

# User Guide

**Application:** Foothills R&R Wealth Planner

**Version:** v35

**1. Access & Security** When you first load the planner, you will see a secure login screen. Enter Name & Email to authenticate your session and unlock the calculator. Use the "Logoff" button in the top-right to instantly clear your session and lock the screen.

## 2. Actual Financial Dashboard (New)

Version 35 introduces a dedicated dashboard to organize your current financial snapshot.

- **Manual Entry:** Enter your current investment, property, and liability balances.
- **Admin Sync:** Authorized administrators can paste a personal Google Sheet URL to instantly populate the dashboard with live data. Admins can also save and load "Shared Dashboards" to review specific profiles.
- **Import to Planner:** Once your dashboard is accurate, click "Import Dashboard to Planner". The system will automatically calculate your net property equity, categorize your assets by tax type, and load them into the simulation engine.

## 3. Profiles & Scenario Management

- **Run Date:** Defaults to today. You can adjust this to "timestamp" your PDF/CSV reports.
- **Scenario Name:** Give your run a specific name (e.g., "Base Case," "Retire Early"). When you download the report, the file will be automatically named accordingly, allowing you to save multiple versions without overwriting them.
- **Browser Save/Load (New):** Click "Save Inputs" to store your entire dashboard and planner configuration to your browser. Use "Load Saved" to instantly restore your work upon returning.
- **Spouse Plan Until:** Set the age you want to model for the spouse's timeline. If this age is lower than the primary plan age, the tool automatically calculates Survivor Social Security and switches Tax Filing Status to Single for the remaining years.

## 4. Income, Assets & Taxes

- **State Tax Exemption:** If you select North Carolina (NC) as your state, the tool automatically exempts Social Security from state taxes.
- **Tax Year Model:** 2025/2026 uses official IRS legislation. 2027+ uses the Tax Adj. Factor (default 3.0%) to mathematically project future tax brackets, preventing "inflation bracket creep".
- **Asset Tax Types (New):** Ensure your assets are correctly labeled as Cash, Taxable, Tax-Deferred, or Roth so the engine can accurately sequence your withdrawals.

**5. Modeling Major Events (Updated)** The "Events" section is designed for lumpy cash flows like selling a home, buying a boat, or an inheritance. Enter the cash amount you will receive after closing costs/fees , and the specific tax rate for this event. The tool calculates the tax and routes the remaining cash to your chosen destination: Spend This Year, Hold as Cash, or Reinvest to Portfolio.