

Retirement From Here | R2 instructions

R2 | Fund a contribution change

Save Your-Copy first. Fill Inputs, then replace Payroll dates, eligible gross and cash estimates from records. IRA shows selected months and cash timing. Overview gives the decision; Results preserves detail.

1. Keep YTD scopes separate

Inputs B9: own deferrals across ALL plans whose limits aggregate. B30: own eligible matching deferrals at the CURRENT employer only. B31: current-employer eligible gross YTD. B10: current-employer MATCH only; exclude profit sharing or nonelective contributions. Prior-employer deferrals reduce personal limit headroom but never earn current-employer true-up.

2. Confirm rules, including unknowns

Enter personally verified annual limits and IRA eligibility; blank is unknown. The example uses 2026 base references \$24,500 employee deferrals and \$7,500 combined IRA, not catch-up eligibility. Match, vesting and annual true-up require plan confirmation. Simple true-up does not model employment-date conditions, unusual tiers or separate eligible contribution classes.

3. Use one cash period

B32/B33 choose whole calendar months in this tax year; B25 is monthly take-home saving capacity; B34 is cash already reserved for that period. Every remaining payroll date must fit. Enter IRA amounts only for selected months; outside months are excluded. Capacity = monthly capacity x selected months + starting reserve. Compare with payroll cash reduction plus selected IRA deposits.

4. Fill the used inputs

The selected rate on each active paycheck must be numeric; known zero is valid. Blank active eligible gross blocks dependent deferral and match totals. An unused rate does not block the chosen schedule. Missing cash costs block cash results, not independent gross-based illustrations. Pre-tax/Roth allocation requires its own verified share.

5. Nora: a complete fictional case

Annual eligible gross \$80,000 / 26 pays; 6% own = \$4,800; match 50% of the first 6% = \$2,400. Exact gross division is retained; display rounds cents, unlike an actual payroll ledger. Hypothetical observed take-home reduction \$150/pay gives \$3,900; \$100/month IRA adds \$1,200. \$450/month capacity gives \$5,400, leaving \$300. No tax savings are inferred.

6. Dates can change the answer

Jan 9 plus 14 days gives three pays in May and October. Each costs \$550 including IRA against \$450 new capacity; use \$100 accumulated earlier. Read IRA cash balances before committing. Midyear example: Oct-Dec capacity $\$100 \times 3 = \300 ; six pays at \$150 cost \$900, leaving a \$600 shortfall. A full-year envelope would be misleading.

7. Act only after confirmation

Review negative headroom, monthly cash deficits and PENDING/UNKNOWN states. A zero true-up means none estimated under the entered simple rule, not a promised employer payment. 2026 references: IRS Notice 2025-67 and IRS retirement-plan limit guidance; employer plan documents control match and vesting. Preserve dated payroll and plan confirmation with your saved copy.