

Renting Vs. Buying Analysis

Current Monthly Rent [A] _____
 New Home Price [B] _____
 Loan Terms Years _____
 Down Payment _____
 Loan Interest Rate [C] _____
 Home Price Minus Down Payment _____
 New Home P&I Payment (PMT) [D] _____
 New Home Monthly Taxes [E] _____
 New Home Monthly Insurance [F] _____
 New Home PITI Payment [G] _____
 Home Value Annual Increase % [H] _____
 Buyer Marginal Tax Bracket _____
 See Tax Bracket Chart on Reverse [I] _____

New Home Price	[B]		
By Home Value Annual Increase %	x	[H]	
		÷	12
			[J] Monthly Equity Increase

New Home Price	[B]		
By Loan Interest Rate %=	x	[C]	
		÷	12
			[K] Monthly Interest Paid

Monthly Interest Paid	[K]		
Buyer Marginal Tax bracket %=	x	[I]	
			[L] Monthly Tax Savings

New Home PITI Payment	[G]		
Monthly Equity Increase	-	[J]	
		-	[L]
			Monthly Living Cost in New Home

Current Monthly Rent [A] Plus	[A]		
Monthly Equity Increase [J] Plus	+	[J]	
		+	[L]
			Monthly Living Cost in Rental