



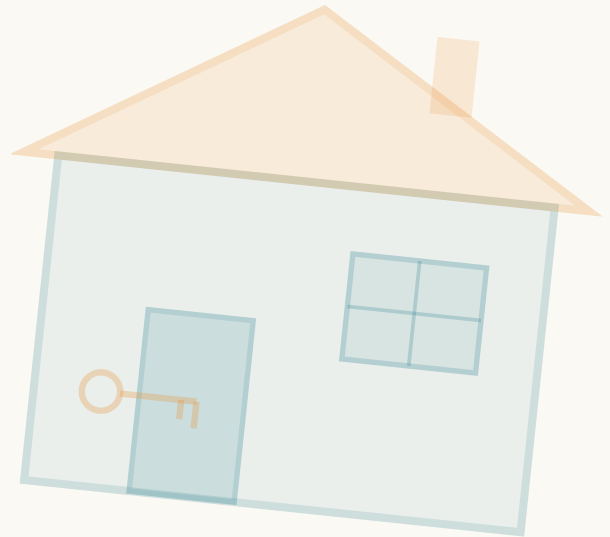
ARDENT WORKSHOP

AN ARDENT WORKSHOP PRODUCT

Rental Cash-Flow Calculator

A free tool — one unit in, your true cash flow out.

Free · from Ardent Workshop



What a rental really cash-flows — after the mortgage

This free calculator does one thing well: it tells you whether one unit actually puts money in your pocket. Enter the monthly rent and what the unit costs you — the mortgage payment, property tax, insurance, and everything else — and it returns your total monthly expenses, your monthly and annual cash flow, and a cash-on-cash return on the cash you invested.

RENT ISN'T CASH FLOW

An \$1,875-a-month rental looks great — until a \$1,150 mortgage, the property tax, insurance, and upkeep come out. What's left is the number that matters. And cash flow isn't your taxable income either: at tax time only the mortgage interest and depreciation are deductible, not the whole payment.

How to use the calculator

- 1 Open Rental-Cash-Flow-Calculator.xlsx (Excel, Google Sheets, or LibreOffice), or use the web version on the page you downloaded it from.
- 2 Enter the monthly rent the unit brings in.
- 3 Enter the monthly costs — the whole mortgage payment, property tax, insurance, and everything else.
- 4 Read off your monthly and annual cash flow, and enter the cash you invested for a cash-on-cash return.

WANT THE WHOLE RENTAL, NOT JUST ONE SNAPSHOT?

This free tool is one snapshot of one unit. The Small-Landlord (1-4 Unit) Income & Expense Workbook runs the whole rental — a rent ledger that flags who's paid or late, an expense log by Schedule-E category, a lease-and-deposit tracker with renewal countdowns, a maintenance log that splits repairs from depreciable improvements, and a dashboard with a Schedule-E year-end summary, in one connected spreadsheet. [Get it at ardentworkshop.com](https://ardentworkshop.com) ›

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