

Permanent Deletion of the Individual Columns on the Cash Flow and Tax Advisor Page

02/14/2025 10:22 am EST

On the Cash Flow and Tax Advisor page, you can permanently delete individual columns after creating and adding a scenario. Below are the step-by-step directions for permanently deleting the individualized columns on the Cash Flow and Tax Advisor page.

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

CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | **CASH FLOW AND TAX ADVISOR** | ASSET ALLOCATION AND NET WORTH | GRAPHS | REPORTS | TOOLS

Structured Income Planning

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

Scenario: Permanent Deletion of the Individual Columnson the Cash Flow and Tax Advisor Screen

Planning Horizon		20 years		Non-Qualified Account		IRA									
Year	John	Account	Income	Account	Income	Accounts Total	Planned Distribution	John Wages	John SS	Income Tax	After Tax Income	After Tax Target	Income Gap	Year	
net return	60	6.00 %		5.00 %		1,675,000	Subtotal of account incomes								
initial amount		675,000		1,000,000		1,675,000									
bonus % w/bonus		0.00 %		0.00 %		1,675,000									
		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	2025	
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	2026	
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	2027	
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	2028	
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	2029	
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	2030	
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	2031	
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	2032	
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	2033	
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	2034	
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	2035	
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	2036	
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	2037	
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	2038	
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	2039	
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	2040	
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	2041	
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	2042	
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	2043	
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	2044	
		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
Income										
1 Wages	125,000	125,000	132,651	132,651						
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										
64 Client1 Social Security							43,863		49,627	
64 Client2 Social Security										
64 Total Social Security							43,863		49,627	42,183
7 Short Term Cap Gains					31,182		15,769	0 % 55 Taxable		0 % 55 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										
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	overrides		overrides		overrides		overrides		overrides	
Standard Deduction		14,881		15,758		16,061		19,937		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										
264 Tax Payments Withheld										
32 All other tax credits										
32 Estimated Tax Payments										
33 Total Payments										
34 Refund										
37 Amount you owe		18,300		17,022						15,579

Step 3: Delete: Click on the green delete button underneath the tax year in the individual column.

Cashflow and Tax Advisor										
<input type="button" value="Edit"/> <input type="button" value="Save"/> <input type="button" value="Cancel"/> <input type="button" value="Uncondense"/> <input type="button" value="Hide Tax Advisor"/> <input type="button" value="Add Scenario"/> <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 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			
6a Client2 Social Security									49,627	
6b Total Social Security							43,863	0 % Taxable	49,627	88 % Taxable
7 Short Term Cap Gains					31,182		15,769			
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										
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										
Standard Deduction	overrides	14,881	overrides	15,758	overrides	16,061	overrides	19,937	overrides	21,880
12 Largest Ded - Snd 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										
25d Tax Payments Withheld										
32 All other tax credits										
32 Estimated Tax Payments										
33 Total Payments										
34 Refund										
37 Amount you owe		18,300		17,022						15,579
		Print 1040		Print 1040		Print 1040		Print 1040		Print 1040

Step 4: Click OK: Click OK to the text message box that comes up from www.sipsplanning.net says, "Are you sure you would like to permanently delete this scenario?"

SIPS
 Doe, John
 CLIENT DASHBOARD | STRUCTURED INCOME PLANNING | CASH FLOW AND TAX ADVISOR

www.sipsplanning.net says
 Are you sure you would like to permanently delete this scenario?
 OK Cancel

YOUR CASE LIST | SETTINGS | HELP | SIGN OUT
 PREPARED BY: DEMO ADVISOR
 INITIAL PLAN DATE: 01/01/2025
 REVISED PLAN DATE: 01/27/2025

Cashflow and Tax Advisor

Edit Save Cancel Uncondense Hide Tax Advisor Add Scenario Calculate

Tax Filing	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 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
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: Save: SIPS will automatically remove the scenario. Click on the green Save button underneath the Cash Flow and Tax Advisor heading.

Cashflow and Tax Advisor									
Save Cancel Uncondense Hide Tax Advisor Add Scenarios Calculate									
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
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	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					
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	81,182	89,632	130,112	122,668		
Expenses									
	Medical Expenses (7.5%)	4,150	8,150	8,150	9,150	9,150	12,150	2,950	
	Property & State Taxes	4,000	4,000	9,000	9,000	10,000	1,000	6,000	6,000
	Mortgage Interest	12,000	12,000	17,000	17,000	17,000	17,000		
	Charities	3,200	3,200	8,000	8,000	8,000	1,200	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	1,000	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	overrides 14,881	overrides 16,061	overrides 19,927	overrides 21,880				
12	Largest Ded - Sched A or Std	19,200	42,150	35,150	21,880				
13	Qual Biz Income Deduction								
	Cap Gains and Qual Dividends								
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				

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.