



## READY TO BUY A CAR?

Buying a car is exciting, but there are many hidden costs involved. Make sure that you understand the full cost of owning a car by using this check list.

### Initial Purchase Expenses

You may not have all of these expenses. For anything you are not required to pay, enter \$0.

Expense Name	Cost
Down Payment (Usually 5% or more)	\$
Dealer Documentation Fee	\$
Other Dealer Fees	\$
Title Fee	\$
Registration Fee	\$
Finance Charges	\$
New License Plate	\$
Permit Fees	\$
Other:	\$
	\$
<b>Total Needed For Initial Purchase</b>	<b>\$</b>

### Monthly Expenses

Expense Name	Cost
Car Payment	\$
Insurance	\$
Maintenance (Usually \$50-\$100 per month)	\$
Gas	\$
(____ miles driven per month ÷ ____ miles per gallon × \$____ per gallon)	\$
Parking	\$
Future Registration	\$
(\$____ registration ÷ ____ years until renewal)	\$
Other:	\$
	\$
<b>Total Monthly Expenses</b>	<b>\$</b>

	+		=	
<b>Initial Purchase</b>		<b>Monthly Expenses</b>		<b>Amount Needed to Buy the Car</b>

For more information on buying a car and how to save for large expenses, visit [rogucu.org/learn](http://rogucu.org/learn).