Compare locations

A relocation conversation that separates recurring costs from the move itself.

Bring to the conversation

- Offers in both locations and a dated take-home-pay estimate
- Housing quotes, commuting and other recurring household costs
- Moving quotes, reimbursements and contract restrictions

A 15-minute discussion

2 minutes / Gather
Name the decision and the documents available. Mark a missing fact as unknown rather than filling it with a guess.

5 minutes / Work the example
Read the fictional inputs and reproduce the calculation. Name one omitted fact that could change the comparison.

5 minutes / Use the worksheet
Record private facts, their document or page, and the date. Keep estimates separate from written terms. Sharing personal numbers is optional.

3 minutes / Leave with a question
Write one unresolved question, who can answer it and a date to revisit it. Keep the worksheet for that conversation.

Keep personal details private

Use the fictional example in a group. Keep personal documents and completed worksheets private. A participant can share selected questions directly with a professional; Andwise receives no completed worksheet. Arithmetic does not establish eligibility, coverage, legal rights or the value of a practice.

Compare locations

First-year cash after the move

Fictional example	Location A	Location B
Assumed annual take-home pay	$180,000	$168,000
Annual recurring expenses	$144,000	$120,000
One-time moving costs	$12,000	$6,000
First-year amount remaining	**$24,000**	**$42,000**

Method

Annual take-home pay minus annual recurring expenses minus one-time moving costs.

What this leaves unresolved

The fictional take-home amounts are supplied inputs, not tax calculations. No home purchase, bonus repayment, reimbursement tax treatment or change in household income is included. Later years exclude the one-time move.

Questions for the conversation

- Which housing and moving numbers come from quotes, and when do they expire?
- When are reimbursements paid, and is repayment required after an early departure?
- Which location or contract restrictions need confirmation before comparing the options?

Sources and current versions

All figures are invented teaching inputs. Exercise prepared 2026-10-24; linked rules show their own check dates.
https://www.joinandwise.com/decide/move
https://www.joinandwise.com/residency