

Buy Now vs. Wait Calculator

Wait and save? Or buy right now?

Here's a quick way to find out:
Buy Now vs. Wait Calculator

Realistically explore homebuying options by comparing the financial benefits of buying a house now against the costs associated with waiting to save up a 20% down payment.



The calculator instantly provides a comprehensive comparison of the financial implications of either choice:

Buy now
Low-down-payment mortgage options
Monthly mortgage payment
Projected earned equity
MI costs & eligibility to cancel MI
Cost to wait
Years to save a 20% down payment
Higher home price due to appreciation
Increased future down payment
Total rent paid while waiting

Fast & easy to use

Users input 6 variables about their current financial situation and desired home purchase:

- + Monthly rent
- + Monthly savings contributions
- + Credit rating
- + Home price
- + Available down payment funds
- + Estimated interest rate



Calculate the possibilities. Explore the options related to down payments, buying a home and earning equity.

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