

Stay-vs-Move Decision Kit

A 45-minute way to compare the cash it may take to stay in your home with the cash it may take to sell and buy again. This is a self-guided kit. No appointment is required.

Before you begin

Have your mortgage payoff and payment, tax bill, insurance cost, a rough sale price, a realistic next-home price, and a few repair estimates nearby. If you do not know a number, write down the uncertainty.

1 Map the repairs | 10 minutes

Open the 10-year repairs tab in the calculator and the printable repair worksheet. Put likely work in its expected year for both homes. Include roof, HVAC, exterior, major appliances, and immediate work. Use a range or contractor quote when possible; avoid treating unknown work as zero.

2 Enter your housing numbers | 15 minutes

Open Inputs. Replace every yellow sample cell with your own information. The blue numbers are editable. Check the years to compare, payoff, interest rates, taxes, insurance, selling costs, down payment, closing costs, and cash available. The workbook opens with sample numbers, so do not mistake its first result for your result.

3 Read Results and Sensitivity | 10 minutes

Results shows estimated cash outlay to stay and to move, the difference, net sale proceeds, cash needed at closing, monthly mortgage change, and a repair flag. Sensitivity shows how a 10% change in sale price affects closing cash and move outlay. A gap above \$0 means the assumed sale proceeds and extra cash do not cover the assumed purchase cash.

4 Write the decision | 10 minutes

Use the Decision memo tab or the one-page Word/PDF memo. List what matters to your family beyond the numbers, the assumptions to verify, and when to revisit the decision.

Read this before deciding

The comparison is estimated cash paid, not net worth, an appraisal, or a prediction of future values. Mortgage principal paid is included in cash outlay but the resulting equity is not credited. Taxes, insurance, repairs and rates can change. The purchase is this kit only. It does not create agency or a listing agreement, and I will not call you because you bought it.

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