

COMPARE OFFERS WORKSHEET

Assume the insurance benefits are equal.

Step 1 Add your company 401K contribution to your annual salary offer. This represents the gross dollar offer from the organization.

Step 2 Convert monthly insurance costs to annual costs.

Step 3 Subtract annual costs from the gross dollar offer for the net value of the offer.

Yes, there is math involved here. Pay attention to the fact that your salary offer is your yearly salary, but your benefit costs are for the month.

COMPANY OFFER INCLUDES	Example	OFFER #1	OFFER #2	OFFER #3
Annual Salary	\$30,000	\$36,000	\$40,000	\$44,000
Company 401K Contribution	3%	5%	3%	0%
Total Gross Dollar Offer	\$30,900	\$37,800	\$41,200	\$44,000
Insurance Cost Deductions				
Health Insurance Cost	\$200.00/mo	\$150.00/mo	\$250.00/mo	\$200.00/mo
Dental Insurance Cost	\$20.00/mo	\$50.00/mo	\$75.00/mo	\$100.00/mo
Life Insurance Cost	\$50/mo	\$0/mo	\$30/mo	\$20/mo
Disability Insurance Cost	\$20/mo	\$10.00/mo	\$15.00/mo	\$25.00/mo
Real Value of the Offer				
Total Gross Dollar Offer	\$30,900	\$37,800	\$41,200	\$44,000
Total Deductions	(3,480)	(2,520)	(4,440)	(4,140)
Net value of the offer	\$27,420	\$35,280	\$36,760	\$39,860