

[Home](#) / [Store](#) / [Total Compensation Evaluator: The Complete Job Offer Analysis System](#) / Complete Guide

[Complete Guide](#)

Total Compensation Evaluator: The Complete Job Offer Analysis System

Salary is only the headline. The real value of a job offer lives in the rest of the package: employer retirement match, health-insurance subsidy, equity with a vesting schedule and tax consequences, bonuses that may or may not pay, paid time off, remote-work savings, parental leave, training budgets, and the risk that one company's stock or one vague bonus target never materializes. This guide shows how to convert all of those pieces into dollar values so you can compare two offers correctly instead of fixating on the base-salary line.

1. Foundation

A compensation package has both guaranteed value and contingent value. Base salary is usually guaranteed as long as you remain employed. An employer 401(k) match is valuable, but only if you contribute enough to capture it and stay through any vesting requirement. Health insurance has real dollar value because the employer may be covering thousands of dollars of premiums each year; for single coverage, employer contributions around 7,000 dollars annually are common, and family coverage can be much higher. PTO has value because paid days off mean salary continues while you are not working, and remote flexibility can create cash savings through reduced commuting, parking, tolls, lunch spending, and professional wardrobe costs.

Equity deserves separate treatment because its sticker value is not the same as its realized value. RSUs are generally easier to value because they convert into taxable compensation as they vest. Stock options are harder because strike price, vesting, post-termination exercise windows, dilution risk, liquidity timing, and the underlying business all matter. A package that advertises 100,000 dollars in options may be worth very little if the strike price is close to fair value and the company never exits. A package with 50,000 dollars of RSUs vesting over four years may be more concrete even if the headline number is smaller.

Bonuses also need two numbers: target and expected. If the target bonus is 15 percent of salary but the company has only paid 60 percent of target on average, the economic value is lower than the offer letter implies. The same logic applies to equity refreshers, merit increases, and commission plans. You are not trying to be cynical. You are trying to separate contractual value, historical value, and optimistic value so you do not accidentally compare a guaranteed offer from one company to a best-case scenario from another.

The most reliable comparisons put every component onto an annualized after-tax or pre-tax spreadsheet with notes about certainty. A fully remote role with lower salary may still win economically if it includes a richer health plan, a strong 401(k) match, more PTO, lower commuting cost, and better parental leave. A higher salary may still be the better choice if the equity at the other company is speculative and the bonus is discretionary. The evaluator matters because it forces each offer to tell the truth in the same units.

2. Step-by-Step System

1

Start with guaranteed cash compensation

Record base salary, any signing bonus, guaranteed first-year bonus, and relocation support. Then separate target or discretionary bonuses into a different column. If one offer has a 180,000 dollar salary and a 20 percent target bonus, do not casually call it a 216,000 dollar offer unless you have reason to believe the company pays close to target. Build a downside case using zero or partial bonus, a base case using historical payout, and an upside case using full target. That approach keeps your comparison grounded in the company's actual pay behavior instead of the most flattering interpretation of the offer letter.

2

Value retirement and health benefits in dollars

Calculate the employer 401(k) match from the formula, not from vague HR language. A 50 percent match on the first 6 percent of a 150,000 dollar salary is worth 4,500 dollars only if you contribute at least 9,000 dollars yourself. Then price health insurance using the employer-paid portion of the premium, expected out-of-pocket costs, HSA funding, and plan quality. One employer paying 600 dollars per month toward single coverage contributes 7,200 dollars a year before you even consider copays and deductibles. If one plan includes a generous HSA seed contribution or much lower family premiums, that can change the offer comparison more than a small salary difference.

3

Discount equity to a realistic present value

For RSUs, map the vesting schedule quarter by quarter and then ask how likely you are to remain long enough to receive each tranche. Apply tax withholding and concentration risk if the equity will represent a large share of your net worth. For stock options, use a much more skeptical lens. Note the strike price, total shares, current fair-market value, last valuation, dilution risk, vesting cliff, and post-termination exercise window. Many candidates should haircut startup options aggressively unless they have strong insight into the company and a reason to believe liquidity will arrive. Treat equity as a probability-weighted asset, not as cash.

4

Put a dollar value on time and flexibility

PTO can be valued by dividing salary by working days, often around 260, and multiplying by incremental paid days off if one employer offers materially more usable time. Remote work should include commuting mileage, gas, transit passes, parking, tolls, lunches, childcare timing, and the value of hours returned to you. Professional-development budgets, home-office stipends, cell-phone reimbursement, and wellness benefits are usually small individually but meaningful in aggregate. Parental leave can be enormous if you expect to use it; weeks of fully paid leave can represent tens of thousands of dollars compared with unpaid or partially paid time elsewhere.

5

Adjust for taxes, vesting, and risk

Not every benefit is taxed the same way. Salary and bonuses are ordinary income. RSUs are taxed as compensation when they vest. Health-insurance premiums paid by the employer are generally excluded from taxable income. Commuting savings are not taxable cash, but they still matter economically. Also record vesting requirements and cliffs. A signing bonus repayable if you leave within twelve months is not fully yours on day one. A rich 401(k) match with a three-year cliff is worth less if you are unsure about staying. Risk-adjusting the package is where many comparisons become honest for the first time.

6

Compare offer A and offer B in one framework

Build a simple sheet with guaranteed first-year value, expected first-year value, annual recurring value after year one, and high-risk upside. Then add a notes column for culture, manager quality, promotion path, and workload, because money is not the only input. The important part is consistency. If one company's stock options are haircutted by 80 percent for uncertainty, apply a similarly realistic framework to the other company's bonus or commission plan. When every line has both a dollar figure and a certainty rating, the decision usually becomes much clearer than the salary numbers alone suggest.

3. Key Worksheets & Checklists

These pages help you compare offers in the same units. Fill them out using the actual offer letters, benefits summaries, and vesting documents rather than recruiting-call memory.

1. Offer Comparison Snapshot

Primary objective	Convert salary, benefits, equity, time, and flexibility into comparable annual dollar values.
Guaranteed compensation	List base salary, signing bonus, and any bonus or stipend that is contractually guaranteed.
Employer-paid benefits	Record 401(k) match, health-insurance premium support, HSA seed money, parental leave, and training budget.
Risk items	Note vesting cliffs, option strike price, bonus discretion, clawbacks, and any repayment obligations.
Decision lens	Compare first-year value, recurring value after year one, and probability-weighted upside separately.

2. Diligence Checklist

- Ask for the full health-plan premium sheet, not just the monthly employee contribution.
- Confirm the exact 401(k) match formula and any vesting schedule.
- Separate target bonus from historical payout before you count it as compensation.
- Map RSU vesting dates or option terms instead of accepting a headline equity number.
- Estimate PTO and remote-work economics using your own commuting and family logistics.
- Check whether signing bonuses, relocation aid, or education reimbursements have clawback terms.

3. Final Comparison Tracker

Window	Action	Evidence Complete
Offer receipt	Collect offer letter, benefits guide, equity terms, and vesting details	All documents saved in one comparison folder
Diligence period	Clarify bonus history, plan premiums, and vesting requirements with HR	Answers documented in writing or email
Decision week	Calculate guaranteed, expected, and upside value for each offer	Comparison sheet shows side-by-side numbers
Before acceptance	Review risk items such as clawbacks, cliffs, and relocation terms	No material term remains unclear at signing

4. Common Mistakes

Treating target bonus as guaranteed pay

A target percentage is only a forecast until you know how often the company actually pays it.

Taking startup options at face value

Option headline numbers often ignore strike price, dilution, liquidity risk, and the chance you leave before vesting.

Ignoring health insurance and match value

Employer-paid benefits can easily swing an offer by many thousands of dollars a year.

Forgetting the value of time

More PTO, remote work, and parental leave have real financial and quality-of-life value even when they do not appear on the salary line.

5. Next Steps

Put both offers into the same spreadsheet with separate columns for guaranteed value, expected value, and speculative upside, then make the decision from that sheet instead of from memory. If one employer refuses to clarify basic benefit or equity details, treat that lack of transparency as part of the compensation package too.

[Back to store](#)

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