



SpreadWiseCoTM

Spreadsheets Reimagined

HOME BUYING & BUDGET COMPARISON

5.1 - 10/24/2025

INTERACTIVE PDF
GUIDE



BUILT WITH MICROSOFT EXCEL

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PRODUCT FEATURES

UNDERSTAND & COMPARE THE TRUE OWNERSHIP COST OF 10 HOMES IN ONE DASHBOARD



COMPREHENSIVE **HOME OWNERSHIP COST** ANALYSIS



SMART **BUDGET PLANNING** FOR **HOME PURCHASES**



INFORMED HOME PURCHASE DECISIONS



SIDE BY SIDE **HOME COMPARISON** DASHBOARD



REALTOR-READY PREPARATION TOOL



BUILT-IN **LOAN & BUDGET RANGE** CALCULATION TOOLS



BUILT IN **GUIDANCE NOTES**



FOUR INTEGRATED CURRENCIES (**USD, EUR, GBP, CAD**)



LEARNING CURVE & GUARANTEE

LEARNING CURVE

THIS DASHBOARD'S
ESTIMATED LEARNING
CURVE & SETUP TIME



TOOLS TO HELP



INTERACTIVE PDF
INSTRUCTION GUIDE



DETAILED PRODUCT
TUTORIALS



MICRO-TUTORIALS FOR STANDARD
FEATURES AND FUNCTIONS



OUR GUARANTEE



LOVE IT OR REQUEST A
REFUND. PERIOD.



COMPATIBILITY

SOFTWARE APPLICATION

MICROSOFT EXCEL



GOOGLE SHEETS



APPLE NUMBERS



OPERATING
SYSTEMS



MICROSOFT
WINDOWS



MAC OS PRODUCT WAS BUILT WITH
MS EXCEL 365 FOR MAC

DESKTOP OR
LAPTOP



RECOMMENDED: OUR PRODUCTS ARE OPTIMIZED
FOR DESKTOP / LAPTOP USE

MOBILE



MICROSOFT 365
SHAREPOINT / ONE DRIVE



PHONE OR TABLET
WITH EXCEL APP

- SOME FONTS MAY SHOW UP DIFFERENTLY
- BUILT IN GUIDE NOTES
 - LOSE SOME OF THEIR FORMATTING THAT HELPS EMPHASIZE KEY POINTS
 - NOTE BOXES MAY LOOK SMALL, AND HARD TO READ WITHOUT ZOOMING IN
- SOME CELL TEXT MAY APPEAR TO NOT FIT THE CELL WIDTH



FILES & TABS

FILES



MS EXCEL
WORKBOOK



PRODUCT PDF GUIDE

WORKBOOK TABS



CURRENT HOME



LOAN CALCULATOR



NEW HOME (*X2)



BUDGET RANGE FINDER



COMPARISON DASHBOARD

***Includes (2) New Home tabs. By simply making a copy of the tab, you can add up to (9).*

Enjoy Your Dashboard!



SPREADWISECO LEARN

MICRO TUTORIALS FOR FAQ

CLICK THE LOGOs TO WATCH OUR SHORT TUTORIALS



Using the Provided Passcode to Unlock Tabs In Your Dashboard



Edit Your Tab Names Without Impacting Workbook Function



Correcting "#####" & Other Text Visibility With Column Width Adjustments



Adding Tabs That Will Link to Your Data Table & Dashboard



Using the Signature Link Feature to Link & Unlink Tabs In Your Workbook



See Our Other
Tutorials



QUICK NOTES ABOUT THIS GUIDE

GUIDE TEXT BOXES

NEED TO
KNOW

NICE TO
KNOW

FOR THOSE READY TO JUMP IN QUICKLY



YOU CAN SKIP
AND COME BACK



DON'T SKIP!

PASSWORD

- THE FILE PASSWORD IS INCLUDED IN THE FIRST TAB OF YOUR WORKBOOK.
- USE WITH DISCRETION. FORMULAS AND SETUPS CAN BE EXTREMELY COMPLEX, EVEN FOR THE MOST SAVVY SPREADSHEET USERS.

INTERACTIVE TOOL BAR

WEBSITE

YOUTUBE
CHANNEL

ETSY
SHOP

SPREADWISECO
LEARN

TABLE OF
CONTENTS

PAGE SKIP / DON'T
SKIP FLAG
(SEE ABOVE)

LINKS



LEARN



DSK

THIS JOURNEY BEGINS WITH FILLING OUT THE DASHBOARD

HOME BUYING AND BUDGET COMPARISON

Dashboard Inputs

Choose Your Currency

USD

Current Monthly Take Home Pay

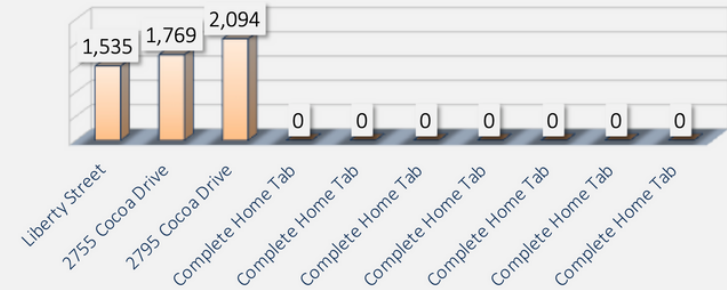
\$ 5,500.00

Dashboard Results

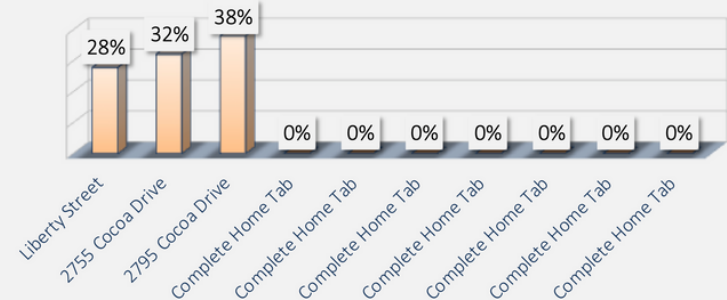
Highest Monthly Cost \$ 2,094
Lowest Monthly Cost \$ 1,535

Home Tab Name	Home Description	Mortgage	Monthly Cost	% Take Home
CurrentHome	Liberty Street	\$ 1,435	\$ 1,535	27.9%
NewHome1	2755 Cocoa Drive	\$ 1,388	\$ 1,769	32.2%
NewHome2	2795 Cocoa Drive	\$ 1,728	\$ 2,094	38.1%
NewHome3	Complete Home Tab	Add New Home Tab	Add New Home Tab	Add New Home Tab
NewHome4	Complete Home Tab	Add New Home Tab	Add New Home Tab	Add New Home Tab
NewHome5	Complete Home Tab	Add New Home Tab	Add New Home Tab	Add New Home Tab
NewHome6	Complete Home Tab	Add New Home Tab	Add New Home Tab	Add New Home Tab
NewHome7	Complete Home Tab	Add New Home Tab	Add New Home Tab	Add New Home Tab
NewHome8	Complete Home Tab	Add New Home Tab	Add New Home Tab	Add New Home Tab
NewHome9	Complete Home Tab	Add New Home Tab	Add New Home Tab	Add New Home Tab
Average		\$ 1,517	\$ 1,799	32.7%

Monthly Cost Comparison By Address



% Take Home Comparison By Address



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LINKS



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THE DASHBOARD TABLE AND CHARTS WILL POPULATE AUTOMATICALLY

SET YOUR CURRENCY TYPE

**OPTIONAL
SET YOUR CURRENT MONTHLY TAKE HOME

HOME BUYING AND BUDGET COMPARISON

Dashboard Inputs

Choose Your Currency

USD

Current Monthly Take Home Pay

\$ 5,500.00

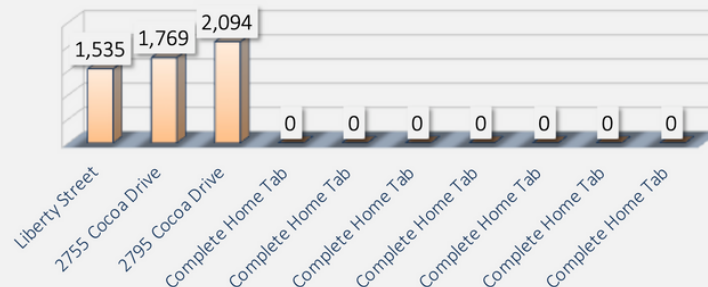
Dashboard Results

Highest Monthly Cost \$ 2,094

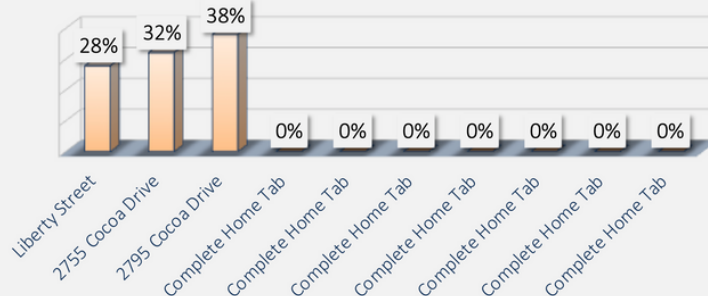
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NewHome3	Complete Home Tab	Add New Home Tab	Add New Home Tab	Add New Home Tab
NewHome4	Complete Home Tab	Add New Home Tab	Add New Home Tab	Add New Home Tab
NewHome5	Complete Home Tab	Add New Home Tab	Add New Home Tab	Add New Home Tab
NewHome6	Complete Home Tab	Add New Home Tab	Add New Home Tab	Add New Home Tab
NewHome7	Complete Home Tab	Add New Home Tab	Add New Home Tab	Add New Home Tab
NewHome8	Complete Home Tab	Add New Home Tab	Add New Home Tab	Add New Home Tab
NewHome9	Complete Home Tab	Add New Home Tab	Add New Home Tab	Add New Home Tab
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Monthly Cost Comparison By Address



% Take Home Comparison By Address



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FINANCING DETAILS

MONTHLY INSURANCE COST

- PMI
- HMI
- FLOOD

CURRENT ANNUAL PROPERTY TAXES

**OPTIONAL INFO

MONEY OWED, AND ESTIMATED RESALE VALUE

Liberty Street

TOTAL COST OF HOME		
Total Monthly Mortgage Payment	\$	1,435.02
Home Cost / Year	\$	18,424.29
Home Cost / Month	\$	1,535.36
% of Monthly Take Home		27.92%

USD

CURRENT HOME ADDRESS	
Liberty Street	

HOA FEES	
Annual HOA Fee	\$ 250.00
Monthly HOA Fee	\$ 20.83

ESSENTIAL UTILITIES	
Monthly Electric Cost	\$ 200.00
Monthly Natural Gas Cost	\$ 40.00
Monthly Water / Sewer Cost	\$ 40.00
Monthly Trash / Recycling Cost	\$ 12.00
Total Annual Utility Cost	\$ 144.00

MAINTENANCE & OTHER FEES	
Annual Landscaping Cost	\$ 900.00
Monthly Landscaping Cost	\$ 75.00
Annual AC Maintenance Cost	\$ 160.00
Monthly AC Maintenance Cost	\$ 13.33
Other Annual Cost	\$ -
Other Monthly Cost	\$ -

FINANCING	
Original Amount Borrowed	\$ 180,000.00
Annual Percentag Rate (APR)	6.00%
Loan Term (Months)	360
Monthly Payment <u>Excluding Escrow</u>	\$ 1,079.19
Annual Payment Cost	\$ 12,950.29

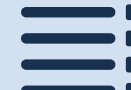
INSURANCE	
Annual Private Mortgage Insurance Cost	\$ 960.00
Monthly PMI Cost	\$ 80.00
Annual Home Owner's Insurance Cost	\$ 1,600.00
Monthly HMI Cost	\$ 133.33
Annual Flood Insurance Cost	\$ 360.00
Monthly FI Cost	\$ 30.00
Total Monthly Insurance Cost	\$ 213.33

PROPERTY TAXES	
Annual Property Tax Cost	\$ 1,100.00
Monthly Tax Cost	\$ 91.67

Remaining Loan Balance	\$ 10,000
Estimated Resale Value	\$ 225,000
Net Equity	\$ 215,000

**INCLUDE IN TOTAL MORTGAGE PAYMENT, CELL C4

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HOME ADDRESS

UTILITY COST DETAILS

MAINTENANCE AND OTHER ANNUAL COSTS THAT SHOULD BE ACCOUNTED FOR

- LANDSCAPING
- AC MAINTENANCE
- ETC

Liberty Street

USD

1,435.02

18,424.29

1,535.36

%

180,000.00

\$

1,079.19

12,950.29

960.00

80.00

1,600.00

133.33

360.00

30.00

213.33

1,100.00

91.67

10,000

225,000

215,000

CURRENT HOME ADDRESS

Liberty Street

HOA FEES

Annual HOA Fee \$ 250.00

Monthly HOA Fee \$ 20.83

Yes

ESSENTIAL UTILITIES

Monthly Electric Cost \$ 200.00

Monthly Natural Gas Cost \$ 40.00

Monthly Water / Sewer Cost \$ 40.00

Monthly Trash / Recycling Cost \$ 12.00

Total Annual Utility Cost \$ 144.00

MAINTENANCE & OTHER FEES

Annual Landscaping Cost \$ 900.00

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Other Annual Cost \$ -

Other Monthly Cost \$ -

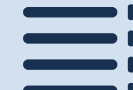
**INCLUDE IN TOTAL MORTGAGE PAYMENT, CELL C4

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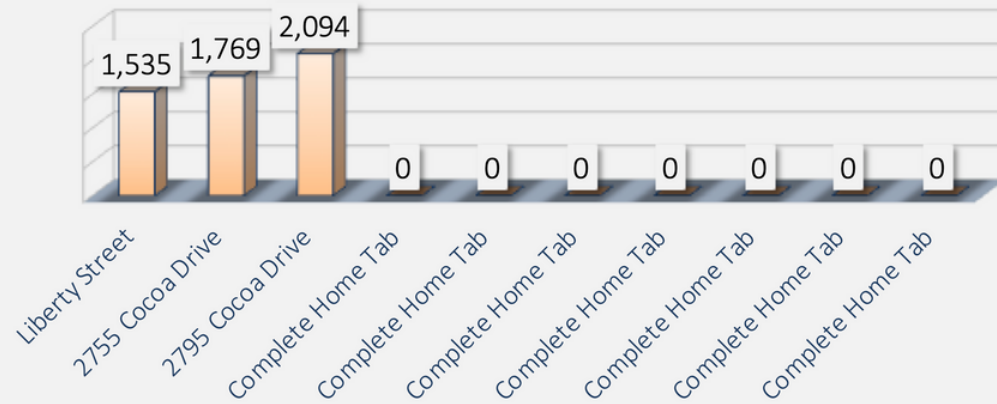
DSK

REPEAT THE SAME STEPS FOR ANY NEW HOMES YOU ARE CONSIDERING
PURCHASING

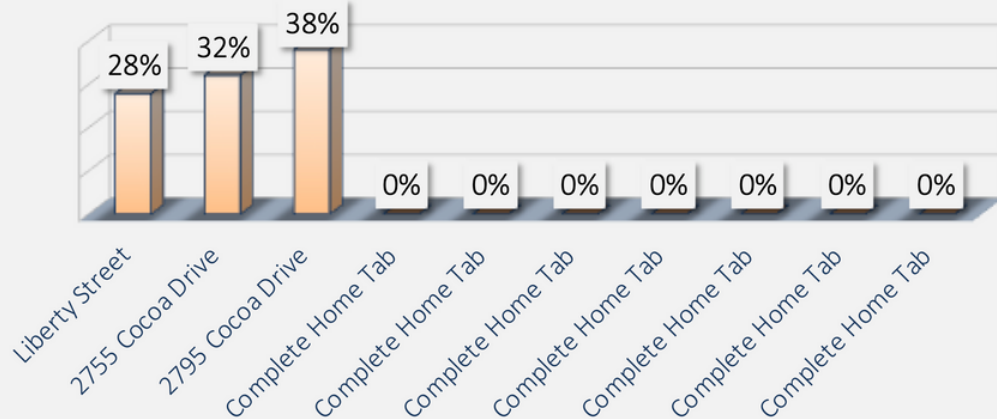


SEE A SIDE BY SIDE
COMPARISON OF
EACH HOME,
SHOWN AS AN
ACTUAL MONTHLY
COST

Monthly Cost Comparison By Address



% Take Home Comparison By Address



WE HAVE A BUILT IN
LOAN CALCULATOR
TO HELP YOU
DURING YOUR
SHOPPING
EXPERIENCE

PAYMENT CALCULATOR

USD

PAYMENT CALCULATOR INPUTS

Term (# of Years)

6

Loan Amount

\$ 35,000.00

APR %

4.00%

Payment Result

\$ 547.58

Target Payment

\$ 700.00

Difference From Target

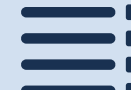
\$ 152.42

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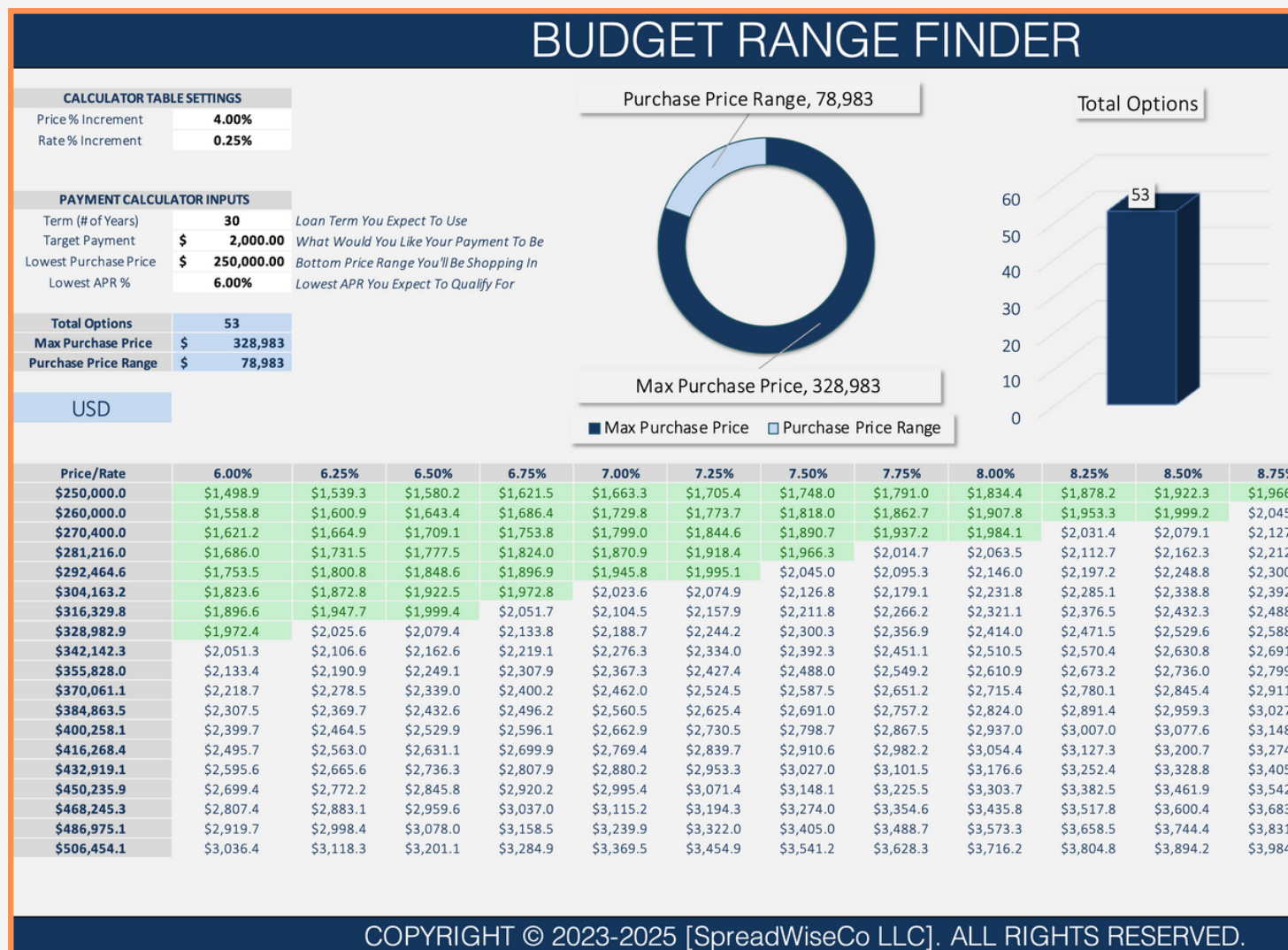


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USE THE BUDGET RANGE FINDER TO SEE ALL COMBINATIONS OF FINANCING (AMOUNT AND APR) THAT FIT YOUR TARGET MONTHLY PAYMENT.



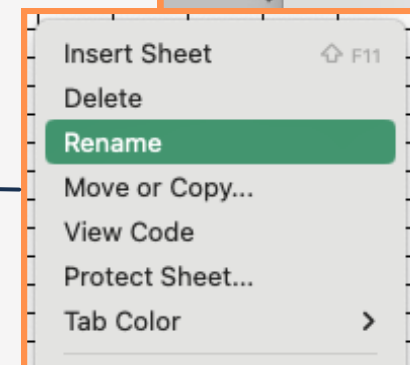
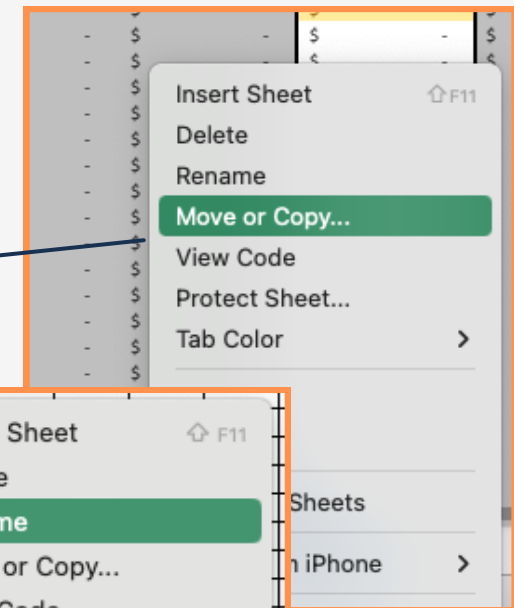


1.) RIGHT CLICK ON A HOME TAB & MAKE A COPY, OR HOWEVER MANY COPIES YOU NEED.

2.) RIGHT CLICK ON THE NEW TAB TO CHANGE THE NAME OF THE TAB.

3.) SET THE TAB NAME TO MATCH THE NEXT SEQUENTIAL HOME TAB NUMBER FROM THE DASHBOARD TABLE EXACTLY.

- ONCE THE TAB IS ADDED AND RENAMED, IT WILL AUTO-LINK TO YOUR DASHBOARD AND DATA TABLE



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