

30 Year Plan (15 year plan also available)

\$ 280,000 ← Enter your House Sale Price
 5.00% ← Enter Mortgage interest rate
 0.50% ← Enter Real Estate appreciation in your town
 2.00% ← Enter your guess for Inflation, per year
 0.75% ← Enter Real estate tax increase per year, in your town
 \$ (1,503) This is your mortgage payment, per month
 \$ 320,600 This is your expected house selling price in 30 years

| Expenses, per year | Year | | | | | | | |
|------------------------|----------|----------|----------|----------|----------|----------|----------|----------|
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 |
| Mortgage | (18,037) | (18,037) | (18,037) | (18,037) | (18,037) | (18,037) | (18,037) | (18,037) |
| Taxes | (4,500) | (4,534) | (4,624) | (4,717) | (4,811) | (4,907) | (5,006) | (5,106) |
| Insurance | (2,000) | (2,040) | (2,081) | (2,122) | (2,165) | (2,208) | (2,252) | (2,297) |
| Garbage | (600) | (612) | (624) | (637) | (649) | (662) | (676) | (689) |
| Electricity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Heat | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Water | (500) | (510) | (520) | (531) | (541) | (552) | (563) | (574) |
| Internet/Cable | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Phone | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| General repairs | (2,000) | (2,040) | (2,081) | (2,122) | (2,165) | (2,208) | (2,252) | (2,297) |
| Water Heaters | | | | (6,000) | | | | |
| Rental Income | 24,000 | 24,000 | 24,000 | 24,000 | 24,000 | 24,000 | 24,000 | 24,000 |
| Painting | | | | | | | | |
| Boiler | | | | | | | | |
| Roof | | | | | | | | (30,000) |
| Mold Removal | | | | | | | | |
| Net Expenses, per year | (3,637) | (3,773) | (3,968) | (10,166) | (4,369) | (4,575) | (4,786) | (35,001) |

| 2021 Value, adjusted for inflation | |
|------------------------------------|-----------|
| Expenses Net Present Value | (190,000) |
| House Sale Price, current dollars | 310,000 |

Net Cost 120,000 How much money you'll make, if a positive number, or lose, if a (negative) number

| 2029 | 2030 | 2031 | 2032 | 2033 | 2034 | 2035 | 2036 | 2037 | 2038 | 2039 |
|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| (18,037) | (18,037) | (18,037) | (18,037) | (18,037) | (18,037) | (18,037) | (18,037) | (18,037) | (18,037) | (18,037) |
| (5,208) | (5,312) | (5,418) | (5,527) | (5,637) | (5,750) | (5,865) | (5,982) | (6,102) | (6,224) | (6,348) |
| (2,343) | (2,390) | (2,438) | (2,487) | (2,536) | (2,587) | (2,639) | (2,692) | (2,746) | (2,800) | (2,856) |
| (703) | (717) | (731) | (746) | (761) | (776) | (792) | (808) | (824) | (840) | (857) |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| (586) | (598) | (609) | (622) | (634) | (647) | (660) | (673) | (686) | (700) | (714) |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| (2,343) | (2,390) | (2,438) | (2,487) | (2,536) | (2,587) | (2,639) | (2,692) | (2,746) | (2,800) | (2,856) |
| 24,000 | 24,000 | 24,000 | 24,000 | 24,000 | 24,000 | 24,000 | 24,000 | 24,000 | 24,000 | 24,000 |
| | (10,000) | | | | | | (6,000) | | | |
| (5,221) | (15,444) | (5,672) | (5,905) | (6,142) | (6,384) | (6,631) | (12,883) | (7,140) | (7,402) | (7,670) |

number

| 2040 | 2041 | 2042 | 2043 | 2044 | 2045 | 2046 | 2047 | 2048 | 2049 | 2050 |
|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| (18,037) | (18,037) | (18,037) | (18,037) | (18,037) | (18,037) | (18,037) | (18,037) | (18,037) | (18,037) | (18,037) |
| (6,475) | (6,605) | (6,737) | (6,872) | (7,009) | (7,149) | (7,292) | (7,438) | (7,587) | (7,739) | (7,893) |
| (2,914) | (2,972) | (3,031) | (3,092) | (3,154) | (3,217) | (3,281) | (3,347) | (3,414) | (3,482) | (3,552) |
| (874) | (892) | (909) | (928) | (946) | (965) | (984) | (1,004) | (1,024) | (1,045) | (1,066) |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| (728) | (743) | (758) | (773) | (788) | (804) | (820) | (837) | (853) | (871) | (888) |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| (2,914) | (2,972) | (3,031) | (3,092) | (3,154) | (3,217) | (3,281) | (3,347) | (3,414) | (3,482) | (3,552) |
| 24,000 | 24,000 | 24,000 | 24,000 | 24,000 | 24,000 | 24,000 | 24,000 | 24,000 | 24,000 | 24,000 |
| (7,942) | (8,220) | (8,504) | (8,793) | (9,088) | (9,390) | (9,697) | (10,010) | (16,329) | (10,655) | (10,987) |

2050 Home Value-> 320,600