

**STRAIGHT FINANCE THROUGH EXCEL: CAR BUYING  
VS. LEASING, HOUSE BUYING & INVESTING**

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### **Internal Rate of Return IRR and MIRR Meaning, Calculation and Use**

Lease or buy decision involves applying capital budgeting principles to determine if purchase of the asset with company's own funds or arranging a loan to finance the purchase. The tax laws allow straight-line depreciation for 5 years. It is calculated using the following MS Excel function:  $PMT(5\%,5,-)$ .

### **Buying a home | ASIC's MoneySmart**

Buy Vs. Lease/Rent. Lease/Rent. By Investopedia · Share Financing Strategies; 4. .. Tax savings from deductions on mortgage interest and property taxes.

Watch these videos to get Shelley Craft's top home buying tips. . Tips on sorting through loan offers; Fixed vs variable home loans - Which one.

Lease or Buy a Car (xls) - Basic spreadsheet for deciding to buy or lease a car  
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If you'd like to save entries and notes between devices you can do so by subscribing to the Ad-Free Member Version. Anyone with a basic grasp of time-value-of-money concepts can easily understand the IRR mathematical definition. Net cash outflows appear very early in the cash flow pattern, while net cash inflows follow through the rest of the life.

Enter dollar amounts but without the dollar sign or any commas. Homeowners Enter the interest rate as a percentage, but without the percent sign. Based on your entries, this is the calculated monthly car loan payment.

It is natural to ask, therefore, "Why not use a different metric instead of IRR the sales tax percentage that will apply to the purchase or lease. This stream shows expected cash flow results from one action, while the cash flow stream for another act might show a different cash flow profile.