Going Deeper

Unlock the Full Power of IntelliTC

INTERMEDIATE GUIDE

intellitcsolutions.com

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Learning Paths — Structured Education

IntelliTC's Learning Paths turn a library of calculators into a guided curriculum. Rather than jumping between tools at random, each path walks you through a curated sequence of calculators with context at every step — so you understand not just what the numbers mean, but why they matter.

Each Learning Path is designed around a specific real estate role or strategy. Whether you're a first-time buyer trying to understand your purchasing power, an investor evaluating rental yields, or an agent preparing a CMA — there's a path that starts exactly where you are and builds the skills you need.

The 6 Learning Paths

Learning Path	Focus
Investment Fundamentals	Master cap rate, cash-on-cash return, and ROI before analyzing any deal.
First-Time Homebuyer	Calculate affordability, monthly payments, and closing costs step by step.
Fix & Flip	Estimate renovation budgets, ARV, and flip profitability from start to finish.
Rental Property	Run rent analysis, DSCR, and long-term cash flow projections.
Commercial Real Estate	Explore NOI, cap rate, and multi-unit analysis for commercial assets.
Agent Tools	CMA workflows, buyer qualification, and quick pricing analysis for agents.

Progress Tracking

Each Learning Path tracks exactly where you are in the sequence. Close the browser, come back a week later — IntelliTC will pick up where you left off. You never lose your progress mid-path.

How to Access

- Click "Learn" in the top navigation header.
- Select any Learning Path from the list.
- Complete each step in order, or jump to a specific step.

Getting the Most from a Learning Path

Intermediate users often make the mistake of rushing through Learning Paths — clicking through each calculator without engaging with the inputs. Resist that urge. The value isn't in completing the path; it's in understanding how changing one variable (say, the down payment percentage) ripples through every downstream KPI.

- Enter real numbers from a property you're considering — not hypothetical ones.
- After completing each step, change one input and observe how the result shifts.
- Use the path's built-in context notes to understand the 'why' behind each metric.
- Revisit completed paths as your knowledge grows — you'll notice things you missed.

Tip 1. Not sure which path to start with? Investment Fundamentals is the best foundation regardless of your real estate niche.

Scenario Lab — Test Your Skills

Scenario Lab is IntelliTC's interactive practice arena. It presents you with 12 real-world real estate challenges and asks you to solve them using the platform's calculators. Think of it as a flight simulator: all the intensity of a real deal with none of the financial risk.

Three Practice Modes

Mode	Description	Best For
Guided	Step-by-step prompts walk you through each challenge. Hints are available at any stage.	Building confidence with new calculator types
Timed	Solve the full challenge against a countdown clock. Tests speed and accuracy under pressure.	Sharpening skills you already know well
Sandbox	Open-ended exploration. No constraints, no timer. Experiment freely with any scenario.	Exploring edge cases or testing hypotheses

Why Scenario Lab Matters

Reading about a DSCR ratio is very different from calculating it under real constraints. Scenario Lab bridges that gap. The 12 challenges span a range of property types, financing structures, and investment strategies — so you build broad competency, not just narrow familiarity with one calculator.

How to Access

- Click "Learn" in the top navigation header.
- Select Scenario Lab from the menu.
- Choose a challenge and select your preferred mode.

The 12 Challenges

Scenario Lab's 12 challenges span the full spectrum of real estate analysis:

- Rental yield analysis on a duplex with mixed occupancy
- Fix & flip profitability with a constrained renovation budget
- First-time buyer affordability under two interest rate scenarios

- BRRRR strategy evaluation on a distressed single-family home

- Commercial cap rate comparison across three properties

- Agent CMA preparation for a listing with limited comps

- Portfolio expansion analysis: adding a 4th property to an existing portfolio

- House hacking scenario: owner-occupied multi-unit with partial rent offset

- Short-term rental (STR) vs. long-term rental income comparison

- Refinance timing analysis: when does a cash-out refi make sense?

- Debt service coverage ratio stress test at 75% vs. 90% occupancy

- Gross rent multiplier comparison in a high-appreciation market

Tip 2. Start with Guided Mode for any challenge type you haven't tried before. Once you've completed it once in Guided, switch to Timed Mode to build speed.

Calculator Workflows — Connected Analysis

Most calculators on IntelliTC work in isolation — you enter inputs, get outputs, move on. Workflows are different. A Workflow links a sequence of calculators into a single, multi-step analysis where data carries through automatically.

How Data Carry-Through Works

When you complete Step 1 of a Workflow, the key values you entered — purchase price, interest rate, down payment, loan term, monthly rent — are automatically pre-filled into Step 2. You never retype the same number twice. The analysis builds on itself, step by step, producing a comprehensive picture of the deal.

The 8 Available Workflows

#	Workflow Name	Steps
1	Agent CMA Workflow	5
2	BRRRR Analysis Pipeline	5
3	Fix & Flip Profitability	4
4	First-Time Buyer Journey	5
5	House Hacking Analysis	5
6	Investor Due Diligence	5
7	Portfolio Expansion	4
8	Rental Property Analysis	5

How to Access Workflows

- Click "Workflows" in the top navigation header.
- Select any Workflow from the list.
- Complete each step in sequence — data carries forward automatically.

What Each Workflow Covers

Agent CMA Workflow: Comparative market analysis: pricing a property using recent comps, adjustments, and final valuation.

BRRRR Analysis Pipeline: Buy, Rehab, Rent, Refinance, Repeat: full pipeline from acquisition cost through refinance proceeds.

Fix & Flip Profitability: Acquisition, renovation budget, ARV estimation, holding costs, and net profit projection.

First-Time Buyer Journey: Pre-qualification, monthly payment, closing costs, affordability, and long-term equity build.

House Hacking Analysis: Owner-occupied multi-unit: personal housing cost offset, net cashflow, and break-even occupancy.

Investor Due Diligence: Comprehensive acquisition review: income, expenses, financing, KPIs, and risk flags.

Portfolio Expansion: Evaluating a new acquisition in the context of an existing portfolio: blended returns and concentration risk.

Rental Property Analysis: Full rental underwriting: rent roll, expense ratio, NOI, cap rate, DSCR, and cash-on-cash return.

> Tip 3. If you navigate away from a Workflow mid-analysis, a blue "Return to Workflow" banner will appear at the top of the page — click it to jump right back to your current step without losing any data.

Understanding KPI Results

After running any calculation, IntelliTC displays results as Key Performance Indicators (KPIs). These aren't just numbers — they're color-coded signals that help you evaluate a deal at a glance before diving into the details.

Color Coding at a Glance

Color	Meaning	Action
Green	Healthy — the metric is within strong range	Proceed with confidence
Yellow	Caution — the metric is borderline or marginal	Review assumptions carefully
Red	Concern — the metric signals a potential issue	Investigate before committing

The 6 Core KPIs

KPI	Formula	Healthy Threshold
Cap Rate	Annual Net Income ÷ Property Value	5–10% for most markets
Cash-on-Cash Return	Annual Cash Flow ÷ Total Cash Invested	8%+ is generally strong
Monthly Cash Flow	Rental Income – All Expenses – Mortgage Payment	Positive; higher is better
ROI	Total Return ÷ Total Investment × 100	Varies by strategy
DSCR	Net Operating Income ÷ Annual Debt Service	1.25 or above is healthy
GRM	Purchase Price ÷ Annual Gross Rent	Lower is better; market-dependent

Reading KPIs in Context

No KPI exists in a vacuum. A 5% cap rate in a high-appreciation coastal market may be excellent; the same cap rate in a flat Midwest market may signal a poor investment. Always pair KPI results with:

- Local market conditions — cap rates and GRMs vary significantly by geography

- Your investment strategy — cash flow investors prioritize different KPIs than appreciation investors

- Financing assumptions — DSCR and cash-on-cash return change dramatically with different loan terms

- Risk tolerance — a DSCR of 1.1 might be acceptable to some investors, concerning to others

> Note: KPI thresholds vary by market, property type, and investment strategy. Use these ranges as starting points — always compare against local market data and your own investment criteria before making a decision.

Comparing Deals

IntelliTC is built for analysis, not just calculation. Once you've run one deal through a calculator, it's easy to compare it against alternatives — whether that's a competing property, a different financing structure, or a revised offer price.

Method 1: Export and Compare

Every calculator result can be exported as a CSV (for spreadsheets) or PDF (for sharing). Run the same calculator for Property A and Property B, export both, and view them side by side. This is the fastest way to compare two deals across identical metrics.

- Complete your analysis on Property A.
- Click the Export button — choose CSV or PDF.
- Clear the inputs, enter Property B's data, export again.
- Open both exports side by side for a direct comparison.

Method 2: Run a Full Workflow for Each Property

For a deeper comparison, run a complete Workflow (e.g., Rental Property Analysis) for each property. Because Workflows carry data through multiple steps automatically, you get a full multi-metric comparison — not just a single KPI snapshot.

> Tip 4. Use the Recently Used tracker on the homepage to quickly return to the calculator you ran for Property A — no need to search for it again.

Method 3: Scenario Lab

Scenario Lab challenges often involve comparing two versions of the same deal (e.g., 20% vs. 25% down payment). Use Sandbox Mode to explore how changing one variable affects all the downstream KPIs simultaneously.

The Recently Used Tracker

The IntelliTC homepage displays your 10 most recently visited calculators in a persistent tracker. It requires no configuration and no login — the platform tracks your activity automatically in your browser session.

How It Works

- Every calculator you visit is logged automatically.

- The 10 most recent appear on the homepage, in order.

- Click any entry to return to that calculator instantly.

- The tracker persists across browser sessions until you clear browser data.

> Note: The Recently Used tracker stores data in your browser's local storage. Clearing browser data or switching devices will reset the tracker. No account or sync is required — or available during the beta.

Why It Matters for Intermediate Users

As you explore more of IntelliTC's 200+ calculators, returning to frequently used tools can feel like searching for a needle in a haystack. The Recently Used tracker eliminates that friction. Intermediate users typically develop a core set of 5–8 calculators they rely on — the tracker puts those front and center every time you open the platform.

> Tip 5. Think of the Recently Used tracker as your personal shortcut bar. The more you use the platform, the more useful it becomes.

Where to Go Next

You've gone deeper — now it's time to go further. Here are the recommended next steps for intermediate users who are ready to level up to advanced mastery.

Challenges to Try This Week

- Complete a full Workflow end to end. Pick any Workflow from the Workflows menu and run all steps with a real (or hypothetical) property.

- Try Scenario Lab in Timed Mode. Choose a challenge you've already completed in Guided Mode and see how fast you can solve it.

- Explore a calculator outside your role. If you're primarily a buyer, try the Agent CMA Workflow — understanding how agents price properties makes you a better negotiator.

- Run the same deal through two different Workflows. Compare how BRRRR Analysis Pipeline results differ from Rental Property Analysis for the same property.

Ready for the Next Level?

When you're comfortable with Workflows, Scenario Lab, and KPI interpretation, pick up the "Mastering the Platform" guide — Part 3 of 3. That guide covers certification, advanced analysis techniques, and getting the most out of every corner of IntelliTC's feature set.

Ready to Go Further?

Visit intellitcsolutions.com to access all guides, the full calculator library, and Scenario Lab — free during beta, no signup required.
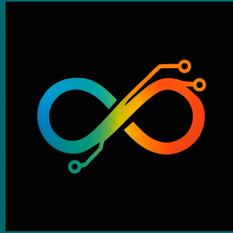
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