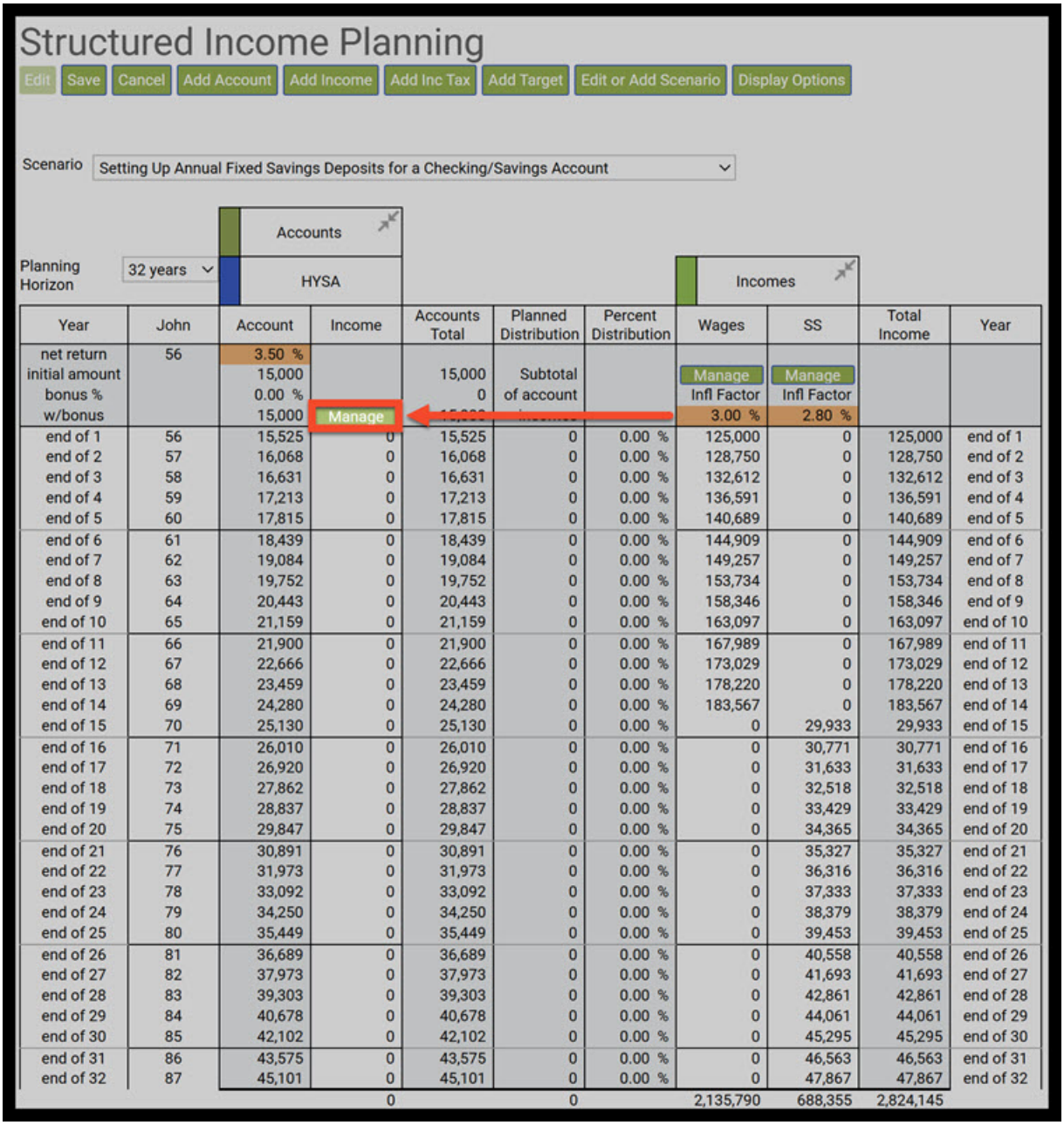
Setting Up Annual Fixed Savings Deposits for a Checking/Savings Account

07/14/2026 4:35 pm EDT

Within SIPS, there are multiple ways to show a deposit going into an account. This article focuses on how to deposit into a High Yield Savings Account (HYSA) using the Annual Fixed Savings function. You will learn three ways to enter your deposit: Pick Years, Start Years for Rest of Plan, and Start Year for X Years. We will start at the Structured Income Planning landing page.

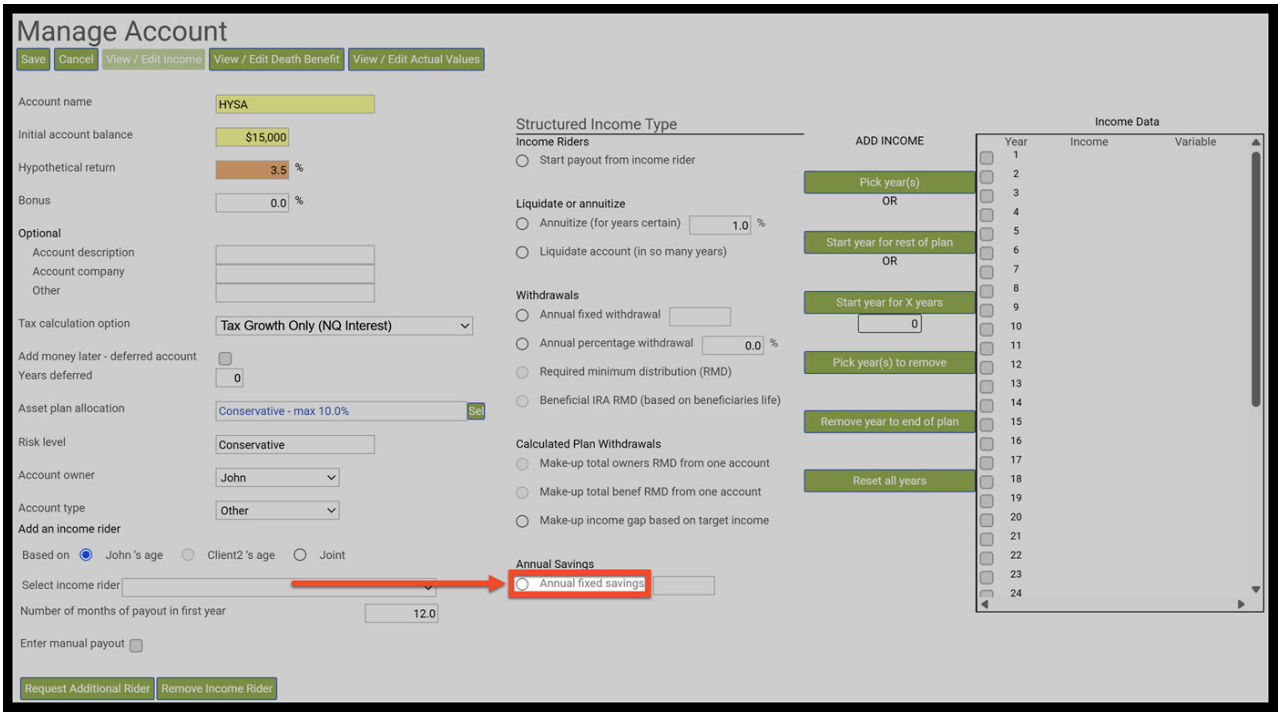
Step 1: Manage: Click on the green manage button within the column for the HYSA account. *Related Articles:* Creating a Checking/Savings Account from the Structured Income Planning Page, Setting Up Annual Fixed Savings Withdrawals for a Checking/Savings Account



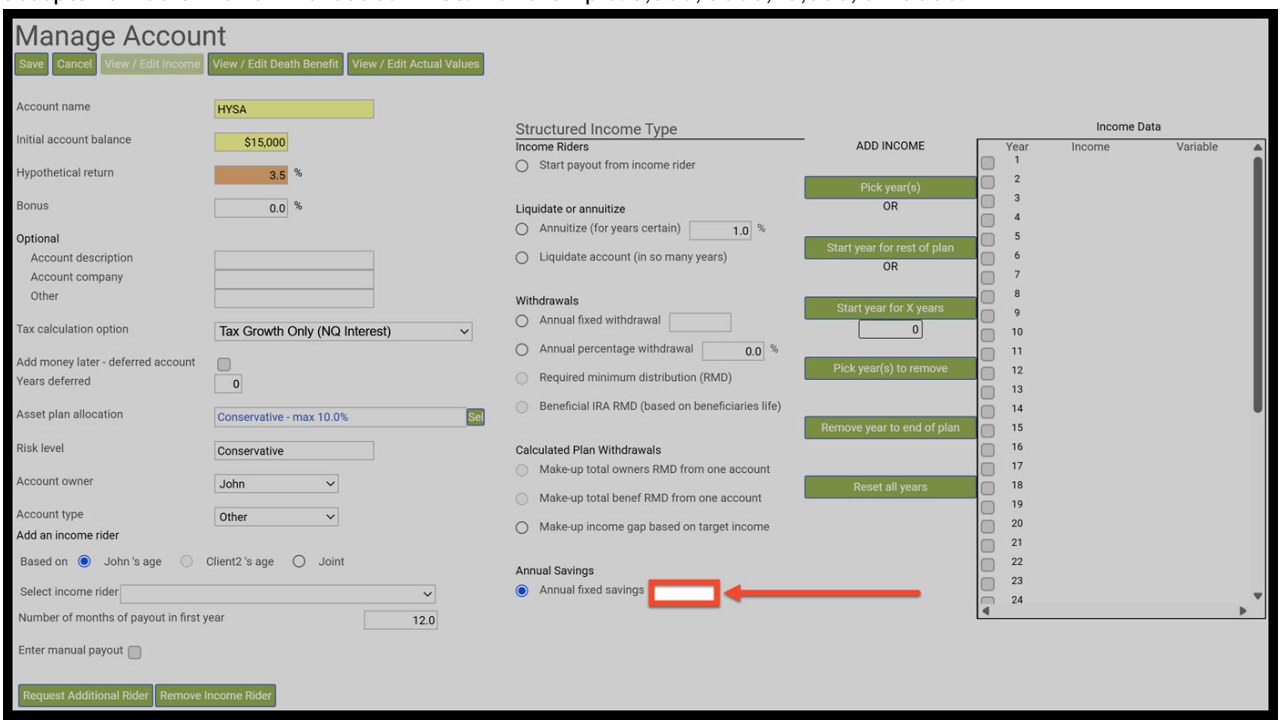
Year	John	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Total Income	Year
net return	56	3.50 %								
initial amount		15,000		15,000	Subtotal					
bonus %		0.00 %		0	of account					
w/bonus		15,000	Manage							
end of 1	56	15,525	0	15,525	0	0.00 %	125,000	0	125,000	end of 1
end of 2	57	16,068	0	16,068	0	0.00 %	128,750	0	128,750	end of 2
end of 3	58	16,631	0	16,631	0	0.00 %	132,612	0	132,612	end of 3
end of 4	59	17,213	0	17,213	0	0.00 %	136,591	0	136,591	end of 4
end of 5	60	17,815	0	17,815	0	0.00 %	140,689	0	140,689	end of 5
end of 6	61	18,439	0	18,439	0	0.00 %	144,909	0	144,909	end of 6
end of 7	62	19,084	0	19,084	0	0.00 %	149,257	0	149,257	end of 7
end of 8	63	19,752	0	19,752	0	0.00 %	153,734	0	153,734	end of 8
end of 9	64	20,443	0	20,443	0	0.00 %	158,346	0	158,346	end of 9
end of 10	65	21,159	0	21,159	0	0.00 %	163,097	0	163,097	end of 10
end of 11	66	21,900	0	21,900	0	0.00 %	167,989	0	167,989	end of 11
end of 12	67	22,666	0	22,666	0	0.00 %	173,029	0	173,029	end of 12
end of 13	68	23,459	0	23,459	0	0.00 %	178,220	0	178,220	end of 13
end of 14	69	24,280	0	24,280	0	0.00 %	183,567	0	183,567	end of 14
end of 15	70	25,130	0	25,130	0	0.00 %	0	29,933	29,933	end of 15
end of 16	71	26,010	0	26,010	0	0.00 %	0	30,771	30,771	end of 16
end of 17	72	26,920	0	26,920	0	0.00 %	0	31,633	31,633	end of 17
end of 18	73	27,862	0	27,862	0	0.00 %	0	32,518	32,518	end of 18
end of 19	74	28,837	0	28,837	0	0.00 %	0	33,429	33,429	end of 19
end of 20	75	29,847	0	29,847	0	0.00 %	0	34,365	34,365	end of 20
end of 21	76	30,891	0	30,891	0	0.00 %	0	35,327	35,327	end of 21
end of 22	77	31,973	0	31,973	0	0.00 %	0	36,316	36,316	end of 22
end of 23	78	33,092	0	33,092	0	0.00 %	0	37,333	37,333	end of 23
end of 24	79	34,250	0	34,250	0	0.00 %	0	38,379	38,379	end of 24
end of 25	80	35,449	0	35,449	0	0.00 %	0	39,453	39,453	end of 25
end of 26	81	36,689	0	36,689	0	0.00 %	0	40,558	40,558	end of 26
end of 27	82	37,973	0	37,973	0	0.00 %	0	41,693	41,693	end of 27
end of 28	83	39,303	0	39,303	0	0.00 %	0	42,861	42,861	end of 28
end of 29	84	40,678	0	40,678	0	0.00 %	0	44,061	44,061	end of 29
end of 30	85	42,102	0	42,102	0	0.00 %	0	45,295	45,295	end of 30
end of 31	86	43,575	0	43,575	0	0.00 %	0	46,563	46,563	end of 31
end of 32	87	45,101	0	45,101	0	0.00 %	0	47,867	47,867	end of 32
			0		0		2,135,790	688,355	2,824,145	

Option A: Pick Years: $5,000 for years 2 through 6

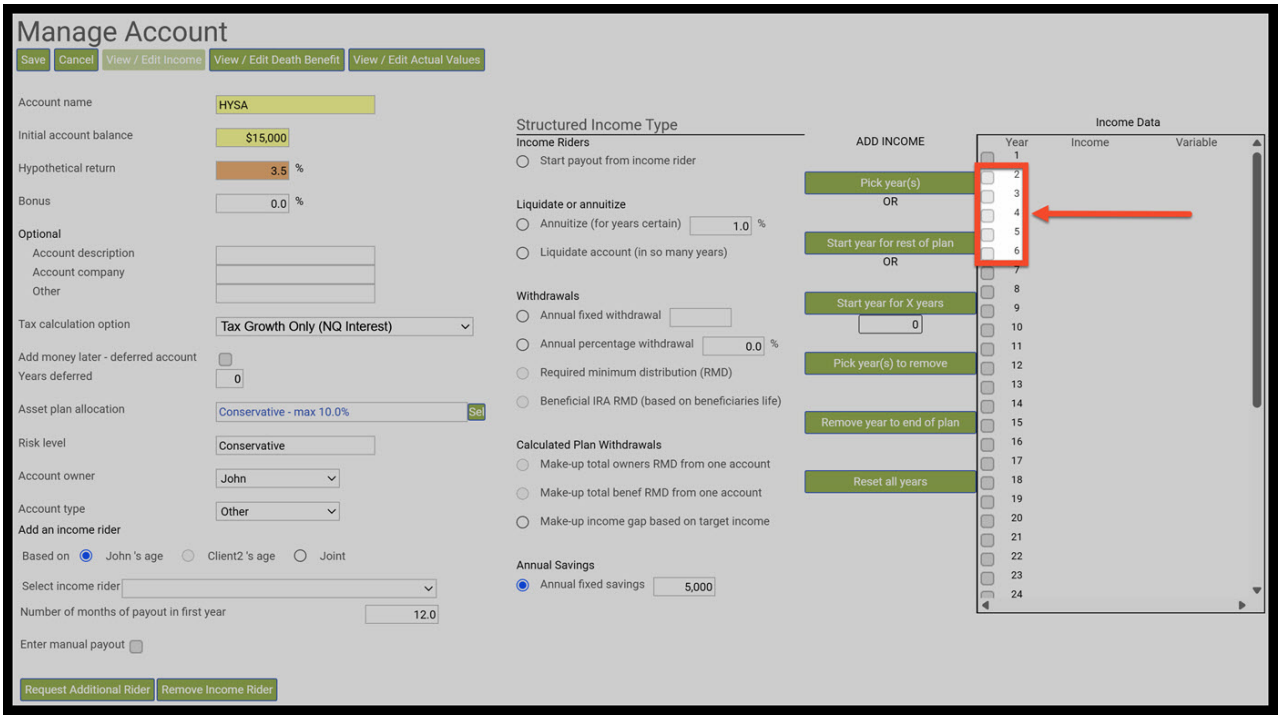
Step A1: Annual Fixed Savings: Click on the radio button for Annual Fixed Savings.



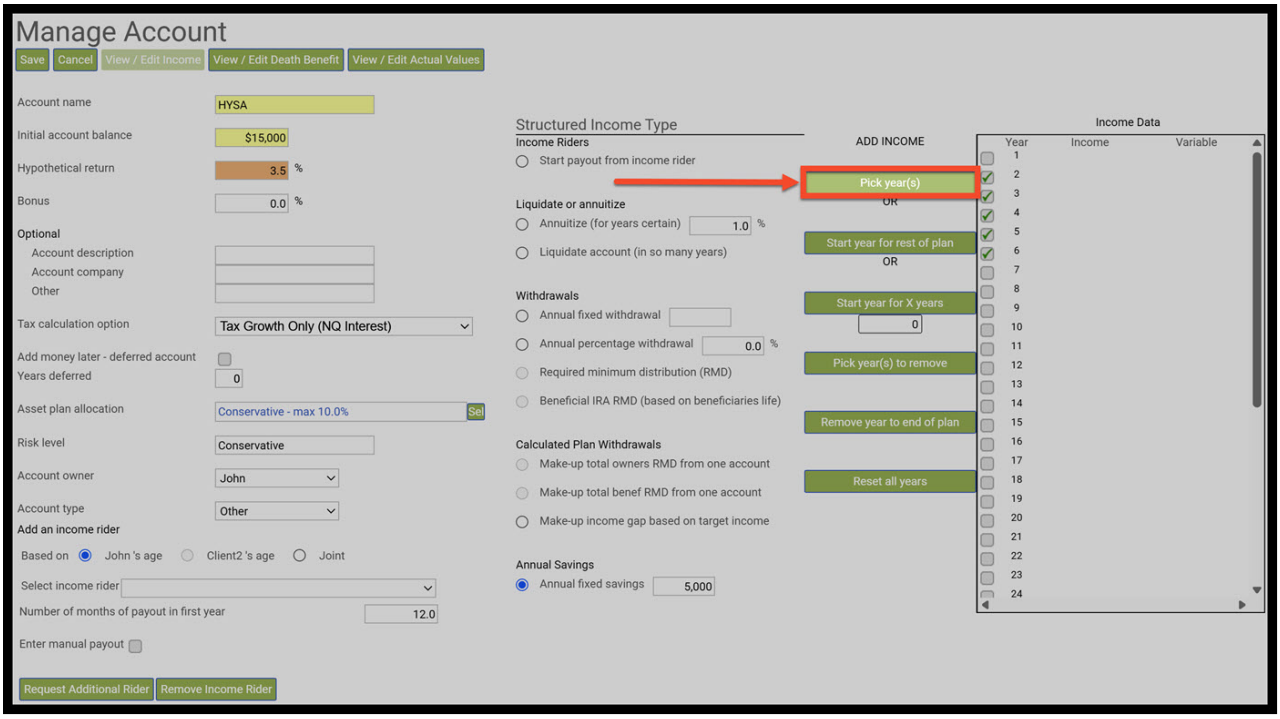
Step A2: Annual Fixed Savings Textbox: Enter the monetary amount. SIPS does not recognize the dollar sign; it only accepts numbers with or without commas. For example: 5,000; 5000; -5,000; or -5000.



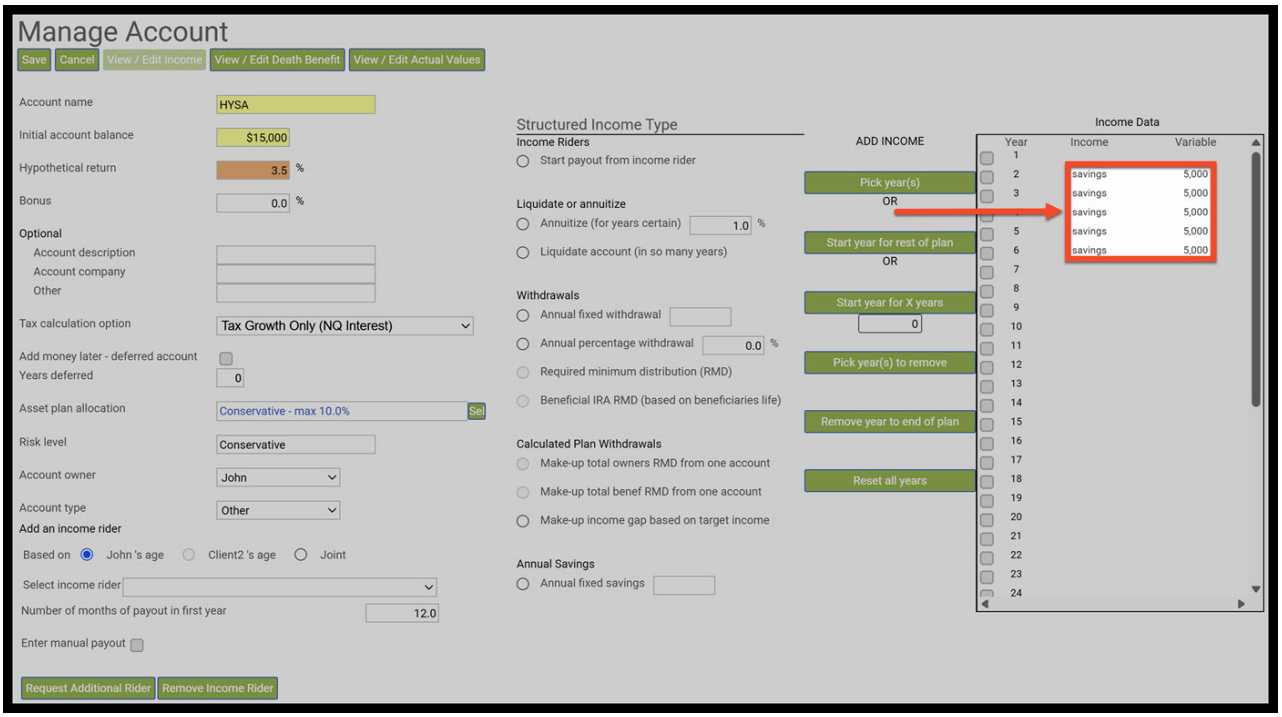
Step A3: Income Data: Click on Years 2 through 6.



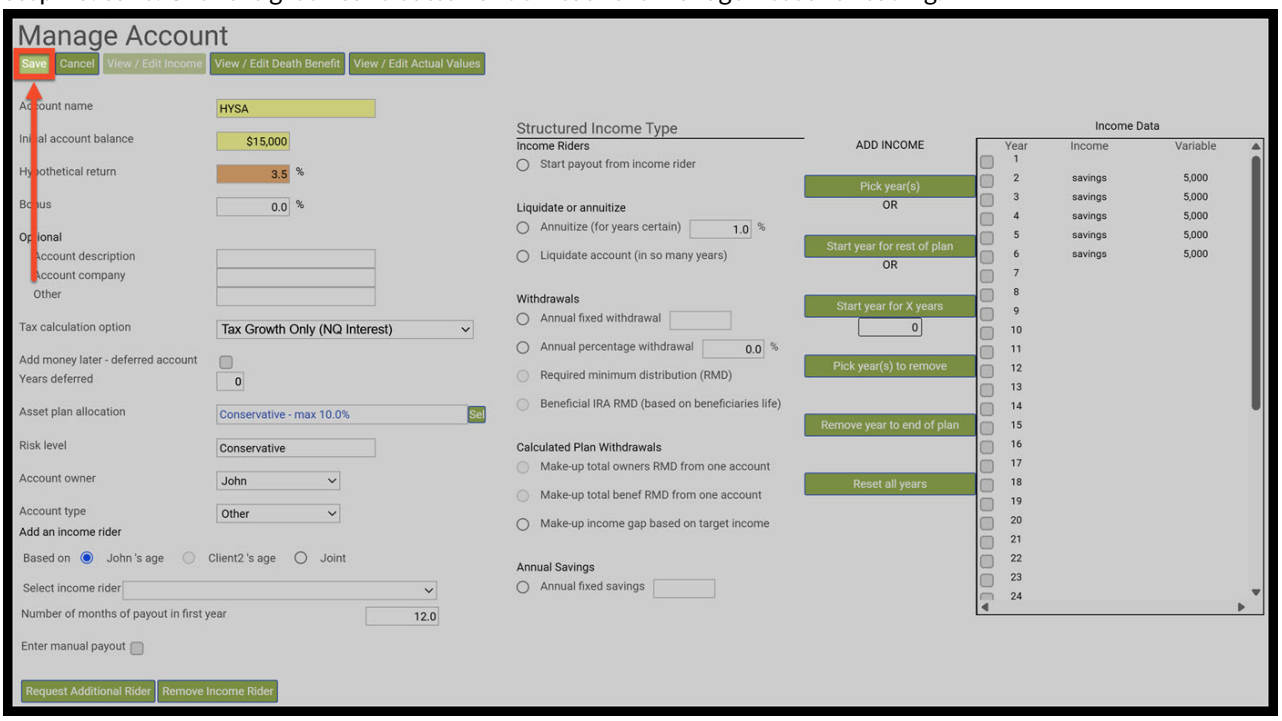
Step A4: Pick Year(s): Click on the green Pick Year(s) button.



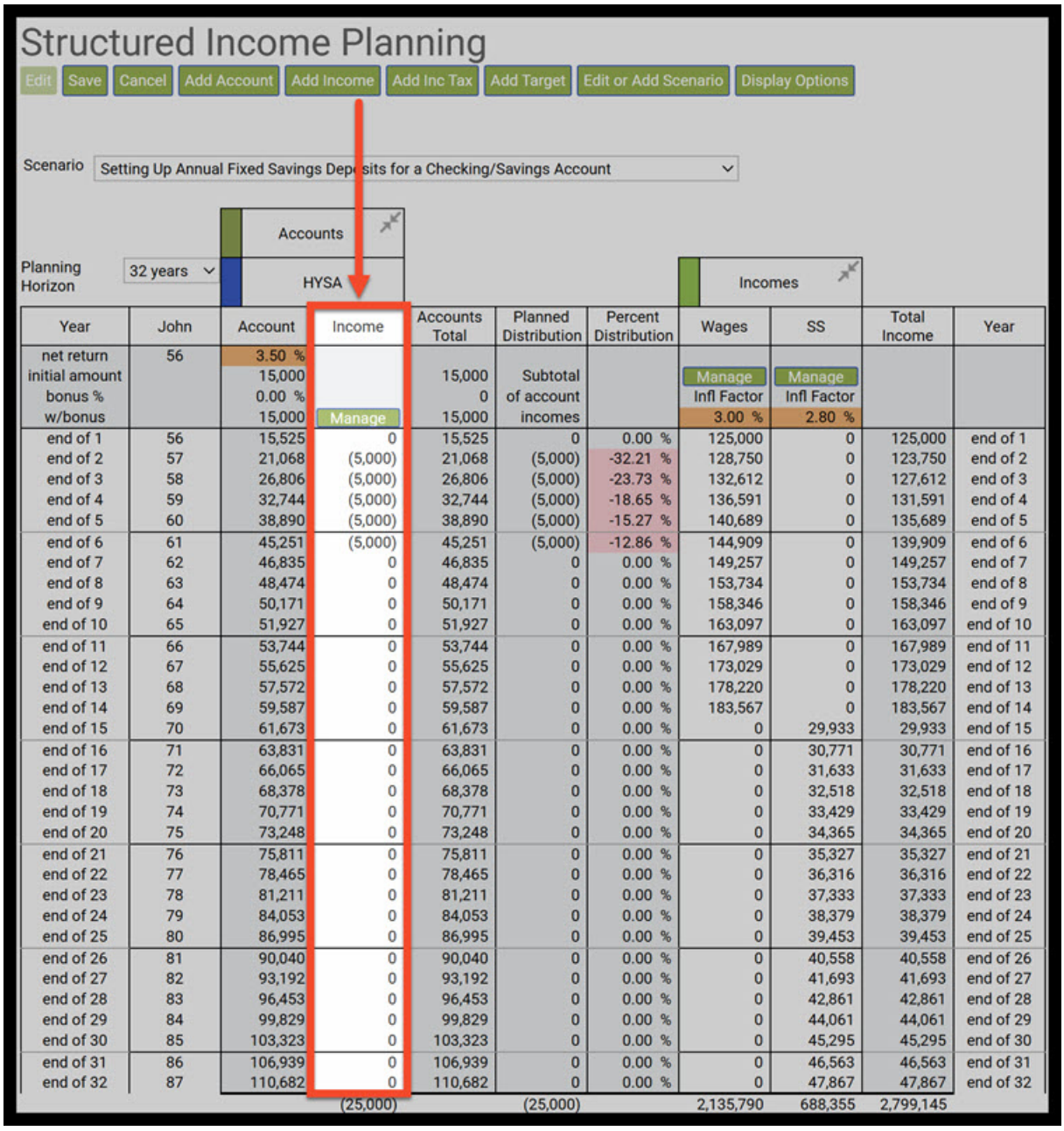
Step A5: Income Data Table: SIPS will automatically populate the phrase 'savings' and the entered dollar amount into the table.



Step A6: Save: Click the green Save button underneath the Manage Account heading.



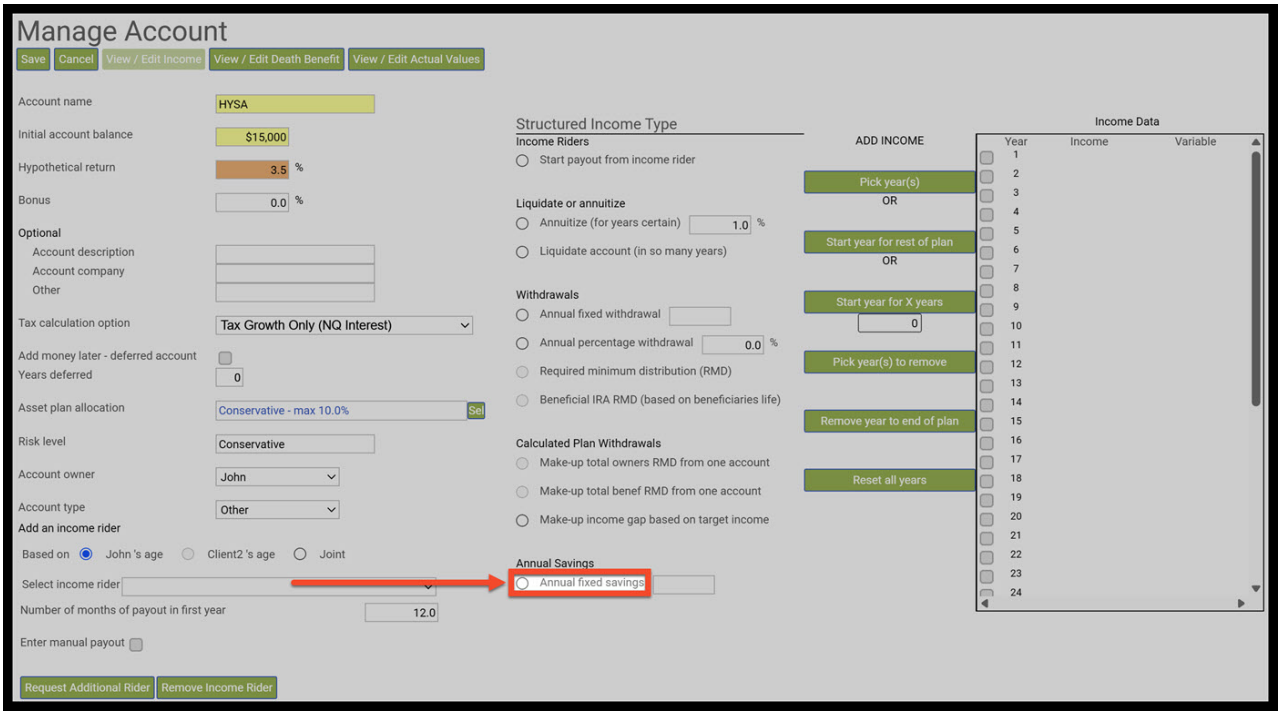
Step A7: HYSA Column: SIPS will automatically take you back to the Structured Income Planning Landing page. Take note of the changes made to the account.



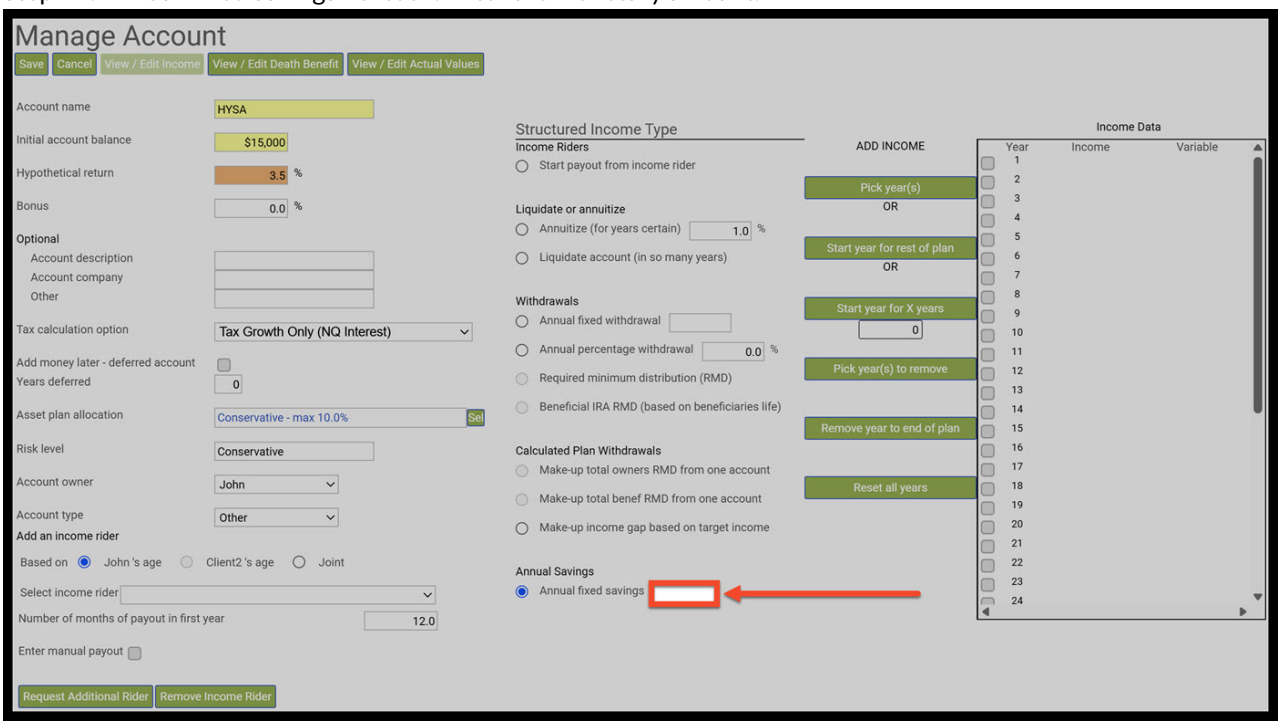
Year	John	Account	Income	Accounts Total	Planned Distribution	Percent Distribution	Wages	SS	Total Income	Year
net return	56	3.50 %								
initial amount		15,000		15,000	Subtotal		Manage	Manage		
bonus %		0.00 %		0	of account		Infl Factor	Infl Factor		
w/bonus		15,000	Manage	15,000	incomes		3.00 %	2.80 %		
end of 1	56	15,525	0	15,525	0	0.00 %	125,000	0	125,000	end of 1
end of 2	57	21,068	(5,000)	21,068	(5,000)	-32.21 %	128,750	0	123,750	end of 2
end of 3	58	26,806	(5,000)	26,806	(5,000)	-23.73 %	132,612	0	127,612	end of 3
end of 4	59	32,744	(5,000)	32,744	(5,000)	-18.65 %	136,591	0	131,591	end of 4
end of 5	60	38,890	(5,000)	38,890	(5,000)	-15.27 %	140,689	0	135,689	end of 5
end of 6	61	45,251	(5,000)	45,251	(5,000)	-12.86 %	144,909	0	139,909	end of 6
end of 7	62	46,835	0	46,835	0	0.00 %	149,257	0	149,257	end of 7
end of 8	63	48,474	0	48,474	0	0.00 %	153,734	0	153,734	end of 8
end of 9	64	50,171	0	50,171	0	0.00 %	158,346	0	158,346	end of 9
end of 10	65	51,927	0	51,927	0	0.00 %	163,097	0	163,097	end of 10
end of 11	66	53,744	0	53,744	0	0.00 %	167,989	0	167,989	end of 11
end of 12	67	55,625	0	55,625	0	0.00 %	173,029	0	173,029	end of 12
end of 13	68	57,572	0	57,572	0	0.00 %	178,220	0	178,220	end of 13
end of 14	69	59,587	0	59,587	0	0.00 %	183,567	0	183,567	end of 14
end of 15	70	61,673	0	61,673	0	0.00 %	0	29,933	29,933	end of 15
end of 16	71	63,831	0	63,831	0	0.00 %	0	30,771	30,771	end of 16
end of 17	72	66,065	0	66,065	0	0.00 %	0	31,633	31,633	end of 17
end of 18	73	68,378	0	68,378	0	0.00 %	0	32,518	32,518	end of 18
end of 19	74	70,771	0	70,771	0	0.00 %	0	33,429	33,429	end of 19
end of 20	75	73,248	0	73,248	0	0.00 %	0	34,365	34,365	end of 20
end of 21	76	75,811	0	75,811	0	0.00 %	0	35,327	35,327	end of 21
end of 22	77	78,465	0	78,465	0	0.00 %	0	36,316	36,316	end of 22
end of 23	78	81,211	0	81,211	0	0.00 %	0	37,333	37,333	end of 23
end of 24	79	84,053	0	84,053	0	0.00 %	0	38,379	38,379	end of 24
end of 25	80	86,995	0	86,995	0	0.00 %	0	39,453	39,453	end of 25
end of 26	81	90,040	0	90,040	0	0.00 %	0	40,558	40,558	end of 26
end of 27	82	93,192	0	93,192	0	0.00 %	0	41,693	41,693	end of 27
end of 28	83	96,453	0	96,453	0	0.00 %	0	42,861	42,861	end of 28
end of 29	84	99,829	0	99,829	0	0.00 %	0	44,061	44,061	end of 29
end of 30	85	103,323	0	103,323	0	0.00 %	0	45,295	45,295	end of 30
end of 31	86	106,939	0	106,939	0	0.00 %	0	46,563	46,563	end of 31
end of 32	87	110,682	0	110,682	0	0.00 %	0	47,867	47,867	end of 32
			(25,000)		(25,000)		2,135,790	688,355	2,799,145	

Option B: Start Years for Rest of Plan: $5,000 starting in year 4

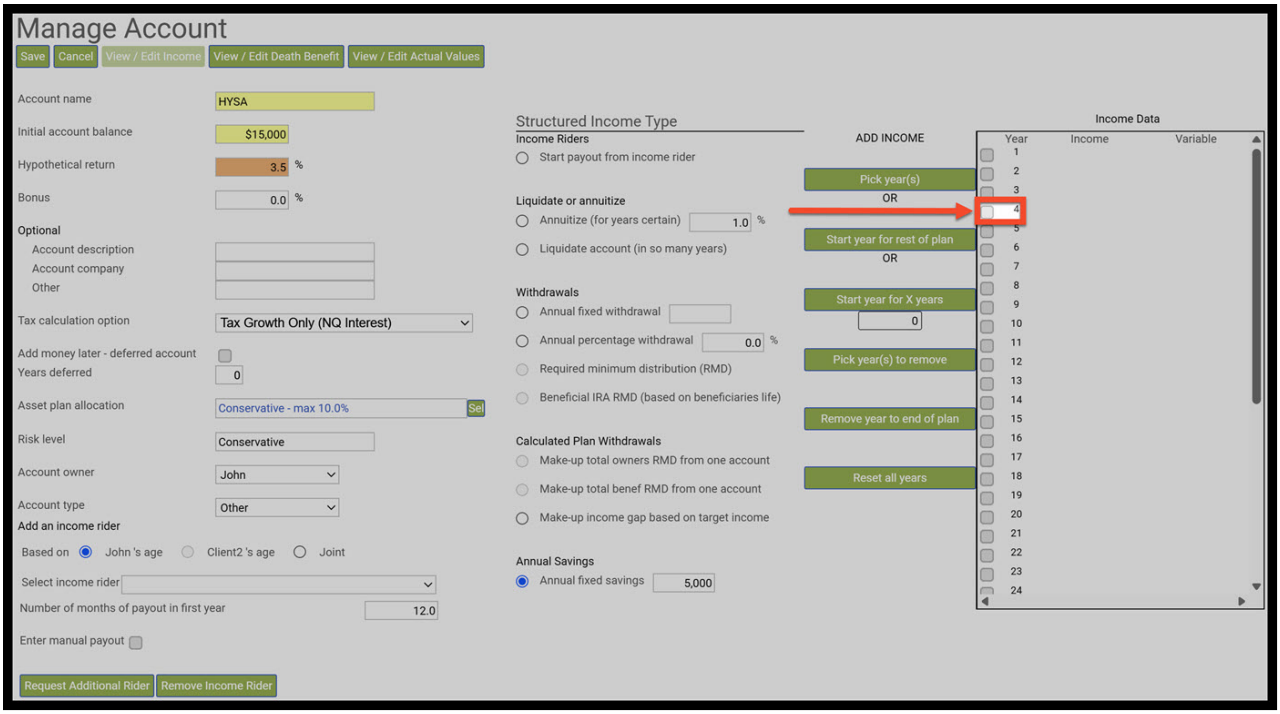
Step B1: Annual Fixed Savings: Click on the radio button for Annual Fixed Savings.



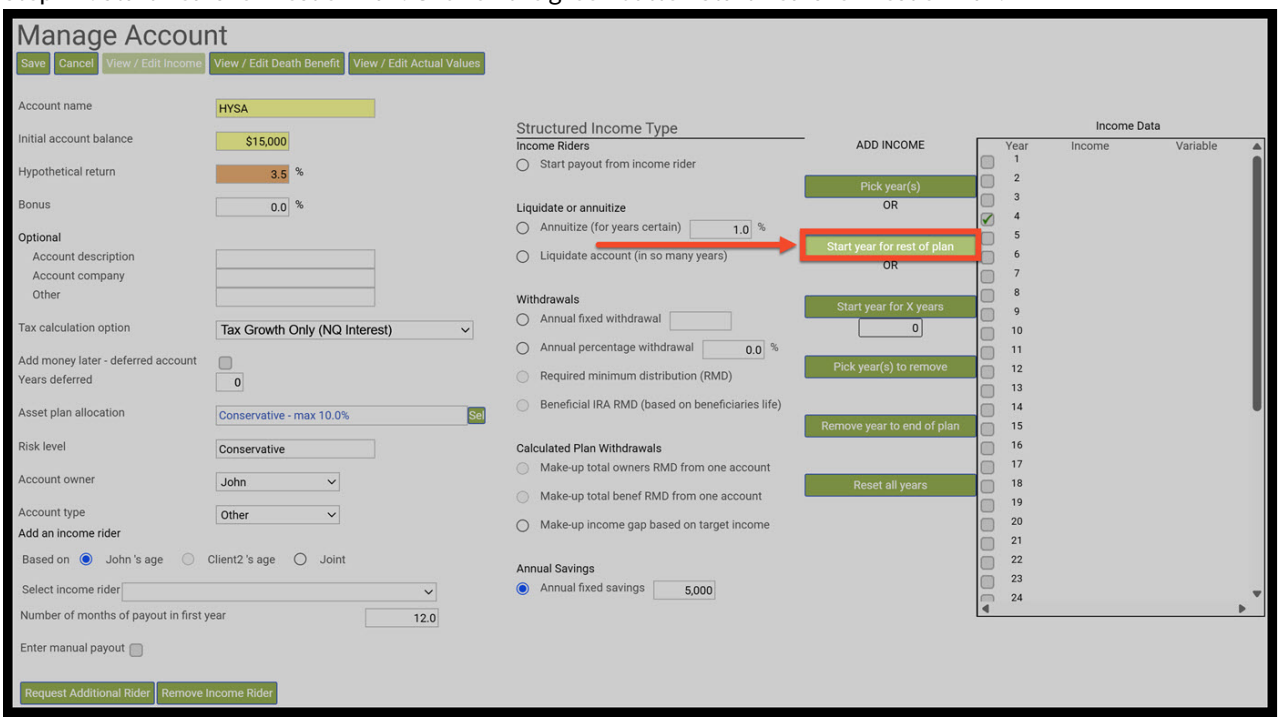
Step B2: Annual Fixed Savings Textbox: Enter the monetary amount.



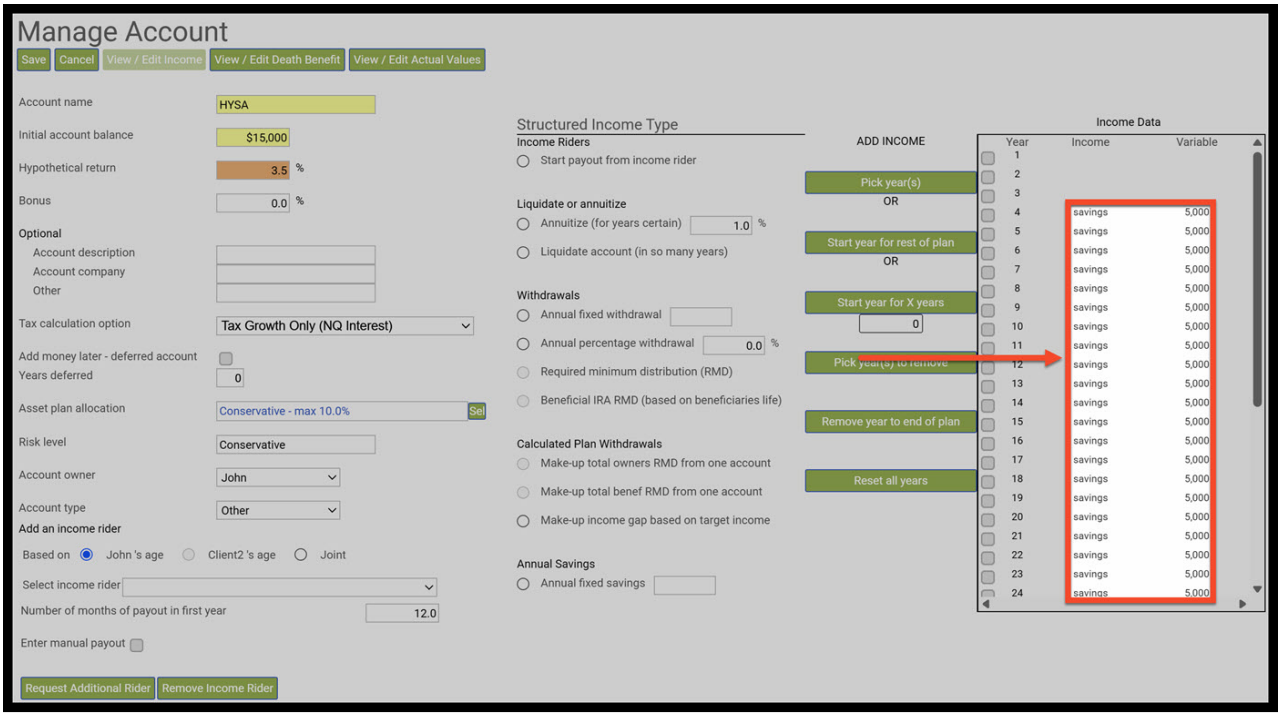
Step B3: Income Data: Click on Year 4.



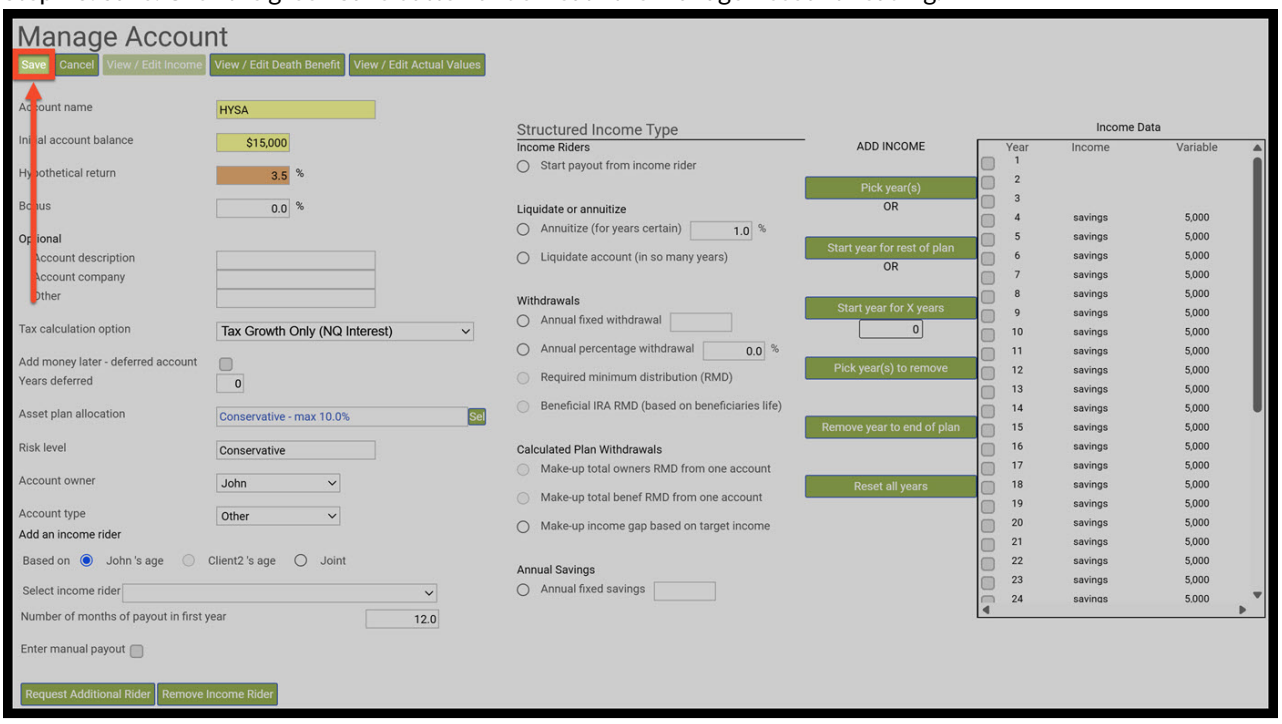
Step B4: Start Years for Rest of Plan: Click on the green button Start Years for Rest of Plan.



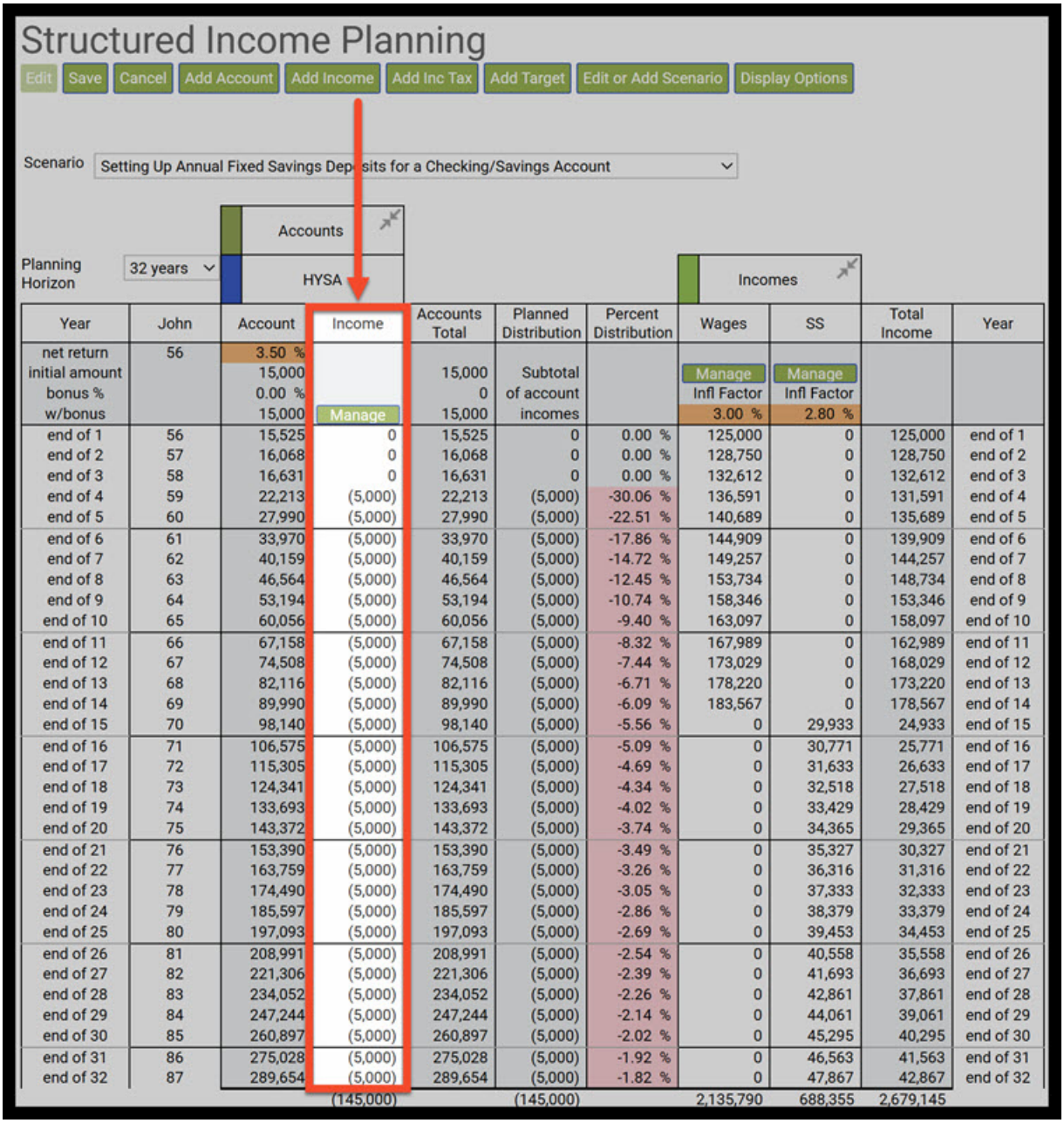
Step B5: Income Data Table: SIPS will automatically populate the phrase 'savings' and the entered dollar amount into the table.



Step B6: Save: Click the green Save button underneath the Manage Account heading.

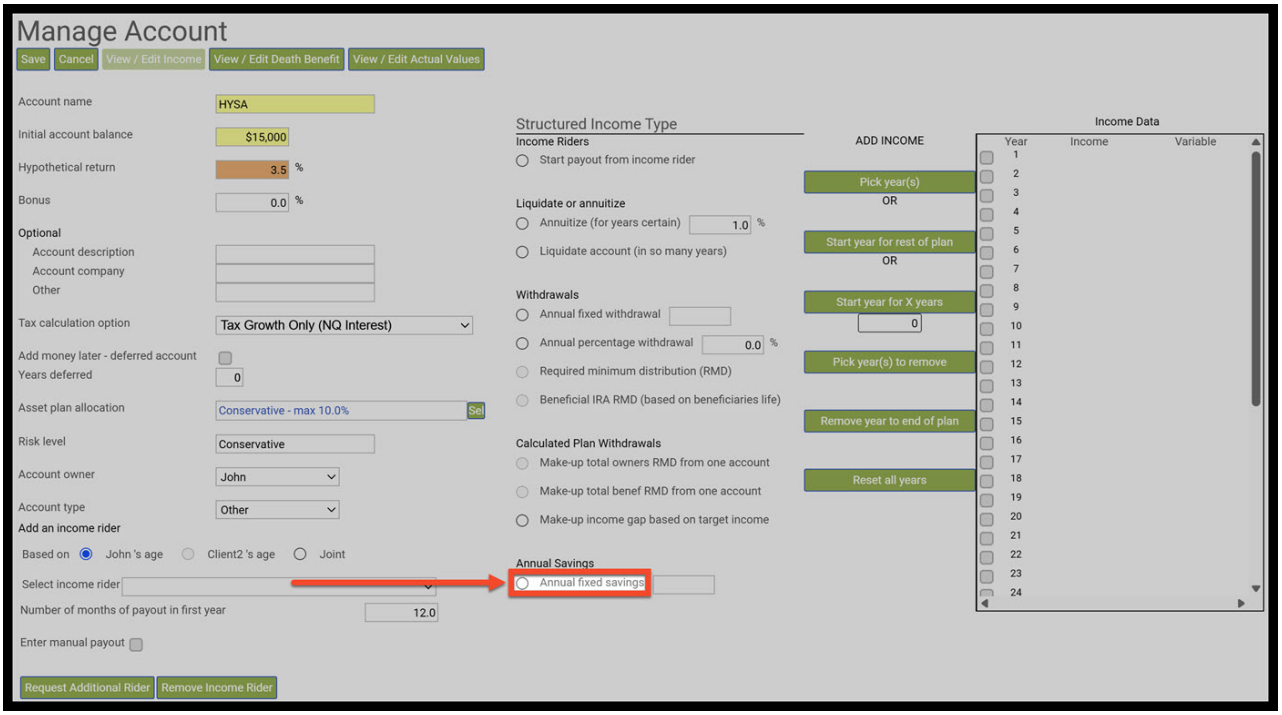


Step B7: HYSA Column: SIPS will automatically take you back to the Structured Income Planning Landing page. Take note of the changes made to the account.

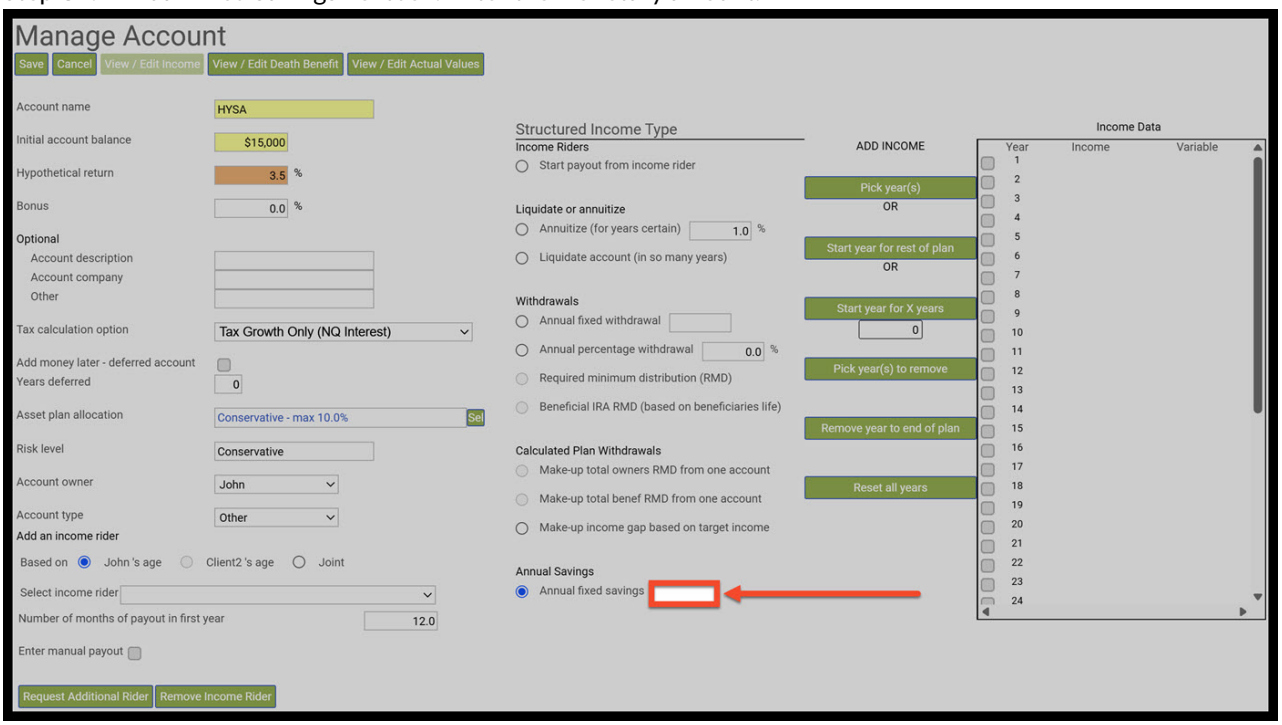


Option C: Start Year for X Years: $5,000 for 10 years starting at year 3

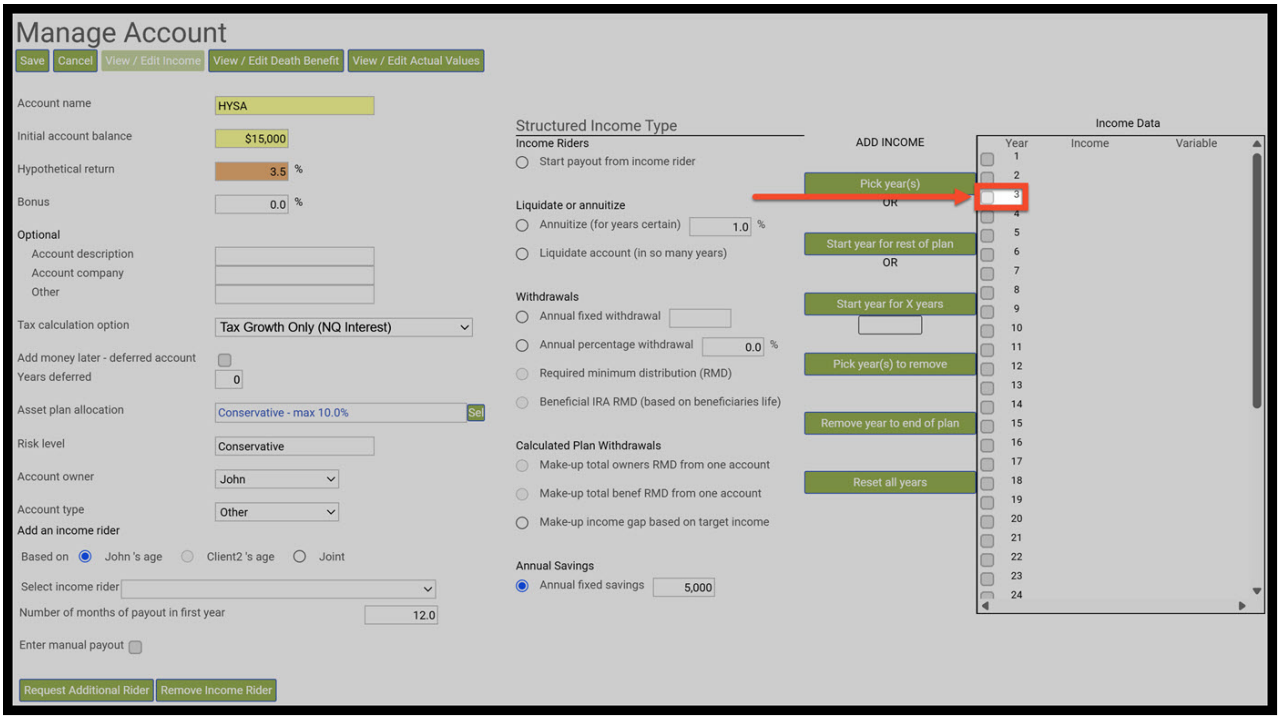
Step C1: Annual Fixed Savings: Click on the radio button for Annual Fixed Savings.



Step C2: Annual Fixed Savings Textbox: Enter the monetary amount.



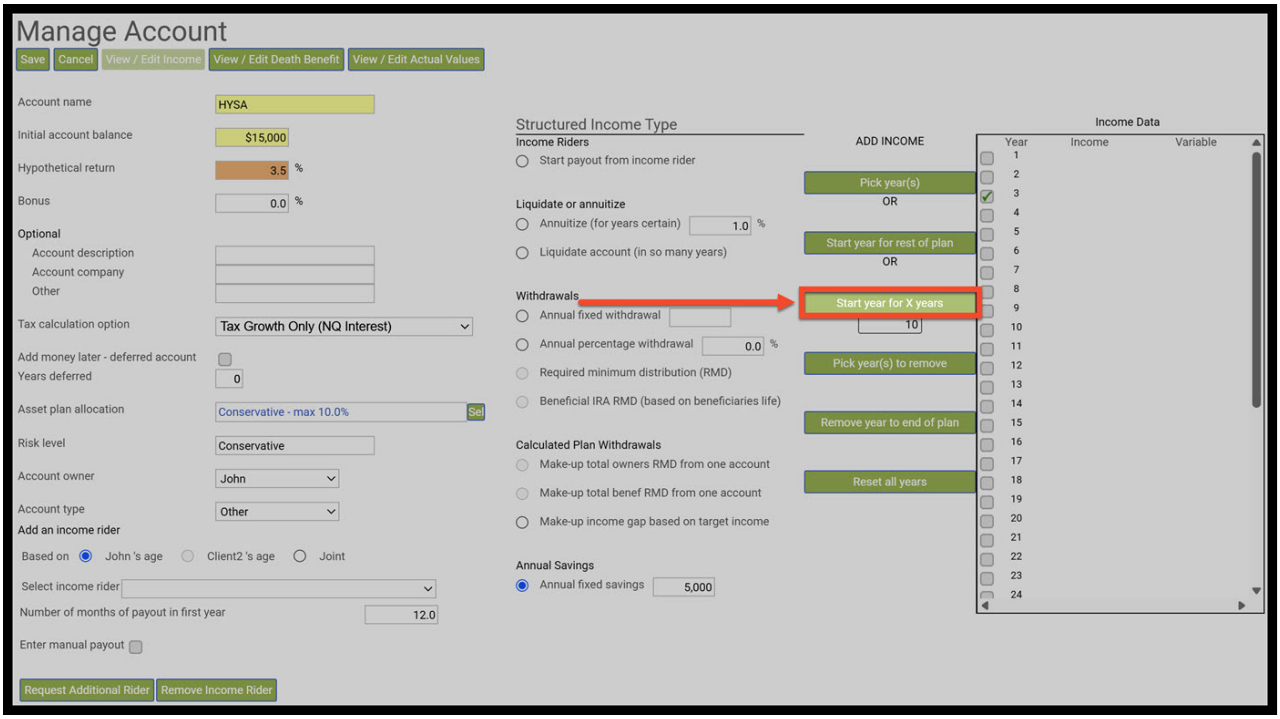
Step C3: Income Data: Click on Year 3.



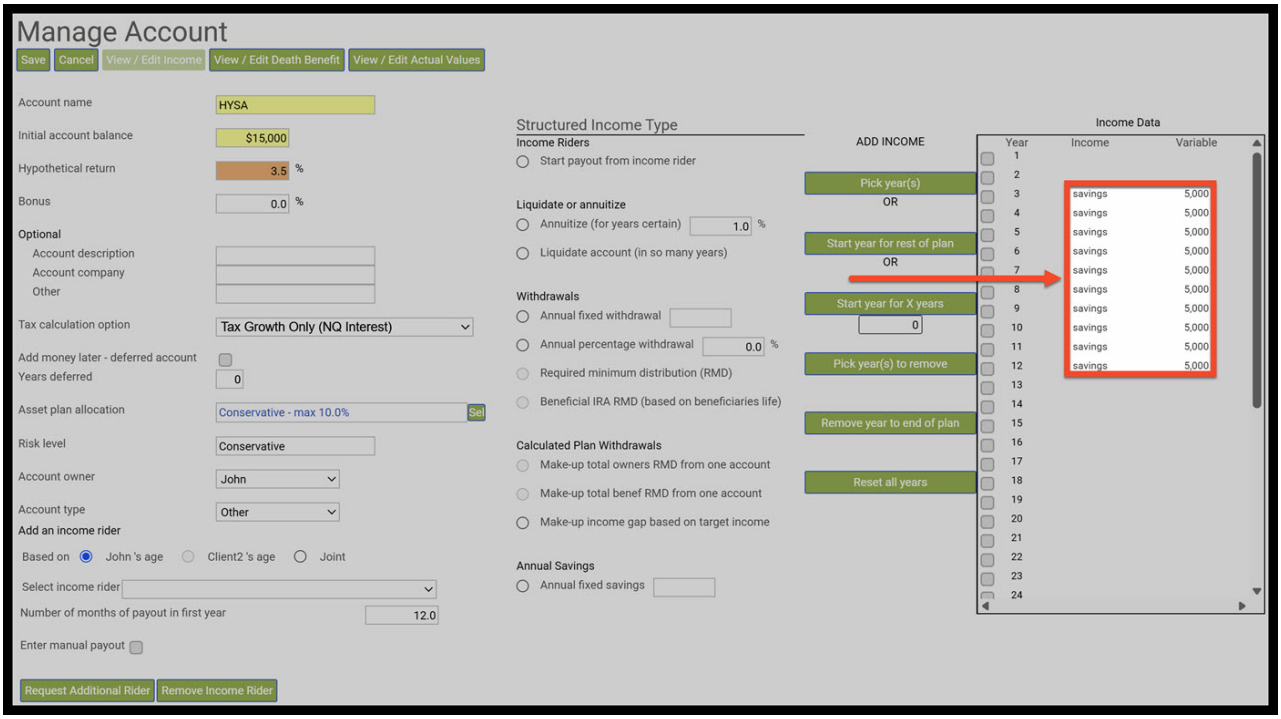
Step C4: Start Year for X Years Text Box: Within the text box for Start Year for X Years, type in how many years you would like the monetary amount to be distributed.



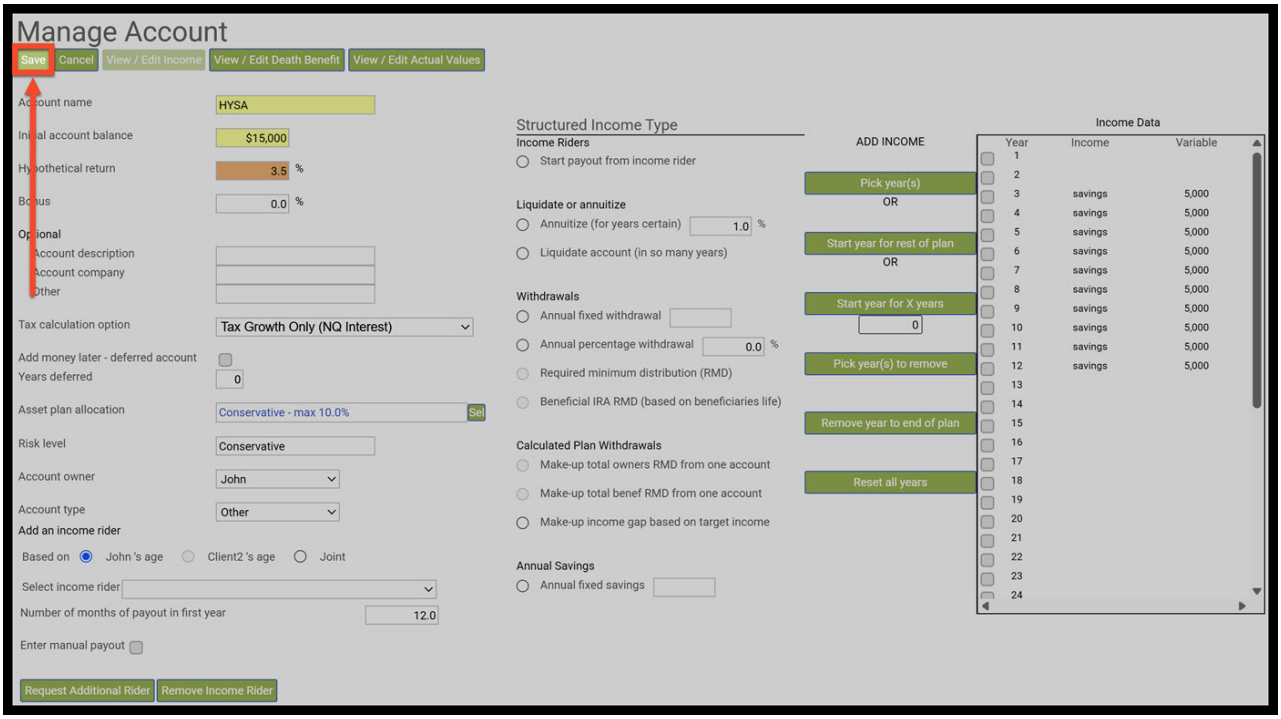
Step C5: Start Year of X Years: Click on the green button Start Year for X Years.



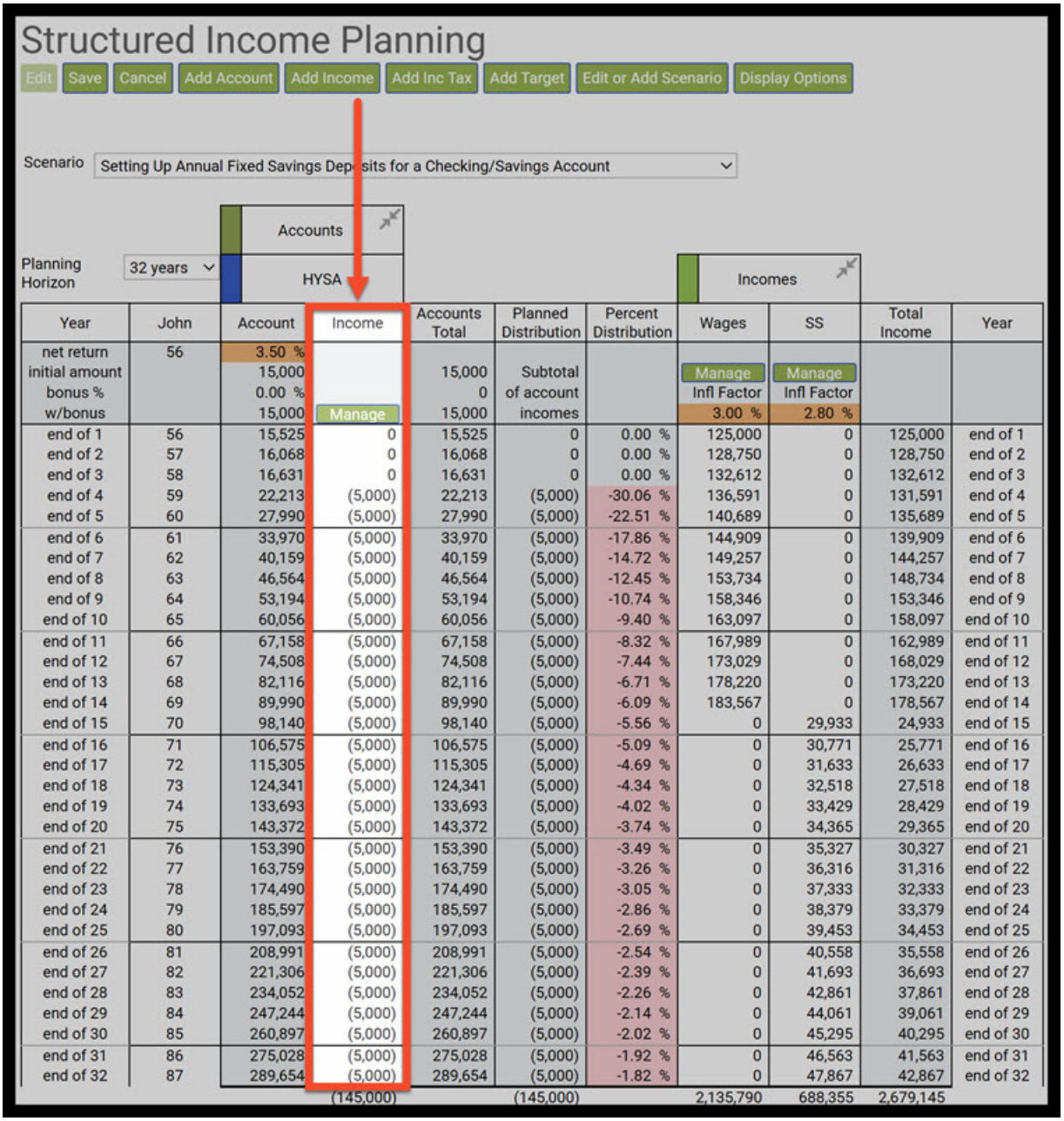
Step C6: Income Data Table: SIPS will automatically populate the phrase 'savings' and the entered dollar amount into the table.



Step C7: Save: Click the green Save button underneath the Manage Account heading.



Step C8: HYSA Column: SIPS will automatically take you back to the Structured Income Planning Landing page. Take note of the changes made to the account.



If you feel you need more support or would like to set up demo time with one of our representatives, please contact us at: support@planscout.com