



The Rent vs Buy Gut Check

Same home, both paths, live math. Then give the gap a job.

Monthly cost to own it

Mortgage + taxes + insurance + maintenance, all of it. \$ _____

Monthly rent for the same place

\$ _____

The monthly gap

Owning now runs about 50% more than renting the same home. = _____

The gap invested for 10 years (8%)

Renting only wins if this actually gets invested. = _____

I invest the gap on purpose, automatically

☐

Owning is now a choice, not a default.

Worst affordability since the early 1980s.