**Monthly House Cost**

I created this project to help a friend in making a calculated decision. The scope would be to find the total monthly cost after mortgage, bills and train ticket. Compare the total across different cities and property types.

The file contains 2 sheets: cost and edit.

On edit you will find 2 tables. First is property selection, in the format city-property type. Feel free to edit the selection. They will appear as options for dropdown button in main table. Second table is train cost. On this example I used train cost from nearest station to Whitechape(London). Most important is monthly cost as they will be added to the main table. Again, feel free to edit values in the table, please make sure same locations are added in tables to avoid any error.

Cost is the main sheet where the total is calculated. Here is one table with following variables:

* Property, select property location and type. Used list data validation, =edit!$B$9:$B$24
* Mortgage calculator, feel free to edit ‘House cost’, ‘Down payment’, ‘Term in years’ and ‘Interest rate’ to find monthly repayment. Formula used

=PMT(F10/12,E10\*12,-(C10-D10))

* +Bills, feel free to add estimated monthly bills. Total will do a basic SUM for monthly mortgage and bills
* +Train Ticket, here the monthly fare is collected based on location of choice in the first column and added to previous total

=XLOOKUP(TRIM(TEXTBEFORE(B10,"-")), edit!$D$11:$D$18,edit!$E$11:$E$18)+I10

Variance added to compare totals. First row is considered reference.

="£" & ROUND(J12-J10,0) & "|" & ROUND( J12/J10-1,3)\*100 & "%"