

Total Cost of Ownership Worksheet

Calculate the Complete 6-Year Cost of Vehicle Ownership

{{STATE_NAME}}

Instructions: Complete each section to calculate the true total cost of owning a vehicle over 6 years. This worksheet helps you understand costs beyond the sticker price.

Section 1: Vehicle & Loan Information

Vehicle Make/Model:

e.g., Honda Civic

Vehicle Price:

\$25,000

Down Payment:

\$3,000

Loan Amount (Price - Down Payment):

\$0.00

Interest Rate (%):

5.5 %

Loan Term (months):

60

Monthly Payment:

\$0.00

Total Interest Paid:

\$0.00

Section 2: {{STATE_NAME}} Fees & Taxes

{{STATE_NAME}} Rates: Sales Tax: {{STATE_SALES_TAX}}% | Initial Registration: \${{STATE_REGISTRATION_INITIAL}} | Annual Registration: \${{STATE_REGISTRATION_ANNUAL}}

Sales Tax ({{STATE_SALES_TAX}}%):

\$0.00

Initial Registration/Title:

\$

Annual Registration (x6 years):

\$450.00

Section 3: Annual Operating Costs

Expense Category	Annual Cost	6-Year Total
Insurance (avg \${{STATE_INSURANCE_AVG_TEEN}}/mo for teens)	\$ 2,820	\$0
Fuel (\${{STATE_GAS_PRICE_CURRENT}}/gal avg)	\$ 1,500	\$0
Maintenance (oil, tires, brakes)	\$ 800	\$0
Estimated Repairs (avg over 6 years)	\$ 500	\$0

Section 4: Total Cost Summary

Total Loan Payments (incl. down payment):	
\$	0.00
Total Fees & Taxes:	
\$	450.00
Total Operating Costs (6 years):	
\$	0.00
GROSS TOTAL COST:	
\$	450.00
Estimated Vehicle Value After 6 Years:	
\$	8,750
NET COST OF OWNERSHIP:	
\$	450.00
Cost Per Mile (12,000 mi/year):	
\$	0.01 /mile

Notes & Reflections

What surprised you about the total cost? How does this compare to other vehicles you've researched?