20,000 | | 2,400 | |
| Savings | | | | | | | | | | |
| Other Expenses | | | | | | | | | | |
| Income Taxes | | | | | | | | | | |
| Expenses Total | 88,050 | | 139,350 | | 144,350 | | 143,350 | | 55,650 | |
| Income Taxes | | | | | | | | | | |
| Standard Deduction | overrides | 14,881 | overrides | 15,758 | overrides | 16,061 | overrides | 19,937 | overrides | 21,880 |
| 12 Largest Ded - Sched A or Std | | 19,200 | | 31,000 | | 42,150 | | 35,150 | | 21,880 |
| 13 Qual Biz Income Deduction | | | | | | | | | | |
| Cap Gains and Qual Dividnds | | | | | | | | | | |
| 15 TAXABLE INCOME | | 105,800 | | 101,651 | | | | | | 100,788 |
| 19 Enter Tax Credits | | | | | | | | | | |
| 23 Self Employment Taxes | | | | | | | | | | |
| 24 Approximate Tax Calc | 24 % Tax Bracket | 18,300 | 22 % Tax Bracket | 17,022 | % Tax Bracket | 0.0 % EIT Tax Rate | % Tax Bracket | 0.0 % EIT Tax Rate | 22 % Tax Bracket | 15,579 |
| Approximate State Tax Calc | % | | % | | % | | % | | % | |
| Discretionary Income | | 18,650 | | (23,721) | | (63,168) | | (53,718) | | 58,883 |
| Used on "Print 1040" Form Only | | | | | | | | | | |
| 25d Tax Payments Withheld | | | | | | | | | | |
| 32 All other tax credits | | | | | | | | | | |
| 33 Estimated Tax Payments | | | | | | | | | | |
| 33 Total Payments | | | | | | | | | | |
| 34 Refund | | | | | | | | | | |
| 37 Amount you owe | | 18,300 | | 17,022 | | | | | | 15,579 |

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.