BEMYBESTNOW.

2026

INSIGHT #01

BUY OR RENT?

This isn’t a real estate decision.
It’s a **strategic** decision.

INDEX

THE UNCOMFORTABLE IDEA

BUYING OR RENTING IS NOT JUST A FINANCIAL DECISION

THE CONVENTIONAL BELIEF

Most people believe that choosing between buying or renting is strictly a financial decision, equating homeownership with economic success.

Regarding this dilemma, conventional wisdom says there is no doubt: if your financial capacity allows it, you are obligated to become a homeowner.

On the other hand, there is the option of renting, accompanied by the widespread belief that you are throwing your money away. This might hold some truth, but do not let prejudices cloud your judgment.

THE CURRENT REALITY

The reality is quite different. Buying or renting does not only affect your finances; it has a cross-cutting impact across your family, social, and professional life.

It can condition your geographical mobility and dictate your risk tolerance. Yet, most people decide without previously analyzing all these factors.

There is no universally correct answer. The right choice depends on each personal situation and should be analyzed thoroughly with a medium to long-term vision.

Renting is not throwing your money away. Real estate does not always appreciate. Owning a home does not make you more successful. It is far smarter to decide based on your goals, following a personal strategy and reducing emotional bias in decision-making.

So, what should I do, rent or buy?

INSIGHT 01 // BUY OR RENT

THE CURRENT CONTEXT

THE MOST DETERMINING FACTOR IS NOT EXTERNAL

Buying a home is an option, and it is deeply tied to time. Owning property makes complete sense if your plan is to settle down, keep the same job, and stay in your city for many years.

But the world has changed. Today's reality is different. Highly stable traditional jobs coexist with brand-new professions emerging daily. Your work might be on-site, from your living room, or from a desk at Starbucks.

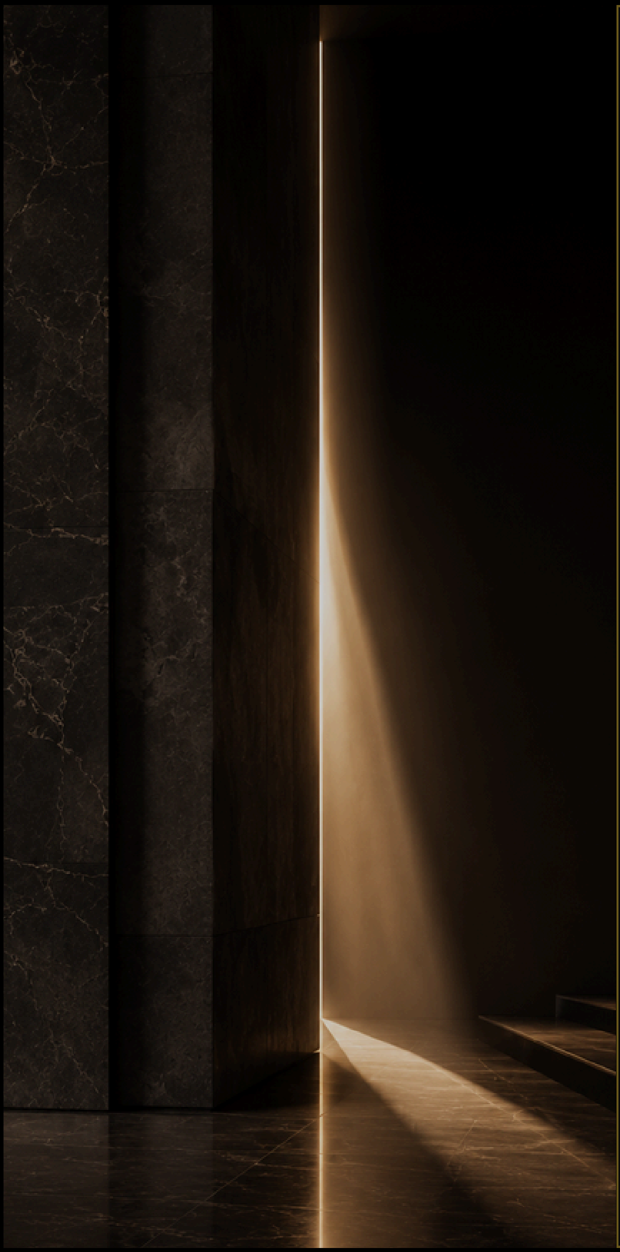
Added to this is the financial barrier. Buying implies saving a significant amount of money and taking on a long-term mortgage. That is why it is impossible to create a standard step-by-step guide. You are the one who must decide by putting your social, professional, and financial goals on the table.

Making this decision by inertia or social pressure will only distance you from what you truly want to build. The purpose of this report is not to tell you what to do, but to provide the strategic structure for you to decide with clarity.

The key lies in aligning the decision with your goals

EXECUTIVE SUMMARY

AN EMOTIONAL DECISION BRINGS A FINANCIAL CONSEQUENCE



Buying a home has a very attractive component: it gives you a sense of achievement. Your stability is reflected in a tangible asset you can touch.

Regrettably, a silent rigidity also appears. It will be harder to advance your career if it requires geographical mobility. Any risk that might weaken your sense of stability will be questioned. Those feelings of satisfaction come with a price tag.

Another option is renting: the flexibility to move with greater ease. Furthermore, you can adapt your housing to your needs without going through buying and selling processes.

It eliminates unexpected homeownership expenses. However, it can sometimes generate frustration through comparison. Invisible social pressure—and in some cases, tangible pressure—can lead to emotional discomfort.

Wealth can be built without owning a home. Do not focus right now on finding the correct choice, but on answering the right question honestly.

Which option is most aligned with the life you are going to build?

INSIGHT 01 // BUY OR RENT

THE BMB NOW METHOD

AN EMOTIONAL DECISION BRINGS A FINANCIAL CONSEQUENCE

PHASE 01 // OBJECTIVE FACTS ANALYSIS

Objective facts should not be debatable or emotional. They are based on impartial premises such as:

- Housing is a physical and immovable asset; you cannot take it with you if you change cities.
- Its price can fluctuate in nominal and real terms.
- It deteriorates over time and requires constant maintenance.
- Buying usually requires an initial down payment and taking on long-term debt.
- At the end of the mortgage payments, the property is debt-free.
- Renting does not lock up large amounts of initial capital, keeping your liquidity available.
- Maintenance and depreciation risks fall on the property owner.
- Wealth can be built by investing in other assets.

PHASE 02 // DEFINING OBJECTIVES

Before deciding, it is essential to answer three questions:

SHORT-TERM (3-5 YEARS)

- Is your employment situation stable?
- Do you plan to change cities or countries?
- Do you need liquidity for another project?

LONG-TERM (10-20 YEARS)

- Are you thinking about changing your career path?
- Where would you truly like to live?
- Are you looking to build wealth?

Many real estate decisions create a drift away from core goals due to a lack of coherence. Short and long-term objectives become misaligned, causing dispersion, lack of direction, and constant discomfort.

Connect your goals by time horizons and move forward to the next phase

COMPLEMENTARY KNOWLEDGE 01

MONETARY ILLUSION

NOMINAL VALUE VS. REAL VALUE

NOMINAL VALUE

Price without accounting for inflation.

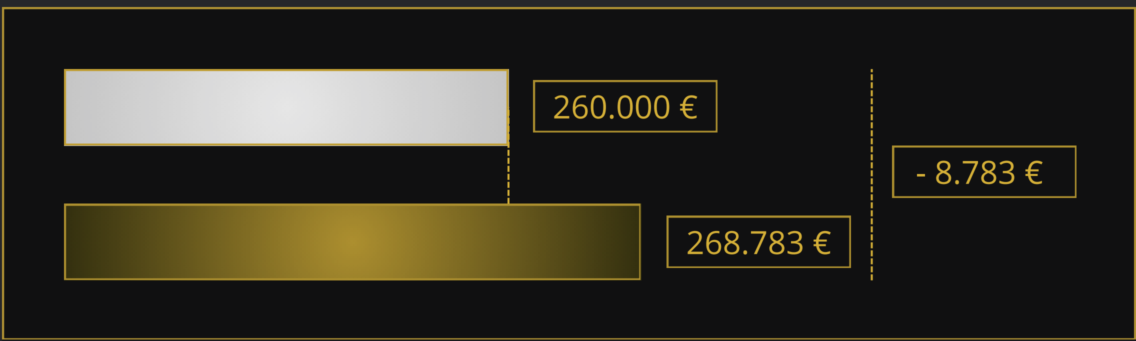
REAL VALUE

Inflation-adjusted price, factoring in the loss of purchasing power caused by inflation.

10-YEAR SIMULATION EXAMPLE

Imagine you bought a house for €200,000 and sold it 10 years later. Did you make money? Let us calculate the real outcome.

PURCHASE: €200,000 | SALE: €260,000 | AVERAGE INFLATION: 3% ANNUALLY



Although the housing price increases from €200,000 to €260,000, capital growing at the exact rate of inflation would reach €268,783. At first glance, one might think purchasing power increased, but the real result was a loss.

Gaining in nominal terms is not equivalent to getting richer

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THE BMB NOW METHOD

AN EMOTIONAL DECISION BRINGS A FINANCIAL CONSEQUENCE

FASE 03 // MATRIZ DE ESCENARIOS

VARIABLE	SCENARIO A - BUY	SCENARIO B - RENT
Definition	Acquiring a property through a mortgage	Residential home rental
Benefits	Property appreciation, wealth building and stability.	Flexibility, liquidity and mobility
Drawbacks	Lower liquidity, reduced mobility, increased obligations	No direct wealth accumulation
Risks	Lower flexibility facing changes	Rent increases
Opportunity Cost	Locking up capital that could be invested in other assets	Potential loss of real estate appreciation
Overall Impact	Fewer life changes, lower risk acceptance, higher stability	Greater flexibility

Define the variables and transform them into real projections

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PHASE 04 // DECISION MAKING

A rational decision must answer a key question:
What financial and life structure do you want for the next 15 years?

BUYING IS COHERENT IF

- Professional and financial consolidation
- Projection of geographical permanence
- Prioritizing wealth growth

RENTING IS COHERENT IF

- High valuation of geographical mobility
- Professional or personal transition
- Preserving liquidity for other assets

PHASE 05 // EXECUTION PLAN

SCENARIO A - BUY

LONG-TERM GOAL

Property acquisition

SHORT-TERM ACTIONS

01 // INITIAL CAPITAL
Consolidate capital equal to 30% of the total property value; 20% down payment + 10% closing costs/fees.

02 // DEBT RATIO
Verify that projected mortgage payments do not exceed 35% of net income; subtracting existing debts, if any.

03 // MARKET ANALYSIS
Actively monitor the target market to spot opportunities based on budget.

SCENARIO B - RENT

LONG-TERM GOAL

Preserve liquidity and flexibility

SHORT-TERM ACTIONS

01 // CAPITAL ALLOCATION
Establish an allocation plan for available capital into financial assets.

02 // RENT CAP
Limit monthly rental payments to 30% of net income, protecting savings capacity

03 // TRANSITION FLEXIBILITY
Avoid lease contracts with early termination penalties and select locations that drive professional or personal growth.

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STRATEGIC CONCLUSION

THE DECISION IS MERELY A REFLECTION OF YOUR PURPOSEFUL PATH

Important decisions are not made by simply comparing options, but by setting a goal and taking actions that bring you closer to it.

There is no single path. The biggest mistake is not making a wrong decision, but acting without a clear direction.

That is why buying or renting is not merely a financial choice; it is the strategic vision of the life you want to design.

Speak to yourself honestly: once you are clear about your destination, the decision is merely a reflection of your purposeful path.

WHAT IS YOURS?

If you want to chart your path toward it, we have designed this interactive asset—a tool built to facilitate a personalized strategic analysis by aligning your own data, financial capacity, and life choices in real time.

LAB CALCULATOR // BUY OR RENT

Simulate your scenarios, evaluate your access coverage, and generate your custom report instantly.

ACCESS SIMULATOR

BUILD YOUR BEST