



## Residency City Comparison Worksheet

Compare up to 4 residency locations side-by-side to make an informed housing decision. Fill in actual data where known, estimates where uncertain.

### Program Information

Program Details	City 1	City 2	City 3	City 4
<b>City &amp; State</b>	_____	_____	_____	_____
<b>Hospital/Program</b>	_____	_____	_____	_____
<b>Specialty</b>	_____	_____	_____	_____
<i>Program Length (years)</i>	_____	_____	_____	_____
<b>PGY1 Salary</b>	\$ _____	\$ _____	\$ _____	\$ _____
<b>Annual Increases</b>	_____% , \$ _____	_____% , \$ _____	_____% , \$ _____	_____% , \$ _____
<i>Moonlighting Allowed?</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<i>Fellowship Plans?</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Maybe	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Maybe	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Maybe	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Maybe

### Financial Analysis

Financial Metrics	City 1	City 2	City 3	City 4
<b>State Income Tax</b>	_____% / None	_____% / None	_____% / None	_____% / None
<b>Take-Home Monthly Pay</b>	\$ _____	\$ _____	\$ _____	\$ _____
<b>Cost of Living Index</b>	_____ (US=100)	_____ (US=100)	_____ (US=100)	_____ (US=100)
<b>Adjusted Purchasing Power</b>	\$ _____	\$ _____	\$ _____	\$ _____

### Housing Market Analysis

Home Purchase Analysis	City 1	City 2	City 3	City 4
<b>Median Home Price</b>	\$ _____	\$ _____	\$ _____	\$ _____
<b>Target Home Price Range</b>	\$ _____ - \$ _____	\$ _____ - \$ _____	\$ _____ - \$ _____	\$ _____ - \$ _____
<b>3-Year Appreciation</b>	_____% annually	_____% annually	_____% annually	_____% annually
<i>Physician Loan Payment (0% down)</i>	\$ _____/mo	\$ _____/mo	\$ _____/mo	\$ _____/mo
<i>Property Tax (annual)</i>	\$ _____	\$ _____	\$ _____	\$ _____

HOA Fees (if applicable)	\$_____/mo	\$_____/mo	\$_____/mo	\$_____/mo
Home Insurance (est.)	\$_____/mo	\$_____/mo	\$_____/mo	\$_____/mo
Total Housing Cost (Own)	\$_____/mo	\$_____/mo	\$_____/mo	\$_____/mo

Rental Market Comparison

Rental Market	City 1	City 2	City 3	City 4
Avg 1BR Near Hospital	\$_____/mo	\$_____/mo	\$_____/mo	\$_____/mo
Avg 2BR Near Hospital	\$_____/mo	\$_____/mo	\$_____/mo	\$_____/mo
Utilities Estimate	\$_____/mo	\$_____/mo	\$_____/mo	\$_____/mo
Parking Costs	\$_____/mo	\$_____/mo	\$_____/mo	\$_____/mo
Total Rental Cost	\$_____/mo	\$_____/mo	\$_____/mo	\$_____/mo
Rent vs. Own Difference	+/- \$_____	+/- \$_____	+/- \$_____	+/- \$_____

Lifestyle & Location Factors

Quality of Life	City 1	City 2	City 3	City 4
Commute Time (minutes)	_____	_____	_____	_____
Public Transit Available?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Walkability Score (1-10)	_____	_____	_____	_____
Safety Score (1-10)	_____	_____	_____	_____
School Districts (if relevant)	<input type="checkbox"/> Excellent <input type="checkbox"/> Good <input type="checkbox"/> Fair	<input type="checkbox"/> Excellent <input type="checkbox"/> Good <input type="checkbox"/> Fair	<input type="checkbox"/> Excellent <input type="checkbox"/> Good <input type="checkbox"/> Fair	<input type="checkbox"/> Excellent <input type="checkbox"/> Good <input type="checkbox"/> Fair
Airport Access	_____ min	_____ min	_____ min	_____ min
Partner Job Market	<input type="checkbox"/> Strong <input type="checkbox"/> Moderate <input type="checkbox"/> Limited	<input type="checkbox"/> Strong <input type="checkbox"/> Moderate <input type="checkbox"/> Limited	<input type="checkbox"/> Strong <input type="checkbox"/> Moderate <input type="checkbox"/> Limited	<input type="checkbox"/> Strong <input type="checkbox"/> Moderate <input type="checkbox"/> Limited
Family/Friends Nearby?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Decision Matrix

Scoring (1-10 scale)	City 1	City 2	City 3	City 4
Overall Affordability (1-10)	_____	_____	_____	_____
Career Opportunities (1-10)	_____	_____	_____	_____
Lifestyle Fit (1-10)	_____	_____	_____	_____
Long-term Potential (1-10)	_____	_____	_____	_____
Partner Preference (1-10)	_____	_____	_____	_____

TOTAL SCORE	_____	_____	_____	_____
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Final Assessment

Final Decision	City 1	City 2	City 3	City 4
Buy vs. Rent Decision	<input type="checkbox"/> Buy <input type="checkbox"/> Rent <input type="checkbox"/> Unsure	<input type="checkbox"/> Buy <input type="checkbox"/> Rent <input type="checkbox"/> Unsure	<input type="checkbox"/> Buy <input type="checkbox"/> Rent <input type="checkbox"/> Unsure	<input type="checkbox"/> Buy <input type="checkbox"/> Rent <input type="checkbox"/> Unsure
Confidence Level	<input type="checkbox"/> High <input type="checkbox"/> Medium <input type="checkbox"/> Low	<input type="checkbox"/> High <input type="checkbox"/> Medium <input type="checkbox"/> Low	<input type="checkbox"/> High <input type="checkbox"/> Medium <input type="checkbox"/> Low	<input type="checkbox"/> High <input type="checkbox"/> Medium <input type="checkbox"/> Low
Rank Preference	# _____	# _____	# _____	# _____

Additional Notes & Considerations

Notes	City 1	City 2	City 3	City 4
Key Pros	_____ _____ _____	_____ _____ _____	_____ _____ _____	_____ _____ _____
Key Cons	_____ _____ _____	_____ _____ _____	_____ _____ _____	_____ _____ _____
Other Considerations	_____ _____ _____	_____ _____ _____	_____ _____ _____	_____ _____ _____

**Next Steps:** Schedule a free consultation at [DoctorLoans.com](https://DoctorLoans.com) to review your analysis and explore physician mortgage options

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