

Two-condo monthly cash comparison

Household assumptions: _____. Condo A: _____. Condo B: _____. Date: _____.

For every amount record the actual budget, bill or quote date. Use "unknown", not zero, when evidence is missing. Enter zero only when an item is confirmed included, absent or not purchased.

Cash item	A monthly	A source / period	B monthly	B source / period
Full strata fee including CRF				
Additional section fee not already included				
Utilities paid separately				
Parking / storage separately charged				
Membership or service actually purchased outside fee				
Unit insurance premium / 12 if annual				
Annual property tax / 12				
Actual mortgage cash payment				
Other recurring home cash				
TOTAL				

Comparison: B total minus A total = \$_____ monthly. Multiply by 12 for annualized difference, only if the same inputs continue all year.

Included CRF contribution (information only, do NOT add or subtract again): A \$_____; B \$_____.

Uncertain input _____ low \$_____ / high \$_____. Recalculate both totals with that range.

Approved levy amount and actual due date: _____. Personal future-project saving allowance, if used: _____. Neither belongs in the current recurring bill total unless separately labelled as a cash-planning addition.

Worked fictional totals: A=460+175+65+40+65+250+2900=3955. B=670+55+0+0+65+250+2900=3940. B-A=-15 monthly, -180 annualized. Removing an unneeded \$40 gym membership from A gives A=3915 and B-A=25.