

RENT VS OWN



MISUSED RENT MONEY

CURRENT RENT PAYMENT	AFTER 3 YEARS
\$1,000	\$36,000
\$1,500	\$54,000
\$2,000	\$72,000
\$2,500	\$90,000
\$3,000	\$108,000
\$3,500	\$126,000
\$4,000	\$144,000

RENTING

- Home is not yours
- Call landlord for approval
- Never see the equity. Someone else benefits
- No privacy. Follow the landlord's agreement
- Need permission to make any alterations
- No tax incentives
- No pets

BUYING

- Home belongs to you.
- Decorate as you want.
- You see potential home appreciation and equity.
- Privacy. Entertain guests how you like.
- Make changes to home as wanted.
- Income tax advantage.
- Get the pet you always dreamed about.

FINANCIAL INVESTMENT OPPORTUNITY

Your home will appreciate over time and provide long-term financial gain. Your money is never wasted on a rent payment. Instead, every payment toward your home builds equity, creating a sense of financial security.

FUTURE RETIREMENT PLAN

Homes are investments that can be used for retirement. Whether you stay in your home for as long as possible or later downsize to fund retirement, you will always have a place to call your own.

TAX FREE ASSET

Unlike other assets, there is no need to pay additional tax when you sell your home. You avoid property gains tax as long as you lived in the residence for at least two of the past five years and haven't exceeded the set profit margin amount (unless you rented out the property or own a substantial amount of land).



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