

# Incomes

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Within the Client Dashboard, the Income page is where you enter the client's income details. Below is the hypothetical client we will use as an example.

## Client Information:

- John Doe, age 58; birth date: 01/01/1968; retirement age: 67
- Jane Doe, age 54; birth date: 01/01/1972; retirement age: 67

## Incomes:

- John Doe – Wages: \$125,000 growing at 2.8%; Social Security (SS) at 67: \$32,626 COLA at 2.8%; Pension at 67: \$48,000 COLA at 2.0%
- Jane Doe – Wages: \$250,000 growing at 2.8%; Social Security (SS) at 67: \$36,000 COLA at 2.8%

## Assets:

- Taxable Joint Brokerage Account (BA): \$2,000,000; Moderate, 3% net growth per year
- Tax-Deferred Individual IRA (John): \$450,000; Conservative, 2% net growth per year
- Tax-Free Roth (Jane): \$750,000; Conservative, 2% net growth per year
- Residential home: \$750,000 in value, fully owned
- RV: \$175,000 in value, fully owned

## To learn more see articles:

- [Client Information](#)
- [Incomes](#)
- [Assets](#)
- [Goals and Objectives](#)
- [Downloading the Report for Your Clients](#)
- [Case Studies](#)

Step 1: Edit: Click on the green Edit button below the Incomes heading.

The screenshot shows the 'Incomes' dashboard interface. At the top, there is a navigation bar with links for CLIENT INFORMATION, INCOMES, ASSETS, GOALS AND OBJECTIVES, RECOMMENDATIONS, ADVISOR NOTES, and DISCLOSURE. Below the navigation bar, there is a green 'Edit' button. The main content area is a form for entering client income details. The form is divided into three main sections: Wages/Income, Social Security, and Pensions. Each section has input fields for current income, expected increases, and projected benefits at various ages. The 'Wages/Income' section has two columns, one for John Doe and one for Jane Doe. The 'Social Security' section has two columns, one for John Doe and one for Jane Doe. The 'Pensions' section has two columns, one for John Doe and one for Jane Doe. The form is currently in edit mode, as indicated by the green 'Edit' button.

Step 2: Monthly/Yearly Amounts: Click on which radio button you would like to enter the data for, monthly or yearly. The default is set at yearly amounts.

The screenshot shows the 'Incomes' form with the 'Enter yearly amounts' radio button selected. The form is organized into two columns for Client One and Client Two. Each column has three main sections: Wages/Income, Social Security, and Pensions. The Wages/Income section includes 'Current income (if still working)' and 'Expected wage increase while working %' (set to 0.0). The Social Security section includes 'Projected benefits' at ages 62, 67, and 70, and 'OR Current benefit if already retired' with an 'Expected COLA increase %' (set to 0.0). The Pensions section includes 'Projected benefits' at a specific age (set to 0) and 'OR Current benefit if already retired' with an 'Expected COLA increase %' (set to 0.0). A red arrow points to the 'Enter yearly amounts' radio button.

Step 3: Wages/Income: Select the amounts you would like to use for filtering data in the wages/income section. The column on the left corresponds to Client One, while the column on the right corresponds to Client Two. If a client does not specify a wage-increase percentage, use any percentage you prefer.

This screenshot is identical to the previous one, but with a red box highlighting the 'Expected wage increase while working %' input fields for both Client One and Client Two. A red arrow points to these fields from the right side of the form.

Step 4: Social Security: If your client has not started collecting Social Security, enter a single numerical value into the Projected Benefits column. Once you click Save, SIPS will automatically populate the remaining projected benefits. If your client is already retired and collecting Social Security, enter the numerical amount in the text box corresponding to the client's current age. Enter the numerical value you would like to use for the COLA percentage.

**Incomes** CLIENT INFORMATION | INCOMES | ASSETS | GOALS AND OBJECTIVES | RECOMMENDATIONS | ADVISOR NOTES | DISCLOSURE

Enter monthly amounts  Enter yearly amounts

<b>Wages/Income</b>	Current income (if still working)	Yearly amount	<b>Wages/Income</b>	Current income (if still working)	Yearly amount
	Expected wage increase while working %	\$125,000		Expected wage increase while working %	\$250,000
		2.8			2.8

<b>Social security</b>	At age	Yearly amount	<b>Social security</b>	At age	Yearly amount
Projected benefits	62		Projected benefits	62	
	67			67	
	70			70	
OR Current benefit if already retired			OR Current benefit if already retired		
Expected COLA increase %		0.0	Expected COLA increase %		0.0

<b>Pensions</b>	At age	Yearly amount	<b>Pensions</b>	At age	Yearly amount
Projected benefits	0		Projected benefits	0	
OR Current benefit if already retired			OR Current benefit if already retired		
Expected COLA increase %		0.0	Expected COLA increase %		0.0

Step 5: Pensions: If your client is collecting a pension, start by entering data into the text box labeled Projected Benefit. Input the client's age and type in the yearly amount. If your client is already retired and receiving their pension, enter the numerical amount. Then, input the numerical value you would like to use for the COLA percentage.

**Incomes** CLIENT INFORMATION | INCOMES | ASSETS | GOALS AND OBJECTIVES | RECOMMENDATIONS | ADVISOR NOTES | DISCLOSURE

Enter monthly amounts  Enter yearly amounts

<b>Wages/Income</b>	Current income (if still working)	Yearly amount	<b>Wages/Income</b>	Current income (if still working)	Yearly amount
	Expected wage increase while working %	\$125,000		Expected wage increase while working %	\$250,000
		2.8			2.8

<b>Social security</b>	At age	Yearly amount	<b>Social security</b>	At age	Yearly amount
Projected benefits	62		Projected benefits	62	
	67	32,626		67	36,000
	70			70	
OR Current benefit if already retired			OR Current benefit if already retired		
Expected COLA increase %		2.8	Expected COLA increase %		2.8

<b>Pensions</b>	At age	Yearly amount	<b>Pensions</b>	At age	Yearly amount
Projected benefits	0		Projected benefits	0	
OR Current benefit if already retired			OR Current benefit if already retired		
Expected COLA increase %		0.0	Expected COLA increase %		0.0

Step 6: Save: Click on the green Save button underneath the Incomes heading. If you need to edit any data, click on the green edit button under the Incomes heading.

**Incomes** CLIENT INFORMATION | INCOMES | ASSETS | GOALS AND OBJECTIVES | RECOMMENDATIONS | ADVISOR NOTES | DISCLOSURE

Enter monthly amounts  Enter yearly amounts

<b>Wages/Income</b>	Current income (if still working)	Yearly amount	<b>Wages/Income</b>	Current income (if still working)	Yearly amount
	Expected wage increase while working %	\$125,000		Expected wage increase while working %	\$250,000
		2.8			2.8

<b>Social security</b>	At age	Yearly amount	<b>Social security</b>	At age	Yearly amount
Projected benefits	62		Projected benefits	62	
	67	32,626		67	36,000
	70			70	
OR Current benefit if already retired			OR Current benefit if already retired		
Expected COLA increase %		2.8	Expected COLA increase %		2.8

<b>Pensions</b>	At age	Yearly amount	<b>Pensions</b>	At age	Yearly amount
Projected benefits	67	48,000	Projected benefits	0	
OR Current benefit if already retired			OR Current benefit if already retired		
Expected COLA increase %		2.0	Expected COLA increase %		0.0

Step 7: Social Security: SIPS has automatically entered in the remaining numbers.

The screenshot shows the 'Incomes' page with the following data:

Category	Item	At age	Yearly amount
Wages/Income	Current income (if still working)		\$125,000
	Expected wage increase while working %		2.8
Social security	Projected benefits	62	\$22,838
		67	\$32,626
		70	\$40,456
	OR Current benefit if already retired		
	Expected COLA increase %		2.8
Pensions	Projected benefits	67	\$48,000
	Expected COLA increase %		2.0

Step 8: Goto Asset: To continue to the Assets page click on the green GoTo Assets button underneath the Incomes heading.

The screenshot shows the 'Incomes' page with the 'Goto Assets >>' button highlighted by a red arrow. The data is identical to the previous screenshot.

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](mailto:support@planscout.com)