

{{STATE_NAME}} Auto Purchase Cost Reference

State-Specific Fees, Rates, and Resources

Taxes & Registration Fees

VEHICLE SALES TAX

{{STATE_SALES_TAX}}%

Applied to purchase price

INITIAL REGISTRATION

\${{STATE_REGISTRATION_INITIAL}}

Title & registration fees

ANNUAL RENEWAL

\${{STATE_REGISTRATION_ANNUAL}}

Yearly registration fee

INSPECTION REQUIRED

Yes **or** No

Check state requirements

Insurance Costs (State Averages)

Age Group	Monthly Premium	Annual Cost
16-19 years old (Teen)	\${{STATE_INSURANCE_AVG_TEEN}}/mo	\$2,820/year
20-25 years old	~\$180/mo	~\$2,160/year
26-35 years old	~\$140/mo	~\$1,680/year

Note: Rates vary significantly based on driving record, vehicle type, coverage level, and location within {{STATE_NAME}}. Always compare multiple quotes.

Operating Costs

CURRENT GAS PRICE

\${{STATE_GAS_PRICE_CURRENT}}/gal

{{STATE_NAME}} average

EST. ANNUAL FUEL COST

\$1,500

12,000 mi/year @ 28 MPG

Expense Type	Estimated Annual Cost
Routine Maintenance	\$800 - \$1,200
Unexpected Repairs	\$500 - \$1,500
Registration Renewal	\${{STATE_REGISTRATION_ANNUAL}}

6-Year Total Cost Example (\$25,000 Vehicle)

Total Cost of Ownership Calculation

Vehicle Purchase Price	\$25,000
Sales Tax {{STATE_SALES_TAX}}%	\$1,500
Initial Registration	\${STATE_REGISTRATION_INITIAL}
Registration Renewals (6 years)	\$450
Insurance (Teen rate x 72 months)	\$16,920
Fuel (12K mi/year x 6 years)	\$9,000
Maintenance & Repairs	\$6,000
TOTAL 6-YEAR COST	\$59,220
Less: Vehicle Value at Year 6	-\$8,750
NET COST OF OWNERSHIP	\$50,470

Official Resources

Helpful Links for {{STATE_NAME}}

State DMV: Registration, title transfer, and fee information

Insurance Department: Compare insurance rates and file complaints

Consumer Protection: Lemon law and buyer protections

Federal Resources: Consumer Financial Protection Bureau - Auto Loans