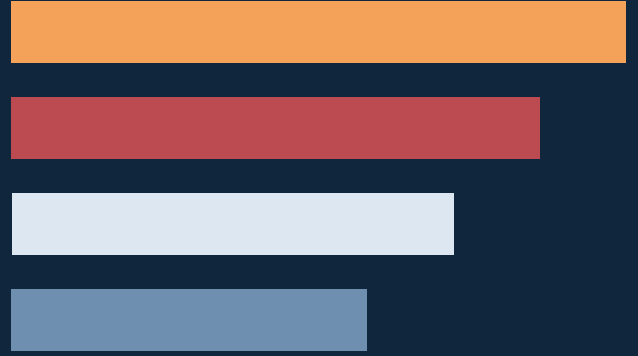




# Car Cost Workbook

Your car, priced honestly

General educational information, not financial advice.  
Read every contract before you sign.  
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# Affordability check

The whole monthly cost, against take-home pay.

| Monthly cost                      | Amount |
|-----------------------------------|--------|
| Loan payment                      |        |
| Insurance                         |        |
| Fuel or charging                  |        |
| Maintenance and repairs set-aside |        |
| Registration, parking, tolls      |        |
| Total car costs a month           |        |
| Take-home pay a month             |        |
| Car costs as a % of take-home pay |        |

# Out-the-door price sheet

Every line of the deal, before you sign.

| Line                   | Dealer 1 | Dealer 2 |
|------------------------|----------|----------|
| Vehicle price          |          |          |
| Destination (new cars) |          |          |
| Doc fee                |          |          |
| Other dealer fees      |          |          |
| Add-ons (list each)    |          |          |
|                        |          |          |
| Sales tax              |          |          |
| Title and registration |          |          |
| Minus trade-in         |          |          |
| Minus down payment     |          |          |
| Out-the-door total     |          |          |

# Loan comparison

Compare the APR and total interest, not just the payment.

|                     | Offer 1 | Offer 2 | Offer 3 |
|---------------------|---------|---------|---------|
| Lender              |         |         |         |
| Amount financed     |         |         |         |
| APR                 |         |         |         |
| Term (months)       |         |         |         |
| Monthly payment     |         |         |         |
| Total of payments   |         |         |         |
| Total interest      |         |         |         |
| Prepayment penalty? |         |         |         |

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Keep it in the glove box.

[illegible]

# Yearly cost tracker

What the car really cost this year.

| Month | Payment | Insurance | Fuel | Repairs | Other |
|-------|---------|-----------|------|---------|-------|
| Jan   |         |           |      |         |       |
| Feb   |         |           |      |         |       |
| Mar   |         |           |      |         |       |
| Apr   |         |           |      |         |       |
| May   |         |           |      |         |       |
| Jun   |         |           |      |         |       |
| Jul   |         |           |      |         |       |
| Aug   |         |           |      |         |       |
| Sep   |         |           |      |         |       |
| Oct   |         |           |      |         |       |
| Nov   |         |           |      |         |       |
| Dec   |         |           |      |         |       |
| Year  |         |           |      |         |       |

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