LIVE SCENARIO SIMULATOR

Move the assumptions. Watch the whole plan recompute.

Every lever below is a real input from your working model. Drag them and the four outcomes — your down-payment runway, the monthly cost of ownership, three college funds, and the retirement trajectory — recalculate instantly. The one decision the plan turns on is the town toggle.

Dedham ~$760K | **Needham** ~$1.6M

Dedham. Conforming loan, ownership that fits the surplus with room to spare.

Your assumptions

DRAG TO EXPLORE

Reset

THE HOUSE

The town toggle at the top drives the preset price. Everything below moves with it.

House price **$760,000**

Toggle the town for the preset, or fine-tune the price yourself.

Down-payment percent **20%**

20% avoids PMI and keeps the Dedham loan conforming.

Mortgage rate (30-yr fixed) RANGE **7.28%**

7.28% snapshot (Freddie Mac, Oct 2026). Re-verify at lock — this is not the rate you'll get.

Closing costs (% of price) RANGE **3%**

2–4% of price — verify with your lender.

THE RUNWAY

Years to purchase **4 yrs**

3–5 year horizon from 2026.

Existing liquid cash (house-earmarked) PIVOTAL **$250,000**

The pivotal input. Cash you can put toward the house — NOT retirement. Decides whether Needham is feasible.

Monthly down-payment saving **$4,000**

New surplus directed to the house fund each month.

Down-payment fund yield RANGE **4%**

~4% HYSA / T-bill — verify current rate. Safe, liquid — not the stock market for ≤5-year money.

CHILDREN & 529

RETIREMENT

CASH & SURPLUS

01 · THE RUNWAY

Down-payment timeline

20% down plus closing on the Dedham price, built from your liquid cash and monthly saving at the fund yield.

+$325,503

projected surplus over target at purchase

Cash target at closing	**$174,800**
Down payment	**$152,000**
Closing costs	**$22,800**
Existing liquid cash	**$250,000**
Projected fund at purchase	**$500,303**
Monthly saving to exactly hit target	**Already funded**

02 · AFTER YOU BUY

Monthly cost of ownership

Live P&I on a $608,000 loan at 7.28%, plus the Dedham tax rate and insurance — against your monthly surplus.

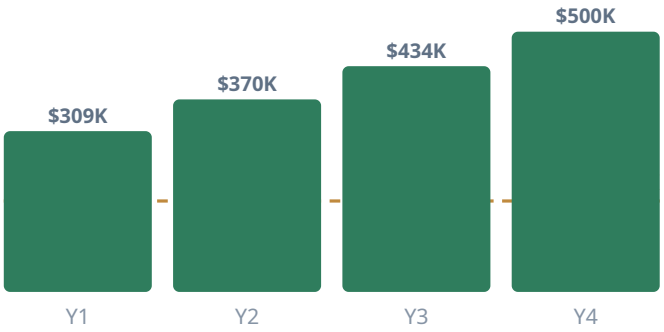
−$2,856

over budget after PITI + childcare

● CONFORMING LOAN — UNDER THE $962,550 LIMIT

MONTHLY HOUSING (PITI)

Principal & interest	**$4,160/mo**
Property tax	**$779/mo**
Homeowners insurance	**$250/mo**
Total PITI	**$5,189/mo**



Fund value at each year-end — existing cash compounding plus monthly saving, against the target line.

COMMITTED MONTHLY OUTFLOW VS. SURPLUS

Housing (PITI)	**$5,189**
Childcare	**$4,167**
Retirement	**$4,083**
529 (all kids)	**$900**
Total committed	**$14,339**
Pre-buy surplus	—

03 · THREE CHILDREN

College funds (529)

3 children at $300/mo each, 6% return, to age 18.

$348,618

total across all children by age 18

CHILD 1	CHILD 2	CHILD 3
$116K	**$116K**	**$116K**

Projected balance per child at 18	**$116,206**
Total monthly 529 contribution	**$900/mo**
MA deduction captured (MFJ cap)	**$2,000/yr**
Annual MA tax saved	**$100/yr**

04 · THE LONG GAME

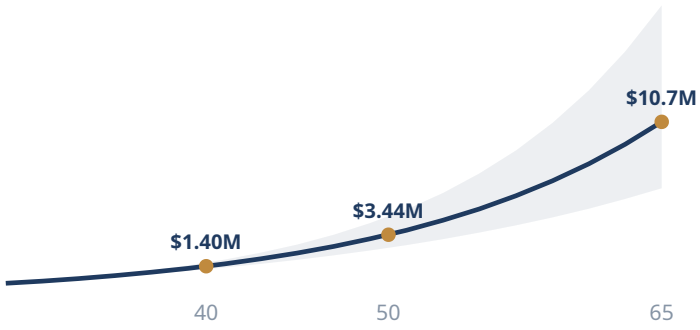
Retirement trajectory

From $300,000 today plus $49,000/yr, over 36 years to age 65.

$10,723,942

projected at 65 (base case, nominal)

Base case in today's dollars	**$4,408,545**
Low case (nominal)	**$6,433,525**
High case (nominal)	**$18,245,479**



Base case (7.0%), shaded between low (5%) and high (9%). Markers at 40, 50, 65.

How to read this. This simulator is the live face of your working model — every formula and default here matches it exactly. The projections use fixed annual-return assumptions and do not account for taxes on investment gains, future contribution-limit changes, income growth, or market volatility.

Ranges, not false precision. Figures marked range — the mortgage rate, homeowners insurance, childcare, closing costs, and the Dedham tax rate — are planning placeholders to

re-verify when you act, not pinned single points. The mortgage rate in particular is a snapshot; a 3–5 year horizon means it is not the rate you will lock.

The town fork. ■ Dedham and ■ Needham carry different prices, tax rates, and loan sizes. A Needham loan above $962,550 (the Norfolk County conforming limit) is a jumbo loan — the simulator flags it. Needham costs roughly twice as much per month to own.