Rent-to-Own Cost Worksheet

Fillable Planning Worksheet — ClearLegalTips.com (2026)

INSTRUCTIONS FOR USE

Rent-to-own (lease-option) deals add option fees and rent credits on top of normal rent. Use this to see what you're really paying and how much goes toward the purchase.

A. Your Situation

Tick what applies, then fill the right-hand column as you research your own numbers.

- [ ] I am the buyer/tenant
- [ ] I am the seller/landlord
- [ ] Lease-option (right to buy)
- [ ] Lease-purchase (obligation to buy)

B. Upfront

Item	Your Amount	Your Estimate
Option fee (often 1–5% of price)	$	$
Security deposit	$	$
First month's rent	$	$

Upfront subtotal: ____

C. Monthly

Item	Your Amount	Your Estimate
Monthly rent	$	$
Rent credit toward purchase	$	$
Term length (months)	#	$

Monthly subtotal: ____

D. At Purchase

Item	Your Amount	Your Estimate
Agreed purchase price	$	$
Total rent credits earned	$	$
Remaining amount to finance	$	$

At Purchase subtotal: ____

E. Total Paid Before Purchase

Total Paid Before Purchase: ____

F. Ways to Lower Your Cost

[ ] Confirm whether the option fee applies to the price

[ ] Get the purchase price fixed in writing

[ ] Track every rent-credit payment

[ ] Have the home inspected before signing

Notes

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