



ARDENT WORKSHOP

A FREE ARDENT WORKSHOP STARTER

Two Offers, One Real Answer

See what an offer really pays, not what it quotes.

2 offers · the mechanism · free, no signup



SEE WHAT AN OFFER REALLY PAYS

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The blended rate is the wrong number to compare on

A recruiter reads you a blended rate. It is a real number, and it is the wrong one to decide on, because it is quoted before the city, the stipends, and your own tax rate have had their turn.

In the invented example this worksheet opens on, Saltmarsh Point Medical Center quotes the higher blended rate at \$84.17 an hour. It is not the offer that wins below, because a rate per hour says nothing about what an apartment costs in that city, or what you actually keep after tax.

The four things this free sheet computes

#	What it does
1	Splits the taxable wage from the stipends, then adds them back into a gross package per week and a blended rate, so you can see what the recruiter's number is made of.
2	Divides that gross package by guaranteed hours for the blended rate, and shows you why it is not the number to decide on.
3	Subtracts a real weekly cost of being there, at your own combined tax rate, for net in the bank per week and across the whole contract.
4	Declares which of the two offers actually wins, and by how much, in a formula that recomputes the moment you change a number.

WHAT THIS ONE DOESN'T DO

No Assignment Costs detail beyond the two lines above, no Tax-Home Check, no downside scenarios, no clause checklist, no outcome log, and only two offers. The full workbook adds all five.

The worked example, both offers

Saltmarsh Point Medical Center and Amber Creek Regional Hospital are the paid workbook's own fictional sample offers. Every figure below is computed exactly as the worksheet computes it.

Offer	Hourly	Blended	Weekly cost	Net/wk	Net over contract
Saltmarsh Point Medical Center San Francisco, CA	\$23.00	\$84.17	\$1,560	\$1,271	\$16,527
Amber Creek Regional Hospital Nashville, TN	\$22.00	\$69.45	\$742	\$1,825	\$23,722

Amber Creek Regional Hospital wins by \$7,196 across the contract, and it is not the offer with the higher blended rate. Rent runs \$598 a week higher on Saltmarsh Point Medical Center's side, and that difference alone erases the gap between the two headline rates. That reversal, the offer that quotes lower per hour finishing ahead once a real city and a real tax rate are in the arithmetic, is the whole reason this worksheet exists.

YOUR OWN TAX RATE CHANGES THIS

The net figures above use one illustrative combined rate for federal, state and FICA together. Change the cream cell in the worksheet to your own effective rate and both totals, and possibly the winner, move with it.

Two offers are the beginning, not the whole decision

Two offers are enough to feel the mechanism work. They are not enough to run a real contract decision on.

WHAT THE FULL WORKBOOK ADDS

The full **Travel-Nurse Contract & Pay-Package Comparison Workbook** compares four offers instead of two, itemizes Assignment Costs across 9 weekly and 9 one-off lines, walks a 12-question Tax-Home Check and reprices every stipend as wages the moment your own answer changes, scores an 18-clause contract red-flag checklist, reprices every offer under three downside scenarios, and keeps an Outcome Log for the next contract, eleven tabs in all. **Get the full Travel-Nurse Contract & Pay-Package Comparison Workbook >**

See the full range at ardentworkshop.com.

Both example offers and every dollar figure in this worksheet are fictional and illustrative, drawn from the paid workbook's own sample data. This is a decision-making tool, not tax, legal or employment advice. It cannot tell you whether a stipend is really tax-free, only a tax professional working from your own facts can. Rules and per-diem rates change by year and by place.

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