

# Deleting an Income/Expense Column

03/18/2026 4:00 pm EDT

You may find yourself reviewing a structured income plan and notice that an income or expense column needs to be removed before presenting it to a client. This article will show you how to delete a column starting from the Structured Income Planning landing page. Below is the hypothetical client we will use as an example.

## Client Information:

- Jane Doe, age 59; birth date: 01/01/1967; retirement age: 70

## Incomes:

- Wages: \$125,000 growing at 2.8%, Social Security at 70: \$55,676 growing at 2.8%, Pension at 70: \$24,000 growing at 2.8%

## Expenses:

- Gifting to Grandkids: \$3,000 per year for the remainder of the plan
- Travel: \$6,000 per year until age 80
- Charitable Contributions: \$1,200 per year for the remainder of the plan

## Assets:

- Taxable Brokerage Account (BA): \$500,000: Aggressive, 4% net growth per year
- Tax-Free 403(b): \$750,000: Moderate, 3% net growth per year
- Tax-Deferred IRA: \$175,000; Conservative, 2% net growth per year

Step 1: Charitable Contributions Expenses Column: The Charitable Contributions is the expense column we will be removing. To learn more about the Add Income/Expenses function, see the section: [Add Income](#)

The screenshot shows the 'Structured Income Planning' software interface. At the top, there are menu options: Edit, Save, Cancel, Add Accounts, Add Income, Add Inc. Tax, Add Target, Edit or Add Scenario, and Display Options. Below this is a dropdown menu for 'Scenario' set to 'Deleting an Income Column'. The main table is divided into three main sections: Accounts, Incomes, and Expenses. The Accounts section includes columns for 'Taxable Brokerage Account', 'Tax Free 403(b)', and 'Tax Deferred IRA'. The Incomes section includes 'Wages', 'Employer Match', 'SS', 'Pension', and 'Gifting to Grandkids'. The Expenses section includes 'Travel' and 'Charitable Contributions'. The 'Charitable Contributions' column is highlighted in red, and a red arrow points to it from the top right. The table contains numerical data for each year from 2026 to 2065, showing the impact of various financial decisions over time.

Step 2: Edit or Add Scenario: Click on the green Edit or Add Scenario button under the Structured Income Planning heading. To learn more about Edit or Add Scenario function see the section: [Edit or Add Scenario](#)

Structured Income Planning

Scenario: Deleting an Income Column

Plan: 40 years horizon

Accounts: Taxable Brokerage Account, Tax Free 403(b), Tax Deferred IRA

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Income	Expenses	Year									
2026	59	528,504	(8,504)	787,500	(15,000)	186,500	(8,000)	1,502,504	(31,504)	125,000	7,500	0	0	(3,000)	(6,000)	(1,200)	(20,796)	15%	70,000	70,000	0	2026		
2027	60	588,378	(8,734)	826,545	(15,420)	198,230	(8,000)	1,583,153	(32,154)	128,500	7,710	0	0	(3,000)	(6,000)	(1,200)	(21,896)	15%	71,960	71,960	0	2027		
2028	61	589,755	(9,042)	867,193	(15,852)	210,195	(8,000)	1,667,143	(32,894)	132,998	7,926	0	0	(3,000)	(6,000)	(1,200)	(22,955)	15%	73,975	73,975	0	2028		
2029	62	622,755	(9,409)	909,505	(16,296)	222,398	(8,000)	1,754,658	(33,705)	135,797	8,148	0	0	(3,000)	(6,000)	(1,200)	(23,959)	15%	76,046	76,046	0	2029		
2030	63	657,485	(9,823)	953,542	(16,752)	234,846	(8,000)	1,845,874	(34,573)	139,959	8,376	0	0	(3,000)	(6,000)	(1,200)	(25,027)	15%	78,175	78,175	0	2030		
2031	64	694,052	(10,267)	999,368	(17,220)	247,543	(8,000)	1,940,964	(35,487)	143,508	8,610	0	0	(3,000)	(6,000)	(1,200)	(26,067)	16%	80,364	80,364	0	2031		
2032	65	733,090	(11,276)	1,047,053	(17,704)	260,494	(8,000)	2,040,638	(36,980)	147,526	8,852	0	0	(3,000)	(6,000)	(1,200)	(26,589)	16%	82,615	82,615	0	2032		
2033	66	774,188	(11,774)	1,096,653	(18,198)	273,784	(8,000)	2,144,555	(37,972)	151,657	9,099	0	0	(3,000)	(6,000)	(1,200)	(27,656)	16%	84,928	84,928	0	2033		
2034	67	817,441	(12,286)	1,148,271	(18,708)	287,178	(8,000)	2,252,890	(38,994)	155,903	9,354	0	0	(3,000)	(6,000)	(1,200)	(28,758)	16%	87,306	87,306	0	2034		
2035	68	862,950	(12,811)	1,201,951	(19,232)	300,922	(8,000)	2,365,822	(40,043)	160,268	9,616	0	0	(3,000)	(6,000)	(1,200)	(29,891)	16%	89,750	89,750	0	2035		
2036	69	910,817	(13,349)	1,257,780	(19,770)	314,940	(8,000)	2,483,526	(41,119)	164,756	9,885	0	0	(3,000)	(6,000)	(1,200)	(31,059)	16%	92,263	92,263	0	2036		
2037	70	947,249	0	1,295,313	0	292,323	38,916	2,525,085	38,916	1,57	0	0	0	55,676	24,000	(3,000)	(6,000)	(1,200)	(18,390)	12%	90,000	90,000	0	2037
2038	71	985,139	0	1,334,378	0	248,104	39,865	2,567,622	39,865	1,58	0	0	0	57,235	24,672	(3,000)	(6,000)	(1,200)	(19,052)	12%	92,520	92,520	0	2038
2039	72	1,024,545	0	1,374,410	0	212,223	40,843	2,611,178	40,843	1,59	0	0	0	58,838	25,363	(3,000)	(6,000)	(1,200)	(19,739)	12%	95,111	95,111	0	2039
2040	73	1,065,526	0	1,415,542	0	174,614	41,854	2,655,782	41,854	1,60	0	0	0	60,485	26,073	(3,000)	(6,000)	(1,200)	(20,438)	12%	97,774	97,774	0	2040
2041	74	1,108,147	0	1,458,111	0	135,208	42,899	2,701,466	42,899	1,62	0	0	0	62,179	26,803	(3,000)	(6,000)	(1,200)	(21,169)	12%	100,511	100,511	0	2041
2042	75	1,183,379	(30,905)	1,437,085	64,769	137,912	0	2,758,376	33,864	1,25	0	0	0	63,920	27,554	(3,000)	(6,000)	(1,200)	(11,811)	9%	103,326	103,326	0	2042
2043	76	1,262,204	(31,490)	1,413,742	66,456	140,670	0	2,816,616	34,965	1,27	0	0	0	65,709	28,325	(3,000)	(6,000)	(1,200)	(12,381)	9%	106,219	106,219	0	2043
2044	77	1,344,458	(31,746)	1,388,276	67,878	143,463	0	2,876,217	36,112	1,28	0	0	0	67,549	29,118	(3,000)	(6,000)	(1,200)	(13,307)	9%	109,193	109,193	0	2044
2045	78	1,430,562	(32,326)	1,360,299	69,625	146,353	0	2,937,214	37,299	1,30	0	0	0	69,441	29,933	(3,000)	(6,000)	(1,200)	(14,223)	10%	112,250	112,250	0	2045
2046	79	1,520,656	(32,871)	1,299,703	71,405	149,280	0	2,999,638	38,534	1,31	0	0	0	71,385	30,772	(3,000)	(6,000)	(1,200)	(15,097)	10%	115,993	115,993	0	2046
2047	80	1,653,757	(22,275)	1,296,377	72,217	152,266	0	3,102,299	342	0,02	0	0	0	73,384	31,633	(3,000)	(6,000)	(1,200)	(15,759)	10%	80,000	80,000	0	2047
2048	81	1,799,250	(79,242)	1,260,596	74,672	155,311	0	3,215,156	(46,770)	-0,15	0	0	0	75,438	32,519	(3,000)	(6,000)	(1,200)	(16,847)	10%	82,240	82,240	0	2048
2049	82	1,951,933	(80,714)	1,221,878	76,535	158,417	0	3,332,228	(41,78)	-0,13	0	0	0	77,551	33,429	(3,000)	(6,000)	(1,200)	(18,099)	10%	84,543	84,543	0	2049
2050	83	2,113,643	(81,632)	1,180,552	77,983	161,585	0	3,453,780	(36,590)	-0,11	0	0	0	79,722	34,365	(3,000)	(6,000)	(1,200)	(19,328)	10%	86,910	86,910	0	2050
2051	84	2,279,086	(82,978)	1,136,079	79,889	164,817	0	3,579,882	(31,889)	-0,09	0	0	0	81,954	35,328	(3,000)	(6,000)	(1,200)	(20,550)	11%	89,343	89,343	0	2051
2052	85	2,454,041	(83,792)	1,088,855	81,306	168,114	0	3,711,010	(24,86)	-0,07	0	0	0	84,249	36,317	(3,000)	(6,000)	(1,200)	(22,035)	11%	91,845	91,845	0	2052
2053	86	2,636,744	(84,541)	1,038,826	82,695	171,476	0	3,847,046	(18,46)	-0,05	0	0	0	86,608	37,334	(3,000)	(6,000)	(1,200)	(23,479)	11%	94,417	94,417	0	2053
2054	87	2,827,430	(85,216)	985,942	84,049	174,965	0	3,988,277	(11,68)	-0,03	0	0	0	89,053	38,379	(3,000)	(6,000)	(1,200)	(24,984)	11%	97,060	97,060	0	2054
2055	88	3,025,706	(85,179)	930,786	84,733	178,403	0	4,134,896	(4,46)	-0,01	0	0	0	91,526	39,454	(3,000)	(6,000)	(1,200)	(26,556)	11%	99,778	99,778	0	2055
2056	89	3,232,408	(85,673)	872,726	85,984	181,971	0	4,287,106	311	0,01	0	0	0	94,089	40,558	(3,000)	(6,000)	(1,200)	(28,186)	12%	102,572	102,572	0	2056
2057	90	3,447,042	(85,338)	812,458	86,451	185,611	0	4,445,110	1,113	0,03	0	0	0	96,723	41,694	(3,000)	(6,000)	(1,200)	(29,866)	12%	105,444	105,444	0	2057
2058	91	3,669,758	(84,534)	750,043	86,789	189,323	0	4,609,123	1,954	0,04	0	0	0	99,431	42,861	(3,000)	(6,000)	(1,200)	(31,651)	12%	108,396	108,396	0	2058
2059	92	3,900,690	(84,142)	685,566	86,978	193,110	0	4,779,365	2,836	0,06	0	0	0	102,215	44,062	(3,000)	(6,000)	(1,200)	(33,482)	12%	111,431	111,431	0	2059
2060	93	4,139,955	(83,238)	619,135	86,998	196,972	0	4,956,062	3,760	0,08	0	0	0	105,077	45,295	(3,000)	(6,000)	(1,200)	(35,381)	12%	114,551	114,551	0	2060
2061	94	4,386,700	(81,176)	551,803	85,906	200,911	0	5,139,444	4,730	0,10	0	0	0	108,000	46,564	(3,000)	(6,000)	(1,200)	(37,354)	12%	117,759	117,759	0	2061
2062	95	4,641,037	(78,838)	483,782	84,575	204,929	0	5,329,749	5,737	0,11	0	0	0	111,044	47,867	(3,000)	(6,000)	(1,200)	(39,392)	12%	121,056	121,056	0	2062
2063	96	4,901,882	(75,204)	416,306	81,990	209,028	0	5,527,217	6,786	0,13	0	0	0	114,153	49,208	(3,000)	(6,000)	(1,200)	(41,501)	12%	124,446	124,446	0	2063
2064	97	5,170,270	(72,312)	348,675	80,171	213,209	0	5,732,102	7,859	0,14	0	0	0	117,350	50,585	(3,000)	(6,000)	(1,200)	(43,664)	12%	127,930	127,930	0	2064
2065	98	5,445,068	(67,989)	282,120	76,963	217,473	0	5,944,661	8,975	0,16	0	0	0	120,636	52,002	(3,000)	(6,000)	(1,200)	(45,900)	13%	131,512	131,512	0	2065
		(1,811,045)		1,707,865		116,377		13,197		1,884,612	95,077	2,440,619	1,052,066	(120,000)	(132,000)	(48,000)	(1,004,658)	3,880,913	3,880,913	0				

Step 3: Remove: Click on the green Remove button next to the income or expense column you want to delete. To learn more about the Remove function see article: [Removing an Individual Item on the Manage Scenario Page](#)

Manage Scenario

Scenario: Deleting an Income Column

Buttons: Delete Current Scenario, Rename Current Scenario To..., Create New Scenario As..., Replicate Current Scenario As...

Accounts: Taxable Brokerage Account, Tax Free 403(b), Tax Deferred IRA

Incomes: Wages, Employer Match, SS, Pension, Gifting to Grandkids, Travel, Charitable Contributions

Target: After Tax Target

Tax: Approx Income Tax

Buttons: Replicate, Remove (for each item)

Dropdowns: Add Account (Common, Replicate, New), Add Income (Common, Replicate, New)

Step 4: Save: Click on the green Save button under the Manage Income heading.

The screenshot shows the 'Manage Scenario' window. At the top left, there are 'Save' and 'Cancel' buttons. Below them is a dropdown menu for 'Scenario' with the text 'Deleting an Income Column'. Underneath are buttons for 'Delete Current Scenario', 'Rename Current Scenario To...', 'Create New Scenario As...', and 'Replicate Current Scenario As...'. The main area is divided into sections: 'Accounts' (Taxable Brokerage Account, Tax Free 403(b), Tax Deferred IRA), 'Incomes' (Wages, Employer Match, SS, Pension, Gifting to Grandkids, Travel), 'Target' (After Tax Target), and 'Tax' (Approx Income Tax). Each section has 'Also Used In' text and 'Replicate' and 'Remove' buttons. At the bottom of each section, there is an 'Add' button with options like 'Common', 'Replicate', and 'New'.

Step 5: Structured Income Planning Page: SIPS will automatically take you back to the Structured Income Planning page, and the selected column will be removed.

The screenshot shows the 'Structured Income Planning' page. At the top, there are buttons for 'Edit', 'Save', 'Cancel', 'Add Account', 'Add Income', 'Add Income Tax', 'Add Target', 'Edit or Add Scenario', and 'Display Options'. Below is a dropdown for 'Scenario' with 'Deleting an Income Column'. The main part of the page is a large table with columns for 'Year', 'Jane', 'Account', 'Income', 'Accounts Total', 'Planned Distribution', 'Percent Distribution', 'Wages', 'Employer Match', 'SS', 'Pension', 'Gifting to Grandkids', 'Travel', 'Approx Income Tax', 'After Tax Income', 'After Tax Target', 'Income Gap', and 'Year'. The 'Gifting to Grandkids' column is highlighted in red, and a red arrow points to it from the right. The table contains numerical data for each year from 2025 to 2065.

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).

