Renting vs Buying: The Honest Math

It is not just payment vs rent.

WHAT BUYING REALLY COSTS

Payment, taxes, insurance, maintenance. Some of the payment is principal, which is money moving from one pocket to another, not spent. Count that honestly.

WHAT BUYING REALLY EARNS

Principal paydown, appreciation over time, tax advantages for some, and a fixed housing cost while rents keep rising. Five years in the same home usually tilts strongly toward buying.

WHEN RENTING WINS

Short time horizons, unstable income, or markets you may leave. If you might move within two or three years, renting can genuinely be the smarter money.

THE REAL COMPARISON

- **Count principal as savings, not cost**
- **Rent rises; a fixed payment does not**
- **Horizon under 3 years favors renting**
- **5+ years usually favors buying**
- **Run your specific numbers, not a meme**

YOUR MORTGAGE GUIDE
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