



SpreadWiseCoTM

Spreadsheets Reimagined

HOUSE COMPARISON GUIDE

5.0 - 11/29/2024

BUILT WITH
MICROSOFT
EXCEL



ABOUT THIS GUIDE

These tools are designed to be easy to use, with minimal inputs from you, and many outputs from us.

Follow each tool guide closely. There are normally only a few true steps within the guide, but the rest is information to help you along the way.

GUIDE LEGEND

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.

OUR COLOR PALLET LEGEND

*KEY OUTPUTS
HIGHLIGHTED

USER FIELDS

USER FIELDS,
AUTOMATED MENUS

*THE CELLS THAT DO
THE WORK

FOCUS OF THE FILE
AND THE TABS

CHARTS: THE
DASHBOARD STORY

*ADDITIONAL COLORS MAY BE USED WHERE NEEDED

IN YOUR PRODUCT 'ABOUT' TAB

DSK

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

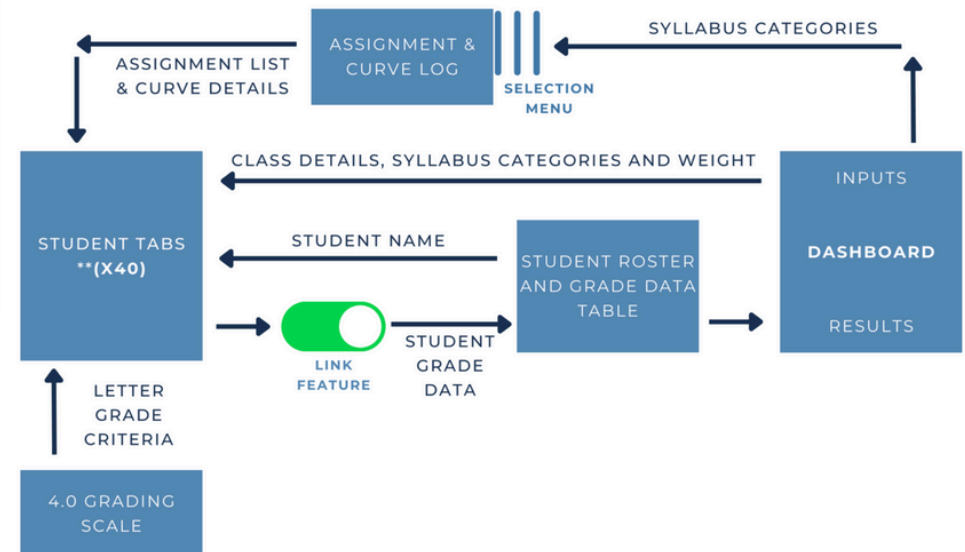
WE PROVIDE A HIGH LEVEL FLOW CHART FOR EVERY TOOL FOR A QUICK REFERENCE OF HOW IT ALL WORKS!

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)

PRODUCT FEATURES & LEARNING TIME

PRODUCT FEATURES

- ✓ COMPARE UP TO **10 HOMES**
- ✓ **PRINT YOUR RESULTS** TO TAKE WITH YOU HOUSE SEEING
- ✓ UNDERSTAND THE **TRUE COST** OF OWNING EACH HOME
- ✓ **INSIGHT** INTO THE BEST PURCHASE DECISION BASED ON YOUR **BUDGET**
- ✓ FINANCING, INSURANCE, PROPERTY TAXES, MAINTENANCE, UTILITIES, HOA FEES, ETC
- ✓ FOUR INTEGRATED **CURRENCIES** (*USD, EUR, GBP, CAD*)
- ✓ SEE EACH HOME'S % OF **YOUR INCOME**
- ✓ BUILT IN **GUIDE NOTES**



LEARNING & SETUP TIME

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



TABS, GUIDES, COMPATABILITY

TABS & GUIDES

- ✓ CURRENT HOME
- ✓ NEW HOME (*X2)
- ✓ COMPARISON DASHBOARD
- ✓ PDF GUIDE
- ✓ TOOL FLOW CHART

***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.com)

COMPATABILITY

- ✓ BUILT WITH EXCEL 365 FOR MAC
- ✓ 2016 OR NEWER VERSIONS OF EXCEL
- ✓ EXCEL VERSIONS OLDER THAN 2016'
- ✓ MOBILE VERSIONS OF EXCEL
- ⊗ GOOGLE SHEETS

*Enjoy Your
Dashboard!*

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

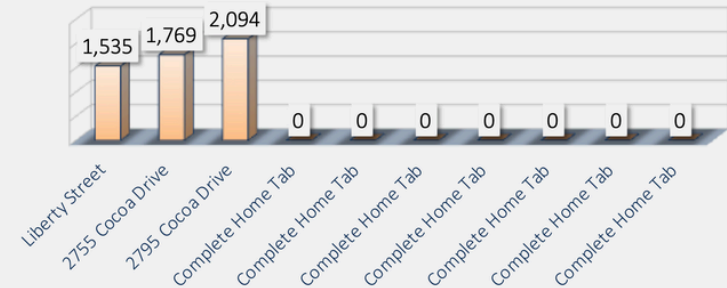
\$ 5,500.00

Dashboard Results

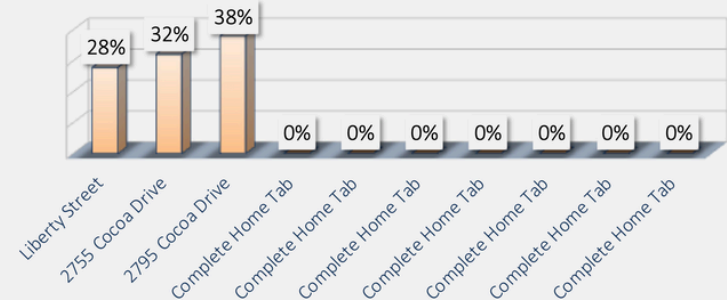
Highest Monthly Cost \$ 2,094
Lowest Monthly Cost \$ 1,535

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

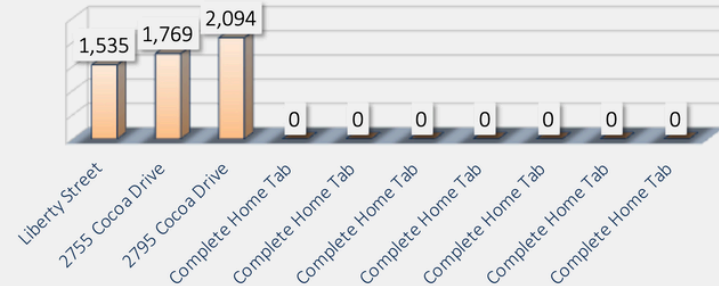
\$ 5,500.00

Dashboard Results

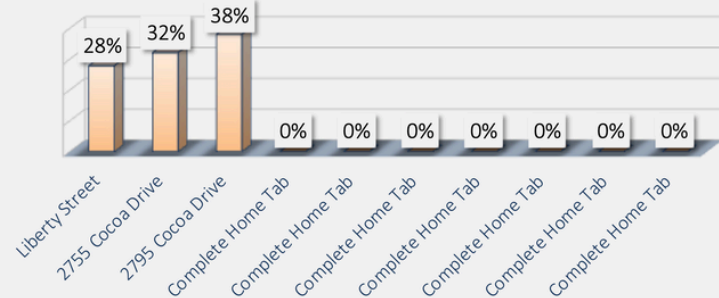
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NewHome5	Complete Home Tab	Add New Home Tab	Add New Home Tab	Add New Home Tab
NewHome6	Complete Home Tab	Add New Home Tab	Add New Home Tab	Add New Home Tab
NewHome7	Complete Home Tab	Add New Home Tab	Add New Home Tab	Add New Home Tab
NewHome8	Complete 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	
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
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
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	
%	
180,000.00	HOA FEES
	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

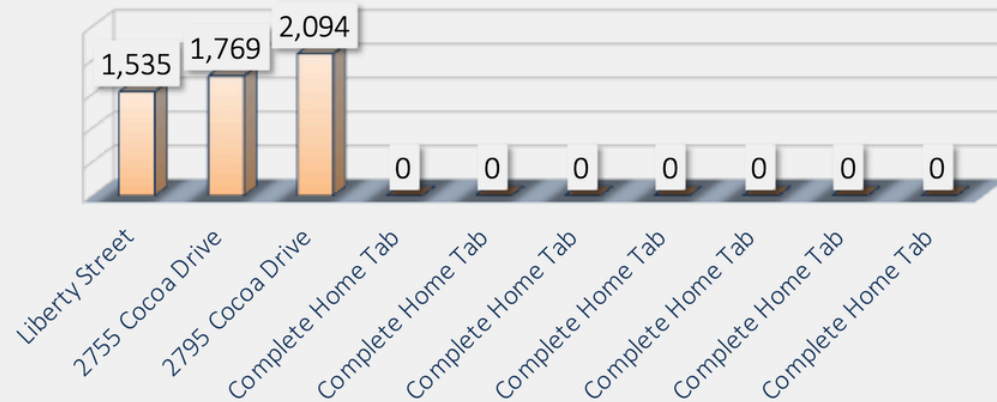
23 [SpreadWiseCo LLC]. ALL RIGHTS RESERVED.

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

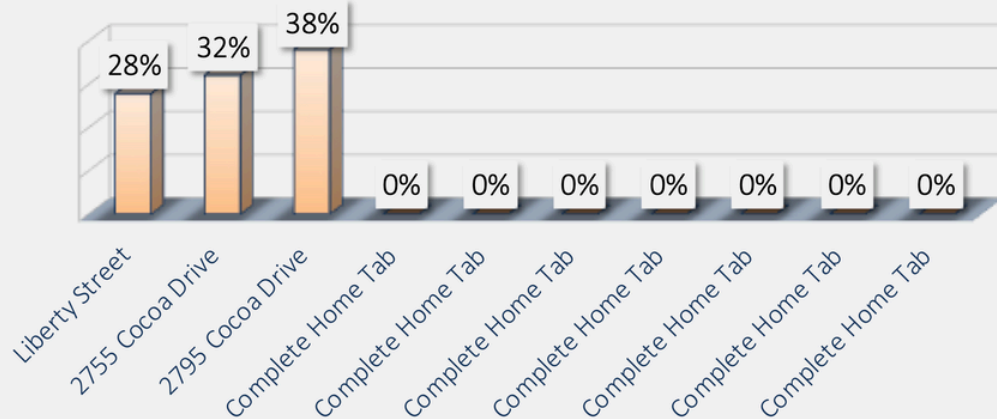
6 - DASHBOARD RESULTS

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



7 - ADDING HOME TABS

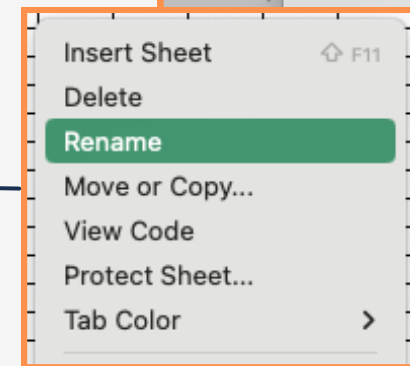
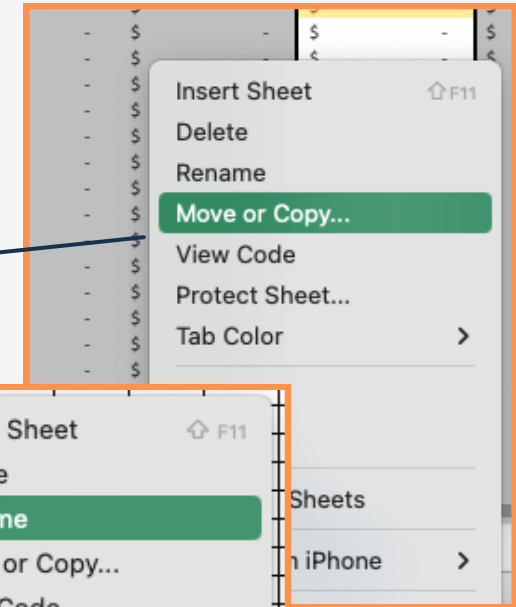


1.) RIGHT CLICK ON A HOME TAB & MAKE A COPY, OR HOWEVER MANY COPIES YOU NEED.

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



IMPORTANT

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