



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:	\$
	\$
Total Needed For Initial Purchase	\$

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:	\$
	\$
Total Monthly Expenses	\$

	+		=	
Initial Purchase		Monthly Expenses		Amount Needed to Buy the Car

For more information on buying a car and how to save for large expenses, visit roguecu.org/learn.