

## **VeriPlan Overview 3 -- Your personal profile in VeriPlan**

**Category : VeriPlan Overview**

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### **Your personal finance profile in VeriPlan**

#### **(VeriPlan Overview: Part 3 of 7)**

The VeriPlan financial planning software with its wide variety of fully integrated financial calculators and investment calculators uses your inputs about your financial situation and investment portfolio to develop your current projection baseline. VeriPlan collects the following personal financial information: **Your Initial Ages:**

VeriPlan is a lifecycle projection model for 1 or 2 "earner/users" from 18 to 100 years old and for their family. Your personal financial planning projection can begin at any age from 18 to 99. **Your Earned Income:**

Regular earned employment and/or self-employment income can be projected for each user. Each user can choose different expected income growth rates. Annual earned income levels and earned income growth rates can be adjusted independently for each earner in any employment year, even after the planned retirement age. **Your Pensions & Annuities:**

VeriPlan projects up to 10 separate pensions and annuities. For each pension or annuity, VeriPlan automatically projects: a) the dollar amount of the monthly payment, b) separate real dollar growth rates before and after the first payment, c) whether pension payments and annuity payments begin at a specific age or at each user's planned retirement age, d) duration of payments, and e) taxability of payments. **Your Other Income:**

The VeriPlan financial software allows you to enter information about the other income sources you expect to have, which are taxed at ordinary income tax rates. VeriPlan uses standard IRS 1040 &#8220;other income&#8221; source categories. You can set the number of years that your other income sources would continue and make real dollar growth rate adjustments. VeriPlan also provides a table that enables you to enter year-by-year positive and negative adjustments to your other income, including different annual real dollar growth rates. **Your Debts:**

VeriPlan provides an integrated mortgage calculator and loan calculator that automatically projects the pay-off of up to 25 current debts. You can separately categorize your debts as consumption-oriented and investment-oriented debts. You can plan for the accelerated repayment of any or all debts. Interest on selected debts can be tax-deductible. VeriPlan also automatically manages mortgage repayments on your planned future home purchases.

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**Note: VeriPlan information has been updated here -- >> [Best Personal Finance Software](#)  
[Go to part 4 of the VeriPlan Overview-->](#)**