



The real cost of a car is more than the sticker. Fill in your numbers.

Up-front costs

- Car price (out-the-door): \$ _____
- Down payment you can make: \$ _____
- Sales tax and registration (varies by state): \$ _____
- Documentation / dealer fee: \$ _____

Monthly costs

- Loan payment (if financing): \$ _____ / month
- Insurance: \$ _____ / month
- Fuel or charging: \$ _____ / month
- Maintenance and repairs (set aside): \$ _____ / month

Honest check

- Total monthly car cost should fit comfortably in your budget.
- A lower monthly payment over a longer loan can cost more overall.
- Look at the APR and total finance charge, not just the payment.
- Keep a small emergency fund for surprise repairs.