

# Cashflow Planner

Your Simple Guide to Using the Tool

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## What Is This Tool?

This is a **lifetime financial planner** that shows you whether your money will last through retirement and beyond. You put in what you earn, spend, save and owe today, and it projects everything forward year by year until the age you choose.

Think of it as a crystal ball for your finances — change any number and instantly see how it affects your future.

## Getting Started (5 Minutes)

The tool has two main areas: the **left sidebar** where you enter your numbers, and the **main panel** on the right where you see the results. Here's how to fill it in, section by section.

### Step 1 — Personal Details

- **Current Age** — How old you are now.
- **Retirement Age** — When you plan to stop working. The tool will stop counting your salary from this age.
- **Plan To Age** — How far into the future you want to plan. Most people use 85–95 to be safe.

### Step 2 — Employment Income

Click to expand this section, then enter:

- **Your Salary** — Your gross (before tax) annual salary.
- **Partner Salary** — If you have a partner, add their salary. Set to 0 if not applicable.
- **Other Income** — Rental income, side hustles, dividends, etc.
- **Salary Growth** — How much you expect your pay to rise each year (2–4% is typical).

### Step 3 — Expenditure

Enter your **annual** spending in each category. If you only know your monthly amounts, just multiply by 12.

- **Housing** — Council tax, maintenance, utilities (not your mortgage).
- **Living Costs** — Food, transport, bills, subscriptions.
- **Insurance & Health** — Life, health, car insurance, etc.

- **Discretionary** — Holidays, dining out, hobbies, shopping.
- **Inflation** — How fast prices rise each year (2–3% is normal).

## Step 4 — Assets (What You Own)

- **Cash Savings** — Money in bank accounts and easy-access savings.
- **Investments** — ISAs, general investment accounts, shares.
- **Pension Pot** — Total value of your workplace/personal pensions.
- **Property Value** — Current market value of your home.
- **Investment Return / Pension Return** — Expected annual growth. 4–6% is a reasonable assumption for a balanced portfolio.
- **Pension Contribution** — What percentage of your salary goes into your pension each year.

## Step 5 — Liabilities (What You Owe)

- **Mortgage Balance** — How much is left on your mortgage.
- **Mortgage Rate** — Your current interest rate.
- **Mortgage Term** — How many years left to pay it off.
- **Other Debt** — Car loans, credit cards, student loans, etc.

## Reading Your Results

### The Status Badge (Top Right)

The green or red badge at the top tells you the headline: **green** means your money is projected to last to your target age; **red** means there's a shortfall at some point.

### The Summary Cards

The four cards across the top give you the key numbers at a glance:

- **Net Worth Today** — Everything you own minus everything you owe, right now.
- **At Retirement** — Your projected net worth when you stop working.
- **At End of Plan** — What's left at your target age.
- **Annual Surplus** — How much you're saving (or overspending) this year.

### The Four Tabs

Tab	What It Shows
Overview	The big picture: net worth over time, income vs expenses, and yearly cashflow bars.
Income & Tax	How your income and expenses change over time, plus a breakdown of this year's tax and s

<b>Assets</b>	How your pension, investments, cash, and property grow (or shrink) over the years.
<b>Projection</b>	A year-by-year table with all the numbers — great for spotting the exact year things change.

## Handy Tips

**Play with the sliders.** The best way to learn is to drag a slider and watch what happens. Try pushing your retirement age back by 2 years — you'll see a big difference.

**Don't worry about being exact.** This is a planning tool, not an accounting tool. Round numbers are fine. The goal is to see the general direction, not predict the future to the penny.

**Check the red/green badge first.** If it's green, you're in good shape. If it's red, try adjusting: save more, retire later, or reduce spending — and see which change makes the biggest impact.

**Sections collapse.** Click any section header on the left to open or close it. This keeps things tidy once you've entered your numbers.

**The Projection tab is your friend.** If you want to find the exact year your mortgage is paid off, or when your pension peaks, scroll through the table.

## What This Tool Doesn't Do

This is a simplified model to help you think about the big picture. It does **not** replace professional financial advice. A few things to keep in mind:

- Tax is estimated using simplified UK bands — your real tax bill may differ.
- Investment returns are assumed to be steady — in reality, markets go up and down.
- It doesn't account for one-off events like inheritance, selling a house, or large purchases.
- State Pension is included at a fixed rate from age 67, but your actual entitlement may vary.

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**That's it! Enter your numbers, explore the tabs, and play with the sliders. If the badge is green, you're on track. If not, now you know exactly what to tweak.**