



SpreadWiseCo™

Spreadsheets Reimagined

HOUSE COMPARISON GUIDE

5.1 - 9/6/2025

BUILT WITH
MICROSOFT
EXCEL

PRODUCT FEATURES & LEARNING TIME

PRODUCT FEATURES

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

- ✓ COMPREHENSIVE **HOME OWNERSHIP COST** ANALYSIS
- ✓ **REALTOR-READY** PREPARATION TOOL
- ✓ FOUR INTEGRATED CURRENCIES (**USD, EUR, GBP, CAD**)
- ✓ SIDE BY SIDE **HOME COMPARISON** DASHBOARD
- ✓ **INFORMED HOME PURCHASE** DECISIONS
- ✓ BUILT IN **GUIDE NOTES**
- ✓ SMART **BUDGET PLANNING** FOR **HOME PURCHASES**
- ✓ BUILT-IN **LOAN & BUDGET RANGE** CALCULATION TOOLS



DASHBOARD LEARNING & SETUP CURVE

THIS IS OUR **BEST ESTIMATE** OF HOW MUCH TIME IT WILL TAKE THE AVERAGE PERSON TO **LEARN** AND COMPLETE THE **INITIAL SETUP** OF THEIR DASHBOARD



PRODUCT COMPATIBILITY

SOFTWARE APPLICATION

MICROSOFT EXCEL



GOOGLE SHEETS



APPLE NUMBERS



OPERATING
SYSTEMS



MICROSOFT
WINDOWS



MAC OS

*PRODUCT WAS BUILT WITH
MS EXCEL 365 FOR MAC*

MOBILE USE
OF MS EXCEL



MICROSOFT 365
SHAREPOINT / ONE DRIVE



PHONE OR TABLET
WITH EXCEL APP

****PRODUCT WILL FUNCTION IN MOBILE APPLICATION USES, BUT BE AWARE OF THE FOLLOWING**

- *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*

TABS & GUIDES

TABS & GUIDES



CURRENT HOME



LOAN
CALCULATOR



PDF GUIDE



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).*



LEARN MORE



ETSY LIMITS PRODUCT PHOTOS. LEARN MORE ABOUT THESE
ITEMS & FEATURES @ [HTTPS://SPREADWISECO.COM](https://spreadwise.co)



*Enjoy Your
Dashboard!*

ABOUT THIS GUIDE

GUIDE POINTERS

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.

YOUTUBE TUTORIALS

IF THERE ARE YOUTUBE TUTORIALS AVAILABLE FOR THIS PRODUCT, YOU CAN ACCESS THEM BY CLICKING ON THE YOUTUBE LOGO.



DOWNLOAD THIS GUIDE ANYTIME AT [HTTPS://SPREADWISECO.COM](https://spreadwise.co.com)

FREQUENTLY ASKED QUESTIONS

YOUTUBE TUTORIALS

CLICK THE LOGO 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

IN YOUR PRODUCT 'ABOUT' TAB

DSK

THERE IS AN ABOUT TAB IN EVERY WORKBOOK THAT INCLUDES IMPORTANT INFORMATION ABOUT YOUR DASHBOARD, AND USEFUL LINKS.

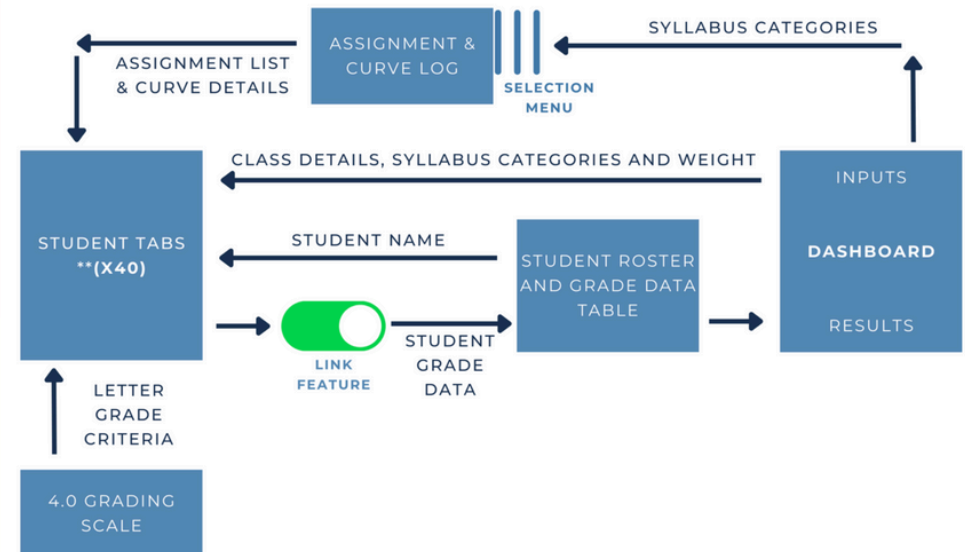
WE PROVIDE A HIGH LEVEL FLOW CHART FOR EVERY TOOL FOR A QUICK REFERENCE OF HOW IT ALL WORKS!

STUDENT GRADEBOOK AND ASSIGNMENT DASHBOARD

REVISION: 4.5

1	Password	Tabs are locked to prevent accidental errors to formulas: Password Key: "swc"
2	Tool Inputs	Your Inputs are the White Boxes With A Border!
3	Tool Inputs	Peach boxes are drop down menus
4	PDF Guide	**Use the downloaded guides to help you through the tool. You can Also visit our website anytime to view & download the
5	Site Link	https://spreadwiseco.com/
6	Google Sheets	This Dashboard is Not optimized for use with Google Sheets.
7	Support	**For support, message us on Etsy directly from your order, or send an email to Sales@SpreadWiseCo.com. Pictures are
8	Review	LOVE IT? CLICK & LEAVE US A REVIEW!

TOOL FLOW CHART



**DASHBOARD IS PRESET WITH (5) STUDENT TABS. BY SIMPLY MAKING A COPY OF THE TAB, YOU CAN QUICKLY LINK UP TO (40)

1 - GETTING STARTED

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

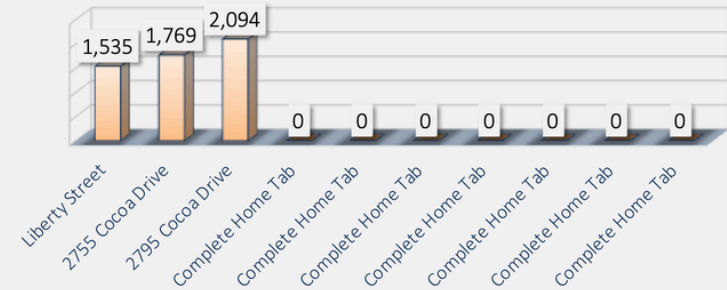
\$ 5,500.00

Dashboard Results

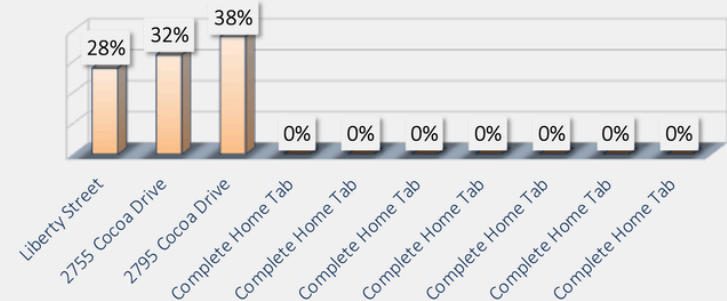
Highest Monthly Cost \$ 2,094
Lowest Monthly Cost \$ 1,535

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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2 - DASHBOARD

DSK

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

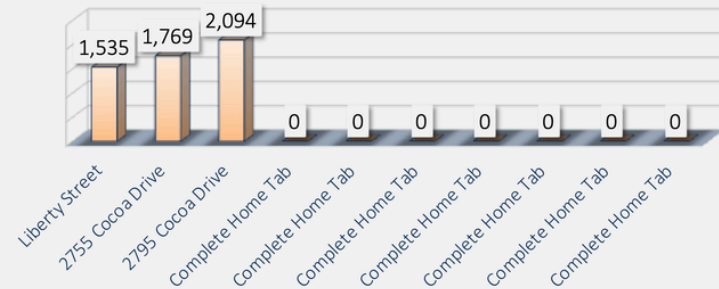
Dashboard Results

Highest Monthly Cost \$ 2,094

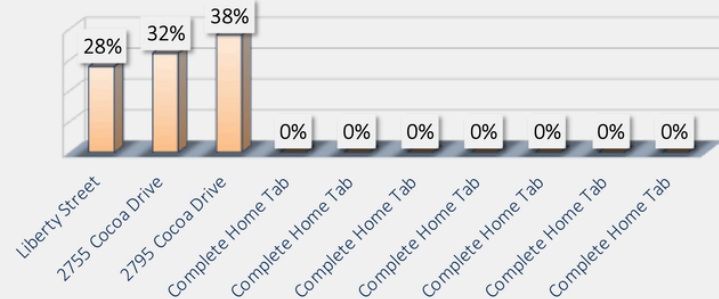
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NewHome3	Complete Home Tab	Add New Home Tab	Add New Home Tab	Add New Home Tab
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NewHome5	Complete Home Tab	Add New Home Tab	Add New Home Tab	Add New Home Tab
NewHome6	Complete Home Tab	Add New Home 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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3 - CURRENT HOME

DSK

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		USD	
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%	
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	Yes
Annual Home Owner's Insurance Cost	\$	1,600.00	
Monthly HMI Cost	\$	133.33	Yes
Annual Flood Insurance Cost	\$	360.00	
Monthly FI Cost	\$	30.00	Yes
Total Monthly Insurance Cost	\$	213.33	
PROPERTY TAXES			
Annual Property Tax Cost	\$	1,100.00	
Monthly Tax Cost	\$	91.67	Yes
Remaining Loan Balance	\$	10,000	
Estimated Resale Value	\$	225,000	
Net Equity	\$	215,000	
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	\$	-	
**INCLUDE IN TOTAL MORTGAGE PAYMENT, CELL C4			
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4 - CURRENT HOME

DSK

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	CURRENT HOME ADDRESS
18,424.29	Liberty Street
1,535.36	
%	
	HOA FEES
180,000.00	Annual HOA Fee \$ 250.00
	Monthly HOA Fee \$ 20.83 Yes
	ESSENTIAL UTILITIES
1,079.19	Monthly Electric Cost \$ 200.00
12,950.29	Monthly Natural Gas Cost \$ 40.00
	Monthly Water / Sewer Cost \$ 40.00
	Monthly Trash / Recycling Cost \$ 12.00
	Total Annual Utility Cost \$ 144.00
960.00	MAINTENANCE & OTHER FEES
80.00 Yes	Annual Landscaping Cost \$ 900.00
1,600.00	Monthly Landscaping Cost \$ 75.00
133.33 Yes	Annual AC Maintenance Cost \$ 160.00
360.00	Monthly AC Maintenance Cost \$ 13.33
30.00 Yes	Other Annual Cost \$ -
213.33	Other Monthly Cost \$ -
1,100.00	
91.67 Yes	
10,000	
225,000	
215,000	

**INCLUDE IN TOTAL MORTGAGE PAYMENT, CELL C4

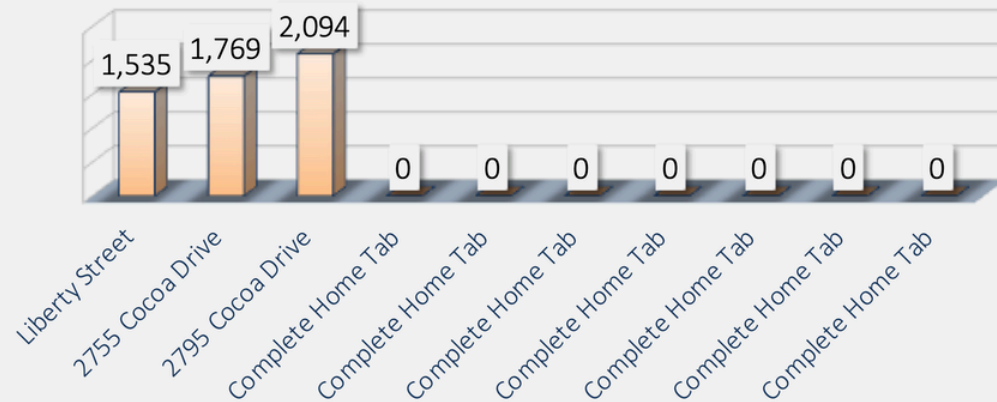
23 [SpreadWiseCo LLC]. ALL RIGHTS RESERVED.

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

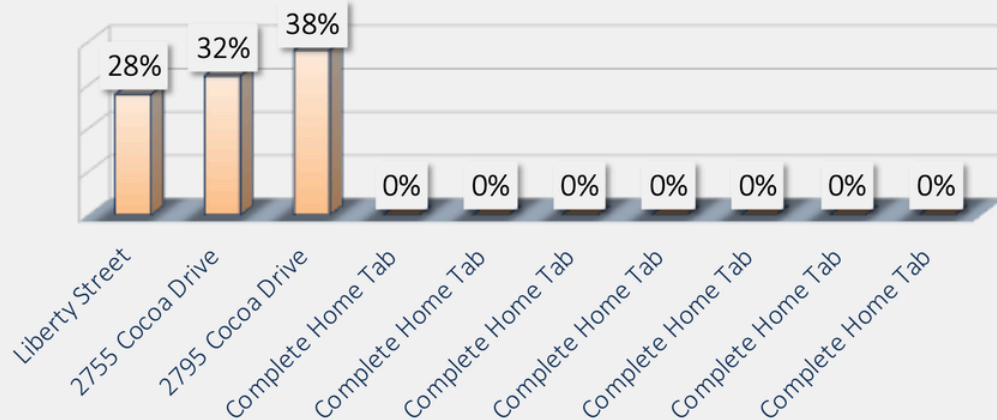
6 - DASHBOARD RESULTS

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

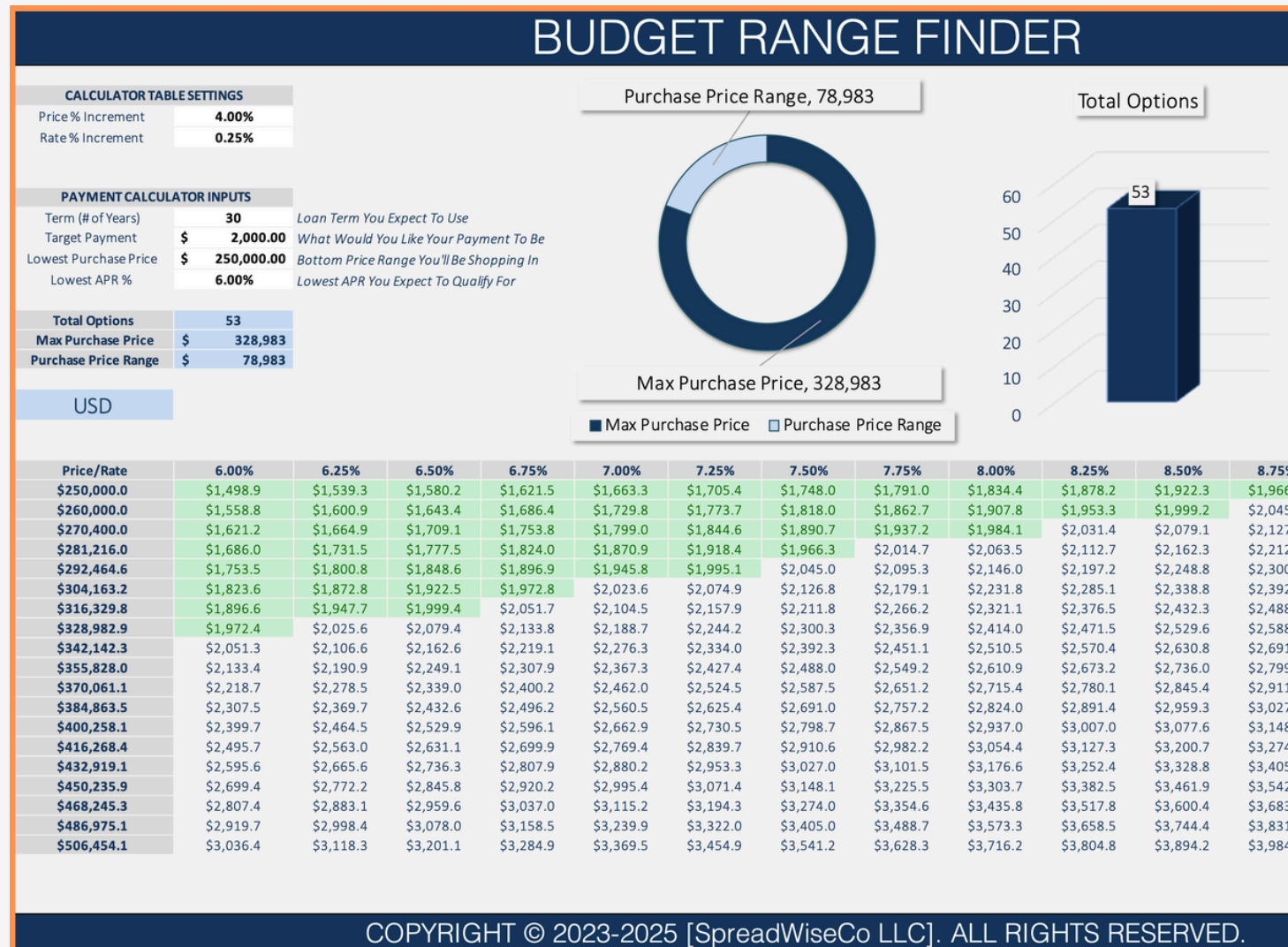
\$ 152.42

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8 - BUDGET RANGE FINDER

DSK

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



9 - ADDING HOME TABS

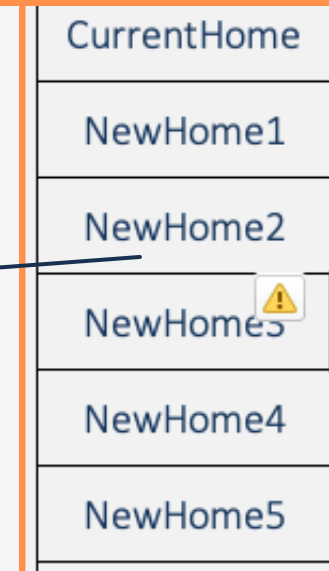
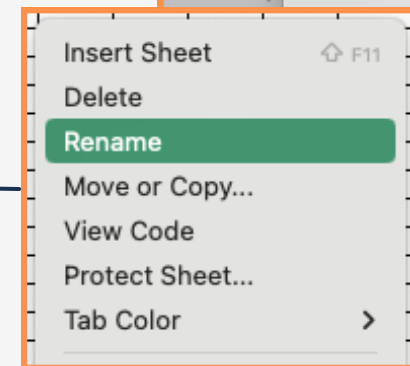
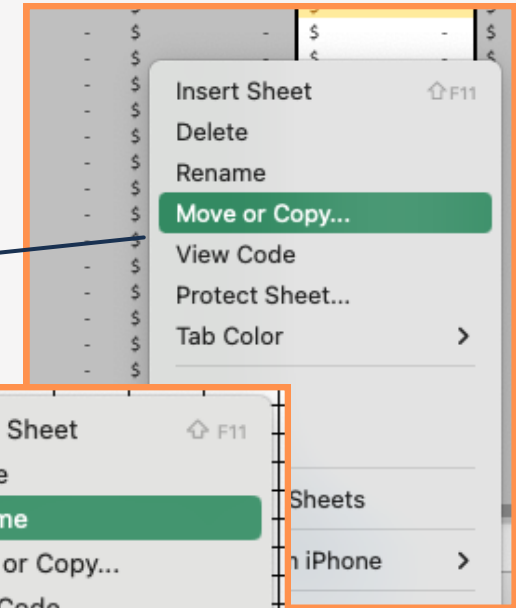


1.) RIGHT CLICK ON A HOME TAB & MAKE A COPY, OR HOWEVER MANY COPIES YOU NEED.

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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